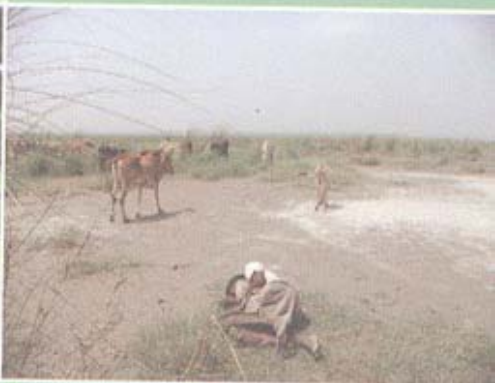


Annual Report 2011-12



Manab Mukti Sangstha (MMS)

Message from the Chief Executive

With great pleasure to inform you that MMS has stepped (passed) in 28 years and have had an another successful year. As an organization, now step into the next year with great confidence, having worked in the field for over 28 years. Since its inception 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; child protection, formal and non-formal education, education in emergencies, food security; and income generation. MMS is exception and as an example a resourceful NGO at local level that introduced an integrated approach in the community regarding CCADRR, women empowerment, livelihoods development, child rights and education in emergencies.

MMS implements various community demand based development activities aiming to improve the lives and livelihood opportunities of the hardcore poor, poor and marginalized people of the river basin, riverine island 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 thanks and gratitude to all of my colleagues at MMS for their honesty, sincerity, diligence and commitment. Without their competencies, 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: WFP, CLP-DFID, USAID, UNDP, Oxfam GB, ActionAid Bangladesh, IRRI, 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

CHAPTER - I

Highlights of the Year

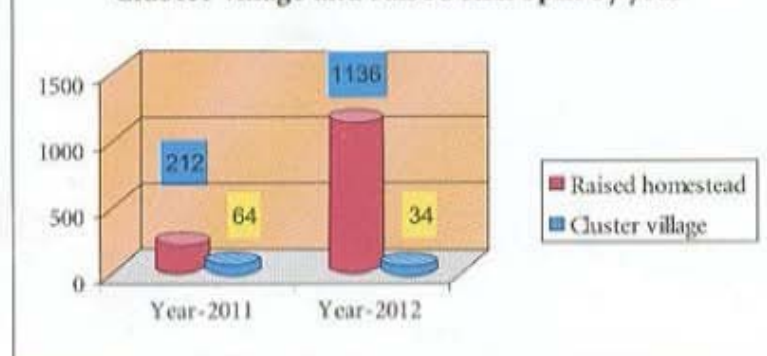
Cluster village & model household raising

MMS organized developing model cluster village and homestead raising considering climate change adaptation and disaster risk reduction. During reporting period MMS established number of cluster villages and raised homestead where CCADRR and V2R cluster villages are the model those can be replicated to

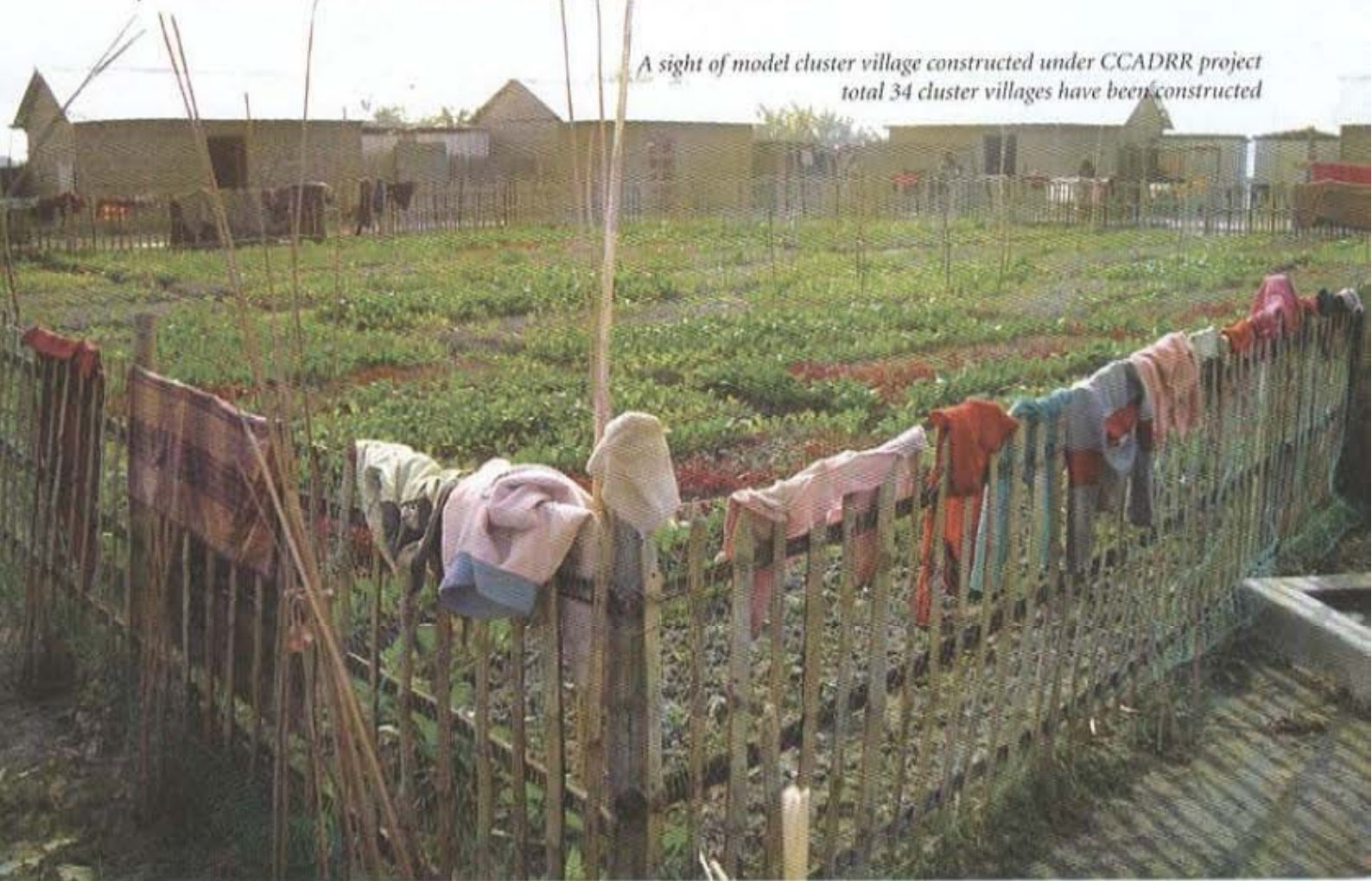
elsewhere. Climate change adaptation and disaster risk reduction is one of the thematic areas of MMS. With this view in mind, MMS has constructed total 34 cluster villages and raised 1136 model households under CLP with the assistance of UKAID, CBA-LG and DIPECHO-VI with assistance of ActionAid, REECALL with the assistance of Oxfam and V2R with the assistance of Practical Action Bangladesh where a total of 2611 vulnerable families those who are climate victims have been rehabilitated. All cluster villages and homestead have been 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 2611 families are safe from flood along with their livestock, and other domestic assets even during flood neighbor households also take shelter on the raised plinth along with their cattle 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 increase intake of micro-nutrients rich food.

Cluster village and raised HHs split by year



A sight of model cluster village constructed under CCADRR project total 34 cluster villages have been constructed



Assets Transfer (Input supports for livelihoods development)

Asset transfer is one of the important and successful activities which has brought dramatic change in people's livelihoods and contributed to their food security. In fiscal year 2011-2012, total 1133 ultra poor people were provided assets under CLP supported by UKAID, V2R supported by Practical Action Bangladesh, REECALL with the assisted by Oxfam where provided totaling 1002 cattle both heifer and bull, 131 goats. In addition to those also developed 132 model poultry rearers under CLP, V2R and REECALL projects. MMS also organized mass-vaccination campaign, vaccinated and de-wormed total 1002 cows, 131 goats and 2000 poultry birds.



Anwara Begum one of CLP CPH is taking care her cattle total 1002 cattle has been distributed.

Open budget and tax fair at LGUs level

One of the strategic areas of MMS is to strengthen local government, improve responsive governance system by increasing practice of transparency, accountability and people's participation at all level. With a view to has been implementing different project such as SDLG with the assistance of USAID and CBA-LG project with the assistance of ActionAid Bangladesh where we emphasize to strengthening LGUs capacity building and make them accountable to effective service delivery. In the mean while we become able to build their capacity



Mr. Shapan Kumar Das Chairman Chandaikona UP is addressing at annual open budget session where Mr. Rabiul Islam UNO Raygonj is sitting in the left.

through training, orientation, meeting and workshop as a result all of the targeted LGUs organized UP open budget session with huge participation of community people in presence of local administration and social elites, organize tax fair for revenue generation those are highly appreciated by the mass people which was rare practice of LGUs. During reporting period organized total 21 LGUs open budget session with active participation of thousands people's both male and female where CIG forum is playing a proactive role which is contributing to LGUs quality service delivery, UPs standing committee reformation and reactivation, organizing tax fair for revenue generation those are considered as positive change of LGUs.

Distribution of agriculture equipments

Agriculture is one of the major thematic area and MMS has been working since it's inception for promoting new agriculture technology among target groups specially in remotes char and reverine island. During last fiscal year we introduced the marginal farmers with some modern agriculture equipment and technologies. As a part of this distributed 24 power tillers, 34 shallow tubewells, 12 mechanical threshers and 30 paddle threshers, 400 weeder and 60 hand sprayers. In addition to that distributed 2100 IRRI super bag for seed preservation and has been introduced the targeted farmers with high yielding variety through developing Demo-Plots of rice, wheat, groundnut and mustard.



Power tiller is being distributed among SUSFER project participants in presence of Upazila administration and IRRRI representative

Education in emergency

Education in Emergency contributed to motivate and sensitize SMCs, students, teachers, guardians, upazila and district administration to give top most priority to continue education in emergency in alternative way. As Sirajgonj is a disaster prone area, here flooding, river erosion; drought and cold waves 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 40 schools based on the contingency plan which was prepared by the active participation of teachers, SMC representative, and students. Total 855000 Taka has been distributed among 16 schools and Madrasha out of 40 as construction support and the rest 24 schools and Madrasha were provided software supports under Education in Emergency Project with technical and financial assistance of Save the Children UK and UNICEF.



Mr. Shankor Chandra Ghosh, Head Teacher of Char Shapri GPS school is teaching the students in alternative management during emergency.

Warm clothes distribution

Warm clothes contributed to reduce the suffering and made cold affected people laugh. In reporting period during the month of January 2012 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 recorded in Jessore 4.5 degrees Celsius. Most districts of Rajshahi division temperatures were reduced and average temperature was 5-6 degree Celsius. This combination of low temperature with dense fog and northern winds intensified the cold wave situation.

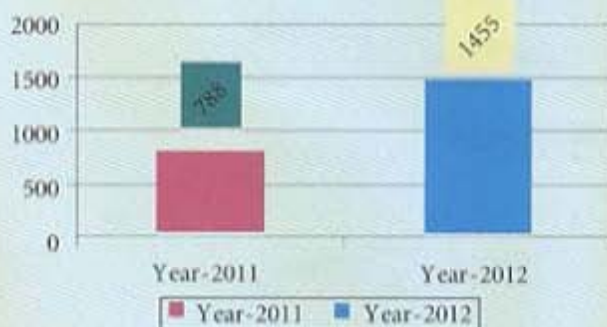
The cold wave has caused a sort paralysis in the normal life of the hardcore poor, poor and day laborers. Elderly people, new born babies, pregnant and lactating mother and children were severely affected. They have been suffering from an enhanced incidence of diarrhea, dysentery and other diseases since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

Considering the situation MMS has taken quick steps with the assistance of CLP-DFID, Oxfam and some individual well-wishers. MMS staffs also contributed from their salary. Warm clothes were distributed among 1455 cold affected hardcore poor people where prioritized children, widow, elderly, lactating mother and persons with disability.



UP member of Mesra, Sirajgonj is distributing warm clothes among cold affected people where 1455 affected families got support.

Warm clothes distribution split by year



Primary Health Care

With the financial assistance of CLP, during reporting period MMS operated 8 "Char Sashthaya 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 2485 patients with 10 referral cases where 134 pregnant mother, 289 children and 2052 adult. In addition to this, organized 280 HNE session (Health and Nutrition Education). The CSK also organized 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 Sashthaya Kormi.



Paramedic is giving PHC to char dwellers, total 16610 people have given PHC & FP services.

Strengthen Humanitarian Capacity by OHCB

MMS is pioneer in disaster risk reduction and climate change adaptation and has over 2 decades experience in the field of emergency response, relief, rehabilitation and reconstruction. Oxfam Humanitarian Capacity Building (OHCB) project helped MMS to be well-equipped in terms of developing policy-guideline, knowledge and skills and adequate emergency logistics stocking. In the meanwhile we have developed emergency policy, updated contingency plan, skilled emergency steering committee, emergency warehouse, skill staff and volunteers, vulnerable area and group list. We also orientated all staff members on latest SOD which is facilitated by the Deputy Commissioner Sirajgonj Mr. Aminul Islam. Now MMS is well capable response in CAT-1 emergency within 24 hours without help of others at initial stage.

Reformed the core management and review the management structure

The fiscal year 2011-2012 is remarkable and memorable to MMS for lot of event and reasons; core management team reformation and review management structure are one of these. In the end of 2011 we recruited well experienced and qualified Finance Manager and separated the finance from the admin and also recruited an experienced M&E manager. We authorized and responsible separate person for individual sector such as Finance Manager for overall finance sector, Admin manager for admin sector, M&E Manager for monitoring and evaluation sector and HR Manager for organization HR sector where Director and Deputy Director both will be responsible for overall organization governance. In addition to these selected four focal persons who are responsible for smooth implementation the all ongoing projects/programmes.

Phased out Projects

Following projects were phased out during reporting period

Rural Employment Opportunity for Public Assets (REOPA)

MMS has successfully completed the Rural Employment Opportunity for Public Assets (REOPA) in November 2011 which was implemented with technical and financial assistance of UNDP and European Union. The project was implemented from 2008-2011, at 82 unions in 9 upazilas of Sirajgonj where covered 5116 ultra poor women those who are widow and divorcee.

Strengthening Psychosocial Services for Survivors of Acid Attack (SPSSAA)

In fiscal year 2011-2012 we successfully completed "Strengthening Psychosocial Services for Survivors of Acid Attack (SPSSAA)" with the assistance of Acid Survivors Foundation and UNICEF. The project was implemented in 8 upazila of Sirajgonj District except Chowhali where provided supports to 198 acid victims including medical support, Intensive medical care, legal supports, IGA support and psychosocial treatment.

New Projects

Strengthening Democratic Local Governance (SDLG)

During fiscal year 2011-2012 we started new project named "Strengthening Democratic Local Governance (SDLG)" project with technical and financial assistance of ARD and USAID. The project is being implemented in 27 unions covering 5 upazilas and 4 municipalities of Sirajgonj. The SDLG started in January 15, 2012 and will be completed in January 14, 2013. The SDLG specially focuses on capacity building of LGUs and CIGs for improving responsive governance system towards effective service delivery.



Mayor Advocate Mr. Mokaddes Ali, Sirajgonj Pouroshova is attending at CIG training at MMS head office.

Flood Insurance Project (FIP)

We successfully started another project "Flood Insurance Project (FIP)" in January 2012 and will continue upto 2015 with the assistance of Oxfam and SIDA where Rupali Insurance company Ltd agreed to work with this project and Institute of Water Modeling (IWM) will give technical assistance. This is pilot project and FIP is being implemented at Ghorjan Union in chowhali

Oxfam Humanitarian Capacity Building Project (OHCB)

During reporting period we started another project named Organization Humanitarian Capacity Building Project (OHCB) with the assistance of Oxfam. The project started since October 2011 and will continue upto 2014. The aim of the project is to enhance the organization capacity in emergency response, rehabilitation and reconstruction.

Amar Odhiker Campaign (AOC)

We successfully are implementing another "Education Project" in January 2012 with the assistance of AOC campaign and will continue upto 2012. The aim of the project is to organize campaign on quality education involving parents, teachers, students, SMC and other social elites.

MMS formal education

We started formal education programme along with non-formal primary education upto Class Five which will be expanded upto class "IX" with the assistance of MMS own fund and some individual donors. The project has been started in 2011 and will be continued. The aim of the project is to provide quality education in remotest chars and hard to reach area. At the beginning we started two formal school upto class V and 5 non-formal school upto class II where totaling 500 students are continuing their education those who are poor and hardcore poor.

At a glance running project those are started in newly and are continuing due to renewal contract with the funding agencies.

Newly started

1. Strengthening Democratic Local Governance (SDLG) funded by USAID-ARD
2. Flood Insurance Project funded by SDC-Oxfam
3. Oxfam Humanitarian Capacity Building Project (OHCB) funded by Oxfam
4. Amar Odhikar Campaign (AOC) funded by AOC network
5. MMS formal Education Programme assisted by MMS

Contract renewal projects

1. Chars Livelihoods Programme (CLP)
2. Resilience through Economic Empowerment Climate Change Adaptation and Leadership, Learning's (REECALL)
3. Education in Emergency (EIE)
4. DIPECHO-VI funded by ActionAid-EU
5. Community Based Adptation through Local Government (CBA-LG) funded by ActionAid and Netherlands Embassy
6. Enhancing Resilience to Disaster and the effect of climate change (ERDECC) funded by WFP and GOB
7. Vulnerability 2 Resilience (V2R) Funded by Zurich Foundation and Practical Action Bangladesh
8. Sustainable Soil Management for Food security of Poor, Marginal and small Farmers of Active Flood Plain and Charlands of Bangladesh (SUSFER) funded by EU, IRRI and GOB
9. Survival Network for Prevention and Better Inclusion (SNPBI) assisted by ASF
10. Income Generating Programme (IGP) funded by PKSf and MMS own
11. General Fund -MMS own
12. Training Center- MMS own



CHAPTER-II

General Information of MMS

Background

Manab Mukti Sangstha (MMS) is a local level NGO established on January 15, 1984 at Rahaimandalbhog in Sthal Char under Chowhali Upazila in 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 1985 and the NGO Affairs Bureau in 1990.

The major part of our working area is well known as disaster prone and poverty stricken area which is situated in the basin of the river Jamuna and Dhalershawri. Very often people of this area become affected by the flood, river bank erosion, drought, cold wave, tornado and others natural disaster. Due to continuous river bank erosion about 25% people become affected in every year even they also affected by the flood in the following year which deadly damage the life and livelihoods and obstruct the development flow.

The char is totally isolated from the plan land, during monsoon can easily move in char by boat but in dry season the movement is become limited and they have hardly any access to modern technology and facilities like agriculture, electricity, gas, infrastructure, education, treatment, banking and other government facilities. About 66% family are poor and day laborer. There is no employment opportunity in char, therefore, they have to seasonally migrate for labor selling which creates unexpected problems for the poor and day laborer families. As a result char dwellers are remaining out of the development follow of national development which gradually increases both poverty and number of poor families. Due to this adverse situation when government and private organization did not advance for their improvement then by the leading of Mr. Habibullah Bahar along with other like minded enthusiastic fellows established the organization named "Manab Mukti Sangstha (MMS)" in Bengali the term means freedom of human being i.e. free from poverty, discrimination and risk of natural disasters.

Oxfam has been giving technical and financial assistance for developing organization capacity since its inception and giving assistance from 1991 for development activities. The organization has been keeping comprehensive effort in disaster risk reduction and climate change adaptation, women empowerment and economic development in the mean while MMS has become able to create example in this field which is recognized and appreciated by different stakeholders and achieved well reputation to both local and national level. MMS has become able to draw kind attention of grassroots people, local government, local administration and development partners by implementing various development projects with the assistance of UNDP, WFP, UKAID, USAID, Oxfam, ActionAid, Practical Action Bangladesh, IRRI-EU, Save The Children and Acid Survivors Foundation. We do hope with this efforts and goodwill will be able to make the organisation more sustainable and would expand in coming future with the assistance of funding agencies..

Legal status

Sl.	Name of registration authority	Registration Number	Date
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

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Director

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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.

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

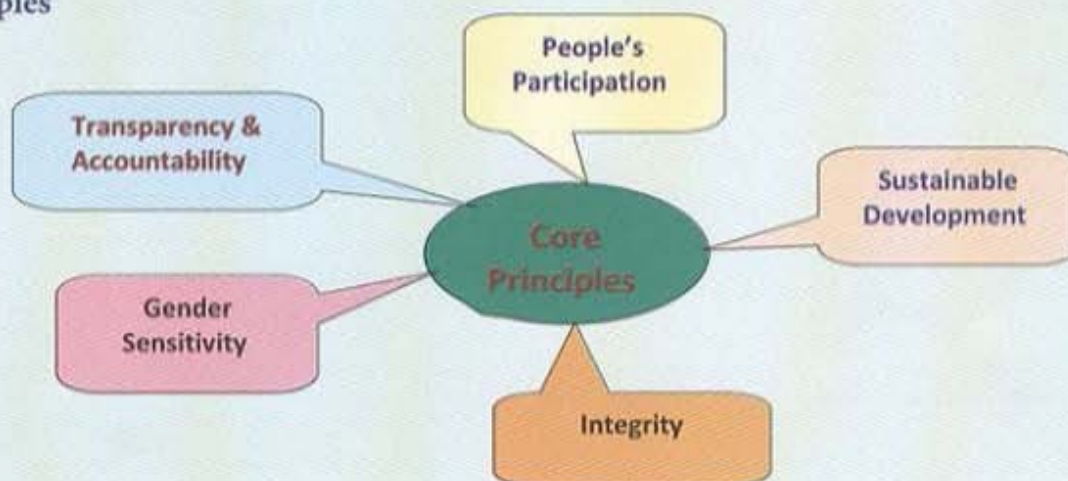
MMS also determines to achieve its vision by continuous attempts along with competent manpower, adequate logistics, limited resources and well acceptance to wider community, local administration, funding agencies and other potential stakeholders.

Objectives

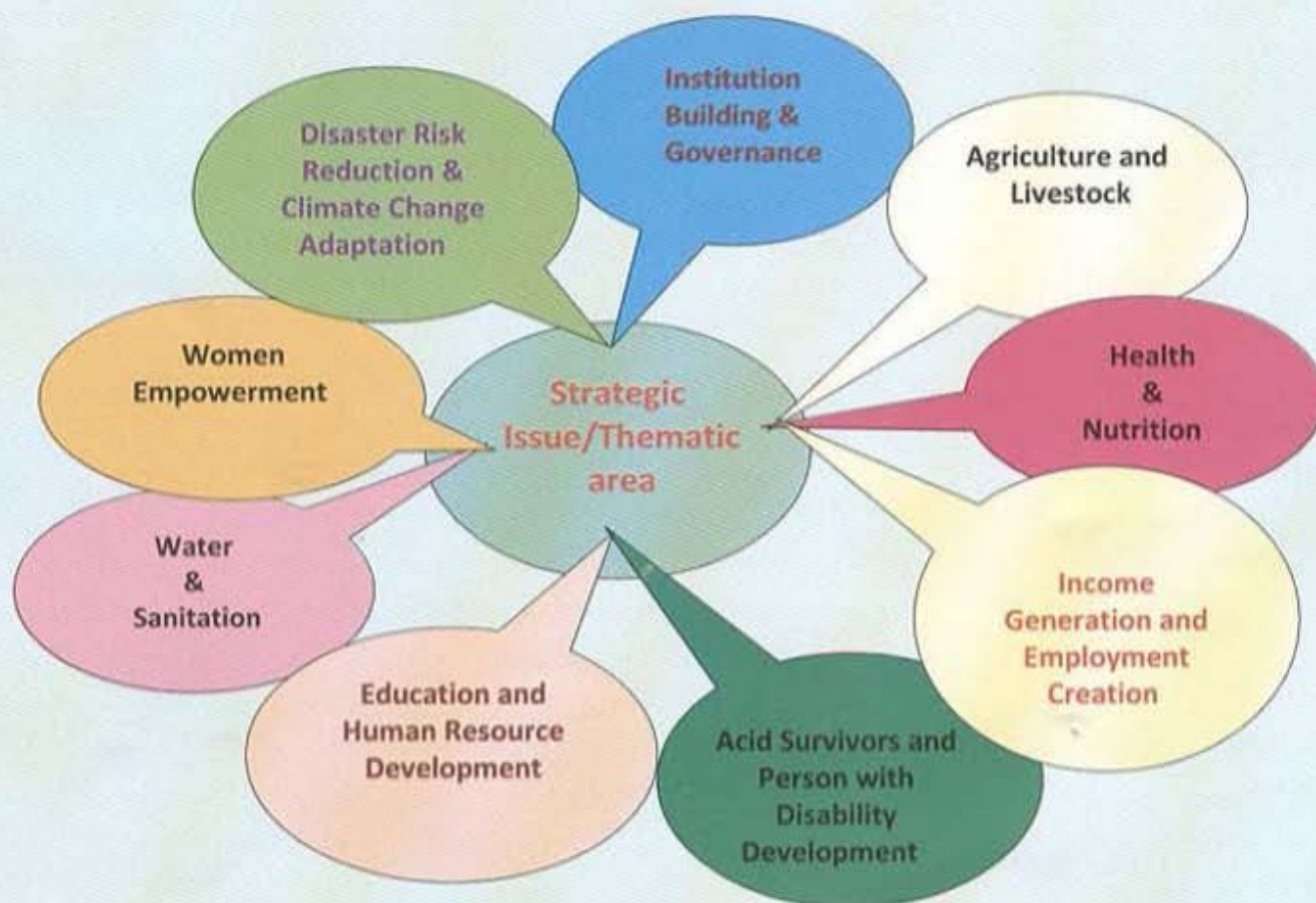
The objectives of MMS has been set considering its vision, mission and other cross cutting issues like gender, disaster and climate change. These objectives also link MDG, and national sectoral objectives and agenda. The objectives are as follows:

- 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



Thematic Area/Strategic Issue



Staff profile:

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

MMS staff profile is as follows

Total staff : 370

Male : 287

Female : 83

Management level : 23

Core management : 06

Project heads : 17

Technical staff : 64

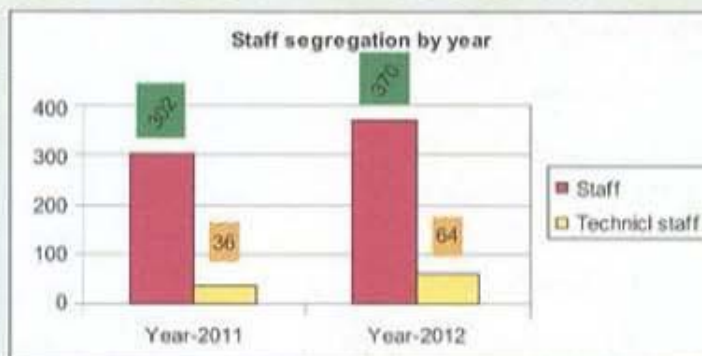
- Agriculturist : 12
- Diploma in Agriculture : 23
- Doctors in Veterinary Medicine (DVM) : 05
- Civil engineering : 20
- Paramedic : 04

Working area and beneficiary coverage

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	52	04	1237
Pabna	01	04	0	47
Tangail	03	08	0	55
Tota	13	64	04	1339



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 : 164202

- Female : 79,488
- Male : 63,743
- Children : 20,971

Stakeholders

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,

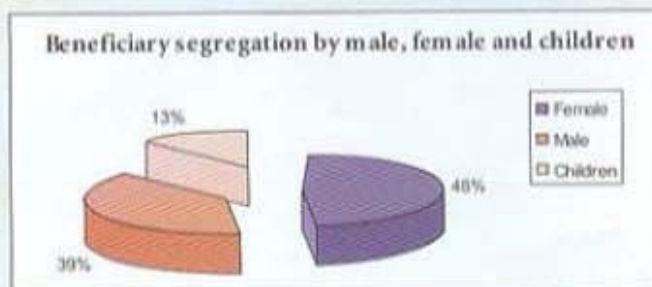
Primary stakeholders

- Vulnerable/extreme poor family
- 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

Note: Women are given most priority in all aspect

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.



Strategic Issues

1. Institution Building

Institution building is foundation work of MMS which indicates the sustainable development. All kinds of groups, VDC, CBO, GGD, SMC, and other committees are called institutions and before inputs distribution MMS forms institutions for smooth implementation the project activities, build their capacity, knowledge and skills, developed alternative leadership so that they can lead the group themselves. After that MMS assist them to be affiliated with registration authority for legal entity. MMS believes in sustainable development and to achieve this objective it applies a method based either group formation or community approach in all of its projects /programmes. All project or programme participants are organized into different groups like saving and credit group, user group, women crew group, VDC, user committee, GGD, producer group. These groups form institution like CBO and federation whether it is registered or non-registered where developed alternative leadership who lead the community and raise voice against violation of rights, exploitation and do advocacy with local government and local administration for effective service delivery. As part of governance MMS forms Branch Management Committee taking representative from different groups. Branch Management Committee members represent at both MMS General Committee and Executive Committee who hold the supreme authority of the organization.



A sight of group meeting at V2R, Belkuchi

During reporting period total 2109 groups have been formed at different levels those are helping 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 will 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.

Sl	Category of group	Qut
1	Saving and credit	915
2	VSLA group	65
3	Citizen in Governance (CIG) forum	27
4	Community Based Organization (CBO)	40
5	Social institutions-VDC	15
6	Producer groups	50
7	WCGs	82
8	User groups	520
9	User committee	92
10	GGT group	9
11	Project beneficiary group	294
	Total	2109



A sight of group meeting at CLP, Nagarpur

2. Climate Change Adaptation and Disaster Risk Reduction

MMS is a specialized organization in the field of climate change adaptation and disaster risk reduction activities. The organization has experience in climate change adaptation and practicing in different projects. Climate change is global and national issue which increases both frequency and severity of flood, river erosion, drought, storm, fog and cold wave. Being a competent organization in CCADRR, MMS takes comprehensive activities for developing climate resilience community by developing model cluster village and homestead raising with generating various livelihoods options. We also developed GGD and skills volunteers among project participants specially on climate change adaptation and disaster risk reduction who closely monitor the affect of climate change on life and livelihoods; take collective action according to their level best.

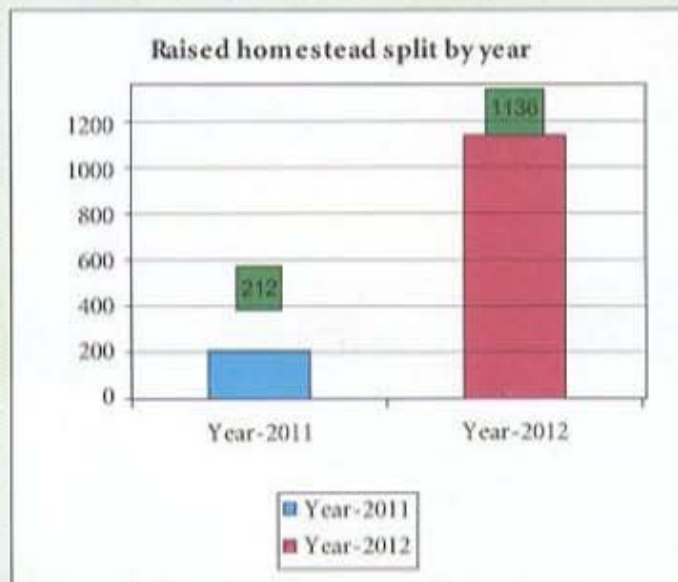
As a organization MMS has emergency policy and contingency plan and it is updated on regular basis. It has emergency store and warehouse. It has a good team, well equipped in prompt response like emergency search and rescue, emergency relief, rehabilitation and reconstruction activities. MMS is capable to response within 24 hours without help of others having declared emergency by the administration.

During reporting period we constructed climate resilience cluster village and households, school level contingency plan, union level contingency plan, climate resilience model handloom factory, emergency ware house and emergency stock under Chars Livelihoods Programme (CLP), Enhancing Resilience (ER), Resilience through economic empowerment climate adaptation, leadership and learning (REECALL, Education in Emergency Project (EIEP), Vulnerability



Kulsum Begum one of our CLP beneficiary is producing vegetable round the year on her raised plinth, 2364 homesteads have been raised.

Sl	Name of activity	Qant
01	Climate resilience cluster villages	34
02	Raised climate resilience HHs	1136
03	Conduct CRA/LLP	24
04	School level contingency plan	40
05	Disaster contingency plan both at union and organization level	26
06	Emergency store and logistics	02
07	Training on CCA&DRR and gender	16,089
08	Training on emergency food storage	60
09	Basic TOT on LLP	72



to Resilience (V2R) and DIPECHO-VI projects with the assistance of CLP-DFID, WFP and GoB, Oxfam, AAB and PAB.

MMS has mainstreamed climate change adaptation and disaster risk reduction 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.

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 different projects like REECALL, ER, V2R, and CBA-LG, DIPECHO-VI as well as validated with UPs and other line departments. Community people have 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

Agriculture and livestock is main source of income of char dwellers and around 80% family depends on agriculture and livestock such as vegetable production, cattle, goat and poultry rearing. 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), Vulnerability to Resilience (V2R), Resilience through Economic Empowerment and Climate Adaptation, Leadership, Learning (REECALL), Chars Livelihoods Programme (CLP), and Community Based Adaptation through Local Government (CBA-LG). These projects specially focused on food security and livelihoods.

After having the knowledge and technology, all of the target beneficiaries of the projects involved in productive activities like homestead gardening, village model farm

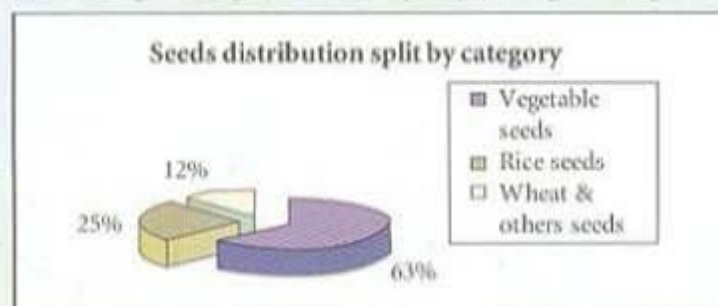


One of our CLP beneficiary dreams a good dream with her vegetable gardens

development, and vegetable, seed, seedlings and sapling production. Beneficiaries also received a series of training on homestead gardening, nursery development, nutrition education, seed production and preservation. As a result, increased family income by selling the surplus as well as increased intake of micro-nutrient rich food at family level. All these have made positive impact on increased women involvement in productive activities, and their access to the decision making process at family level even social and political events and represent at different committee.



Khorseda Begum one of REECALL beneficiary is taking care her goats



SI	Name of activity	Quat
1	Cattle distribution	1002
2	Goat/sheep distribution	201
3	Poultry distribution	132
4	Homestead gardening	2364
5	Floating garden	10
6	Pit crops	5224
7	Community fish culture	600
8	Sapling distribution	16000
9	Vegetable Seeds	1355kg
10	Rice seeds	630kg
11	Wheat and others seeds	630kg
10	Seeds preservation	
10.1	Rice	3730kg
10.2	Wheat	205kg
10.3	Mustard and others	280kg
11	Cage culture supports	200
12	Net and boat supports	50
13	Fertilizer distribution	58019kg
14	Training	
14.1	Homestead gardening	1,846
14.2	Livestock	3208
14.3	Nutrition education	16,000
14.4	Community fish culture	600
14.5	Floating gardening	200

4. Women Empowerment

Being a gender sensitive organization MMS has been mainstreamed gender and women empowerment and incorporated as cross cutting issue in all ongoing projects. We already have incorporated gender in our vision, mission, objectives, activities and also incorporated in the structure. MMS is given priority women empowerment. Most of project participants are women and achieving this objective we always consider 1:1 ratio during formation any committee like CBOs, VDC, GGD, user committee, branch management committee and also in our governing body where 50% members are women. But due to geographical location we are facing challenges promoting skill and efficient women candidates in senior management level.

During reporting period MMS is facilitating women alliance in district level, organizing 70,000 change makers and activating them in reducing domestic violence against women. MMS is a member of national committee of WECAN alliance. MMS insists women involvement in productive activities and already deployed around 37,000 women in different IGA like garment, user groups, user committee, WCG under REOPA, ER, REECALL, V2R, and IGP where 16000 women are working with Enhancing Resilient Programme (ER), deployed 5166 women under Rural Empowerment Opportunity for Public Assets (REOPA) and also involved another 18452 women with IGP, REECALL and V2R projects.

MMS specially focuses on women empowerment with a view to increase their mobility, women involvement in different committee like UP standing committee, market committee, school management committee and other social and political structures. Now they are electing as local government representatives, involving in productive activities and getting control over the finance as well as increase their access to decision making process and other social and political events at family, community and national level even increase social dignity and recognize their ownership to assets.

Sl.	Name of activity	No.
1	Women employed	21,166
2	Organized change makers	70,000
3	Involved in business	18,452
4	Women entrepreneurs development	250
5	Women involved in different committee	45
6	Training on women empowerment	16,060

Tara Vanu one of our REECALL project participant is conducting her grocery shop at Ponchosona Sirajgonj.



Mst. Rabeya khatun one of REECALL. beneficiary is addressing at district learning-sharing workshop, Sirajgonj.

5. Primary Health Care and Family Planning

The overall health situation in Char and char dwellers are very poor they have no any access to health services. Most of the people are suffering by different types of disease. MMS working area is most poverty stricken in the northern part of Bangladesh, it's situated on bank of the 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 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.

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 8 satellite clinics on fortnightly basis, those are conducted by skilled and efficient paramedics and a group of trained Char Shaystha Karmi. The Project participants gather at satellite clinics on scheduled dates and get services. They get health services by paying a nominal fees. In addition to that, necessary medicine and family planning materials are available at CSKs and char people can collect medicine and contraceptive from CSK on reasonable price.

SL	Name of activity	No.
1	Satellite clinics	08
2	HNE orientation	5600
3	PHC services to	7742
3.1	Core beneficiary	587
3.2	Children	289
3.3	Adult health	2052
3.4	Pregnant Mother	134
3.5	Antenatal	70
3.6	Postnatal	17
3.7	New born baby	17
3.8	Family planning	391
3.9	De-worming	1283
3.10	Polio Vaccine	1547
3.11	Vitamin-A	1345
3.12	Referral cases	10
3.13	Training on Reproductive health for adolescents	512

Here noted that, CLP core beneficiary (CPHHs) get PHC&FP services by using the voucher provided by the CLP where each CPHHs got voucher of Taka 501 for 12 months. 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.



V2R Medical Assistant Elina Akram is providing outdoor PHC services to project participants.

6. Water and Sanitation

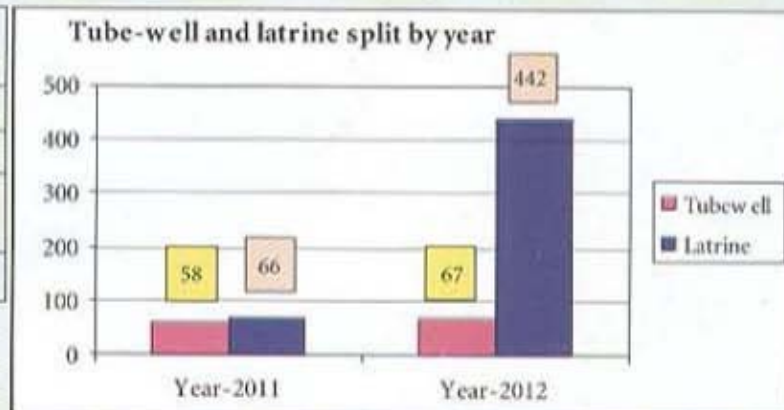
Water and sanitation coverage is very poor in remotest char and hard to reach area above 40% people is still now out of sanitation coverage. They defecate on open space and most of them use river water for drinking, bathing, washing and other domestic purposes which is alarming for overall community health. To improve this situation MMS has been implementing different types of projects like Chars Livelihoods Programme (CLP) with the assistance of CLP-UKAid, Community Based Adaptation through Local Government (CBA-LG) 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 the assistance of Practical Action Bangladesh. Here noted that during reporting period the major achievement of WATSAN is to bring 4 villages like Della, Ghuni, Gobindopur and Mokhna of Mokhna union



Asia Khatun Fulhara, one of our REECALL beneficiary is washing her utensils with tubewell water, total 67 tubewells have been installed among target community.

under 100% sanitation coverage with the assistance of low cost latrine and also has brought another village Bagkatari of Doptair union under 100% sanitation coverage by the motivation of CLTS under Chars Livelihoods Programme (CLP). Now the project participants using tube-well water for drinking and other domestic purpose instead of pond and river water. They are also much more aware now regarding personal health and hygiene. But out of the project participants overall health and hygiene scenario is very poor it is below 40% even in some cases it is less than 60% which is really alarming and causes of health hazards.

Sl.	Name of activity	Quantity
1	Tubewell installation	67
2	Tubewell based raised	27
3	Tubewell platform construction	90
4	Latrine installation	442



7. Education, training and HRD

This is one the major strategic issue of MMS where has been implemented-



A sight MMS formal education at Teghuri which is remotest char where around 400 students are getting quality education.

- Non-formal primary education
- Formal primary education
- Education in Emergency
- Human resource development

Formal and Non-formal primary education:

MMS has specialization in working char and hard to reach area where overall education situation is very poor due to inadequate school in which quality education is totally absent. The fact, there are governments and registered primary schools in MMS working area but most of the schools are led by one or two teachers which seems one of the major causes for poor education in char area. Because most of the teachers live in upazila and

district head quarter and due to poor communication it is hardly any possible to reach at school in time because it takes at least 2-3 hours by engine boat.

Considering the situation MMS has taken initiative to improve quality education in char and has been implementing 22 non-formal primary education centers with the assistance of PKSF and MMS own fund where 660 students are getting quality education services. Very recent MMS has started two formal primary schools where one is at Teghuri under Sthal Char in Chowhali Upazila and another is at Khasbara Shimul under Saidabad union in Sirajgonj Sadar upazila where about 600 students are getting quality education. On the other hand we provide technical support to another 10 formal primary school with the assistance of Amar Odhiker Campaign where another 4000 students are getting quality education.

Education in Emergency

As Sirajgonj is disaster prone area so during disaster most of the educational institutions 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 3-5years 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 and UNICEF. Under this Project capacity of local administration, NGOs and social workers on humanitarian assistance has been built.



A sight of Rehaikowlia GPS school reconstructed with the assistance of EIE small grant, total 16 school has been given support.

Sl	Name of activity	Quant
a	Non Formal Primary School	
1	Enrich school	17
2	MMS own supported school	05
	Total NFPE school	22
b	Formal primary school	
3	EIE school	40
4	AOC school	10
5	MMS own supported school	02
	Total formal primary school	52
6	Small grant support to school	16

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 (two upazilas) were identified, 40 school level contingency plans have been prepared and Taka 855,000 has been distributed among the institutions where another 16,000 students are getting quality education in closed supervision of MMS.

MMS HRD center

MMS believes quality programme needs skills and efficient staffs, capable project participants and supportive local government and local administration. MMS human resources development unit is working on that issue. MMS has human resources development center with 70 accommodations facilities, 3 hall rooms and dinning room where 100 participants can easily be accommodated along with other facilities. HRD center has skills and efficient trainer who provide need based to both staff and project participants. During reporting period MMS HRD unit provided series of training to both staff and project participants on different issues where covered total 76,473 project participants and 182 staffs which helped to increase their level of understanding, knowledge and skills those were contributed in smooth project implementation.

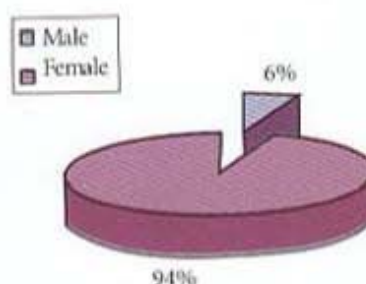
8. Income Generating Activities (IGA)

MMS believes in women empowerment and make them financially solvent involve them in different productive activities. During reporting period total 36,885 women have been involved with various income generating activities like vegetable, paddy and jute cultivation, cow, goat and poultry rearing, small business, climate resilience handloom factory, grocery, dress making, other firm and off-firm activities. In addition to



Mazeda Begum one of our IPG group member is milking her cow.

Beneficiary training segregation by sex



these we deployed 21,166 women for earth cutting in enhancing resilience project assisted by WFP and GoB since 2008 and REOPA assisted by UNDP and EU and in garment with the assisted by REECALL funded by Oxfam. We involved another 11,798 women in productive activities and provided them credit support Taka 181,166,000 to start any micro-enterprise or small trading independently under IGP programme with the assistance of PKSE. In addition to that has been involved another 3,921 women in productive activities under Chars Livelihoods Programme (CLP) assisted by UKAID, REECALL technical and financial assisted by Oxfam and Vulnerability to Resilience (V2R) assisted by Practical Action Bangladesh and CBA-LG project assisted by ActionAid Bangladesh.

Sl.	Name of activity	Quantity
1	CLP	946
1	REOPA	5166
2	Enhancing Resilience	16,000
3	IGP	11,798
4	V2R	1250
5	REECALL	1500
6	CBA-LG	225
	Total	36,885

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 women empowerment through heightened awareness.

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 invest for starting IGA to be developed as micro-entrepreneurs.

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 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 a 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) and oldage people because according to report of WHO 10% people are disable of total population who are burden to the nation. On the other hand we have given extra attention to oldage people because oldage people are vulnerable and live very miserable life same as person with disabilities. They are severely neglected both at family and society. Considering this PWDs and oldage people are given high priority during target beneficiary selection in all projects/programmes of MMS including disaster risk reduction, emergency response and rehabilitation.

Sl.	Name of activity	No.
1	Total acid victims	98
2	Psychosocial treatment	37
4	IGA support to survivors	05
5	Provided assistive device	
5.1	Wheel chair	02
5.2	Commode chair	75
5.3	Walkingstick	65
5.4	White cane	04
5.5	Auxiliary scratch	02



Assistive device is being distributed among person with disability under DIPECHO-VI project at char nagdah in presence of AAB and Helpage representatives.

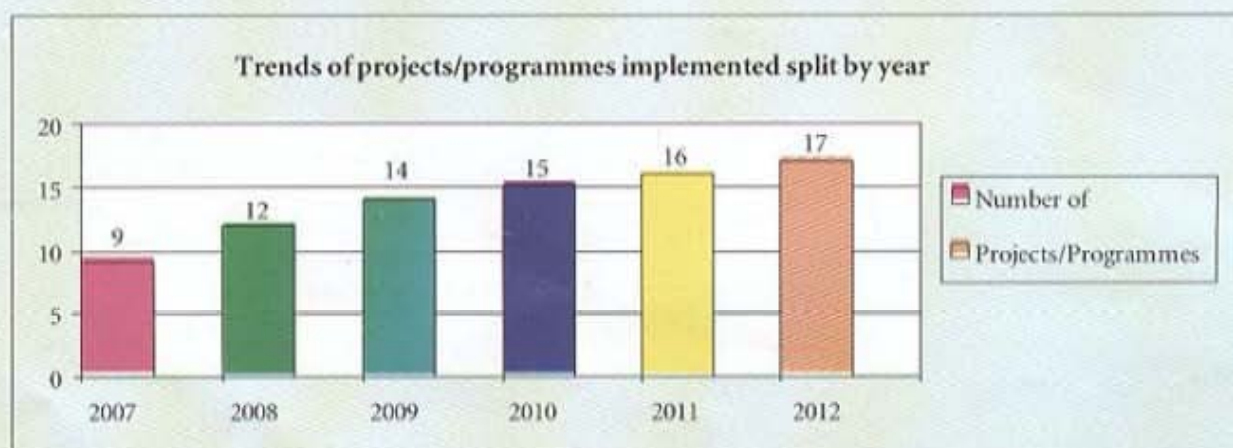
CHAPTER-IV

Ongoing projects/programs

Over the last 28 years MMS has been implementing following various diversified projects/programs with assistance of different funding agencies:

1. Chars Livelihoods Program-CLP
2. Resilience through Economic Empowerment and Climate Adaptation, Leadership, Learning's (REE-CALL)
3. Community Based Adaptation with Local Government in Bangladesh (CBA-LG)
4. Enhancing Resilience to Disaster and the Effect of Climate Change (ERDECC)
5. Sustainable Soil Management for Food Security of Poor, Marginal and Small Farmers of Active Flood Plain and Charlands of Bangladesh (SUSFER)
6. Education in Emergency Project (EIEP)
7. "A Disaster Resilient Future: Mobilizing communities and institutions for effective risk reduction"-DIPECHO-VI
8. Oxfam Humanitarian Capacity Building for Partners (OHCB)
9. Flood Insurance Project (FIP)
10. Vulnerability to Resilience-V2R
11. Strengthening Democratic Local Governance (SDLG)
12. Education Programme
13. Amar Odhikar Campaign (AOC)
14. Survival Network for Prevention and Better Inclusion (SNPBI)
15. Income Generating Program-IGP
16. General Fund (GF)
17. Training Center (TC)

Trends of implementing projects/programmes



Detailed information on ongoing projects/programs

1. Chars Livelihoods Programme-CLP

Project Duration: 2005-2016

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.

Covered beneficiaries: We implemented CLP phased-I in 2005-2010 in Sirajgonj and started CLP phase-II in 2011 in Tangail. In CLP Phase-I total 4876 families were benefited and CLP phase-II are being benefited another 946 families those who are hardcore poor-owning no homestead land and having no access to agricultural or productive land. All the beneficiaries has been organized into 107 groups, each group has been formed by 20-30 members where 42 are CPHHs groups, 65 VSLA and 50 model poultry farmers and fodder producers.



Josna Begum one of CLP beneficiary is taking care her bull.



One of our CLP beneficiary at Nagarpur is collecting vegetable from her garden.

Covered area: The project has been implemented in 16 villages of 3 unions (Bharra, Doptiar, Mokna) of Nagarpur upazila under Tangail district.

Major components: Group formation, awareness raising and capacity building, social safety net, erosion grant, homestead raising, tube well and latrine installation, assets transfer, cash stipend and nutrition education, homestead gardening, fodder cultivation, poultry and milk production, market linkage, primary health care and family planning.

Change/Result:

- Almost 946 beneficiaries have crossed the ultra poor level in terms of livelihoods improvement, health and sanitation status, 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. Resilience through Economic Empowerment and Climate Adaptation, Leadership, Learning-REECALL

Project Duration: 2010-2015

Funding agency: Oxfam-GB

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

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

Covered beneficiaries: During reporting period total 11068 families have been covered those who are hardcore poor and poor.



Sarah Ireland, Regional Director, Asia and Gareth Price Jones Country Director, Bangladesh Oxfam Great Britain is talking with CBO members under REECLL project.

Covered area: The project has covered 24 villages and 3 unions of Sirajganj Sadar and Chowhali upazila under Sirajganj district.

Major components: Conduct PCVA, CBO formation, contingency planning, homestead raising, develop food bank at CBO level, installation tube-well and latrines, poultry, goat and cow rearing, homestead gardening, firm and off-firm activities, awareness raising and capacity building, inputs distribution, and market linkage. Under the project we also conduct advocacy meeting and networking and different day observation. In addition to these develop transformative women leadership, meeting with women and adolescent girls, change makers enrollment and video show.

Change/Result:

- Almost 500 households are free from disaster risks and their poultry, cattle and other domestic assets are safe.
- Increased vegetable production at household level round the year, and increased intake of leafy vegetable and micro-nutrient food.
- Increased women involvement in productive activities, increase family income, improved health and hygiene status.
- CBOs are leading the community, doing advocacy with local government and other service providing agencies for effective service delivery
- Developed skilled volunteers who are now providing livestock and agriculture services, disseminating early warning message during disaster.



Shahida Begum muradpour, is taking care her goats.

3. Rural Employment Opportunities for Public Assets -REOPA

Project Duration: 2007-2011

Funding agency: UNDP & EC

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

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

Covered beneficiaries: A total of 5,166 families have been benefited from the project who are hardcore poor specially widow, and divorcee. All the beneficiaries were organized into 82 groups, each group was formed by 30-33 members, and divided into three small groups taking 10-11 members in each for smooth implementation of the project activities.

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, train up TBAs vermi-compost producers, support marketing and linkage development..



Dolena REOPA WCG member, Kaliahoripur is selling stationery goods at her shop.

Change/Result:

- Most of the beneficiaries have crossed the ultra poor level in terms of livelihoods, health and sanitation as well as safe from disaster vulnerabilities.
- All of the WCGs have involved with running IGAs along with poultry, goat and cattle rearing. In addition to that are able to afford their family with cloths, medicine and reading materials.
- Increased their involvement in different social and cultural event as well as involved as a member of SMC, VDC and other social structure and lead the community.
- Raised voice, participated in local government election and elected as UP members
- Take 3 meals/day with leafy vegetable and micro-nutrients rich foods
- Has improved living standard, increased social dignity and mobility to UP, agriculture, livestock, and other service providing agencies
- Have owned cow, goat, and other domestic assets along with cultivable land.

4. Community Based Adaptation with Local Government in Bangladesh (CBA-LG)

Project duration: 2010-2012

Funding agency: ActionAid Bangladesh

Focused area: GGD 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: GGD-mass-research team formation, community resource 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:

- GGD is leading the community, do advocacy with local government for quality service delivery, closely observes the climate change impact on livelihoods, shares and takes collective action where necessary.
- 19 climate victims have become owner of climate resilience handloom factory which is running in closed supervision of GGD, MMS and AAB
- Most of the targeted beneficiaries have been involved in alternative livelihoods activities.
- 20 climate refugee families have been rehabilitated into two cluster villages along with alternative livelihoods activities.
- Project participants have crossed the hardcore poor level, changed their living standard, and increased social dignity, access to social and cultural events, justice and local resources.



Deputy Commissioner Mr. Aminul Islam is delivering his speech at CBA-LG learning-sharing workshop, Sirajgonj where Mr. Nasir Uddin PO is sitting on the left.



Agriculture equipments have handed over to Kojuri UP

5. Enhancing Resilience to Disaster and the effect of climate change (ERDECC)

Project Duration: 2008-2014

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 16000 families have been benefiting from the project who are hardcore poor specially widow and divorcee. All the beneficiaries have been organized into 520 groups; each group was formed by 27-30 members.

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

Major components: User group and user committee formation, food for assets and food for training such as construction disaster and climate resilience cluster village, embankment cum road construction, provide life skills and capacity building training, savings fund raising, facilitate to select suitable IGA and develop them as entrepreneurs.



User group members are given training on DRR

Change/Result:

- Most of the beneficiary households have crossed the ultra poor level in terms of livelihoods, health and sanitation as well as safe from disaster vulnerabilities.
- Most of targeted beneficiaries involved 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.

6. Sustainable Soil Management for Food Security of Poor, Marginal and Small Farmers of Active Flood Plain and Char lands 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 with high yielding crops- rice, wheat and mustard 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, and provided modern agriculture equipment and inputs among CBOs like tractor, weeder, hand sprayer, seeds, fertilizer and others inputs.



Honorable Joint secretary Mr. Jahir Uddin and Mr. Khondakar Mayan Uddin are inaugurating the harvesting of BRRI -52 rice at ullapara.

Change/Result:

- Most of the beneficiary households have crossed the ultra poor level in terms of livelihoods, health and marginal farmers along with community people, which they are now producing accordingly.
- Target beneficiaries have been introduced with standard fertilizer doses, which contributed to overall productivity and reduced the production cost.
- Increased farmers knowledge on modern agriculture technology like farmers are using modern agriculture equipments in their field which increased overall production like tractor, weeder, hand sprayer agri-equipments

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

Project duration: 2009-2015

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, member of district education cluster and UDMC members, UEO, AUEO, PIO, USSO, and WAO are secondary stakeholders.

Covered beneficiaries: Student of 40 schools and SMC members.

Covered area: The project has covered 38 villages of 7 unions under 2 upazilas of Sirajganj district.

Major components: District education cluster meeting, district level EIE training, workshop on early warning mechanism, Installation MIS on EIE at district level, district contingency plan review and update, school level contingency plan review, prepare and update, conduct orientation session on TUNIR MOROKE for awareness raising of the students.



Digholkandi GPS school is being continued during flood by the special initiative of SMC members.

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 sheds are being repaired by the assistance of the community 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 responsive and taking immediate actions for continuing education in emergency.

8. "A Disaster Resilient Future: Mobilizing communities and institutions for effective risk reduction"-DIPECHO-VI

Project duration: July 2009-December 2012

Funding agency: ActionAid Bangladesh

Focused area: The project focuses on enhancing resilience against disaster risk reduction through small mitigation and awareness raising.

Stakeholders: Flood affected people, elderly and person with disability, students, UDMCs, and SMCs.

Covered area: The project has been implemented in one union of Bera upazila under Pabna district.

Major components: Flood shelter construction, small scale mitigation like school and college upgrading so that can be used as flood shelter during disaster, increase accessibility of elderly people and person with disability and mass awareness raising on disaster preparedness, alternative women leadership development and reactivation of SMCs and UDMCs.

Change/Result:

- Developed adolescent, person with disability and elderly groups and reactivated UDMC, SMC, other elites in disaster preparedness, emergency search and rescue and early warning message dissemination.
- 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.

Khoimala an old aged lady is happy with the new house along with tube-well and latrine provided under DIPECHO-VI project at Char Nagdah.



9. Oxfam Humanitarian Capacity Building Project (OHCb)

Project duration: October 2011 -December 2015

Funding agency: Oxfam

Focused area: The project focuses on organization humanitarian capacity building in order to ensure an effective and efficient response to the particular needs of women, men, children and other socially excluded marginalized and vulnerable groups during disaster

Stakeholders: Organization disaster focal, disaster steering committee, all staffs, volunteers, DDMCs, UDMCs, UzDMCs, .

Covered area: In primary stage, Chowhali and Sadar upazila of Sirajgonj district and during disaster response working area will be Sirajgonj, Pabna and Tangail district.

Major components: Organization humanitarian capacity building such as developed emergency policy, update contingency plan, develop and update skill roster, emergency stock, warehouse, emergency logistic and funds.

Change/Result:

- Developed organization emergency policy and updated contingency plan
- Capacity building of steering committee members
- Developed skill roster, emergency ware house and emergency stock and fund.
- Has updated vender list and flood shelter list
- Has updated vulnerable upazila, union and village list
- Has updated vulnerable family list for quick response

10. Flood Insurance Project (FIP)

Project duration: 2012-2015

Funding agency: Oxfam-SDC

Focused area: The project focuses on insurance for Agriculture, Livestock, Property and Infrastructure losses instead of relief so that affected people can minimize their losses and enhancing their resilience against flood.

Stakeholders: Flood affected people specially poor, hardcore poor and marginal farmers, Secondary stakeholders: UPs, UDMCs, social elites, IWM and CIRM, Progoti Insurance and Oxfam.

Covered area: The project is being implemented in 18 unions of chawhali and Sadar upazila in Sirajgonj district.

Major components: Awareness raising on flood insurance and its methodology, CBO formation and their capacity building. Installation water gauge, daily water reading collection and analysis

11. Vulnerability to Resilience-V2R

Project Duration: April 2009-March 2014

Funding agency: Practical Action

Focused area: The project focuses on disaster preparedness, livestock, agriculture, firm and off-firm 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 and CBO 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.



Farida is working with her handloom knitting towel at V2R cluster village, Belkuchi.

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.

12. Project Title: Strengthening Democratic Local Governance (SDLG)

Project Duration: 2012-2014

Funding agencies: USAID

Focused area: The project focuses on effective service delivery by strengthening LGUs, their capacity building, formation of CIG forum and their proactive role, participatory strategic planning and linkage.

Stakeholders: LGUs, CIG forum, BUPFs, social elites and upazila and district administration.

Covered area: The project has covered 27 unions, 5 upazilas and 4 municipality under Sirajganj district.

Major components: Formation of CIG forums, LGUs and CIGs capacity building through training like financial management and revenue generation, participatory strategic planning, network and linkage between LGUs and CIGs forum.

Change/Result:

- Formed CIG forums with social elites and developed linkage between LGUs and CIGs
- LGUs organized annual open budget session with active participation of thousands people, organized budget fair and increased LGUs revenue generation than previous
- CIG forums are playing proactive role in effective service delivery as well as are contributing revenue generation by motivating the people.
- Non-targeting LGUs appreciated SDLG activities and organized annual open budget being self motivated.



Mr. Jerome Sayre Chief of Party SDLG and USAID representative is addressing at CIG formation meeting where Mr. Mokaddes Ali Mayor Sirajganj was present.

13. Amar Odhikar Campaign (AOC)

Project duration: 2012-2014

Funding Agencies: Amar Odhikar Campaign (AOC)

Focused area: Strengthening SMCs and PTAs, campaigning for quality education and awareness raising to SMCs and PTAs

Stakeholders: Teachers, parents, students, SMC, PTA and other social elites.

Covered beneficiaries: around 4000 students, 8000 parents, and 10 SMC and PTAs. .

Covered area: The project has covered 10 schools in Sirajgonj sadar upazila.

Major components: Organize Parents conference for review pupils syllabi and materials, signature campaign on quality education, awareness raising rallies to communities/parents rights and strengthen SMCs and PTAs.

Change/Result:

- Conducted signature campaign on quality education
- Awareness raised on quality education
- Awareness raised on role-responsibilities of SMC and PTAs
- Strengthening SMC and PTAs of 10 school for ensuring quality education

14. Survivors Network for Prevention and Better Inclusion (SNPBI)

Project duration: 2012-2014

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.

15. Income Generating Programme-IGP

Project duration: Continuing since 1990

Funding source: PKSF, MMS and 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 16,171 families have been benefited from IGP. All the beneficiaries were organized into 915 groups; each group was formed by 20-25 members.

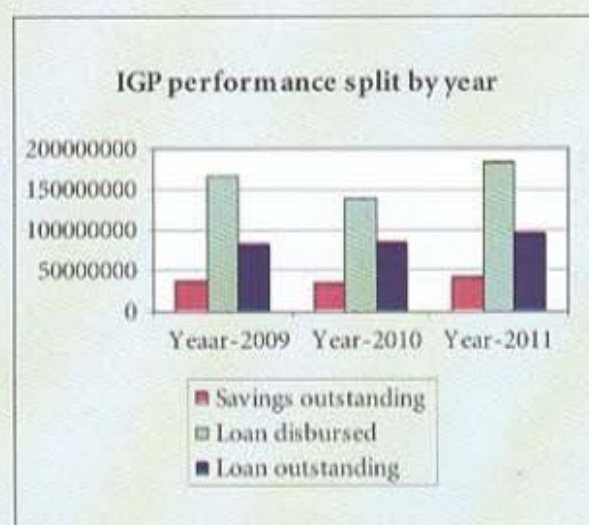
Covered area: The project has been covering 136 villages of 22 unions under 6 upazilas of Sirajgonj and Tangail district.

Major components: Group formation, employment creation through income generation activities, savings fund creation, awareness raising and capacity building and micro-credit support for Ultra Poor Program (UPP), the Rural Micro-credit Program (RMC) and the Micro-Enterprise Loan (MEL).

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.

Sl.	Name of activity	Quantity
1	Core beneficiary group	915
2	Total members	16,171
3	Total borrowers	11,798
4	Savings outstanding	40,671,556
5	Loan disbursed for IGA	181,166,000
6	Total outstanding	95,848,913
7	Training	
7.1	Business plan & management	16,250
7.2	Microfinance operation & management for staff	16



CHAPTER - V

Organizational structure and Management System

MMS believes and practices transparency and accountability at all level and with a view to MMS is govern by the following structure.



General Committee (GC)

General committee is the highest body of MMS. It holds the supreme power of the organization. General committee is comprised of 27 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 female and male ratio is 4:5 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 (EC)

MMS is governed by an effective governing body comprising of 9 members where female and male ratio is 4: 5, who are elected for three years by 27 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.

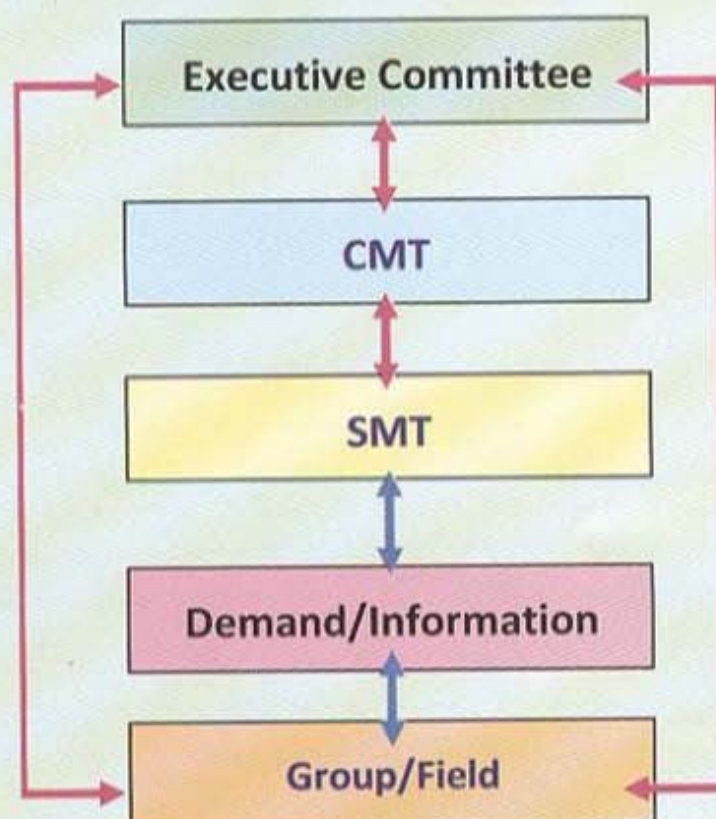
Core Management Team (CMT)

MMS has Core Management Team (CMT) comprising of 6 members including Director, Deputy Director, 4 sector heads (Finance, Admin, M&E, HR). CMT is the second highest authority of the organization. CMT meets in monthly basis review sector wise progress, shares management issues and field findings and take necessary action those also are shared in SMT meeting and after that is taken to the final action.

Senior Management Team (SMT)

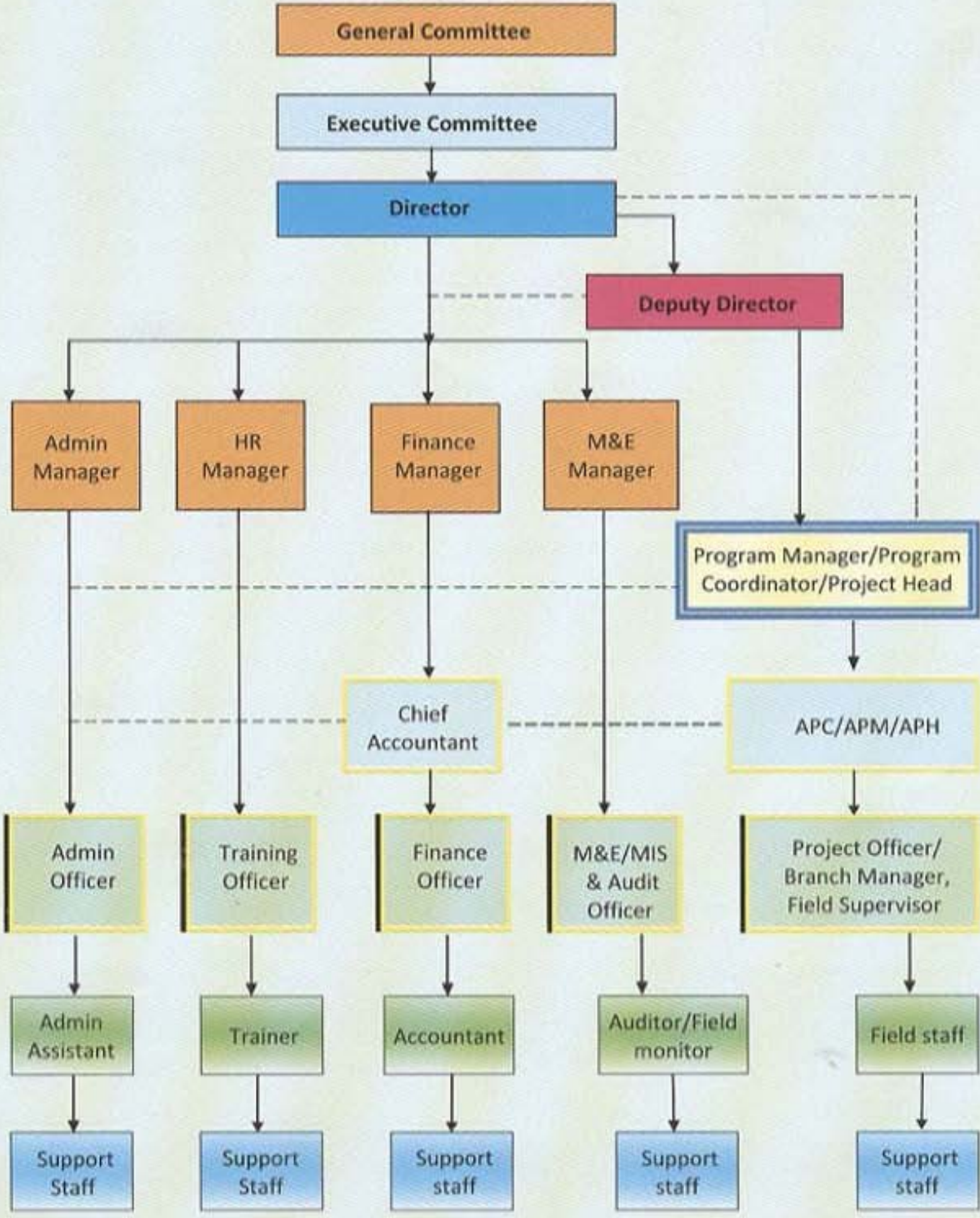
SMT comprising of all CMT members and project heads. SMT also meets in monthly basis where reviewed project wise performance, share core team performance and field finding. After discussion decisions is taken with all consents and determine to execute according to time line.

Decision making process



MMS believes in participatory decision making process and practices transparency and accountability at all level. MMS is accountable to it's all stakeholders, project participants, civil societies, local government, local administration, funding agencies and also governing body. We have 4 layer of management structure. As we believe bottom up decision making process therefore, all information and demand comes from project participants to SMT through group meeting or individual interaction, then SMT disseminate the demand or information to CMT through monthly coordination meeting or individual meeting or telephonic conversation based on the field demand. CMT disseminates the message or demand to Executive Committee (EC) through quarterly meeting but incase of emergency or field requirement it can be solved by calling EC special meeting. Core management team (CMT) is comprised of 6 members-Director, Deputy Director, Manager Admin, Finance, M&E, HR. The senior management team is comprised of core management team members and projects/programmes chiefs. Both of the committees meet on monthly basis. The meeting is presided over by the Director where shared findings are reviewed and necessary actions are taken accordingly. In addition to that project wise all staff meeting is held monthly basis where review overall project performance in presence of Director or Deputy Director or project focal where necessary actions are taken according to field findings and disseminated the management decisions.

MMS Organogram



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 who is one of the CMT members. 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 and Evaluation

MMS has its own monitoring cell, led by a Monitoring Manager who is one of the CMT members 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.

Admin and logistics

MMS has a strong admin sector which is controlled by approved admin and logistic manual in closed supervision of Admin Manager who is also a member of CMT. 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 a member of CMT. 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.

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.

List of Governing Body

Md. Shahidul Islam Vice-President	Mrs. Neyazi Sultana President	Md. Abdur Rob Montu Vice -President
Zinnat Ara Ferdous (Monika) Treasurer	Mst. Hawya Parvin Member	Md. Helal Uddin Member
Dr. Mohammed Ali Member	Md. Habibullah Bahar General Secretary	Mrs. Arzina Khatun Member

CHAPTER - VI

Organizational Relationship

Partnership/Donors

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

a. Present

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

b. Previous

- UNDP
- CDMP
- UNICEF-Bangladesh
- CARE Bangladesh
- Handicap International
- Canadian High commission
- NETZ-Germany
- Islamic Relief
- HKI
- MSF Holland
- 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 Bangladesh Disaster Preparedness Center (BDPC), Network for Information, Response and Preparedness Activities on Disaster (NIRAPAD), Disaster Forum, Association for Land Reform and Development (ALRD), Amar Odhiker Campaign (AOC), National Climate Change Coordination Council (NC4), Sirajgonj NGO Coordination Committee, Northern Development Center (NDC) and has a membership with WECAN-a South Asian Regional network for violence against women

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

Potentialities of MMS

MMS is treated as unique and one of exceptional organizations to all stakeholders like grassroots people, social elites, local government, local administration, INGOs, donors and others potentials for the following reasons:

1. Experienced in working with char dwellers and river basin area

MMS grew in very remotest island char of chowhali upazila in Sirajgonj which is isolated from the plan land. Since then it has been working with these vulnerable and underprivileged people for their development by implementing various development projects/programmes. It has become a nearest and dearest organization to them by addressing the basic needs of char dwellers. MMS has over 28 years working experience with char dwellers in Jamuna and Dhaleshari river basin area as well as people's in chaloan beel. The specialty of MMS is to work in char setting office at each and every char and never comeback. We have total 12 offices in remotest char where staff works staying there but where we have no office staff staying in the community. MMS covered total 64 unions and 13 upailas in 3 districts-Sirajgonj, Pabna and Tangail where 10 upazilas and 45 unions are in char those are completely isolated along with 50000 char dwellers those who are most vulnerable and poorest of the poor.

2. Well experienced in climate change adaptation and disaster risk reduction

MMS mainly works in char which is high risky due to deadly riverbank erosion, severe flood and climate change affect. We work in comprehensive management among climate change adaptation, disaster risk reduction and development where is identified the real need of the char dwellers, then project is designed and implement accordingly with direct involvement of project participants. We become able to establish an example in climate change adaptation and disaster risk reduction. In addition to that we also assisted in different disaster with in the country and aboard and work as international team members like water logging in jessore, T-sunami in Srilanka, Sidr in Khulna, Bagerhat and Potuakhali.

MMS established 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.

3. Well equipped in emergency response, relief, rehabilitation and reconstruction

MMS is well experienced in emergency response, relief and rehabilitation and able to response within 24 hours having occurred any disaster. MMS is well equipped in emergency response. It has updated contingency plan, emergency policy and adequate logistics those help us in quick response during disaster. MMS is the pioneering organization in this region in disaster preparedness, management, emergency response, rehabilitation and reconstruction. MMS has 9 evacuation boats where 3 out of 9 can easily move for search and rescue during emergency in danger signal upto 3, has experience in construction of flood shelter, has one boat ambulance which is used for emergency patients transportation and mobile medical services. MMS has 370 skilled and dedicated staffs and 261 skills volunteers to move during disaster management, emergency response and rehabilitation activities. Besides, it has own warehouse facilities, has two emergency stocks with ORS, alum and WPT, tube-well, latrines, tent, polysheet and bamboo for shelter, bucket for water preservation and hand cash. MMS has also well experience procurement unit, M&E, HR and emergency financial management units to support in emergency management.

4. Has working experience with vulnerable and marginalized

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 underprivileged groups. The 50% of total coverage are ultra poor and marginalized and the rest are poor and marginal farmers out of 164,202 families

5. 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.

6. Has vast working experience with local government and local administration

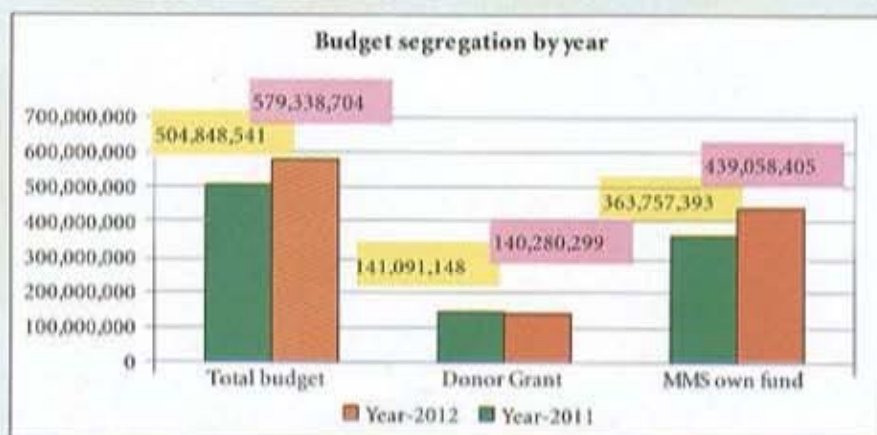
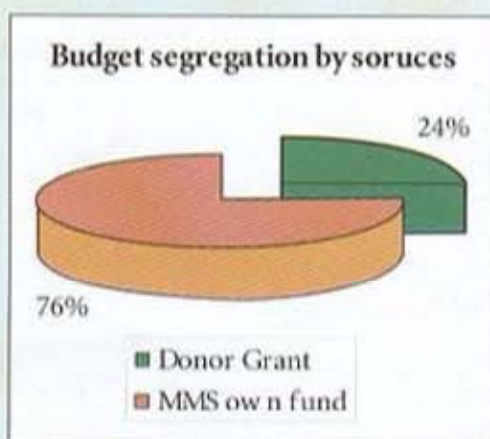
MMS has over 20 years working experience with local government and local administration. MMS has been implementing various development projects for last two decades directly with local government and local administration like union, upazila and municipality where has been strengthened their capacity financial management and revenue generation, participatory strategic planning, quality service delivery and participatory monitoring, assist to organizing annual open budget session with active participation of thousands people, organizing tax fair for revenue generation. With a view to implementing Strengthening Democratic Local Governance (SDLG) with the assistance of USAID, implemented SHOUHARDO assisted by CARE Bangladesh, Rural Employment Opportunity for Public Assets (REOPA) assisted by UNDP and EU, 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.

7. 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.

8. Funding strength (fund and assets)

MMS has income generating programme, has own HRD center, horticulture, pisci-culture, poultry and beef fattening projects tho se are it's own source of income and contributes more than 74% of our annual tern over including micro-credit. In addition to that we have own office premises and sufficient vehicle and office equipment.



CHAPTER-VIII

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
- Less interest of house owner in homestead raising and poor space for earth cutting.
- Inadequate vaccine supply and insufficient package for assets purchase
- Repeated Flood, river erosion, drought, cold wave 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
- LGUs less motivation in organizing annual open budget session
- 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
- Local government, local administration, NGOs, SMC, DMCs, parents and other social elites has been motivated and sensitized to education in emergencies. Now they taking initiatives to continue education in alternative way during emergencies.
- 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.



CHAPTER-IX

Financial statement

Manab Mukti Sangstha (MMS)
Khas Baro Shimul, Bangabandhu (Jamuna) Bridge West Sub, Sirgaigori
Consolidated Balance Sheet
As at 30th June 2012

ASSETS & PROPERTIES	Note	General Fund	Mother Account	IGP	Training Centre	SOL.G	EEP	V2R	CBA-LG	SUSFER	ERP	REE-CALL	CLP	DIPECHO VI	FIP	QMCB	Education	AOC SPSSAA	Total
Cash & Bank	1	1,104,247	619	666,734	588,909	996,885	53,082	188,851	347,771	2,488,998	2,070,093	1,001	5,137,535	125,036	76,817	183	-	-	11,844,931
Balance																			
Fixed Assets	2	15,708,481	-	13,718,731	1,683,011	1,284,260	-	-	518,203	140,320	182,970	-	721,896	576,408	-	-	82,776	-	34,508,838
Loan Account	3	(1,305,553)	-	(641,558)	3,207,130	(52,000)	(87,833)	-	20,000	-	374,937	(106,384)	-	-	-	(1,000)	(84,881)	(8,560)	1,858,338
Loan Disbursement	4	-	-	95,848,913	-	-	-	-	-	-	-	-	-	-	-	-	-	-	95,848,913
Bills Receivable	5	911,770	-	2,068,091	(40,503)	-	116,380	-	-	-	-	-	-	-	-	-	-	-	3,056,048
Advanced	6	422,941	-	(45)	8,827	-	-	21,900	23,832	15,000	-	-	-	49,175	-	-	-	-	541,431
Loan to RUPA	7	2,532,037	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,532,037
TOTAL		19,341,883	619	111,362,363	5,346,364	2,213,245	102,329	210,851	909,808	2,642,318	2,634,940	(105,383)	5,859,231	750,623	76,817	(817)	18,095	(8,560)	151,357,134
FEUND & CAPITAL																			
Capital Fund	8	14,709,206	(381)	53,738,200	5,346,364	2,213,245	102,329	210,851	909,808	2,642,318	2,634,940	(105,383)	5,859,231	750,623	76,817	(817)	18,095	(8,560)	87,587,778
Savings Collection	9	-	-	40,871,566	-	-	-	-	-	-	-	-	-	-	-	-	-	-	40,871,566
Donors Fund	10	-	-	68,709	-	-	-	-	-	-	-	-	-	-	-	-	-	-	68,709
Donors Liabilities	11	4,111,022	1,000	17,485,898	-	-	-	-	-	-	-	-	-	-	-	292,718	-	-	21,890,638
Bills Payable		1,138,655	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,138,655
TOTAL PAYMENTS & BALANCE		19,341,883	619	111,362,363	5,346,364	2,213,245	102,329	210,851	909,808	2,642,318	2,634,940	(105,383)	5,859,231	750,623	76,817	(817)	18,095	(8,560)	151,357,134

Annexed notes from 1.00 to 11.00 form an integral part of the financial statements.

Chief Executive Officer

Chief Finance Officer

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

Date :

Manab Mukti Sangstha
M A Qader Kabir FCA
Partner



MANAB MUKTI SANGSTHA
PKSF Funded Micro Credit Program

Eligibility Criteria Compliance Certification for the year ended June 30, 2012

We have audited the financial Statements of Manab Mukti Shangstha (MMS) for the year ended June 30, 2012 on the basis of our audit, we certify below the compliance of the Manab Mukti Shangstha (MMS) with the eligibility criteria under the Loan agreement between PKSF and Manab Mukti Shangstha (MMS).

	Eligibility Criteria	Audited Figures of Compliance 2011-2012	Audited Figures of Compliance 2010-2011	Standard
01	Cumulative Recovery Rate (CRR) $\frac{(\text{Cum. Recovery} - \text{Advance Recovery})}{(\text{Cum. Recovery} - \text{Advance Recovery}) + \text{Over Due (Principal)}} \times 100$	99.70%	99.67%	100% - 98% Min: 95%
02	OTR	99.42%	99.34%	
03	Liquidity to Savings Deposit ratio $\frac{\text{Savings FDR}}{\text{Total Savings Deposit (Balance)}}$	0%	0%	Min: 25%
04	Current ratio $\frac{\text{Current Assets}}{\text{Current Liabilities}}$	74.21:1	75.22:1	2.0:1
05	Capital adequacy ratio $\frac{\text{Total Capital (Net worth)} \times 100}{\text{Total Assets} - (\text{Cash} + \text{Bank} + \text{STD} + \text{Govt. Security})}$	42.22%	42.67%	Min: 10% - 15%
06	Debt service cover ratio $\frac{\text{Surplus} + (\text{Total Int. Payment} + \text{Principal collection on PKSF Funded Loan})}{\text{Total Int. Payment} + \text{Principal of PKSF Funded Loan}}$	10.23:1	9.39:1	1.25:1
07	Debt to capital ratio $\frac{\text{Total Debt}}{\text{Total Capital (Net worth)}}$	1.14:1	1.14:1	Max: 5:1
08	Rate of return on capital ratio $\frac{\text{Net Surplus}}{\frac{\text{Average Capital Fund} (\text{Opening Balance} + \text{Closing Balance})}{2}} \times 100$	95.89%	91.13%	Min: 1%



MANAB MUKTI SANGSTHA(MMS)
PKSF FUNDED MICRO CREDIT PROGRAM
BALANCE SHEET
AS AT JUNE 30, 2012

Particulars	Notes	June 30, 2012 Taka	June 30, 2011 Taka
A. Fixed Assets:	6.00	14,579,253	14,912,905
Fixed Assets at Cost		20,106,897	19,718,023
Less: Accumulated Depreciation		5,527,644	4,805,118
B. Investments:		-	-
C. loan to Beneficiaries	7.00	95,848,913	83,643,278
D. Current Assets:	8.00	363,521	224,414
Advance & Prepayments	8.01	122,592	75,431
Loan to Staff	8.02	37,093	48,983
Risk fund	8.03	100,000	100,000
Bill receivable	8.04	102,836	-
Loan to Enrich Programme	8.05	1,000	-
Closing Balance	9.00	666,734	674,674
Cash in hand	9.01	11,451	57,112
Cash at bank	9.02	655,283	617,562
Total property and Assets		111,458,421	99,455,271
Financed by:			
A. Capital and Reserves Fund Account	10.00	49,111,358	44,201,518
B. Long Term Liabilities: Loan Received from PKSF	11.00	-	3,400,000
Total Long term Liabilities	12.00	62,347,063	51,853,753
C. Current Liabilities:			
Members Savings Deposits	12.01	40,671,556	35,300,697
Loan from PKSF	11.00	-	-
Member Savings NFPP	12.02	-	-
Loan Loss Provision fund	12.03	4,270,244	3,333,561
Disaster management fund	12.04	1,404,166	1,195,970
Provident Fund	12.05	10,264,682	8,260,5410
Gratuity Fund	12.06	2,657,400	1,774,834
Insurance Fund	12.07	1,624,938	1,214,894
Risk fund	12.08	512,019	534,608
General Fund	12.09	942,058	238,649
Total Liabilities and Fund		111,458,421	99,455,271

Annexed notes from 1.00 to 12.00 form an integral part of the financial statements

Chief Executive Officer

Chief Finance Officer

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

Date: 23 AUG 2012

M. N. Islam & Co.
Chartered Accountants



CHAPTER - X

Way for ward

MMS has stepped in 28 years. It's well experienced and competent organization in the field of disaster risk reduction and climate change adaptation, livelihoods-agriculture, livestock, farm and off-farm activities, working with local government, women empowerment, 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 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 Climate Change adaptation and Disaster Risk Reduction programme in costal area
- Review and update MMS long term strategic plan
- To start CRA project in partnership with CDMP
- To start livelihoods project in partnership with INGOs and donors
- To develop formal partnership with other INGOs and donors
- To start development project in partnership with donors in Monga, flood prone and 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 28 years and has passed another successful year with implementation diversified development and disaster programs approach with the assistance of various funding agencies. During fiscal year 2011-2012 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 164202 hardcore poor, poor and marginalized families have been benefited from MMS implemented projects/programmes.

MMS has been keeping vast contribution in reducing disaster vulnerability, strengthening governance specially at LGUs 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 services which has brought a good reputation and well acceptance to community and capitalizing those reputation MMS will advance for the betterment of broader community.



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ANNEXURE

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 : 164,202

Male : 63,743

Female : 79,488

Children : 20,971

Covered area :

District : 03

Upazila : 13

Union : 64

Village : 1339

Staffs : 370

Male : 287

Female : 83

Technical staff : 64

Offices : 37

Head office : 01

Branch office/Area : 18

Project office : 17

Liaison office : 01

Training venue : 03

Accommodation : 70

Dinning capacity : 100

Rescue equipments :

Evacuation boat : 09

Boat ambulance : 01

Emergency store : 02

Vehicle : 63

Four wheel : 01

Motor cycle : 62

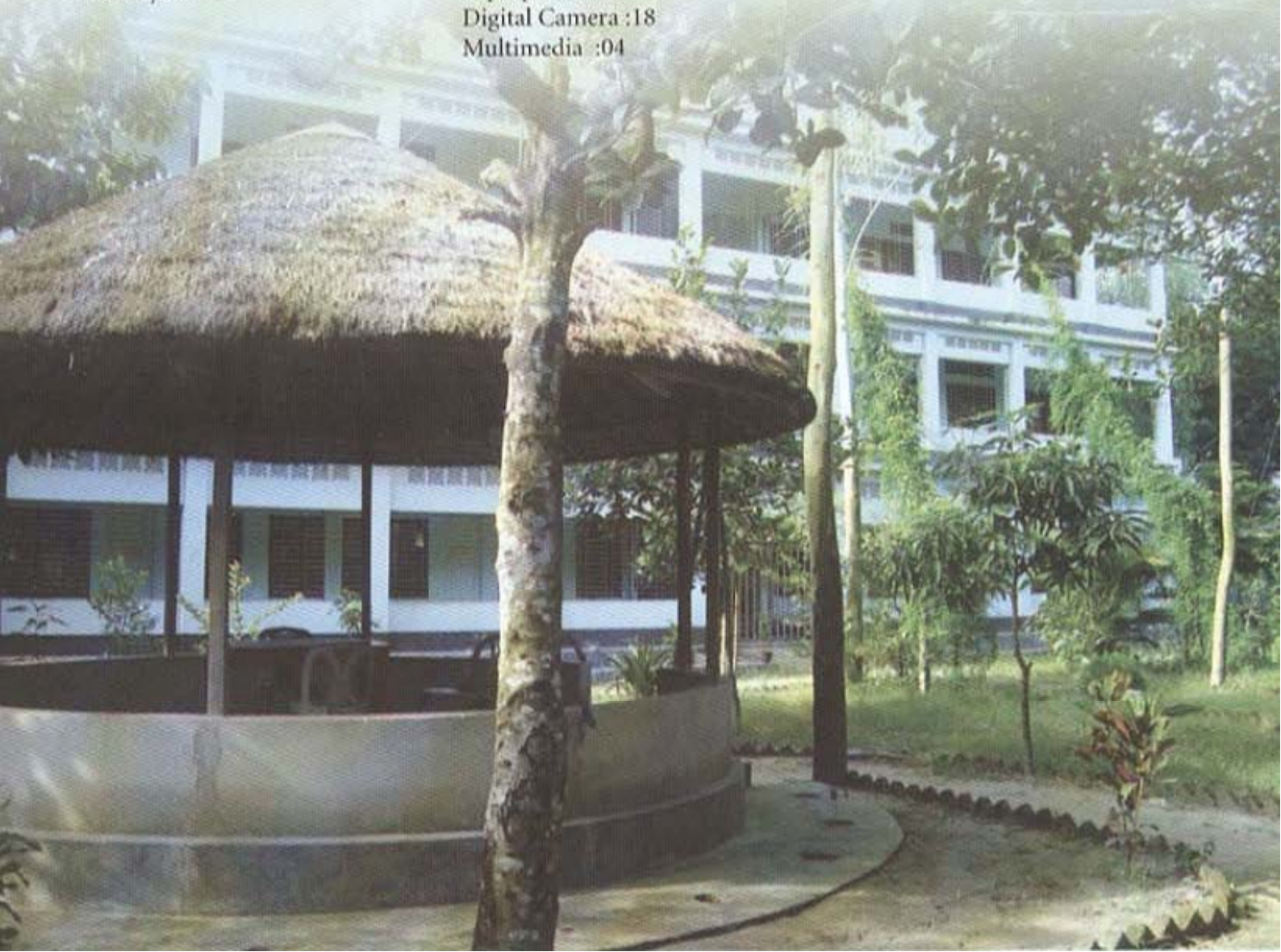
Electronic equipment : 92

Desktop Computer : 50

Laptop : 20

Digital Camera : 18

Multimedia : 04



Case study

Shahana Dreams to be Entrepreneur

I am Shahana Khatun when I was only 18 my father married with my husband Md. Shahidul Islam inhabitant of Char Randhunibari at Rajapur union in district Sirajgonj. He was a handloom worker and earned Taka 700 (seven hundred) in weekly basis which was too poor to manage my family. But there was waiting another misfortune for us. In the next monsoon the Randhunibari village eroded by the fatal erosion of the river Jamuna where hundreds of households disappeared including our house. We became thundered and wordless by the sudden disaster losing the last support "our house" along with other domestic assets and started another tragic session of my life. In the mean while we were became parents of 3 sons and one daughter which increased the poverty multi-times. It was hardly any possible to maintain the family and even we had to starve sometimes. Therefore, at last I had to bound to take a job as maid servant at my neighbors house.

One day when I was coming back home in the mid way suddenly I felt too tired to walk and had to take rest under a tree. Some of my neighbor women were going to field. In the mid way they funded out me, they advanced and sat down beside me. They shown the sympathy and advised me to be member of MMS group and taking loan to start small business. They suggested me to meet with MMS micro-credit officer who comes every week attending the group meeting. According to their suggestion one day I met with the MMS officer and described him details. Having listening me he advised me to be a MMS group member of Rural Micro-Credit (RMC). According to his advice I took admission 28 January 2005 and being a member of "Char Randuni Bari Mahila Samity, I took first loan Taka 6000 (six thousand) and bought a handloom. After one year I paid all the money and again took second loan Taka 10,000 (ten thousand) and bought another two handlooms.



I always thought how to expand my business and dreamed a sweet dream to be handloom factory owner and create job opportunity for the distress women. According to plan I paid the second loan in time and withdrew Taka 29000 as third loan and bought another 12 handloom, deployed there 15 distress women as handloom worker.

Now I feel that I am a successful handloom factory owner. I earn Taka 20,000 in every month. My children go to school and try to help other women who are suffering and combating with poverty for a handful of rice. I pray and thank Almighty for His bless and grateful to MMS for assisting me to be developed a handloom factory owner.