

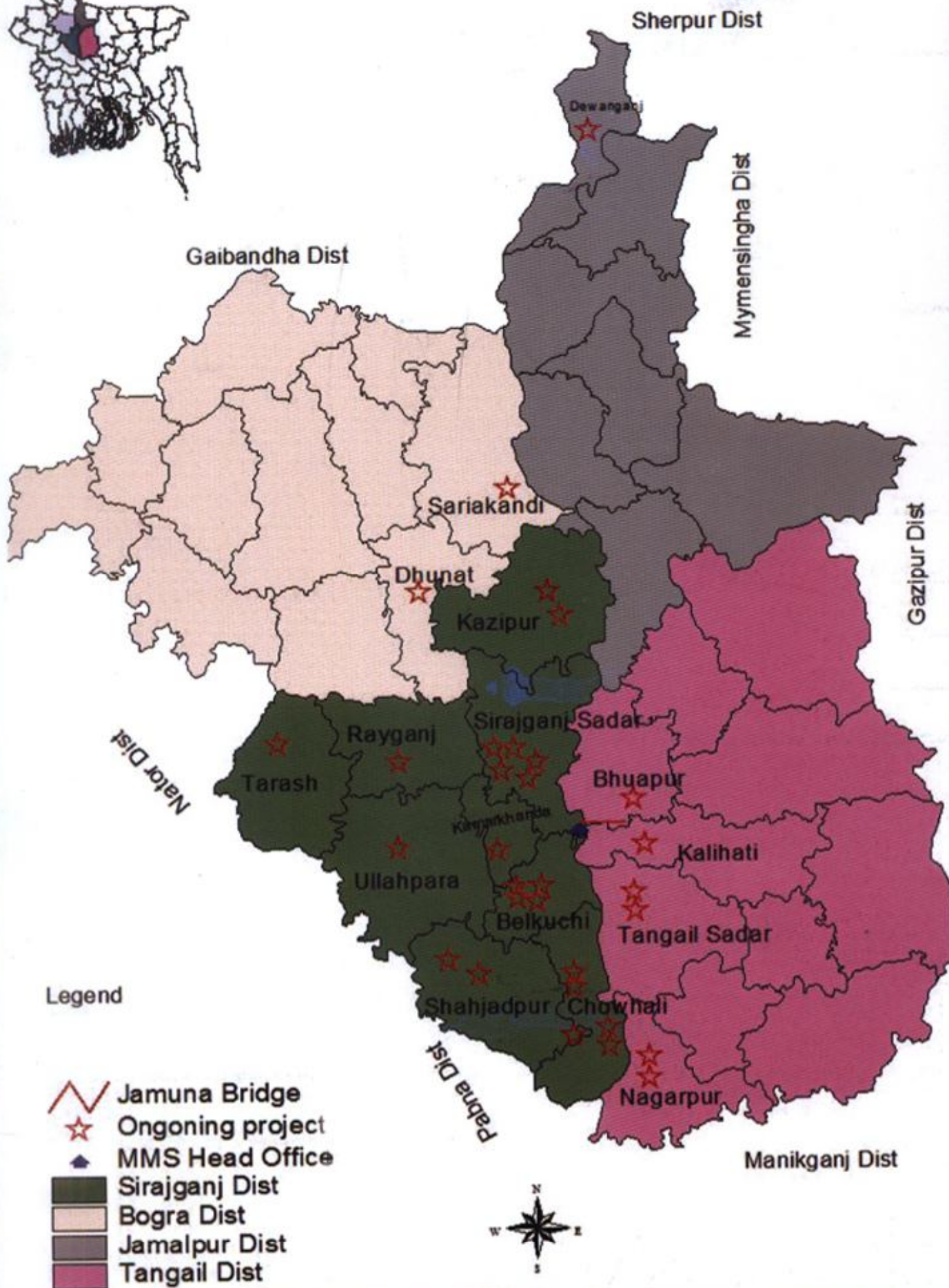
# Annual Report 2015-2016



Manab Mukti Sangstha (MMS)



# MMS Working area Map





Annual Report 2015-2016



Manab Mukti Sangstha (MMS)



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## *Success Story*

### **China Begum is now a Leader**

Chaina begum started living in the village of Rehai Chotrogasa of Soydabad UP under Sadar Upazila of Sirajganj in 1998. She was simply a housewife and living along with her husband Mohammad Khoka Mia and three children (1 daughter and 2 sons). Her husband was a day labourer and the only earning person of the family. They were passing the days with hand-to-mouth with the poor amount of income and was very difficult to fulfil their basic needs. So the children were out of education and have been suffering from malnutrition. After a four-year struggle with so many constrains, now she became the leader of the community and an employer as well.

The situation becoming change as soon as she was included in the MMS-led Community Based Organization (CBO) as a member in 2012. China Begum became the founder member of this CBO and was acting as Cashier. She received trainings on 'Leadership' and 'Vocational Skills Development' organized by MMS REE-CALL project which helped to develop her knowledge and skills to run the income generating activities and lead the CBO efficiently. She also received training on gender, cow rearing, vegetables cultivation, linkage between public and private services, decision making process, women rights, DRR and CCA etc. After gathering knowledge and skills she was involved in income generating activities as well as in different social works like; prevention of early marriage, Violence Against Women and Women Rights issues. Chaina Begum is the executive member of Dairy Producer Group (PG) which was formed in 2014 as a sub-group of CBO. She actively involved in this PG and proved excellent leadership in managing the group. She spent optimum time to strengthening the group and ensured attendance of PG members in different meetings and trainings. She earned the capacity to play a vital role in the decision making process in the PG group.





After joining PG she started cow rearing actively and regularly took care of her cow applying her knowledge and skills received from the training. She ensured vaccination, de-worming, bathing, & cleanliness and feeding to her cows. After a few days, she became interested in rearing cross-breed cows. She took an opportunity from MMS REE-CALL project and received BDT. 12100 and contributed BDT. 34900 from her own savings and purchased a cross-breed pregnant cow with the amount of BDT. 47,000. A few months later, the cow gave birth of a bull-calf. The milking cow started producing 5-6 litre of milk a day which helped to generate income by selling the milk and increase the nutrition level of her family members as well. In the second time, she took the Artificial Insemination (AI) service for her cow and expected to get the second calf soon. She regularly provides ACI bio-pro feed for her cows. China Begum then started Milk Chilling Centre (MCC) and built a house near to her home. She appointed Jesmin Begim as the Manager of MMC. Then she started another business on Fodder Bank and started communicating with different market actors and company.

China Begum became the member of CBO Alliance Action Group. She is also the member of Semi-structured Works Implementation Committee of Union Parishad and actively contributed to the works in constructing connecting roads, culvert and installing rings works. Her husband and other family members always provide support to her works. She performs all these responsibilities in a professional way with unique leadership. Now, she and her family members are happy with their works and increased their livelihood conditions. Their children are getting education and helped their parents in the gap period of their schooling hours. China Begum is now known as a leader of the community.



**Basic Information**

Program Participants

Staff Strengthens

Contact Persons & Contact Address

Funding Agencies

Legal Status

Membership & Partnership

Organogram

Message from the President

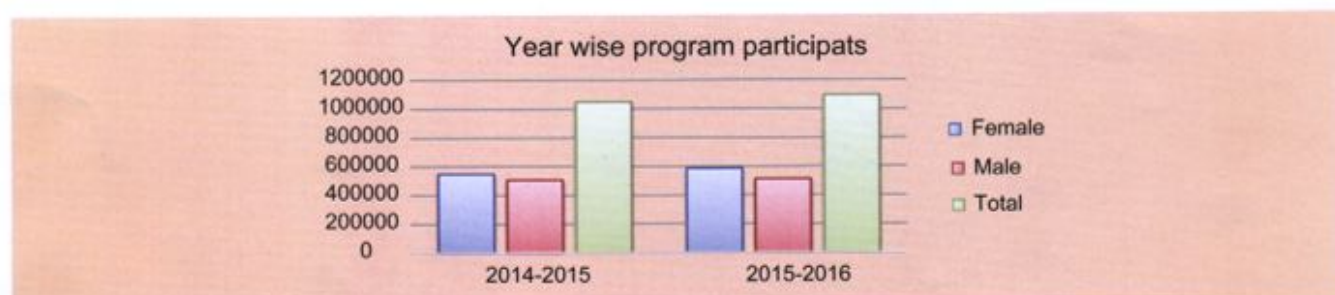
## BASIC INFORMATION

### Manab Mukti Sangstha-MMS

Established in January 15, 1984

### DIRECT PROGRAM PARTICIPANTS

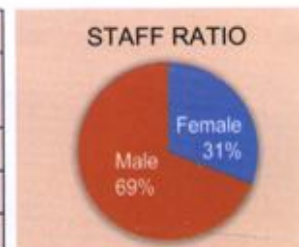
Total Families				Total Population Coverage		
Female Headed	Male Headed	Child Headed	Total	Female	Male	Total
114606	91239	68	205913	546081	504075	1050156



Total School Coverage				Students		
NFPE	Formal Primary School	High School	Total	Boys	Girls	Total
28	171	52	251	27300	30432	57732

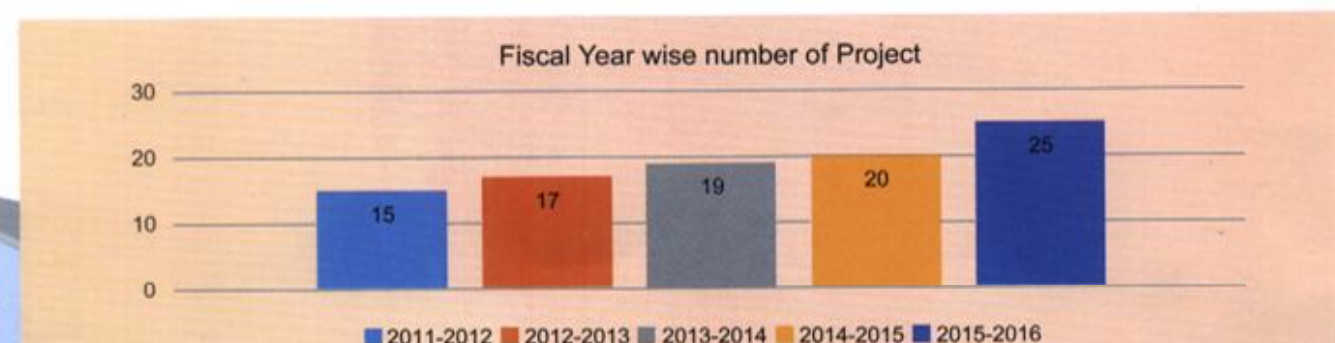
### STAFF STRENGTHS

Staff Information				Volunteer Information			
Type of staff	Female	Male	Total	Type of Volunteer	Female	Male	Total
Regular	46	102	148	Paid	181	45	226
Contractual	72	159	231	Non Paid	421	495	916
<b>Total</b>	<b>118</b>	<b>261</b>	<b>379</b>	<b>Total</b>	<b>602</b>	<b>540</b>	<b>1142</b>



### ON GOING PROJECT

CCADM	INTEGRATED LIVELIHOOD DEVELOPMENT	SOCIAL DEVELOPMENT PROGRAM	EMMERGENCY RESPONSE	TOTAL
06	04	11	04	25





CONTACT PERSON	CONTACT ADDRESS
<b>Md. Habibullah Bahar</b> Executive Director Cell Phone: 01713 002 850 Email: baharmms@gmail.com  <b>Md. Motaher Hossain</b> Manager Administration Cell Phone: 01714 081 048 Email: mother_mms@yahoo.com	<b>Head Office</b> Khas Bara Shimul Bangabandhu Bridge West Sub Sirajgonj, Bangladesh Web site: mms.bangladesh.org  <b>Liaison Office</b> House # 72, Flat # 5-B, Road # 03 Janata Cooperative Housing Ltd. Ring Road, Mohammadpur, Dhaka-1207

## FUNDING AGENCIES AND DONORS

CURRENT DONORS	
<ul style="list-style-type: none"> <li>❖ Bangladesh Government</li> <li>❖ PKSF</li> <li>❖ European Union</li> <li>❖ UNICEF</li> <li>❖ Save the Children</li> <li>❖ Oxfam</li> <li>❖ Concern Universal Bangladesh (CUB)</li> <li>❖ World Food Program (WFP)</li> <li>❖ CLP-DFID</li> <li>❖ Action Contre La Faim (ACF)</li> </ul>	<ul style="list-style-type: none"> <li>❖ Practical Action Bangladesh</li> <li>❖ Inclusive Home Solution</li> <li>❖ Acid Survivors Foundation (ASF)</li> <li>❖ Welt Hunger Hilfe &amp; BMZ</li> </ul> <b>COOPERATE SOCIAL RESPONSIBILITIES FUND</b> <ul style="list-style-type: none"> <li>❖ Naveeda &amp; Friends</li> <li>❖ Standard Chartered Bank</li> <li>❖ NWPGL</li> <li>❖ BRAC</li> </ul>

## LEGAL STATUS

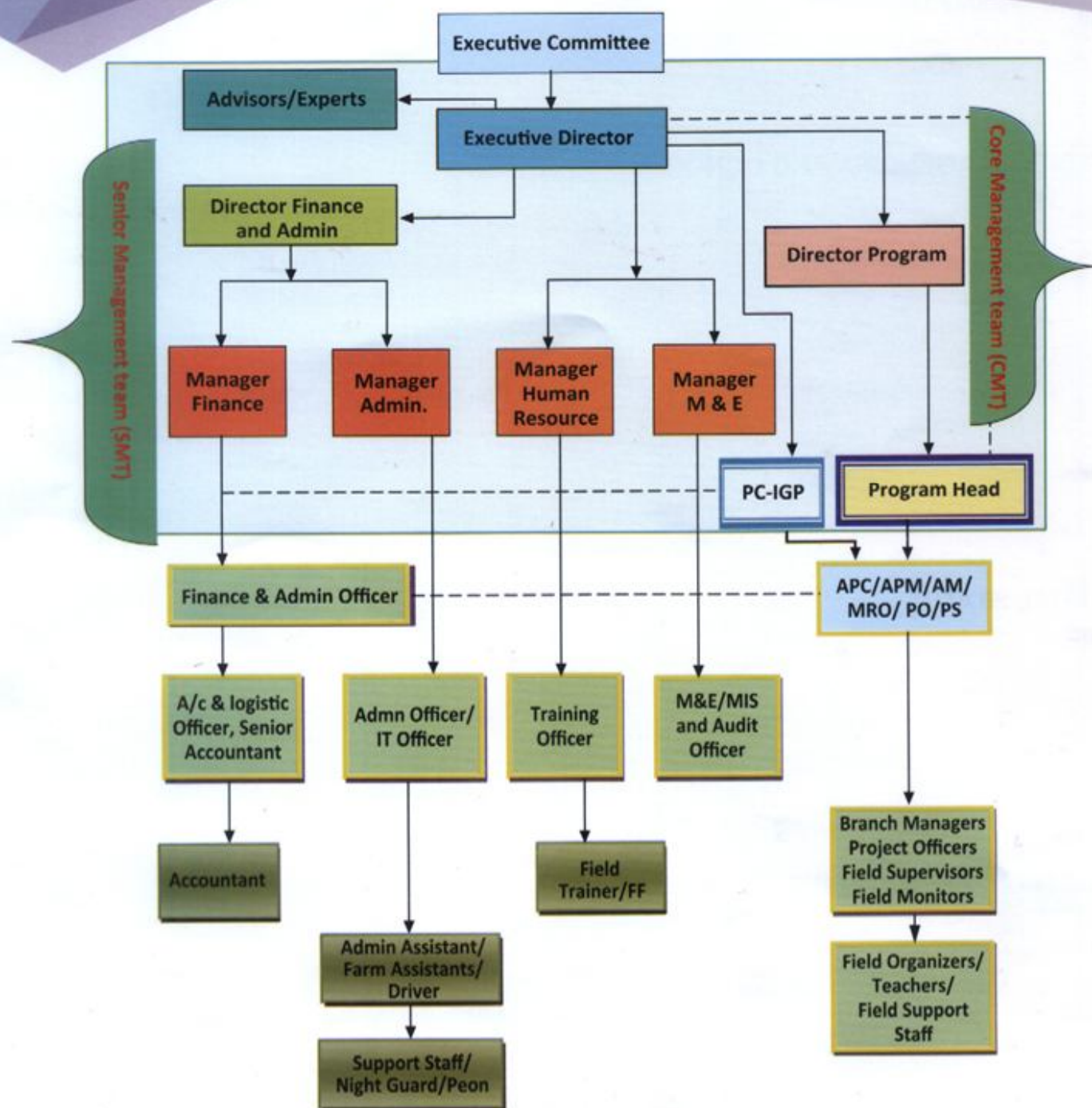
Sl.	Name of Registration Authority	Registration Number	Date of Registration
1	NGO Affairs Bureau	FDR-344	28.01.1990
3	Department of Social Welfare	Siraj-135(291)/85	14.12.1985
4	Depart of Family Planning	DFP-288	24.07.2008
5	Society Act	S-3003(546)	31.12.2002
6	Micro-Credit Regulatory Authority (MRA)	21112-00001-00762	09.10.2016

## MEMBERSHIP & PARTNERSHIP

Local Level	National
Disaster Management Committee at Union, Upazila and District Level District Convergence Coordination Committee District and Upazila Development Coordination Committee Sirajgonj NGO Coordination Committee WECAN District Alliance District Acid Controlling Committee District Agricultural Loan Committee	Education in Emergency Cluster National Adolescent Development Cluster Bangladesh Disaster Forum Bangladesh Disaster Preparedness Center (BDPC), NIRAPAD Association for Land Reform and Development (ALRD) Amar Odhiker Foundation (AOF) Food Security Cluster National Char Alliance NARI Consortium



## ORGANOGRAM







## Message from the Presedent

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MMS came across 33 years of its journey and entered into the new era of development challenges. MMS earned remarkable experience during this long period that created a ground of facing new challenges of upcoming development process. MMS has got expertise on different development issues like; Climate Change Adaptation and Disaster Risk Reduction, Women Empowerment, Prevention of Domestic Violence Against Women, Food Security, Agriculture, Livestock, Human Resources Development, Formal and Non-formal Education, Income Generation and addressing Emergency Disaster issues. MMS invested all its efforts by setting exceptional examples in the development sector at local level introducing integrated approach of holistic development aiming to improve the lives and livelihood of hardcore poor, poor and marginalized people of Chars and river basin areas as well as ethnic communities. MMS aims to establish the rights of vulnerable groups and provide support to ensure their access to local resources, fundamental basic services and social justice.

Its a great pleasure for me to present our Annual Report for the financial year 2015-2016 which reflects the organizational growth, program achievements and future strategies. I am grateful to all the stakeholders and well-wishers for providing their continuous support and cooperation to MMS throughout its development journey. I would like to thank our Program Participants, Community People, Civil Society Representatives, Local Public Representatives, Local Administration and all other stakeholders and well-wishers. My heartfelt thanks and gratitude to all of our present and previous funding agencies, networking partners, friend organizations and individuals friends who extended their kind support through sharing information and providing feedbacks & constructive recommendations for our rectification.

The valuable staff members of MMS deserve the heartfelt appreciations on their efforts for investment of their hard works and intelligence with sincerity, professional competences and full commitments. They are actually the escalators of keeping the dynamism of the progress of the organization. Finally, I would like to offer a note of appreciation to all of the GC and EC committee members for their valuable contributions to MMS spending time and energy. I look forward to see MMS a sustainable organization in near future with the capacity to address new challenges in the development arena.

Neyazee Sultana  
President



### Jahanara Begum is now an Entrepreneur



Jahanara Begum, a 36 year-old mother with six (3:3) children actively involved in the milk-chilling business along with her husband Abdur Rashid, a 'Ghosh' (Milk collector and seller) in the village 'Teghuri' under Chowhali Upazila of Sirajgonj district. MMS formed a CBO at Teghuri in September 2014. After a few days, a Milk Producer Goup (MPG) was formed under the CBO of Teghuri where Jahanara Begum selected as the president.

"I was hand-to-mouth with my family before joining with CBO and fighting against hunger and illness. I could not

send my children to school and could not provide with sufficient food and treatment for them. After joining with CBO and MPG, I worked hard to come out from the poverty. I got huge support from MMS and came to a position to stand on my feet. Now I can see my future of my children's education, economic solvency, social status and my husband's smiling face"- said Jarna Begum. "As the President, I am serious to work with the group and regularly conduct MPG meetings, follow-up their works and try to solve the problems" said Jahanara with full confidence. After starting the Dairy Producer Group, the members received skills-based training on cow rearing and market chain establishing that encouraged them to start rearing hybreed cows, cultivating hybrid grasses, availing artificial insemination services, vaccination, de-worming the cows and providing appropriate feeding to the cattle. The MPG members sold milk in fair price and maintaing passbook to keep record properly. All the male members of the family including husbands are providing support to the female producers in all level of their works.



A Milk Collection Centre (MCC) has also been established at the village Teghuri and collected 50-60 litres of milk per day. Jahanara Begum is involved in collecting and selling milk along with her husband and sells the milk in the sweet shops at different markets. Gradually, all the local-breed cows are replacing by improved breeds. All the members became intrested to cultivate hybrid grasses, ensure concentrated feeding, de-warming & vaccination on time that helped to increas milk production. They also established a chilling plant in a common place. As a result, the women members got

involved in the milk business that helped to increased their income and becoming empowered economically and socially. Jahanara Begum is now leading a happy life with her family members.



# Chapter 1

## **MMS: TOWARDS ORGANIZATIONAL SHAPING**

Evolution of the Organization

Foreword

Vision, Mission, Goal and Objectives

Strategic Issues

Geographical Coverage

Program Participants Analysis

Why We Are Different

Decision Making Process

Financial Management System

Steps Towards 20 Years Ahead



## Manab Mukti Sangstha-MMS

### EVOLUTION

With a view to "establishing a society free from poverty, discrimination and risks of all kinds of natural disasters, Manab Mukti Sangstha (MMS) started its journey in January 15, 1984 at a remotest Village under Chowhali Upazila in Sirajgonj which is most disaster-prone and poverty-stricken area in northern region of Bangladesh. It evolved in a small scale and through a long 33 years journey MMS now expanded within a considerable areas of geographical coverage with holistic approaches of development activities. At present MMS works in almost all the char Unions of five Districts like Sirajgonj, Pabna, Tangail, Jamalpur and Bogra.

MMS implements its development activities focusing chars and river-basin areas of the river Jamuna. These areas are highly at risk to disasters like flood, river erosions, cold wave, drought, tornado and thunder storms that affect the total community specially the poor and vulnerable people. These natural disasters usually hit this area several times in a year that causes huge damage of the lives, assets and crops. The ultimate result of these disasters hamper the flow of development through creating crop damaging, lack of employment opportunity, illiteracy, gender discrimination and high health hazard that drives the community in a backward dimension with high poverty cycle.

Naturally, the soil of the Char areas is not fertile, it is sandy and sandy-loamy and the farmers are struggling with poor variety of crop production using traditional agriculture system and technologies. At least 50% people lead their families by selling labor. In an average, the people remain unemployed for six months that force them to migrate to neighboring districts and in the capital city for generating income by selling labor. In the char areas, fundamental services like health, nutrition, sanitation, education, electricity, gas and other basic services were totally absent. As a result, people had to survive fighting with poverty, diseases and unhealthy situation. The severity of poverty and number of destitute families have been increasing day by day. At the beginning of MMS, no development initiative was found from the end of either government or non-government departments for changing the living status of char dwellers. As a result, people of those areas were remaining out of the development flow of modern era.

Considering the situation, MMS started its development activities under the leadership of Founder Chief Executive with the joint efforts of some enthusiastic fellows. At the primary stage, activities started with the financial and technical assistance of Oxfam. In course of time, national and international funding agencies and national networking agencies step forward and extended their hands of magnanimity to continue the program.

At present, the flow of development is getting speed up through effective efforts of MMS and other a few development organizations. Community people are developing their awareness and capacities to cope with the vulnerable situation and trying to get out of the vicious poverty cycle. But still disasters hamper the upward flow of their livelihood development. Still the level of poverty and vulnerability are higher in compare to other disaster-prone areas in Bangladesh. MMS continues its flow of development efforts through providing support to build the capacities of the community people so that they can bring the sustainable changes in their livelihood by themselves.

During last 33 years of journey, MMS is now recognized as a potential development Organization with the support of its stakeholders and became trustworthy to the donor community, INGOs, local government and local administration that led to organizational dimensions towards significant changes in the livelihood of char dwellers by successful implementation of Char-friendly development programs.





## FOREWORD

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The annual report is a practical document of the programmatic interventions and their immediate achievements of MMS happened in 2015-2016. In order to prepare a quality and informative report, the strategic issues and the programmatic interventions have been thoroughly analyzed that helped to produce accurate information and data. The information and data provided in the report can be considered as the basis of designing and implementing the upcoming programs and the past experiences may be the basis of taking next steps for organizational growth and sustainability in coming days. The report is designed in four chapters highlighting the organizational information, achievements based on the strategic issues, program interventions in brief including immediate achievement and the financial information. The introductory part of the report reflects the organizational information in brief. In the first chapter, 'MMS efforts towards institutional shaping' that includes Evolution of the organization, its Vision, Mission Statement, Goal, Objectives and Strategic Issues. Analysis of Program Participants, Description of Geographical Coverage, Targeted Program Participants, Organizational Management System, Organizational Core Competencies, Decision Making Process and Financial Management System are also highlighted in the first Chapter.

The second chapter of the report produces the immediate achievements based on the strategic issues which reflected the organizational strengths and weakness towards the process of institutionalization. MMS ongoing programs activities, emergency responses and innovative interventions are described in the 3<sup>rd</sup> chapter highlighting the immediate achievements/outputs based on the stated goal and objectives.

The 4<sup>th</sup> chapter presents the financial information that includes Annual Budget 2015 - 2016. The trend of last 7 years budget, trend of last 7 years receipt and payment, trend of last 7 years assets against liability are also analyzed in this chapter. A few Success Stories are included in different parts of the report. A Photo Gallery and Media Coverage are presented in the last part of the report.

MMS always fights for addressing the community needs in its program designing and ensuring community participation in program implementation. Keeping these basic principles in mind, MMS took initiative to strengthen its relationship with the program participants, donors, local government and local administration, like minded NGOs, INGOs and Networking Forums. The expansion of the MMS programs shows that the acceptance of organizational activities to the community and other potential stakeholders has been increased. It is also mentioned that in some cases, organization has faced some limitations and challenges which need to be addressed as early as possible. There is a big gap between the male-female ratio in the organization specially in the higher positions, inadequate exercises of policies and guidelines, could not strengthened Monitoring Unit, Human Resource Management cell and also could not reconstruct the Finance and Audit cell up to the satisfactory level. As MMS is still dependent on foreign donation and considering the present trend of reducing global fund, MMS feels high demand to develop its own resources through mobilizing alternative sources of funding and strengthening organizational financial capacity.



In the process of developing the Annual Report, all Project Heads, Members of Core Management Team and Senior Management Team played very important roles. All the team member worked hard to develop the report, the team was facilitate by Mr. Habibur Rahaman along with his Co-facilitator Mr. Khairul Islam Rasel are highly appricated for their hard work and valuable contribution.

MMS believes on 'participation' and 'appreciation'. The report came into complete shape through contribution of the representatives from the stakeholders at all levels including the program participants. We would like to appreciate their sincere contributions. We are grateful to all of the members of Executive Committee and General Committee for their contribution and approval of the report. Heartfelt thanks to all of our program participants, development partners, donors, INGOs and individual well-wishers for their continuous efforts to the development of MMS. We expect continuous supports and cooperation from them in future in keeping Organizational reputation, effective program implementation and organizational sustainability. Any shorts of constructive suggestions and recommendations towards organizational growth are most welcome.

Md. Habibullah Bahar  
Founder, Executive Director





## **MMS: TOWARDS INSTITUTIONAL SHAPING**

With a view to institutionalizing the development initiatives in to a process of sustainable shape, MMS works towards achieving specific goal and objectives focusing the organizational vision and mission. MMS developed its 4<sup>th</sup> "Strategic Plan" in 2013 ensuring participation of all the stakeholders including Program Participants, Staff members at all levels, Governing Body, Social Leaders, Public Representatives, Local Administration and Funding Agencies. Based on the organizational needs, the Vision, Mission Statement, Goal and Objectives have been reviewed time to time.

### **ORGANIZATIONAL VISION**

Establish a poverty and discrimination-free society where people can combat with the effect of climate change and disaster.

### **ORGANIZATIONAL MISSION STATEMENT**

MMS is a voluntary development organization working for poverty alleviation and sustainable social development. The organization is involved in raising awareness, capacity building and infrastructure development, climate change and disaster risk reduction, transfer of modern agriculture technology, education and training, gender equality and women empowerment, reproductive health, child health and nutrition, improving livelihoods of the Char community through integrated development approach. Organization is implementing its activities in hard to reach and inaccessible areas for the development of hardcore poor, poor, person with disabilities, children, adolescents, women, and underprivileged marginalized families. MMS has been implementing need-based program activities for the community following the principles of transparency and accountability. MMS keeps close coordination with Government and Non-Organizations, Donors and Potential Stakeholders at National and International levels. MMS creates opportunity both for men and women to be included as program participants considering age, class, ethnicity, gender and occupation.

The effective management committee, dynamic leadership, skilled and committed staff are contributing to the process of institutional capacity building and need-based community development. The continuous practice of learning-sharing culture and organizational values help effective program implementation, keeping staff motivations which lead to determine future strategies combating with local and global challenges.

### **ORGANIZATIONAL GOAL**

To establish poverty and exploitation free society through strengthening grass-roots' capacity, building resilience combating with climate change and disaster risk reduction, addressing fundamental needs, women empowerment and enhancing socio-economic development.

### **ORGANIZATIONAL OBJECTIVES**

The objectives of MMS has been set considering its vision, mission, goal and other cross cutting issues like gender, disaster and climate change. These objectives also linked with SDGs and MDGs, and sector-wise objectives and national development agendas. The objectives are as follows:

- ✓ To enhance capacity to build a reliance community that can cope with climate change effects and disasters;
- ✓ To increase literacy rate and build awareness on Early Child Care Development and Child Education;
- ✓ To reduce gender discrimination and enhance women empowerment;



- ✓ To increase eco-friendly agriculture production and ensure food security;
- ✓ To develop small and medium entrepreneurship and market management system for economic development;
- ✓ To improve health, hygiene and nutrition status;
- ✓ To strengthen good governance at all levels through peoples' participation, as well as provide support to the community people to increase their access to justice and local resources;
- ✓ To increase income and employment opportunity for disadvantaged group at community level through providing capital and technical assistance;
- ✓ To develop institutional capacity of primary groups, CBOs, Federations and Alliances;
- ✓ To take innovative initiatives for developing organizational capacity towards sustainability and strengthening the process of institutionalization.

## STRATEGIC ISSUES

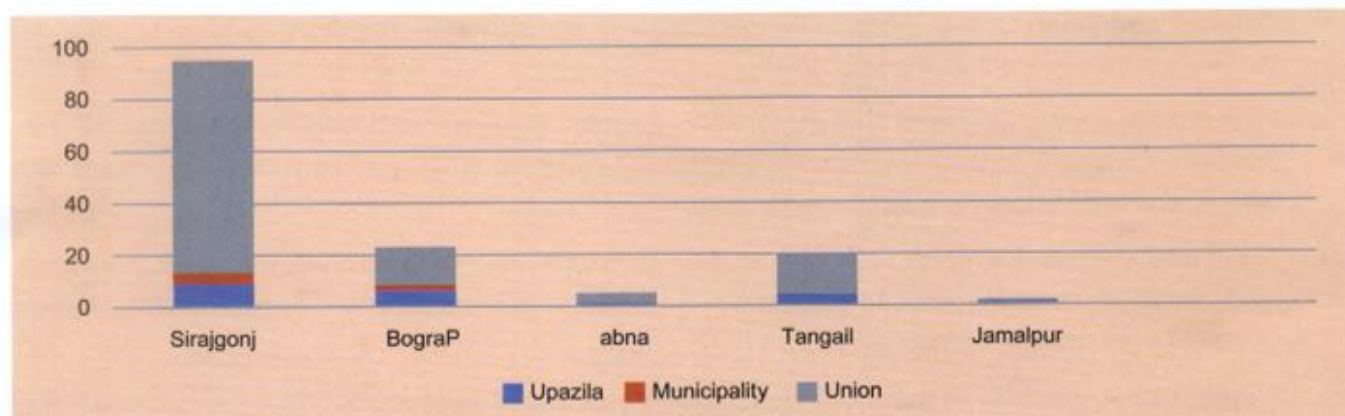
1. Capacity building at all levels of community people combating with climate change effect & disaster management.
2. Ensure child rights & increase literacy rate under total literacy movement and enhancing quality education services in operation area.
3. Undertake need-based Community Health and Family Planning Programme for underprivileged men-women of Char-lands to ensure their sound mental and physical health.
4. Reduce social discrimination through building capacity of men and women enhancing, women leadership and empowerment.
5. Develop a self-reliant target community through ensuring food security, income generation and self-employment.
6. Establish good governance by ensuring participation of men and women in local government institutions and their capacity building.
7. Resource mobilization and people-oriented opinion building through social mobilization, policy advocacy and networking.
8. Grass-root level organization development and institutional capacity building of MMS.

## GEOGRAPHICAL COVERAGE

MMS has been implementing its activities in Sirajgonj, Pabna, Tangail, Jamalpur and Bogra Districts. Out of 21 Upazila of those five Districts, 14 are completely Char-riverine areas of the river Jamuna and the part of historical 'Challan Bil' of Bangladesh. These areas are highly disaster-prone and poverty-stricken areas of the country. In the Char areas, people are deprived from formal basic services in terms of health, education, financial assistance, communication system, electricity and gas connection. On the other hand, no effective initiative was taken by the government and non-government department due to these unfavorable circumstances. As a result, these areas are still remaining out of the process of national development mainstreaming. Considering the facts, MMS is giving priority to implement its program activities in these Char-land areas.



Description	District wise breakdown					Total
	Sirajgonj	Bogra	Pabna	Tangail	Jamalpur	
Upazila	9	6	1	4	1	21
Municipality	4	2	-	-	-	6
Union	82	15	4	16	1	118



## PROGRAM PARTICIPANTS ANALYSIS

MMS works mostly with the people of char and riverine areas applying 'family concept' which include all the members of a family and organizes the people through 'community approach'. The specific target groups are as follows;

- Hard-core Poor Family:** Those families who do not have capable income earners and no regular income sources, no productive assets like own agricultural lands or cattle for maintaining their day-to-day livelihoods. Poor women headed family, helpless elderly people, more family members but few income earners and families who depend on the support of others will be considered as hardcore poor families.
- Poor Family:** Those families who maintain their insecured lives and livelihoods due to insufficient income source with deficit resources. The poor families whose main source of income is selling physical labor and they take individuals loan from others to meet up the family crises and losing their assets to repay the loan. In this process their lives becoming downwards to hardcore poor. The agriculture labors, hired



rickshaw pullers, small traders (who lead the business by themselves without hiring labor) and poor fishermen (who are involved in fishing by themselves) and Potters are the examples of poor families.

- c. **Marginal Families:** Those families who are able to maintain their families by their own income and in margin line, having no surplus and cannot increase their assets at the end of the year. Small Farmers, Sharecroppers, Small Handlooms owners, Rickshaw pullers, Carpenters, Garments workers are the examples of Marginal Families. Another criteria of marginal families is; some times they may hire labour and some times they also sell labor.
- d. **Children and Youth Group:** Children up to 18 years of age and unemployed youth group of the target families are included in the criteria.
- e. **Poor Ethnic Community and Underprivileged People:** Aboriginal and religious minorities (Hindus, Buddhist, Christian), lower cast (Cobbler, Berber, Washer Man & Women etc). Inclusive People with chronic sick and disability are also included here.
- f. **Small and Medium Entrepreneurs and Special Service Providers:** Small entrepreneurs, community producer groups, small business person who are involved in market management, special service providers and groups are included in this criteria.
- g. **Public Representatives of the Local Government and Social Institutions:** Representatives of Local Government institutions (Representatives of UPs, Upazila and Municipalities), Children and Students of selected Primary Schools and members of social institutions in working area who are directly receiving service from MMS are the example of this stakeholder group. Members of CBOs, Civil society, Village Development Committee, Alliance for end domestic violence against women who are contributing project management, advocacy, campaign and local problems solving. Besides these; social elites, representatives of social institutions and who are receiving capacity building support directly from the Organization will be included under this criteria.

## WHY WE ARE DIFFERENT

Organization has got some special capacity and expertise in program implementation which made the MMS different from others. It is mainly a Char-based organization that focuses mostly on the livelihood development of Char-land community which is a little bit difficult than working people with less disaster-prone areas. Every year the char community faces various problems from disasters one after another like flood, river-erosion, droughts and climate change effects that causes huge loss of lives, crops, homesteads, employment opportunity, income generation which lead to seasonal migration and make the lives vulnerable. MMS continuously fighting against these vulnerabilities and sufferings faced by the Char-land community and earned different ways of experience to address those disasters including climate change issues mostly in the following areas.

1. **Char-focused Organization:** MMS started its activities with remotest char dwellers aiming to mitigate their suffering towards better survival. As Char people is the most vulnerable and living with disadvantage situation, MMS has been given high priority to them. On the other hand MMS grown in the Char areas and spent a considerable time for identifying problems and fundamental needs of Char-dwellers and committed with the Char community. Based on the findings, MMS involved the community people to identify their need-based projects, project planning





and implementation in order to make them aware about the problems and build their capacity to address the problems by their own. MMS gives priority to works with the people who have lost their assets due to River bank-erosion and became vulnerable. MMS has set up its own Offices with residential facilities for the staffs in char areas so that we can maintain closed contact with the char communities, establish smooth coordination and implement the project activities with regular supportive supervision and follow up. In recognition to its contribution in developing char community, MMS became the member of 'National Char Alliance'.

**2. Competency in Climate Change Adaptation, Disaster Risk Reduction and Emergency Response:**

Char community always lives with Disaster and fights against different kinds of Disaster. As a Char-based organization MMS earned the capacity to address the issues of CCADRR. As the organization works with the community in disaster prone areas and disaster management issues have been mainstreaming with other projects, so organization has been implementing its overall activities focusing disaster preparedness and disaster risk reduction. The organization has been implementing climate change adaptation and disaster risk reduction projects with extra attention since last three decades. In designing project plan and its implementation, area specific potential disasters have been considered and organization-based workable 'Disaster Management Plan (DMP)' has been developed. An emergency savings/stock has been developed by collecting funds from different sources for smooth implementation of the contingency plan. In the period of disasters, organization plays pioneer roles in emergency response with its skilled person in the working areas. MMS has got the membership of different 'Disaster Management Committees' and 'Forums' at local and national levels like 'Bangladesh Disaster Preparedness Committee (BDPC)', 'NIRAPAD', 'Bangladesh Disaster Forum' and others.



**3. Experienced in working with Hardcore Poor and Underprivileged Group:**

The development activities of MMS mostly focus on changing the vulnerable condition of hardcore poor families. MMS prepared a complete list of 52,000 hardcore poor with direct involvement of the hardcore poor following a survey process and ensure work with poorest of the poor and periodically this list is becoming updated. MMS gathered experience working with the persons with disability, helpless, elderly people, women and children-headed families, acid victims and people with chronic sick.



**4. Promoting Good Governance at Local Government Institutions:** MMS implements projects directly with local government institutions (UPs, Upazila and Municipalities) and works for promoting good governance at local level. MMS played important role for capacity building of local government institutions especially, on annual budgeting, revenue generation, financial management, participatory strategic planning and enhancing effective service delivery mechanism according to local government operation manual 2009. MMS played important roles in improving effective service delivery mechanism through people's participation and reducing gender discrimination through empowering the elected women representatives and contributing to promoting good governance. MMS is contributing to the process of capacity development of Union Parishad specially in the areas of peoples' access to UPs service delivery, ward budget



meeting and open budget session, Tax collection, Tax Fair and implementing development activities with Tax Fund involving community people based on their choice and demand. Now UP Standing Committees are found more functional and playing important role in improving quality service delivery. A few program participants are also included in the standing committees of ups. Besides, They have elected as Public representative of UP.

5. **Transparency and Accountability:** One of the major mandates of MMS is to ensure transparency and accountability at all levels of the organization. MMS involves all relevant stakeholders in the process of Project Designing, Planning, Budgeting and project Implementation.

6. **Women Empowerment:** Women empowerment is considered as one of the major strategic issues and integral part of the organization which is a crosscutting issue at all level of organizational practice. In order to ensure gender-friendly environment at organization level, MMS formed and strengthen 'Nari Forum' under the leadership of 'Women Gender Focal person', updated 'Gender Policy', developed 'Anti Sexual Harassment Policy' and incorporated gender issues in different policies and guidelines like HR Policy, Financial Policy, 'Disaster Policy', 'Admin and Logistics Policy' and guideline on creating 'Women friendly working environment' within the organization. The strategy gives extra attention to develop alternative leadership among the women involving them in productive activities and help them in promoting small and medium entrepreneurs. MMS initiated to develop 14500 women entrepreneurs in different sectors who are leading their families and taking part in the decision making process of the community. A total of 78800 'Change Makers' have been developed from different professional groups like, teachers, students, housewives, business alliance, lawyers, reporters and other professionals who are playing strong role in reducing gender discrimination and violence against women as well as contributing to the issue of women empowerment and social dignity.



7. **Promoting Integrated approach of development:** MMS follows integrated development approach targeting all the members of a 'Family' and ensures services on Health, Nutrition, Education and other issues of Livelihood development.

8. **Professional Staffs:** MMS has got a professional group of 379 committed and dedicated staff who are involved in different program implementation and managing the organization through dynamic leadership. Among them 30 are contributing more than 15 years and 50 staff serving more than 10 years. The staffs are contributing high quality services to the people through participatory planning and effective implementation. Also they are providing strong support to organizational development and sustainability.





9. **Working Experience on Legal Rights of Landless for Khashlands in Char Areas:** MMS provided legal and technical support for the landless people and linked with the Government Administration to get khashland at Char areas. A total 143 Families have been applied for Khashland, out of which an amount of 8.68 acres of lands have been transferred to 28 Families from the Government.
10. **Organizational Sustainability:** The organization is getting into strong position in terms of setting Vision, Mission, Goal and Objectives, developing its Policies and Procedure, developing Infrastructure, promoting agro-based innovative productions, mobilizing local resources and generating own funds. MMS provided support both in cash and kinds based on the nature of the projects on request of funding agencies for interim period those are reimbursable. MMS intends to reduce donor dependency through mobilizing own funds and assets expanding alternative own sources of income.

## DECISION MAKING PROCESS

MMS practices a democratic process of decisions making which is unique and easily accessible to its staff members and program participants for smooth functioning and bringing dynamism within the organization. This process encourages strengthening the organizational systems and reduces the individual dominancy. MMS initiated to form some need-based actionable committees and delegated the authority of taking decisions independently.

The General Committee and Executive Committee of MMS hold the supreme authority in making decisions. Core Management Team (CMT) is the second highest authority of the organization and the Senior Management Team (SMT) is the third level contributors in the process of decision making. The Executive Director along with Directors lead the CMT and SMT. In case of project identification, project designing and its implementation, field level employees and beneficiaries are also involved in opinion building. Out of 27 members of General Committee, 7 women program participants have been included who are representing the grassroots community.

1. **General Committee (GC):** The General Committee has been formed consisting of 27 members where 15 are female and 12 are male. Out of 27 GC Members, 9 represent from NGO, 6 from civil society, 5 represents from education sectors and the rest 7 represents from grass-root level beneficiaries.
2. **Executive Committee (EC):** The Executive Committee is formed with 9 potential members who are selected or elected from general committee for a period of 3 years. The EC consisted of President -1, Vice-president-2, Treasurer-1 and 4 General Members.
3. **Core Management Team (CMT):** The Core Management Team is formed consisting of 6 members led by the Executive Director. Other members are; Director, Deputy Director, Finance Manager, Admin Manager, HR manager and Monitoring & Documentation Manager. The CMT is playing key role in decision making and review, develop and update the Organizational Policies and Procedures, ensure smooth coordination among the projects. They are the key persons for smooth functioning of the Organization and effective implementation of the programs activities.
4. **Senior Management Team (SMT):** The Senior Management Team has been formed consisting of 17 members including all project heads, CMT members and Gender Focal Person who are playing important role reviewing and analyzing the progress of ongoing projects, implementing policies and guidelines at field level and ensure practice of organizational culture and discipline. SMT acts as a bridge of developing an effective mechanism between organization and program participants in terms of sharing information feedback, suggestions and take necessary initiatives for improvement of the program activities. SMT meets every offer 3 months.



5. **Project Management Team:** Each and every project forms a committee consisting of Project Head, Finance Person and Supervisors/Branch Managers. They took decision on the issue related to direct project implementation within the project areas like, preparing operational plan, solves local problems, approved of local purchase within the limit and disseminating program information to higher management.

## FINANCIAL MANAGEMENT SYSTEM

In order to establish a workable mechanism of financial transaction and promoting transparency and accountability in every step within the organization, MMS established a unique system of financial management. This system reflects delegation of authority and encourages developing the ownership of the program participants as well as the staff members. Based on the smooth program implementation and easy handling aspects, MMS developed a comprehensive Finance Manual which is followed in all steps of financial transactions. The following steps have been taken to make the system functional.

**Budget Preparation:** MMS develops consolidated yearly budget for the organizational income and expenditure combining of internal and external of funds. The program heads and the members of core management team contributed to the process of preparing this budget. After finalization, the budget is open for all and visualized during the expenditure to the concern stakeholders including program participants.

**Fund Receiving Process:** MMS received all outside Donations/Funds in its 'Mother Accounts' which is operated jointly by the President, Executive Director and Director/Admin Manager. Then the total amount is being transferred to respective project accounts and makes arrangement for the project expenses accordingly.

**Fund Approval System:** Based on budget provision of the project, 'Expenditure Plan' is prepared in a monthly, quarterly and annual basis as per requirements of the project for smooth implementation. According to project operation plan, financial demand of the field is submitted which is reviewed by Project Head and recommended for approval. The fund requisition is checked by the Finance Department at Head Office and approved by the concerned authority as per 'Delegation of Authority Chart' (either Executive Director or Director/Deputy Director).

**Fund Expenditure Process:** According to Financial Policy and Guidelines, project participants are also involved in all kinds of 'directly paid' project expenditure. The respective field staff prepares all the 'directly paid' bill-vouchers at field level involving relevant project participants and is submitted to the respective Accounts Persons of the Project. On the other hand, if there is delay to transfer the installments of the project allocation (by the donors), then MMS provides requested amount from 'General Fund' for smooth implementation of the project activities based on formal request from the respective Donors which is reimbursable.

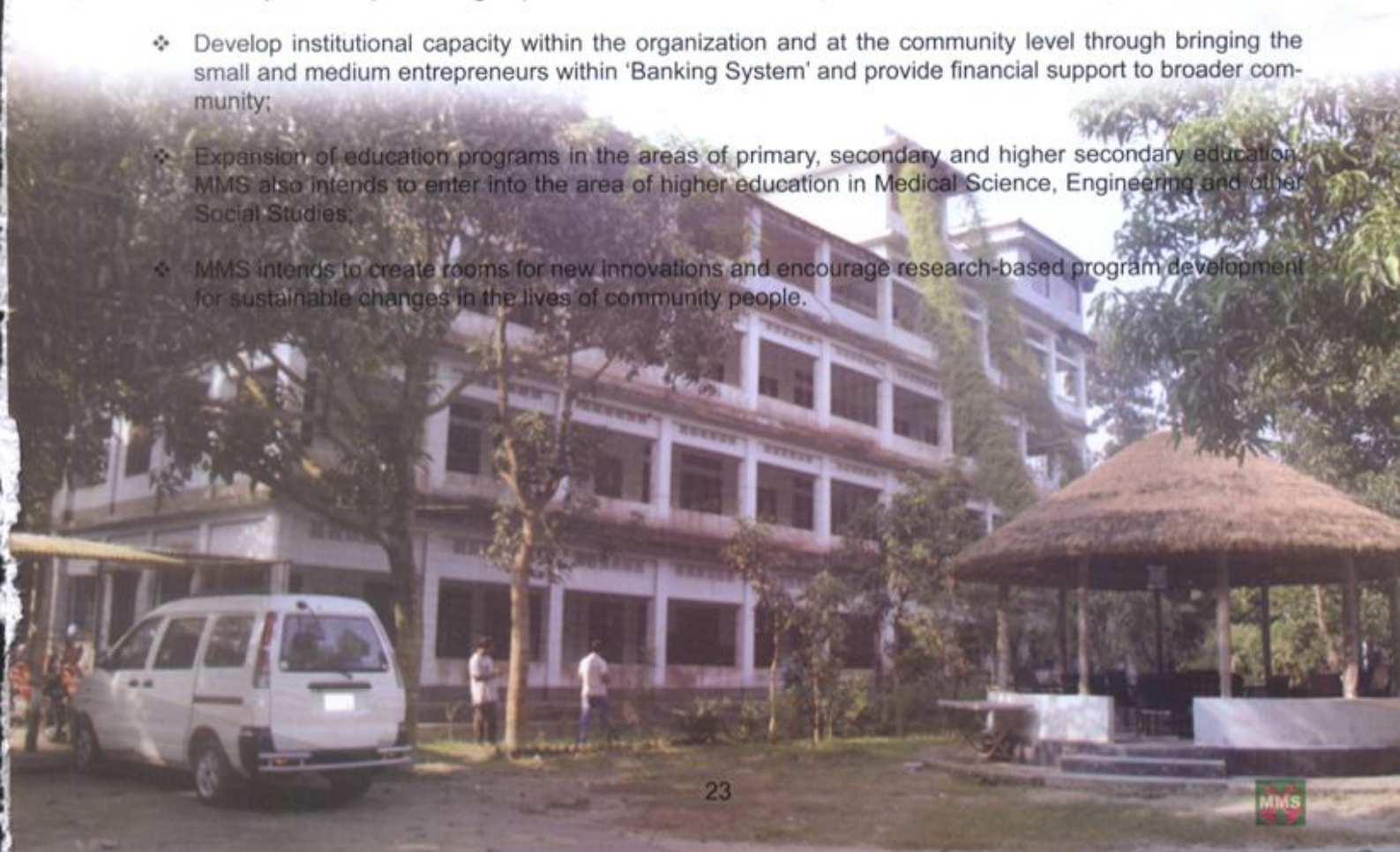
**Financial Control Mechanism:** 'Financial Information System (FIS)' supports MMS management through providing accounts related information from the fields in a regular basis, and also as and when required which helps taking appropriate decisions in Financial Transactions. The 'Internal Audit Team' provides periodical audit support to all the projects after every four months in a regular basis which ensures smooth financial transactions in the field. In order to maintain transparency and accountability in financial transactions, 'External Audit Firm' is nominated by the respective Donor or MMS Executive Committee once a year. The audit report is submitted to respective Donors and NGO Affairs Bureau. Executive Director, Director, Focal Person and respective Project Heads make field visits for supervision and monitoring the field activities in a regular basis which helps reviewing the burn rate, progress of planned activities and achieving the project goal with quality.



## STEPS TOWARDS 20 YEARS AHEAD

Earning a remarkable support and reputation from the targeted community and other stakeholders including the government and donor agencies, MMS now started to believe in a position of long-term requirements to implement need-based programs and establish a process of sustainable shaping of the organization. The situation demands the expansion of geographical coverage and its programmatic interventions. Realizing the fact, MMS looks forward to expand its program activities in the uncovered geographical areas and turn into a national organization with the specialization of earning the capacity to address the issues of Climate Change and Disaster Management. Side by side, MMS plans to expand need-based development programs applying integrated development approach to address the 'Strategic Development Goals (SDG)' towards 'Millennium Development Goals (MDGs)' and bring about specific changes in the livelihood of the community people and make the community people free from all kinds of discriminations and poverty. MMS also intends to develop its capacity to stand on its own feet through generating own fund and reduce donor dependency. In order to reach the vision 2036, the following initiatives will be taken steps by step as priority basis.

- ❖ Develop capacity of the Community Based Organizations (CBO) up to a level of independent identity so that they can take decisions to address their own issues. The CBO's will earn the capacity to design, plan and implement the development projects by their own and can mobilize the resources to address future challenges.
- ❖ Expansion of community-based vocational education to develop the skills of the youth group of people specially, women who can contribute to rural-based entrepreneurship and create opportunity for employment and income generation towards contributing national growth;
- ❖ Establish a workable community-based health-structure where the rural people get quality health services within a common system;
- ❖ Develop the capacity of small entrepreneurs specially, women through providing financial support and develop skills of producer groups at rural areas and develop market chain up to the national level;
- ❖ Develop institutional capacity within the organization and at the community level through bringing the small and medium entrepreneurs within 'Banking System' and provide financial support to broader community;
- ❖ Expansion of education programs in the areas of primary, secondary and higher secondary education. MMS also intends to enter into the area of higher education in Medical Science, Engineering and other Social Studies;
- ❖ MMS intends to create rooms for new innovations and encourage research-based program development for sustainable changes in the lives of community people.





# Chapter 2

## MAJOR ACHIEVEMENTS BASED ON STRATEGIC ISSUES

- Capacity Building of Community on CCADM
- Child Rights & Education
- Community Health and Family Planning
- Capacity Building for Women Empowrmment
- Income Generation and Self-employment.
- Good Governance & Institutionsal Capacity.
- Resource Mobilization, Social Mobilization and Policy Advocacy
- Grass-root Level Organizational Development and Institutional Capacity Building of MMS



## MAJOR ACHIEVEMENTS BASED ON STRATEGIC ISSUES

(July 2015 – June 2016)

### STRATEGY 1

#### Capacity Building at all levels of Community People Combating with Climate Change Adaptation & Disaster Management (CCADM).

The programs of MMS are designed considering the 'climate change issues' as crosscutting factor aiming to build the capacity of the community people of the Char-land areas to reduce the disaster risks and adapt the situations happened due to climate changes and disasters. In order to achieve this goal, MMS applies holistic development approach in designing and implementing the programs focusing the process of sustainable advancement of the livelihood of the Char-land community. Extra importance has been given to in-



build the social and economic issues related to climate changes in its programs from the very beginning. This process is still continued which produced specific outputs for achieving the goal which are as follows.

- ❖ Contingency Disaster Plan has been reviewed during the reporting period which developed in 2000 and updated through community participation for combating with disasters and implemented in collaboration with Local Government Institutions (LGI) and Development Agencies. The Plan has been updated combating with disaster-related issues by creating contingency fund, storing emergency materials and equipment and updating emergency policy as well as developed skills of men and women.
- ❖ Disaster vulnerable people have been brought under 'Insurance Coverage and Disaster Food Bank' facilities. A total of 1663 hardcore poor families who were affected by flood received Insurance coverage. The list has been reviewed and regularly updating with new members;
- ❖ Forty Five villages covered under the project on 'Flood Early Warning System Development' that helped reducing the loss of lives and assets due to flood. Number of 856 villages have been covered under "Digital Early Warning System";
- ❖ MMS has earned the capacity to respond local disaster within 12 hours of disaster emergency with full equipment. A number of 212 MMS staff members, 1142 volunteers and 1907 program participants have been developed among the community people who will provide voluntary support before, during and after the disasters period.





- ❖ Developed a total of 444 cluster villages with 2090 households who are under the coverage of flood shelters during disaster. The community people of 09 villages came under cluster and received package of support that enhance to create employment and generate income;
- ❖ A total of 06 Flood Shelters have been constructed where 1000 people can be accommodated during flood;
- ❖ Number of 40 Contingency Plan developed at 40 Union Parishad and 25 'Development Plans' at 25 Villages developed through active participation of the community;
- ❖ Reviewed and updated "Emergency Financial and Logistics Policy" through active participation of staff at different levels and program participants;
- ❖ Developed 'Food Bank' by saving BDT.3847997 through participation of the community;

## EMERGENCY DISASTER RESPONSE

As a humanitarian organization, MMS responded to all kinds of disasters happened at char-land areas using its own fund and through the assistance of different donor agencies like Oxfam, WFP, Save the children, Concern Universal, ACF and others. MMS took visible initiatives to address the sufferings of the Char-land Community before, during and after the disasters. MMS provided package of support to disaster affected people based on situation and priorities.

## THE PROCESS OF EMERGENCY RESPONSE





## STRATEGY 2

## Ensuring Child Rights & increase Literacy Rate under Total Literacy Movement and Enhancing Quality Education Services.

MMS developed a 'Master Plan' to address two burning issues of the country which are on 'establishing child rights' and increasing the 'literacy rate' at Char-land areas from the very beginning of its journey. With a view to achieving long-term sustainable results in the area of literacy, MMS implements primary (Formal and Non-Formal) and secondary education programs towards ensuring quality education and increasing the literacy rate of the Char-land areas. At the same time, MMS in-builds the 'Child Rights' issue in all its development initiatives through raising mass awareness program at the community level and implementing 'Childs Rights Manual' at all levels of the organization.

- ❖ A total of 190 Primary Schools (Formal 171 Non-Formal 28), 52 Secondary School, 01 Education Centres and 02 Ebtedayee Madrasha have been covered within the education program. A total of 57732 students (boys 27300, girls 30432) covered under this program through Formal, Non-Formal, Secondary education and Education Centre & Madrasha. Through all the efforts and active participation of the teachers, parents and community people, the attendance rate raised to 78% and achieved following specific results as of now.
- ❖ A total of 142 Government Primary Schools have been selected which covers 38459 students and provided support on quality education through training of teachers, introducing extra-curricular activities, supportive supervision & monitoring, distributing education materials (books, khata, pen & pencil), feeding biscuits, distributing warm cloths and providing other relevant supports to the teachers and students;
- ❖ All 142 schools have got functional "School Management Committee-SMC" that resulted to motive 2030 dropped-out students to come back to school and 603 new students enrolled in formal schools. A total of 450 students enrolled up to June 2016 at 15 Non-formal Primary Schools;
- ❖ Developed awareness among the community people by organizing 192 workshops and meetings for 1568 participants that resulted to stop 10098 early marriages up to June 2016;
- ❖ A total of 60 teachers have been trained on 'Quality Teaching and Learning Process' that helped to ensure the quality of education, organize debates & sessions on different social issues, implement extra-curricular activities for the students and develop 'School Contingency Plan';
- ❖ A 'Child Protection Policy' has been developed through participation of the staff members at different levels, teachers, parents, public representatives and community leaders;





## STRATEGY 3

### Undertake Need-based Community Health and Family Planning Program for underprivileged Men & Women of Char-land areas to ensure their sound Mental and Physical Health.

In order to increase the Health and Nutrition status of the Char-land community, MMS implements different programs on health care issues. This program aims to build awareness on health, nutrition, family planning, safe water and sanitation and access to health services provided by government and other organizations. At the beginning of the program, MMS conducted a baseline survey on the Health Status and Access to Health Services at the community level at Char-basin areas which is being updated every year. Based on the findings, MMS designed and implemented the program activities. All development initiatives focus the 'Family' as a unit with holistic development approach and provided services to all the members of a family under 'Community-Based Organization (CBO)'. Based on this concept, MMS implements programs on Health, Nutrition, Family Planning, Safe water & Sanitation, Kitchen Garden, Milk Production and providing Health Education to mass population. Side by side, several skill-based groups have been developed like, Paramedics, Traditional Birth Attendant (TBA), Char Shasthya Karmi (CSK), Char Pushti Karmi (CPK), Village Health Committee and also introduced Health Cards and referral system for receiving regular health services. Through active participation of the community people and strong efforts of program staff jointly developed a sense of ownership among the community and achieved remarkable outputs. Through all these efforts, the community earned the following outputs.



- ❖ A total of 70 Shasthya Karmi (Health Workers) and 69 Pusti Karmi (Nutrition Workers) have been developed at the community level who provided full time health and nutrition services to the community people;
- ❖ A total of 75 Village Doctors (Quack) have been trained who are providing services to the community people;
- ❖ A Total of 24 Traditional Birth Attendants (TBA) have been trained who are providing Labour services to mothers before, during and after the delivery;
- ❖ Number of 105 Couples have been trained on 'Reproductive Health' within the program participants;
- ❖ A referral system has been developed and number of 395 patients have been referred for better/higher treatment to government hospitals;
- ❖ A number of 125966 patients specially, mother and child received clinical support through 2030 Satellite Clinics and distributed common medicines to 5502 families. Numbers of 3517 patients have received health services through 200 Static Clinic. Number of 2265 patients directly got benefits by receiving health services through 12 Health Camps;
- ❖ Mass awareness have been developed among the community through observing 29 national and international days through rally, meetings, workshops, seminars, debates and distributing awards.



**STRATEGY 4****Reduce Social Discrimination through Capacity Building of Men-Women and Development of Women Leadership and Empowerment.**

Considering the situation of the working areas especially, in Char-land areas, highest importance has been given to improve men-women relationships, women empowerment and women leadership development. This strategic issue is considered as cross-cutting issue in developing policy guidelines, designing project proposal, and project implementation. Women participation has been ensured at all level of the organization and taken quick action to solve gender related problems as priority basis. Initiatives has been taken to address the issues of gender discrimination, end violence against women, women involvement in productive activities, alternative women leadership development, women change makers enrolment, women headed village organization development, women participation in LGIs, women involvement in different social activities and linked with the policy issues of government and non-government organizations. Also initiatives have been taken to practice their constitutional rights including voting rights, women mobility, social identity and access to assets & decision making process. In order to ensure women friendly environment at organization level MMS developed "Nari Forum" under the women leadership as gender-focal person who looks after all the gender issues and initiates to address the issues within shortest period of time. The following changes happened up to June 2016.



- ❖ Number of 165 women Leaders earned their leadership capacity and providing leadership to the CBOs and other sub-groups like Milk Produces groups, Milk Collection Centre, organizing different issue-based meeting and involving in different committees of local government.
- ❖ A total of 44 General Committees of CBOs consisting 618 members (Female-417: Male-201) and 27 Executive Committees have been formed consisting of 140 members (Female-74:Male-66) that ensured the democratic process within the CBOs towards sustainability;
- ❖ Number of 115 adolescents got rid of early marriage and organized dowry-free marriage for 20 brides by the support of CBOs. The CBOs also handled 20 cases to minimize Violence Against Women and stopped 02 Hilla Marriages;
- ❖ A total of 142 women have been elected as Public Representatives at Union Parishad. Among them 04 have been elected more than one time;
- ❖ Developed 260 women entrepreneurs who are involved in running small and medium business like Fodder Business, Sweet Making, Small Shops, Cloth business, Sewing, Van/Rickshaw pulling, Fish selling, Vegetables selling, Mat preparing, Poultry Raring, Ice making, Handicrafts making and distributing of Water Pump and 'Bandhu Chula' etc.







## SUCCESS STORY

### মোমবাতির মত আলো ছড়িয়েছে হাজেরার জীবন চলার পথে।

হাজেরা বেগম, স্বামী মোঃ কোরবান আলী, গ্রাম: কোনাবাড়ি, ইউনিয়ন রাজাপুর, জেলা সিরাজগঞ্জ। হাজেরা বেগমের দরিদ্র পিতা অভাবের কারনে তাকে বিয়ে দিতে বাধ্য হন অন্য একজন দরিদ্র দিন মজুরের সাথে। বিয়ের পর মেয়ে জামাতাকে ঘর জামাই হিসেবে তার বাড়িতে রেখে দেন। মেয়ে জামাইকে নিয়ে হাজেরার বাবা পড়েন আরেক বিপদে। কারণ তার প্রয়োজনীয় ঘর ছিলনা। এ পরিস্থিতিতে হাজেরাও বাবার বাড়িতে থাকতে বেশ বিব্রত বোধ করছিল। এমতাবস্থায় হাজেরার বাবা তার চরে থাকা ১১ শতকের জমিটুকু মেয়ে ও জামাতাকে লিখে দেন বাড়ি করার জন্য। হাজেরার দিনমজুর স্বামী যে আয় করেন তা দিয়ে তাদের সংসার চালিয়ে বাড়তি কোন সঞ্চয় থাকে না। তাই জমিতে মাটি ফেলার মত সামর্থ্য হয়ে উঠে না। কাজেই হাজেরার দুঃখ আর যেন যেতে চায়না। এমনি পরিস্থিতিতে মানব মুক্তি সংস্থা ভিটুআর প্রকল্প নামে চরের বন্যাকবলিত এলাকার জনগোষ্ঠির সক্ষমতা বৃদ্ধির জন্য কাজ শুরু করে এবং বন্যা কবলিত এলাকায় বিকল্প কর্মসংস্থানের জন্য উদ্যোগ নেন। গঠন করে কমিউনিটি ভিত্তিক সংগঠন। হাজেরা যুক্ত হয় এই কর্মসূচির সাথে, নিয়মিত সভায় অংশ গ্রহন করে, সামান্য সঞ্চয় জমা করতে থাকে। মানব মুক্তি সংস্থাও দিনদিন বাস্তবায়ন করতে থাকে বিভিন্ন কর্মসূচি। অন্যান্য সদস্যদের মত হাজেরাও যুক্ত হয় কর্মসূচি গুলোতে। ভিটুআর প্রকল্প থেকে মাটি কাটার সুযোগ পায় তার পিতার দেয়া নিচু জমিতে। ১১ শতকের মধ্যে ৫ শতাংশ জমিতে সে গড়ে তোলে তার টিনের ছাপড়া ঘর। বাকি ৬ শতক থেকে মাটি কাটায় তা হয়ে যায় একটি পুকুরের মত যাতে সে মাছ চাষ করে পুষ্টির যোগান ও বাড়তি আয়ের সুযোগ পান।

ইতোমধ্যে ভিটুআর প্রকল্প বিকল্প কর্মসংস্থানের জন্য সদস্যদেরকে বিভিন্ন প্রশিক্ষণ প্রদান করে। হাজেরা বেছে নেয় তাঁত প্রশিক্ষণ। প্রশিক্ষণ শেষে পায় তাঁত, সুযোগ হয় বাড়তি আয়ের। তারপর তাকে পিছন দিকে আর তাকাতে হয়নি দীর্ঘ ছয় বছরে। উত্তোরস্তর বেড়ে চলেছে তার সম্পদ। বাড়ির চতুর্দিকে রোপন করেছে ফলদ বৃক্ষ। ছাপড়া ঘর থেকে এখন তার চৌচালা ঘর, দুই ছেলে মেয়ে স্কুলে যায়। হাজেরার নিজের আয়ে সংসার খরচ চালিয়ে বাড়তি যা থাকে তা দিয়ে বন্ধক রেখেছে বাড়ির পাশে ২০ শতাংশ জমি, সেখানে নিজেরা চাষ করে ধান ও পাট। ফলে বছরের বেশীর ভাগ সময় চাল কিনে খেতে হয়না। এর পর কিনেছে ছাগল ও গরু। এখন আর তার অভাব বলতে কিছু নেই। স্বাভাবিক বর্ষায় পানি উঠেনা তার ঘরে। পূর্বের মত আর পরমুখাপেক্ষী হয়ে থাকতে হয়না হাজেরাকে। বর্তমানে সে দুই সন্তান ও স্বামী নিয়ে খুবই সুখি। ভবিষ্যতে তার সপ্ন, নিজে একটি তাঁত কারখানা করবে, যেখানে অনেক লোকের কর্মসংস্থান হবে, দরিদ্রতা দূর হবে।



## STRATEGY 5

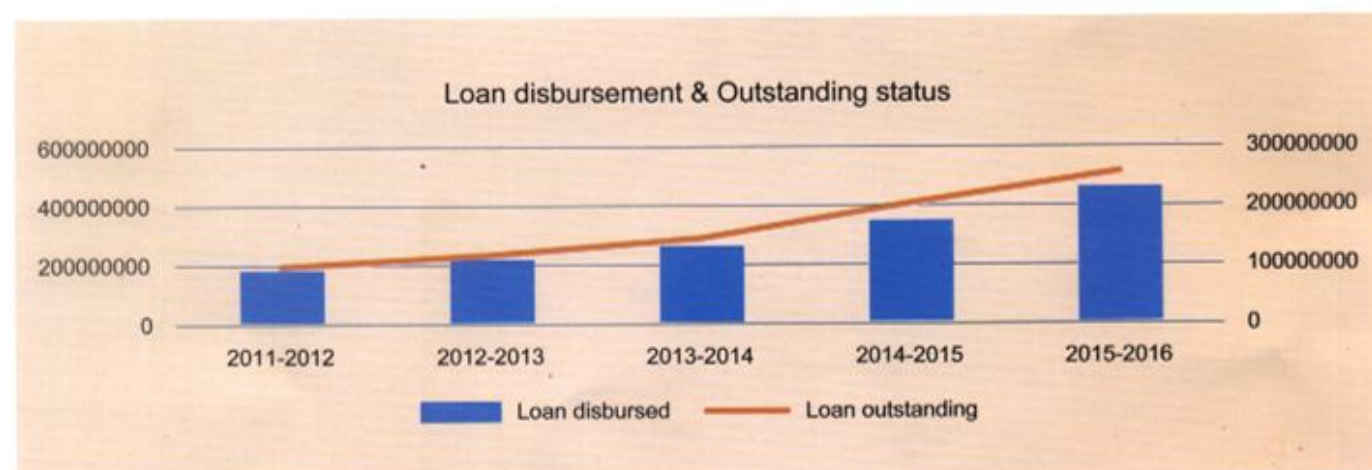
## Develop Self-reliant Target Community through Ensuring Food Security, Income Generation and Self-employment.

### MICRO-FINANCE

With a view to reducing poverty through employment creation and income generation, MMS implements micro-finance program targeted the poor and marginalized groups and provides financial support on different income generation activities and small enterprises. The target participants are organized into small groups, encourage creating saving funds, providing opportunity to develop need-based capacities and provided with small and medium scale loan for involving in various income generating activities.

### YEAR-WISE LOAN STATUS

Description	Five-Year Status				
	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016
Loan disbursed	181166000	216027000	260796000	345164000	457654000
Loan outstanding	95848913	115153439	142763340	201957571	255476273
Saving fund raised	40671556	47783264	55812422	71149239	46818117
Recovery Rate	99.70	99.75	99.67	99.78	99.84
Total Borrower	11798	12090	12623	16006	16460



### COVERAGE UNDER MICROFINANCE PROGRAM

Information Year	Geographical Area Covered			No. of Branch	No. of Group	No. of Member	No. of Borrower		
	Dist.	UZP	UP				Male	Female	Total
2015 - 2016	2	6	27	12	1194	22245	76	16384	16460



## SMALL ENTERPRISE DEVELOPEMNT AND MARKET CHAIN MANAGEMENT

As a part of economic development and empowerment of women, MMS developed a good number of 'small women entrepreneurs' (individuals and in groups) in Char areas and developed their capacity based on their interest and skills. Women entrepreneurs produced quality products and created easy access to markets for higher prices. MMS provided financial support, technical support and materials support based on their demand and accessibility of local market. For ensuring better marketing facilities, initiative has been taken to develop linkage between women producers and different buyers, wholesalers, traders, money lenders, retailers, local service provider to nearby markets and in local cities. As a result, a value chain has been developed and established market linkage between the entrepreneurs of remotest char areas and buyers & sellers, and they are getting fair price. The following changes happened up to June 2016.

- ❖ A total of 8572 families became self-sufficient through raring livestock and poultry like; cows (5203 families), goats (1165 families), Ram Goats (57 families) and poultry (2147 families).
- ❖ All these cattle and poultries brought under regular vaccination and de-worming. Number of 2116 cows brought under Artificial Insemination (AI) program and 23169 cattle brought under vaccination program including de-worming;



- ❖ A number of 20646 women program participants, became self-sufficient through running small and medium enterprises, such as Mini Poultry Hatchery (379), Fodder Plot (4784), Beef Fattening (5195), Cow Rearing (865), Composed Fertilizer (99), Homestead garden (6078), Sampling Distribution (9306);
- ❖ Number of 61369 farmers developed their knowledge and skills on improved agriculture technology, high yielding production, harvest management and crop processing.

### STRATEGY 6

#### Establish Good Governance by ensuring Participation of Men & Women in Local Government Institutions and Capacity Building.

It is a strategic mandate of MMS to practice and promote the issue of good governance at all levels of the organization. MMS has been working with Local Government Institutions (LGI) like Union Parishad, Upazila Parishad and Municipalities and contributed to bring about a remarkable change in building awareness on their 'Constitutional Rights' which gave a clear picture on their responsibilities and encouraged the Public Representatives to practices their rights in their constituency. The initiative helped to increase people participations in LGIs activities, participatory planning, ward meeting, open budget session, tax assessment, tax collection and effective implementation of development activities. Also strengthened and activated standing committees of Union



Parishad and motivated the Public Representatives, especially Women Representatives to play proactive roles in effective service delivery and enhance activity monitoring. As a result, access to public services, rights to information and access to justice have been increased. Through efficient efforts, MMS has got significant achievements in the field of governance in Local Government Institutions (LGI) and at community level as well.



**Ensured Practice of Good Governance at Community Level:** Very specific changes have been found in the area of practicing good governance at community level which enhanced the empowerment of women in the community.

- ❖ Developed different pressure groups like; Citizen in Group (CIG), Ultra Poor Group (UPG) and Civil Society Action Group (CSAG) forums for organizing people into common platform which united them raising their collective voice claiming their rights, local services and justice, established a strong linkage among UPs, municipality and local administration.
- ❖ Increased community participation in UP activities like; ward meeting, open budget session, Tax assessment, Tax collection and development activities with Tax fund.
- ❖ A list of hard-core poor, poor and marginalized people have been developed and assisted them to link with different services (social safety-net program, NGOs and government services).
- ❖ A number 06 joint Project Monitoring Cell/Committees have been established at Upazila level creating opportunity to monitor the development projects along with Public Representatives;
- ❖ Provided support to design and implement 25 projects through the amount of taka collected as tax of Union Parishad;
- ❖ Set up 'Union Digital Information Centre' at UP level with the support of UP Chairmen and developed the capacity of Union Development Coordination Committee (UDCC);
- ❖ Developed capacity of 112 Public Representatives on good governance, and the process of service delivery;
- ❖ A number of 19 persons got legal support from village court that ensured justice to the poor;
- ❖ Number of 94 community leaders are included as members UP Standing Committees;
- ❖ Numbers of 232 vulnerable women have been included as VGD Cards holders in Union Parishad. Provided support for getting 40 days works, Old-age Cards, Person with Disability cards, VGF Cards, Pregnant Mothers Cards and Agriculture Cards for the poor and marginal farmers through effective advocacy of CBO leaders;
- ❖ Provided support to 3103 poor families for getting Relief Cards by the affected people during floods and other disasters;
- ❖ Mobilized Community People along with the public representatives to pay taxes on time. Provided assistance to organize open budget sessions to ensure community participation in UP development budget.

**Ensured Practice of Good Governance at Organization Level:** A few changes have also happened in the organizational level which ensured the practice of good governance that lead to create an enabling environment within the organization.

- ❖ Annual budget has been prepared with the active participation of all level of staff members, involved them in the process of inflow and outflow of resources including Donor Funds, as well as shared with concerned stakeholders;
- ❖ The "Five Year Strategic Plan" of MMS has been developed through ensuring active participation of different level of stakeholders like; project participants, staff member, Executive Committee, donors and government officials;



- ❖ Ensured participation of different levels of staff and beneficiaries in project designing, planning, implementation and developed a process of receiving feedback for reviewing the project plan;
- ❖ As a part of ensuring transparency in financial management and enhancing its controlling system, internal audit system has been developed and conducted audit in quarterly basis and conducted external audit annually either nominated by the relevant funding agencies or MMS Executive Committee. All financial transactions are made under banking system;
- ❖ "Nari Forum" has been activated and functional for ensuring gender and women friendly environment within the organization.
- ❖ As a part ensuring program quality, MMS organized joint field visit and supervision with representatives of donors, local government, local administration and MMS top-level management.
- ❖ "Complain Mechanism" has been strengthened and accelerated both at organization and field level where access of everybody have been ensured through hotline.

## STRATEGY 7

### Resource Mobilization, People-oriented Opinion Building through Social Mobilization, Policy Advocacy and Networking.

As a development organization, MMS is very much concerned about mobilizing people and local & outside resources and their effective utilization for grassroots development. MMS also deals with advocacy issues through effective networking along with the community people to build the opinion in favour of the community. Through effective program implementation, MMS gained some specific outputs in the areas of resources mobilization, social mobilization and policy advocacy.



#### Resources Mobilization:

- ❖ Mobilized poor and landless people to establish rights on khash lands at char areas. A number of 18 families received Khash land where they established their rights to live and cultivate independently;
- ❖ Involved community people to construct kancha road that opened the window of developing market chain of small entrepreneurs and created opportunity for school going children and made communication easy to other local people;
- ❖ Trained 916 non-paid volunteers who remain standby ready to provide any kind of support during disasters and vulnerable situation.
- ❖ Developed capacity of Traditional Birth Attendants (TBA), Local Services Providers (LSP), Imam, Teachers, members of Village Development Committee (VDC), leaders of Community-Based Organizations (CBO) and mobilized them to provide voluntary services to the poor people of the community during disasters and any other vulnerable situation.
- ❖ Mobilized mass community people by organizing different Meeting, workshop, seminar, video show, rally, talk show, debate so that they can response to different social issues like; climate change & disasters, women empowerment, Information and Communication Technology (ICT), immunization, Health and Nutrition and Quality Education;
- ❖ Provided orientation to 36 community leaders to work on 'Reducing Acid Violence'. Built awareness to the community people organizing 38 'Upazila-Based Survivors' meeting. Built awareness to the community people by organizing meetings/conferences with the acid survivors along with all stakeholders like acid seller, acid users, local representatives, community leaders, religious leaders and government officials and took commitment to work together to protect the violence;



- ❖ Organized advocacy workshop on khash land distribution for mobilizing the policy makers and government administration.

**Networking and Advocacy:** This is one of the strategic issues of MMS where initiative has been taken to identify specific advocacy issues on disaster risks reduction, education, health, sanitation, violence against women, acid violence and marketing of local products (produced by the target groups) and initiated issues-based advocacy campaign with local government representatives, respective government department and sectors. In addition to these, joint actions have been taken with local and national networks and platforms, and conducted joint advocacy on different issues.

## AT A GLANCE NETWORKS AND PLATFORMS WITH MAJOR ADVOCAY ISSUES

Name of Networks	Advocacy Issues Addressed
WECAN	Involved in the issue on 'End Domestic Violence against Women' and 'Change Maker Enrolment.
CMDRR	Provided capacity building training of the Volunteers.
AOC	<ul style="list-style-type: none"> <li>Involved in ensuring 'Quality Education' at primary schools;</li> <li>Worked in organizing trainings/workshops for developing skills of SMC members, teachers and students forum.</li> </ul>





## Grass-root Level Organizational Development and Institutional Capacity Building of MMS

MMS implements all of its program activities following an integrated approach of holistic development in the community where 'Family' is considered as the unit of development. Based on this concept all the members of a targeted family work brought under the umbrella of development initiatives. The targeted program participants are organized into 'Community-Based Organization (CBO)', specified in different skill-based sub-committees and developed leaderships within the target groups. All the programs are implemented through CBOs with the belief that they have the capacity to directly implement the program activities and bring about changes in their lives by themselves. After a certain period of time, they became capable to improve their livelihood. Then specific changes become visible in the livelihood of the community people and in the organizational level.

**At Grassroots Level:** The Organizational strategy is to organize the target community into groups which will ultimately be shaped into 'Community-Based Organization (CBO)' and get into the process of institutionalization. So initially, MMS implements its project activities through formation of different small groups of men and women. Through a guided process, groups get shaped into CBOs and they formed federation for institutionalization where representatives from groups and CBOs became the members. In order to come across the process, all the group members get into different capacity building process so that they can lead the grassroots organizations by themselves and earn social identity. The following specific initiatives have been taken to activate and functioning the committees and federations.



- ❖ The program participants earned the capacity and technical knowhow on local resources mobilization, organizational management, financial management and providing leadership to manage the community-based organizations like; CBOs, VDC, Producer Groups, Farmers Groups, Adolescent Groups and other Entrepreneur groups;
- ❖ A number of 1194 primary community groups developed and increased their saving to BDT. 46818117. Generated revolving fund through micro-finance program by BDT. 255476273 as outstanding;
- ❖ Established 28 community-based 'Food Bank' for future emergency food security;
- ❖ Prepared 25 village-wise disaster contingency plans to reduce the disaster-risks;
- ❖ Developed Union-wise Contingency Plans for 40 Union Parishad (UP);
- ❖ Setup 03 Milk Collection Centres (MCC) and collect 150 – 200 litre of milk per day and developed market chain with buyers to supply the collected milk;
- ❖ Involved grass-roots organizations (CBOs, CIGs, UPGs and CSAGs) in monitoring and supervision of the project activities at community level;
- ❖ Managed registration for 10 grassroots organizations from the Department of Social Welfare and Cooperative;
- ❖ The Community Based Organizations are gaining self-confidence gradually and emerging leadership among the groups to represent the community as spokesperson;



- ❖ The CBO members established functional relationship with the Local Government Institutions (UP, Upazila and Municipality) as well as different sectors of government.

A good number of Groups and Committees have been developed among the program participants with a view to bringing a long-term sustainability of development initiatives which are as follows.

SI.	Name of the Group	No. of Group
1	Village Development Group (VDC)	47
2	VSL Group	417
3	Community-Based Organization (CBO)	44
4	Producer Group	36
5	Ultra-Poor Group	90
6	Adolescent Group	114
7	Women Entrepreneurs Group	28
8	Primary Group	1208
9	Branch Management Committee	12
10	Central Federation committee	1
11	Social Development Group	225
12	CSAG Group	96
13	LGI Group	30
14	Educator Group	50
15	Self Help Group	50

#### Changes happened at the organization level:

- ❖ In order to ensure the community participation in the organizational decision making process, MMS included one representatives from the CBO's Federation in its Executive Committee;
- ❖ Developed policy, manuals and guidelines on different organizational issues like; HR Policy, Gender Policy, Emergency Disaster Policy, Admin Manual, Child Rights and Child Protection Policy;
- ❖ Developed workable partnerships with potential national and international agencies like; PKSP, WFP, OXFAM, Concern Universal, ACF, Welt Hunger Hilfe and BMZ, ASF, LGIs, UNICEF, Save the Children and Practical Action;
- ❖ Developed Networks with AOF, WeCan, National Char Alliance, NARI Consortium, NIRAPAD, Food Security Cluster etc;
- ❖ Developed working relation with BRAC, Standard Chartered Bank, NWPGCL, Naveeda & Friends as a part of corporate social responsibilities;
- ❖ Earned trust and reputation from the donors community and receiving financial support for long time basis like OXFAM, WFP, Save the Children, DFID, Technical Action;
- ❖ Developed agro-based innovative programs for encouraging new innovations through research and piloting and generation of fund for the organization;
- ❖ Created opportunity for developing the capacity of the program participants and staff members by setting up a well-equipped Training Centre.



### নাসিমার চোঁখে মুখে হাসি

সিরাজগঞ্জ জেলার চৌহালী উপজেলার ঘোড়জান ইউনিয়নের ফুলহারা গ্রামে নাসিমার (২৫) বাড়ি। স্বামী লাল মিয়া (৩৫) মানসিক রোগী, কোন কাজ করে না। ২ ছেলে (৭, ৫) ও মেয়ে (৩) নিয়ে নিজেই মাঠে কাজ কর্ম করে সংসার চালায়। ১০ কাঠা বসত ভিটা ছাড়া কোন কৃষিজমি নাই। অতি বন্যা ও দুর্যোগের সময় কোন কাজ থাকে না। এ সময় খেয়ে না খেয়ে অথবা ধার দেনা করে চলতে হয়। দুর্যোগের সময় কিভাবে ছোট ছোট ছেলে মেয়েদের নিয়ে সংসার চালাবে এ নিয়ে নাসিমা চিন্তিত হয়ে পড়ে।

ইতিমধ্যে মানব মুক্তি সংস্থা কতৃক বাস্তবায়িত ডিপিকো-৮ প্রকল্পটি ঘোড়জান ইউনিয়নে কাজ শুরু করে এবং কাটারবাড়ি গ্রামে ২০ জন সদস্য নিয়ে একটি "জীবন জীবিকা" দল গঠন করে। নাসিমা উক্ত জীবন জীবিকা দলের একজন সদস্য হয় এবং উপজেলা কৃষি কর্মকর্তা ও প্রাণীসম্পদ কর্মকর্তার মাধ্যমে বসতভিটায় দুর্যোগ সহনশীল সজিচাষ, হাস-মুরগী, গরু-ছাগল পালন করার উপর প্রশিক্ষণ গ্রহণ করে। কিছু দিনের মধ্যে মানব মুক্তি সংস্থাটি ডিপিকো-৮ প্রকল্প থেকে দুর্যোগ প্রশমনের জন্য বসত ভিটায় সজি চাষ ও গরু-ছাগল পালনের জন্য ১০০০০/ ( দশ হাজার) টাকা প্রদান করে এবং উক্ত টাকা পেয়ে হাটে গিয়ে নিজের জমানো টাকা একত্র করে ১৮০০০/ (আঠারো হাজার) টাকা দিয়ে ২টি খাসি ক্রয় করে নিজেই লালনপালন করছে। ছেলে ও মেয়েদেরকে নিয়মিত স্কুলে পাঠাচ্ছে।



নাসিমা জীবন জীবিকা দলের সদস্য হয়ে দুর্যোগ প্রশমনের জন্য বসত ভিটায় দুর্যোগ সহনশীল সজির চাষ শুরু করেছে। এ ছাড়া নিয়মিত টাকা জমাচ্ছে, রান্নার জন্য আলগা চুলা তৈরী করে রেখেছে যাতে করে দুর্যোগের সময় তার পরিবারে দুর্যোগের প্রভাব না পড়ে। তার আশা, ২টি খাসি বড় হলে বিক্রি করে কিছু টাকা দিয়ে থাকার ঘরটি ঠিক করবে এবং আরেকটি ষাঁড় বাছুর কিনে পালন করবে। এখন আর নাসিমা দুর্যোগ নিয়ে চিন্তা করে না, তার চোখে মুখে হাসি ফুটে উঠেছে, সে এখন দুর্যোগ প্রশমনের উপায় সম্পর্কে অন্যদেরকেও পরামর্শ দিচ্ছে।



# Chapter 3

## Ongoing Projects and Achievements

MMS Core Programs	SL. No.	Chapter Contents
<b>CLIMATE CHANGE ADAPTATION AND DISTER MANAGEMENT (CCADM) PROGRAM</b>	<b>MAJOR PROGRAMS/PROJECTS</b>	
	1	Resilience though Economic Empowerment Climate Adaptation, Leadership and Learning (REE-CALL)
	2	Promoting Climate Smart Village Project
	3	People Centered Interactive Risk and Livelihood Information Gate-way (TamTam)
	4	From Vulnerability to Resilience (V2R Plus)
	5	Enhancing Inclusive Disaster Resilience in Bangladesh (DIPECHO-VIII)
	6	Flood Insurance Project (FIP)
	<b>EMERGENCY DISASTER RESPONSE</b>	
	A	Flood Relief Operation 2015:
	B	Recovery Support to the Flood Affected Families of North-Western Districts of Bangladesh
	C	Preposition Distribution through Bangladesh Flood Response Project
	D	MMS own Initiatives to Flood Response Program
<b>INTEGRATED LIVELIHOOD DEVELOPMENT PROGRAM (ILDP) THROUGH ECONOMIC ADVANCEMENT</b>	<b>MAJOR PROGRAMS/PROJECTS</b>	
	7	Chars Livelihoods Program (CLP)
	8	Income Generating Program (IGP)
	9	Inclusive Home Solution (IHS)
	<b>SPECIAL PROJECT</b>	
	10	Agro-based Innovative Program (AIP)
<b>SOCIAL DEVELOPMENT PROGRAM (SDP) THROUGH HEALTH, EDUCATION AND COMMUNITY SERVICES</b>	<b>MAJOR PROGRAMS/PROJECTS</b>	
	11	Promoting Rights and Accessibility of the Ultra-poor in Char-land Areas through Democratic Local Governance (PRADG)
	12	School Feeding Program in Poverty Prone Areas
	13	Formal and Non-Formal Education Program
	14	Survivors Networks for Prevention and Better Inclusion (SNPBI)
	15	Enhancing Resources and Increasing Capacities of the Poor Households Towards Elimination of Their Poverty (ENRICH) Program
	16	Capacity Development Program (CDP)
	17	Integrated Health and Education Program in Char Areas
	<b>SPECIAL INITIATIVES</b>	
	18	Corporate Social Responsibility (CSR): Naveeda Khan and Associates
	19	Jibon Bikash Karjakram (JBK)
	<b>PARTNERSHIP INITIATIVES</b>	
	A	Centre for Zakat Management Project
	B	MMS-DAM Cancer Management Project



## MMS PROGRAMS IN DETAILS 2015-2016

A total of 21 programs in different categories have been implemented by MMS during the reporting period. In order to bring the program activities under a structured system and smooth management, all these programs and projects have been categorized under three core programs. They are; 1) Climate Change Adaptation and Disaster Management (CCADM), 2) Integrated Livelihood Development Program (ILDP) through Economic Advancement and 3) Social Development Program (SDP) through Health, Education, Nutrition and Community Services. This chapter reflects the programs and projects information in details which have been implemented by MMS during the reporting period. Also the project-wise achievements and outputs have been shown in this chapter.

### CORE PROGRAM

#### CLIMATE CHANGE ADAPTATION AND DISASTER MANAGEMENT (CCADM) PROGRAM

MMS implements most of its activities focusing the climate change and disaster related issues from the very beginning. This issue is considered as the crosscutting factor and most of the projects have been designed and implemented focusing the climate change and disaster management. So the 'Climate Change and Disaster Management' Program is one of the most important core programs of MMS under which six regular projects and four emergency response projects have been implemented during the reporting period.

#### PROJECT-1

#### Resilience through Economic Empowerment, Climate Adaptation, Leadership and Learning (REE-CALL):

**PROJECT SUMMARY:** This is a long-term project for MMS that started in July 2010 and targeted to be completed by 2017. With a view to achieving a broad outcome where "women and men most at risk of disaster and climate change in Bangladesh are able to thrive in spite of shocks and changes". A total of three Union Parishad under two Upazila (Sirajgonj Sadar and Chowhali) of Sirajgonj district are covered targeted to poor women, men, girls and boys in the commanding areas. A total of 20798 people are directly benefitted under 4391 families including 297 disable families. A total of 6152 women, 6121 male, 4317 girls and 4208 boys are included within the target participants. All the activities of the project are implementing through the planning and supervision of 28 CBOs.



A team of 06 committed staff are contributing directly to implement the project. Out of which 03 are women. The project is successfully running under the dynamic leadership of a woman. The project has some specific immediate achievements through effective implementation of the project and hard working of the professional team.



### Immediate achievements

- A study has been done on 'Vulnerability and Risk Assessment (VRA)' at the community level in 12 Community Based Organizations (CBO) and developed 12 action plans through active participation of community people and Upazila-level experts;
- A total of 16 'Resilience Action Group (RAG)' have been formed and reviewed and the RAG developed 16 three-year action plans and submitted those to the Union and Upazila Parishad to replicate in their annual budgets as well as annual action plans;
- A total cash of BDT.35,29600 (flood insurance payout) has been received by 856 flood insurance holders in 08 CBOs under flood insurance program;
- Established 06 community based 'Milk Collection Centers (MCC)' in 12 Dairy Producer Group (DPG);
- Established 06 community-based 'Feed and Fodder Bank' for capacity development and strengthen Dairy Producer Groups under the ownership of program participants and supervision of CBOs;
- Provided support to Artificial Insemination (AI) services where 108 households (119 cattle) have got direct benefits and 600 households received vaccination and primary health care service for their 2050 cattle through vaccination campaign;
- Provided support to provision of new technology and start-up 144 dairy producers in 12 Producer Groups (82 Model Farms, 40 High Breed Cows, 16 Grass Enterprises, 05 Milk Processing Enterprises);
- A study has been done on 'Rapid Care Analysis (RCA)' at community level and provided them with 72 new assets (water tank-48, Bondhu Chula-24) to reduce discrimination and redistribute unpaid women care work according to RCA findings;
- Formed one 'Sub-national/District multi-stakeholder's forum' at district level to influence sector policies especially, for developing awareness on access to finance, access to extension services, inclusive sourcing and responsible business, unpaid women care works and investment in small farmers groups;
- Developed 53 women small entrepreneurs in 12 CBOs who ran their business by themselves and created employment opportunity for others.

### PROJECT-2

#### Promoting Climate Smart Village Project:

**PROJECT SUMMARY:** The project started its activities in September 2015 and extended to continue up to August 2018. This project is implemented with a view to achieving the goal "to contribute to reduce hunger period (yearly), increased food & nutrition security in the two most vulnerable fragile eco-systems of Bangladesh namely Char & Haor regions". To achieve this goal, a total of 5000 poor, ultra poor and lower middle class families are targeted to cover under this project in Serajgonj District with the financial support of BMZ & Welthungerhilfe. The focus of the project are; 1. Practicing Climate Adaptive Agricultural Technologies, 2. Developing Capacity and Resilience on Disaster Risk Reduction and 3. Participatory Learning and Action (PLA) on nutritional good practices.





The project has come across only one year within the reporting period. The project staff were provided required training to develop their capacity. A total of 09 (nine) staff members are involved in implementing this project, of them 02 are women. The project is running smoothly with a high performance team of committed staff and achieved its initial target as per operational plan.

#### Major Achievements as of June 2016

- A total of 50 Self-Help Groups (SHG) have been formed with 5147 members in 25 villages. SHG developed an action tool named 'Village Development and Adaptation Plan (VDAP)'. Based on the Plan, all the development initiatives have been taken and implemented with the support of project and other development agencies.
- SHG initiated to create mandatory 'Cash Saving Fund' for meeting up the disaster crisis. In addition, number 10 SHG started 'Food Bank' to enhance food and nutrition security as part of getting preparation to address the crisis during disasters and seasonal vulnerability;
- Developed 25 resource farmers who established 25 'Field Farmer Schools (FFS)' and initiate to develop the knowledge and skills of 2500 farmers. A number of 250 model farmers have been selected out of 2500 farmers and 841 Farmers applied new 'Climate Adaptive Agricultural Technologies' in the practical field and set examples to other farmers in the community;
- Participatory Learning and Action (PLA) Sessions on nutrition and mothers & child care have been running in 25 villages which are conducted by Community Health Volunteers twice in a month. These sessions are conducted with theoretical and practical basis through close supervision of Nutritionists.

### PROJECT 3

#### People-Centered Interactive Risk and Livelihood Information Gateway (Tam Tam)

**PROJECT SUMMARY:** In order to achieve the goal to "reduce loss of lives and assets by disseminating 'Five-days Flood Early Warning' through voice SMS among the flood affected communities", Tam Tam project has



been implementing since July 2015 and to be completed in October 2016. This project has been implemented in five Union Parishad under two Upazila targeting 22,500 flood affected community people who were most affected during flood and became vulnerable after the flood is over. In order to provide efficient support to effective implementation of this program, a total of 68 Community Volunteers, 04 Gauge Readers, 02 Volunteers of Union Digital Centre (UDC) and 02 Volunteers of Char Development Sub-Centre (CDSC) have been trained under this project. A small team of 03 project staff were involved in implementation of the project activities. Financial support has been provided by the Concern Universal Bangladesh. Based on the objectives the project achieved very wider and specific outputs

within this short period of time through strong commitment and efforts of the staff members and Volunteers. Some major project outputs are as follows.



### Major Achievements up to June 2016

- Developed knowledge and skills of 76 volunteers (male - 44 and female - 25) on 'Five-day early Warning System' at the community level. Among them Volunteers, Gauge Readers, and Union Disaster Management Committee (UDMC) members are included.
- Facilitated a comprehensive process of disseminating 'Early Warning Voice Message' to 1500 mobile users including volunteers, community people, local representatives, and local administration in the project areas. Within this process, 04 'Water Reading Gauge' installed in the Jamuna River-basin area and collect daily water reading three time a day during flood period and collected data has been converted by the FFWC into 'localized early warning voice message'.
- The volunteers were linked with Flood Forecasting and Warning Centre (FFWC) directly and disseminated SMS among the community people in advance that helped the community to take necessary measures to save their lives and assets. Also after getting voice SMS, people could repeat phonecall to hotline 10941 for clarifying the information on the mode of flood, rain, storm and agricultural safety;
- Set up 'Char Digital Sub-Centre (CDSC)' and reformed the 'Union Digital Centre (UDC)' in 2 Union Parishad of two Upazila (Rajapur under Belkuchi Upazila and Ghorjan under Chawhali Upazila) of Sirajgonj District. The system has been developed through which community will be receiving update message on weather forecast, disasters and other IT related services. This process is considered as a 'Business Model';
- Provided with different kinds of materials support like; Laptop, Solar panel, Modem, Weather board, Furniture and others equipment to 'Char Digital Sub-Centre' and BWDB in Sirajgonj for smooth running of the project activities;

## PROJECT 4

### From Vulnerability to Resilience (V2R Plus)

**PROJECT SUMMARY:** The 'V2R Plus' project started its operation in April 2015 and targeted to be completed by June 2017 with the goal to "improve the resilience of 52,942 households of 15 flood-vulnerable Union Parishad by effective use of weather forecasts, flood early warnings and technological innovations and improve disaster governance in Char-land Areas". It covered a total of 52942 flood affected households residing in 15 Union Parishad of 05 Upazila under Sirajgonj and Bogra districts. A team of 03 staff members have been involved in implementing the project. Based on the objectives, highest efforts have been invested in implementing the project by the staff members along with volunteers and program participants and have been achieved the following specific outputs.

### Major Achievements up to June 2016

- Awareness raised among 3000 community people on preparedness of flood through Early Warning System;
- Developed knowledge and skills of 1000 members of 16 Community Based Organizations (CBO) and activated them to involve in disaster response activities;
- Developed skills of 70 Farmers on new technology on 'Flood Tolerant Paddy Cultivation (BIRRI 52)' that replicated by the farmers in Char community;
- Disseminated update information on flood and weather forecast in advance through installing 09 'Weather and flood Information Display Board' including one digital board in 09 Union Digital Centre;
- Developed skills of 156 volunteers on modern technology related to Fish Cultivation, Primary Health Care and Livestock Rearing with necessary equipment;
- Provided Anthrax Vaccine to 3047 cattle through volunteers and government livestock department.



## PROJECT 5

### Enhancing Inclusive Disaster Resilience in Bangladesh (DIPECHO-VIII)

**PROJECT SUMMARY:** The project activities have been launched in March 2015 targeted to be continued up to October 2016. The overall goal of the project is to “enhance the resilience of most at risk groups to the recurring and escalating disaster risks by advancing the DRR institutionalization process in Bangladesh”. The project has been implemented with the mandate of developing capacity of the volunteers and group of 4900 program participants in 07 Union Parishad of Chowhali Upazila under Sirajgonj district, the most remotest and vulnerable location of the river-erosion and flood affected area in this region. The project is funded by European Commission's Humanitarian Aid Office (ECHO). During the short span of period, the following outputs have been achieved.

#### Major Achievements up to June 2016

- Created the opportunity to better communication for the school-going children and the community people through constructing and repairing 1650 feet kancha road at community level;
- Developed awareness for active participation of the community people to plant 234 trees in the road-side of the remotest areas of the community;
- A total of 47 program participants developed their livelihood status by receiving cash support of BDT. 10000 per family;
- A total of 40 Volunteers developed their knowledge and skills through receiving training on leadership and other vocational skills;
- A total of 07 Community Risks Assessment (CRA) at Union Level and 02 School-based Safety Plans have been prepared at School level;
- Developed 05 Master Trainers within Upazila Level Government Officers including Social Welfare Officer, Agriculture Officer, Project Implementation Officer and Fishery Officer to assist preparing Community Risk Assessment (CRA).

## PROJECT 6

### Flood Insurance Project (FIP)

**PROJECT SUMMARY:** MMS has been implementing “Flood Insurance Project (FIP)” with the financial support of Oxfam since 2012 and continued up to 2015 as pilot project. The project focuses on “insurance coverage for Agriculture, Livestock, Property and Infrastructure losses instead of relief so that the affected people can minimize their losses and enhance their resilience against flood”. Primary stakeholders of this project are the flood affected people especially, poor, hardcore poor and marginal farmers. The project has been covered 18 Unions of Chowhali and Sadar Upazila under Sirajgonj district. The project was organized by OXFAM Bangladesh, technical assistance was provided by ‘Institution of Water Modeling (IWM)’ and ‘Progoti Insurance Company’ was the policy provider. MMS directly participated in the implementation process of the project activities. A total of 1661 families have been brought under insurance coverage and 856 families received insurance payout @ BDT. 2800 per family.





## EMERGENCY RESPONSE 2015-2016

The Char-land and river-basin areas of Jamuna River of Sirajgonj are one of the most disaster-prone areas of Bangladesh. The people became vulnerable through the disaster that occur 2-3 times every year. A serious flood happened during August to September in 2015 and water flown over the danger-level that lasted for long period. Besides, heavy rainfall and river erosion created huge damage in the assets and homesteads of the Char community. MMS immediately took initiative and prepared a report along with the list of affected people and the amount of damages. The report was sent to the related government department at district and Upazila level and to the donor agencies. Realizing the situation, CLP and BRAC extended their helping hand and expressed their interest to work together. After the flood, Save the Children International extended its support through MMS by providing educational materials to the school going children as part of rehabilitation. Side by side, MMS continued their relief and rehabilitation efforts from the very begging of flood using its own fund. The following relief and rehabilitation activities have been implemented to response flood 2015.

**A. Flood Relief Operation 2015:** A package of comprehensive relief and rehabilitation activities have been implemented during the flood 2015. The following food and non-food items have been distributed to the flood-affected people during and after the flood as part of flood response program.

- ❖ Relief goods have been distributed among 1105 flood-affected families of 20 villages of 02 Union Parishad (Gabsara and Arjana) under Bhuapur Upazila of Tangail district. The relief package that have been distributed among the flood-affected people are; Rice 10 - Kg, Pulse - 3 Kg, Salt - 1 Kg, Soybean Oil - 1 litter, Energy Biscuit- 8 Pack, ORS-10 Boxes, Candle - 2, Bath Shop - 1, Gash Lighter - 1 (total - 09 Items);
- ❖ Provided Relief goods with a package of cash BDT. 1000, Solar torch light 1, and polythine roll as shelter material for 200 families of Omarpur and Ghorjan Union under Chauhali Upazila under Sirajgonj district with the support of BRAC Bangladesh;
- ❖ Created access to safe drinking water through installing 21 community tub-wells that covered 563 population with the support of BSRM that covered 3 Villages (Bausah, Dhupalia, Arkandi) Umarpur Union of Chauhali Upazila under Sirajgonj District.

**B. Recovery Support to the Flood Affected Families of North-Western districts of Bangladesh:**

- ❖ Provided relief support to 1479 Families with the support of ACF. A Total amount of BDT. 9000 distributed to selected households as un-conditional cash grant, livelihood support and cash for work support.

**C. Preposition Distribution through Bangladesh Flood Response Project:**

MMS preserved some educational materials and equipment with the support of Save the Children International (SCI) for meeting the crisis situation faced by the disaster-affected schools and the students. MMS distributed different packages of relief to 3680 students, 91 teachers and 23 Schools as below.

- ❖ The School Teachers received relief package that consisted of Handbag, Diary, Umbrella and Water Glasses;
- ❖ Each students received a package of educational materials that consisted of School Bag -1, Towel - 01, Cap - 01, School Khata- 06, Wood Pencil - 2, Color Pencil - 01 set, Sharpener - 02, Scale - 01 and Water Pot - 01;
- ❖ Each schools received a package that included Trunk, Attendance Register Book, Chalk-Disaster, Wall Clock, Mat and sports equipment like Football, Tennis Ball, Latim, Ludo, Flude, Puzzle Book, Doll etc.

**D. MMS own Initiatives to Flood Response Project:** Provided support to 54 families to transfer their family-assets to safer places. Distributed 10,000 package of ORS, 500 Kg Alum and Water Purifying Tablet among the flood-affected people through Community-based Organizations (CBO).



### দক্ষতার সাথে স্বপ্ন পূরনে এগিয়ে যাচ্ছে ৭ নারী ভ্যাক্সিনেটর

মানব মুক্তি সংস্থা, রি-কল প্রকল্পের মাধ্যমে প্রশিক্ষণপ্রাপ্ত ৭ নারী ভ্যাক্সিনেটর অত্যন্ত সাহসিকতা ও দক্ষতার সাথে তাদের নিজ নিজ কর্মক্ষেত্রে স্বপ্ন পূরনে এগিয়ে যাচ্ছে। তারা প্রত্যেকে গবাদিপ্রাণীর ভ্যাক্সিনেটর হিসাবে কাজ করছে। তারা হলেন;

ক্রমিক নং	নাম	স্বামীর নাম	সিবিও/পিজির নাম	গ্রাম	উপজেলা
০১	মোছা: পাপিয়া বেগম	মো: সাইফুল ইসলাম	রেহাই ছত্রগাছা দুধ উৎপাদক দল	রেহাই ছত্রগাছা	সদর
০২	মোছা: ফুয়ারা বেগম	মো: শুকুর আলী	পঞ্চসোনা দুধ উৎপাদক দল	পঞ্চসোনা	সদর
০৩	মোছা: রাবেয়া বেগম	মো: রমজান আলী	খাসবড়শিমুল দুধ উৎপাদক দল	খাসবড়শিমুল	সদর
০৪	মোছা: বুলবুলি খাতুন	মো: সাইফুল ইসলাম	ফুলবাড়ী দুধ উৎপাদক দল	ফুলবাড়ী	সদর
০৫	মোছা: খুকুমনি	মো: শাহীন রেজা	চকবয়ড়া দুধ উৎপাদক দল	চকবয়ড়া	সদর
০৬	মোছা: সোহাগী বেগম	মো: কাহার আলী	আকনাদিঘি দুধ উৎপাদক দল	আকনাদিঘি	সদর
০৭	মোছা: সেলিনা বেগম	মো: ময়নাল মিয়া	ফুলহারা দুধ উৎপাদক দল	ফুলহারা	চৌহালী

তারা সকলেই যমুনার চর এলাকার অধিবাসী। প্রাকৃতিক দুর্যোগ যেমন-বন্যা, নদীভাঙ্গন তীব্র শীত ও ঘন কুয়াশা ইত্যাদি তাদের নিত্য সঙ্গী। যাতায়াত সমস্যাও তাদের এলাকার উন্নয়নের এক বিরাট অন্তরায়। এলাকার বেশিরভাগ লোকই ভূমিহীন। দিনমজুরী ও ভ্যানচালনা এ এলাকার প্রধান পেশা। পাশাপাশি তারা সকলেই গাভী পালনের সাথে যুক্ত বিশেষ করে নারী-রা। এসব এলাকার নারীদের আয়ের একমাত্র উৎস গাভী পালন। দুর্গম এলাকায় বসবাস করায় সরকারী বিভিন্ন সুযোগ সুবিধা তাদের এলায় কম পৌঁছায়। ফলে তারা গবাদিপ্রাণীর ভ্যাক্সিনসহ চিকিৎসা-সেবা থেকেও বঞ্চিত। তাদের এলাকায় বেশিরভাগ লোকই অশিক্ষিত হওয়ায় নারী অধিকার সম্পর্কে তারা মোটেও সচেতন নয়। নারী ক্ষমতায়নতো সেখানে অনেক দূরের একটি বিষয়। মানব মুক্তি সংস্থা প্রশিক্ষণের মাধ্যমে তাদের নারী ক্ষমতায়নের বিশেষ করে অর্থনৈতিক ক্ষমতায়নের পথ দেখিয়ে দিয়েছে।



দাতা সংস্থা অক্সফাম এর সহযোগিতায় মানব মুক্তি সংস্থা সয়দাবাদ ও ঘোরজান ইউনিয়নে ২০১০ সালে এবং মেছড়া ইউনিয়নে ২০১২ সালে সিবিও গঠন করে। তারা প্রত্যেকেই সিবিওর ব্যবস্থাপনা কমিটির সদস্য। তারা সিবিওতে যোগদানের পর সিবিওর বিভিন্ন ইস্যু-বেইজড মিটিং এবং প্রশিক্ষণে অংশগ্রহণ করে যেমন - নারী নেতৃত্ব, জেন্ডার, নারী অধিকার, সামাজিক ন্যায়বিচার, দুর্যোগ ব্যবস্থাপনা, জলবায়ু পরিবর্তন, উদ্ধার ও স্থানান্তর, প্রাথমিক স্বাস্থ্য পরিচর্যা, হাঁস-মুরগীর ভ্যাক্সিনেশন ইত্যাদি। এর ফলে তাদের সামাজিক সচেতনতা যেমন বেড়েছে তেমনি অর্থনৈতিক নেতৃত্বও অংশগ্রহণ বেড়েছে। তারা প্রত্যেকেই হাঁস-মুরগির ভ্যাক্সিনেটর হিসাবে কাজ করা শুরু করে ফলে তাদের আয় বাড়তে থাকে এবং পাশাপাশি বিভিন্ন সামাজিক কাজেও নেতৃত্ব দিয়ে থাকে যেমন- নারী নির্যাতন প্রতিরোধ, বাল্য বিবাহ ইত্যাদি বিষয়ে।

সিবিও এর সাব গ্রুপ হিসাবে কর্ম এলাকায় ১২ টি দুধ উৎপাদক দল গঠন করা হয় যার মধ্যে ৯০% নারী সদস্য। দুধ উৎপাদক দল গঠনের প্রধান উদ্দেশ্য হলো-১) নারীর অর্থনৈতিক নেতৃত্ব প্রতিষ্ঠা ২) জলবায়ু অভিযোজন ও দুর্যোগ



সহনশীল করে গড়ে তোলা ও) বাজারে নারীদের অধিকার প্রতিষ্ঠা করা। এসব উদ্যোগকে সফল করার জন্য বিভিন্ন ধরনের কার্যক্রম সম্পাদন করা হয়। এসব নারীদের বিভিন্ন বিষয়ে প্রশিক্ষণ দেয়া হয় যেমন - দুর্যোগ ব্যবস্থাপনা ও জলবায়ু পরিবর্তন-অভিযোজন, দুর্যোগকালীন অনুসন্ধান ও উদ্ধার তৎপরতা, দুর্যোগকালীন প্রাথমিক স্বাস্থ্যসেবা, গাভী পালন, নারীর অর্থনৈতিক নেতৃত্ব, বাজার সম্প্রসারণ, উদ্যোক্তা উন্নয়ন, গবাদিপ্রাণীর ভ্যাক্সিনেটর বিষয়ক প্রশিক্ষণ ইত্যাদি।

গবাদিপ্রাণীর ভ্যাক্সিনেটর প্রশিক্ষণে ১২ টি পিজি থেকে ১২ জনকে ভ্যাক্সিনেটর হিসাবে প্রশিক্ষণ দেয়া হয়। উপজেলা প্রাণীসম্পদ বিভাগ কর্তৃক আয়োজিত। এর মাধ্যমে ১২ টি দুধ উৎপাদক দলে চারটি প্রধান রোগের বিরুদ্ধে (তড়কা, বাদলা, ক্ষুরা ও গলাফুলা) পর্যায়ক্রমে ৪৮ টি ভ্যাক্সিনেশন ক্যাম্প এর আয়োজন করে। এই ক্যাম্পে ভেটেরিনারী মাঠ কর্মীদের সাথে তারাও ভ্যাক্সিন প্রদান করে দক্ষতা আরও বৃদ্ধি করে।

এদের মধ্যে মোছা: পাপিয়া বেগম ও মোছা: সেলিনা বেগম এটিকে তাদের পেশা হিসাবে বেছে নিয়েছে। পাপিয়া এখন তার গ্রামে হাঁস, মুরগী, গরু, ছাগল সবকিছুরই ভ্যাক্সিন প্রদান করে। সে ভ্যাক্সিন থেকে মাসে ১০০০-১৫০০ টাকা আয় করে থাকে। আর মোছা: সেলিনা বেগম এখন ২টি উপজেলায় (চৌহালী ও শাহজাদপুর) ৩টি ইউনিয়নে (ঘোরজান, স্থল ও কৈজুরী) মোট ১২-১৩ টি গ্রামে গবাদিপ্রাণীর ভ্যাক্সিন প্রদান করে থাকে। সেলিনা প্রতি মাসে গড়ে ৮০০০-১০০০০ টাকা আয় করে থাকে। তারা নিজেরাই উপজেলা প্রাণীসম্পদ অফিসে যোগাযোগ করে ভ্যাক্সিন সংগ্রহ করে। এতে সার্ভিস মার্কেটেও তাদের নেতৃত্ব বাড়ছে। তারা শুধু আয়ই করেনা তাদের সংসারের অর্থনৈতিক নেতৃত্বও তাদের হাতে এবং গবাদিপ্রাণীর টিকা প্রদানের মাধ্যমে সুস্থ গবাদিপ্রাণী পালনের সুযোগ সৃষ্টি করে দিয়ে তারা অন্য নারীদেরও সংসারে আয় বৃদ্ধির সুযোগ সৃষ্টির মাধ্যমে অর্থনৈতিক নেতৃত্ব উন্নয়নের সুযোগ সৃষ্টি করে দিয়েছে।

একজন নারী হয়ে গবাদিপ্রাণীর ভ্যাক্সিনেটর হিসাবে কাজ করতে গিয়ে তারা অনেক চ্যালেঞ্জের সন্মুখীন হয়েছে। প্রথমে তারা যখন ভ্যাক্সিনেটর হিসাবে প্রশিক্ষণ নেয় তখন সমাজসহ পরিবারের সদস্যরাও তাদের উপহাস করতো যে তারা একজন নারী হয়ে কিভাবে ঝাঁড়, গাভীর ভ্যাক্সিন দিবে। তবে তারা তাদের প্রচণ্ড সাহসিকতা, দক্ষতা ও ইচ্ছার মাধ্যমে দেখিয়ে দিয়েছে যে তারা সফল। এখন গ্রামের লোকজন তাদের দৃষ্টিভঙ্গির পরিবর্তন এনেছে। গ্রামের লোকদের অভি-মত গবাদিপ্রাণীর চিকিৎসায় একজন নারী একজন পুরুষের চেয়ে অনেক বেশি আন্তরিক। এই ৭ জন নারী গ্রামের একজন সাধারণ গৃহবধূ থেকে একজন ভ্যাক্সিনেটর, একজন নেতা, একজন নারী ক্ষমতায়নের প্রতীক হিসাবে গড়ে তোলার। এরপর তারা নিজেদেরকে একজন প্যারাভেট হিসাবে দেখতে চায়।

কোটেসন:

পাপিয়া: “এই আমি একদিন শুধুমাত্র ভাত রান্নাই করতাম, নিজের যত্ন সম্পর্কেও ঠিকমতো জানতাম না, আর আজ শুধু নিজের নয়, মানব মুক্তি সংস্থা আমাকে গবাদিপ্রাণী সুস্থ রাখার দায়িত্ব নিতেও শিখিয়েছে।”





## CORE PROGRAM B

### INTEGRATED LIVELYHOOD DEVELOPMENT PROGRAM (ILDP) THROUGH ECONOMIC ADVANCEMENT

MMS believes in holistic and integrated development approach. A wider wing of MMS is to provide support to enhance the livelihood advancement of the community people through an integrated development approach. MMS undertook its major programs focusing the concept of 'self-development' where people can earn the capacity to change their livelihood by themselves through creating self-employments and income generation. A major program under this approach is to provide financial support to the program participants to generate their own fund. This category includes three major programs and one research-based innovative project that have been implemented for bringing a long-term sustainable change in the lives of poor and marginalized community specially, in Char-land areas.

#### PROJECT 7

#### Chars Livelihoods Program (CLP):

**PROJECT SUMMARY:** Char Livelihoods Program (CLP) has been implemented from 2005 and continued up to April 2016 which was funded by DFID-CLP. The project focused on "assets building and creates livelihood options, providing infrastructure, encouraging social development, offering social protection, promoting enterprises, improving access to health and education, innovation, monitoring and learning process". The program participants of this project are; hardcore poor, widows, divorcees and disable persons. The project has been implemented in 16 Villages of 03 Union Parishad under Nagarpur Upazila of Tangail district. Major components of this project were; group formation, awareness raising, capacity building, social safety net, erosion grant, homestead raising, tube well and latrine installation, assets transfer, cash stipend, nutrition education, homestead gardening, fodder cultivation, poultry rearing, milk production, primary health care, family planning and establishing market linkages. The major objective of the project was to "improve the livelihood security for poor and vulnerable women, men, children and old-aged living within the riverine areas of Jamuna, Brohmaputra and Dhaleshwari". Based on the goal and objectives the following outputs and results have been achieved through a process of effective implementation of the project.





### Immediate achievement up to June 2016

- A total of 222 Self-help group named by 'Village Saving and Loan (VSL) Group' with 2967 members that was organized by the CLP core participants;
- Number of 5008 families came livelihood food security through asset transfer under vegetables cultivation;
- Number of 28 families received 930 decimal khash-lands and using the lands for building homestead and crops cultivation independently;
- A total of 4986 families received cash support (BDT.16000 & BDT.17500 per family) for purchasing cows and afterwards, received BDT.7500 per family for first six month and BDT.400 for the next six months as grant money for cow rearing and their maintenance;
- Number of 156 families received goats, 1895 families received poultry, 389 families received model poultry rearing support and 4986 families got support for vegetables gardens at homestead level;
- Paramedics and Community Sashta Karmi (CSK) provided health education and primary health care services to 123212 patients (cumulative) through organizing 1935 satellite clinics on primary health care and family planning;
- Referred 373 emergency patient to government hospitals and 59 patients to private hospitals for better treatment;
- Developed capacity of 75 Village Doctors (Quack) and 4986 families received medicines through vouchers;
- Raised Plinths of homesteads for 5656 families. Ensured safe water and hygienic latrines for 12494 Families Installed 976 new Tub-Wels and constructed and repaired 1634, and constructed platform of 421 Tube-Wels;
- Provided emergency support to 481 families (BDT. 3000 per family) to recover the instant losses from river erosion and in case of fire;
- Provided counseling support to 523 parents of 0 - 6 month-old child, 1124 parents of 7-24 month-old child, 460 pregnant mothers, 1197 adolescent girls;
- A total of 250390 Iron Folic Acid Tablet (IFA), 76170 Micro Nutrient Powder (MNP) and 14941 De-worming tablets Distributed among 4986 families.

## PROJECT 8

### Income Generating Program (IGP):

**PROJECT SUMMARY:** MMS implements 'Income Generating Program (IGP)' since 1990 aiming to achieve the goal to "create opportunity for employment and generating income towards poverty reduction and empowerment of the Women". It is a long term program of MMS that targeted the poor and marginalize groups and provide financial support on different income generating activities and small enterprises. The target participants are organized into small groups, encourage them to create saving funds, organize different skill-based trainings on IGA and provide financial support to small and medium scale income generating activities.

Initially, MMS started income generating activities in a small scale with its own fund. Gradually, it became a large program of the organization covering a number of 22245 program participants out of which 16460 are the borrowers with an outstanding of BDT. 255476273. This program covered 27 Union Parishad under 04 Upazila (Chowhali, Shahjampur, Belkuchi and Sadar Upazila) of Sirajgonj, and 02 Upazila (Sadar and Nagorpur Upazila)



of Tangail district. The program runs through 12 Branch Offices managed by Head Office at Sirajgonj. The loan recovery rate is 98.30% based on outstanding.

All the program participants are organized into 1194 small groups. Each group consists of 20 members in average. The program participants include poor, hardcore poor and marginal farmers. The program is being implemented with the major activities of group formation, employment creation, income generation, fund creation shreing, savings, awareness raising, capacity building and providing micro-finance support. Considering the needs of the program participants, the program is implementing following four classifications which are 1. Buniad (Ultra Poor Program), 2. Jagoran (Rural Micro-Credit Program), 3. Agrasor (Micro-Enterprise Loan) and 4. Shufalon (Seasonal Loan). Through effective implementation of the project activities, some specific outputs have been achieved which are as follows.



#### Major Achievements up to June 2016

- A total of 5195 borrowers benefited getting financial cash support of BDT. 129875000 through Beef Fat-tening;
- A number of 865 benefited with the financial support of BTD. 12975000 through Cow Rearing;
- A number of 8658 benefited with the financial support of BTD. 255904000 through handlooms;
- A number of 1210 benefited with the financial support of BTD. 24200000 through Small Trading;
- Number of 1388 program participants got benefit with the financial support of BTD.34700000 through other small Trades like 'Door to Door' selling of cloths, vegetables, stationeries etc.;
- Developed Leadership Capacity of 165 Women Leaders. The women leaders initiated to prevent early marriage of 02 adolescents girls and motivated 12 students to enrol at Schools during the reporting period.

#### PROJECT-9

#### Inclusive Home Solution (IHS) Project:

**PROJECT SUMMARY:** MMS has been implementing Housing Project with the assistance of Inclusive Home Solution (IHS) since 2014 aiming to provide financial support to poor and marginal farmers for building their shelters according to their own design and choice along with safe drinking water and sanitation facilities. The ultimate goal of the program is to "ensure risk-free and quality shelters with safe water and hygienic sanitation". Under housing project, a total of 200 houses/shelters have been built ensuring hygienic sanitation facilities for target families where they are living independently.





## SPECIAL PROJECTS

### PROJECT-10

#### Agro-based Innovative Project (Pilot Project):

**PROJECT SUMMARY:** MMS took initiative to create an opportunity to encourage the new innovations and ideas on agro-based productions and piloting those ideas in practical actions. At this moment, MMS implements some grassroots-led project like poultry and dairy farm, agriculture farm, fish-culture, horticulture, apiculture, pigeon rearing and handloom factory where a group of skilled and efficient people are involved in production. This project can address the emergency needs beyond the existing project activities and can open the door to test out/ piloting the new development ideas and research-based initiatives. Coming across a considerable period of time, it is now becoming a project of break-even point. MMS consider this program as a long-term initiative where new and innovative ideas will be generated and tested out that lead to bring about changes in the agriculture sector of Char-land areas and open windows for the poor and marginalized farmers to a bright agro-based economic sustainability.

In order to promote agro-based innovative productions using eco-friendly technologies towards 'High Value Crops', this innovative project has been initiated since 2011 with the following specific objectives;

- ❖ Test out the innovative ideas beyond the project activities in agricultural production using non-chemical inputs;
- ❖ Assess the feasibility and piloting the research-based ideas and projects;
- ❖ Stimulate the agriculture-based innovative ideas which cannot implement through the running projects;
- ❖ Create employment opportunity for the program participants and a tiny source of income generation for the organization.

## CORE PROGRAM C

### SOCIAL DEVELOPMENT PROGRAM (SDP) THROUGH HEALTH, EDUCATION AND COMMUNITY SERVICES

In order to achieve the basic needs and establish fundamental rights of the poor and vulnerable community, MMS took initiative to implement such programs through which people can establish their rights to health, education and ensure other community services provided by the government and non-government agencies. This category includes seven major programs and four special initiatives which have been implemented following right-based approach to development.

### PROJECT 11

#### Promoting Rights & Accessibility of the Ultra Poor in Char-lands areas through Democratic Local Governance (PRADG) Project:

**PROJECT SUMMARY:** With a view to achieving the overall objective to "improve access to basic rights for the ultra-poor people through enhancing democratic local governance in the Char-land areas of Sirajgonj District in Bangladesh". The PRADG project started its journey on May 2013 in 30 selected Union Parishad under 05 Upazila Parishad (Chowhali,





Belkuchi, Shahjadpur, Sadar & Kazipur) of Sirajgonj district. A total of 11 staff members were involved in implementing the project out of which 07 are women. The project is funded by Eropian Union (UU) with the technical support of Concern Universal Bangladesh. The target group of the project includes 28000 ultra-poor households in Char-land areas of Sirajgonj District. Approximately, 154000 ultra-poor people (including women, religious minorities and persons with disabilities) are included as program participants with this project. In addition, 435 local government representatives, 150 civil Society representatives, 50 education institutions (including 500 SMC members, 548 teachers and 26,283 students), 96 civil Society action groups, 90 ultra-poor groups (consisted of 900 ultra-poor people in Char-land areas), local service providing institutions (police stations, social welfare departments, women and child welfare department, youth-development department, Health & family planning department, agriculture and livestock department etc.) and other relevant stakeholders (local administration, media) were also covered under the project activities.

The targeted program participants played active role from the very beginning of the action to carry forward the project interventions for attaining desired results. As part of this, a large section of ultra-poor people in Char-land areas under the PRADG initiatives enabled them to raise their voice and participation in right-based advocacy issues and accessibility. The project activities have formally been completed on September 2015. Through strong contributions of the staff members and active participation of the community people for long three years, the project achieved some specific results which are as follows.

- ❖ A database of 28000 extreme poor has been developed covering 30 Char Union Parishad;
- ❖ Created access to public services for the community people provided by the LGIs and Local Administration;
- ❖ Developed awareness among the mass people by organizing 30 sessions on 'Open Budget' of 30 Union Parishad;
- ❖ Raised voices among the community people on different right-based issues and placed to the Local Government Institutions (LGIs);
- ❖ Developed knowledge and skills of 405 Public Representatives of UP on quality service delivery, tax collection, budgeting and program planning.

## PROJECT-12

### School Feeding Programme (SFP):

**PROJECT SUMMARY:** MMS started the School Feeding Program (SFP) in May 2015 with a view to achieving a long-term sustainable result in the area of literacy. The people who are residing on the bank of river facing river erosion every year that forced them to become poor to poorer. School Feeding program is implementing for the destitute children of this affected families who do not have minimum food security for their daily intake and can



not even think about the education of their children. Considering the vulnerability of children of Char-land areas a total of 132 schools have been selected in seven Union Parishad at Chouhali, one of the remotest disaster-prone Upazilas of Bangladesh situated in the bank of Jamuna under Sirajgonj District. MMS undertook feeding program as one of the initiatives to increase maximum enrolments of the students and keep the children lively during instruction hours in to the schools and madrasha. A total of 34569 students enrolled in 132 primary schools and madrasha where 18286 are girls



and 16283 are boys. The program is funded jointly by Government of Bangladesh and World Food Program (WFP). A team of 10 committed staff are involved in implementing the project, out of which 02 are women. Through a smooth implementation of the project activities and planned efforts of the staff members, some specific outputs have been achieved which are as follows.



### Major Achievements up to June 2016

- Developed awareness among the members of School Management Committees (SMC) of all 132 schools and ensured regular monthly meetings. As a result the quality of teaching and learning in all the schools has been increased;
- All 132 schools have been covered under regular monitoring. The average daily attendance of the students is raised from 67% to 78%;
- A total of 410.55 Metric tons biscuits has been distributed among 34569 students in 132 schools that ensured the regular enrolment of the students;
- Number of 1250 trees have been planted and 37 vegetable gardens have been prepared by the students and the teachers in the premises of the schools;
- A total 05 students participated in Art competition at Upazila, District, Divisional and national levels;
- All 34569 students have been deworming two times a year which is a continuous process. All students practicing personal hygiene in the schools.





### বিস্কুট আমার দুপুরের খাবার

সিরাজগঞ্জ জেলার চৌহালী উপজেলার খাষকাউলিয়া ইউনিয়নের কুর্কি পশ্চিম পাড়ায় ফারুক হোসেনের বসবাস। সে ৪৭নং কে কে পশ্চিম জোতপাড়া সরকারী প্রাথমিক বিদ্যালয়ের ৪র্থ শ্রেণির ছাত্র। ফারুকের বয়স ১১ বছর এবং বড় ভাইয়ের বয়স ১৪ বছর (দিনমুজুর)। আর ছোট বোন (৯বছর) তৃতীয় শ্রেণিতে পড়ে।

২০১৩ সালে ফারুকের পিতা দিন মুজুর শহিদুল ইসলাম হঠাৎ মারা যায়। কর্মক্ষম বক্তির মৃত্যুতে ফারুকের মা মনোয়ারা বেগম দিশেহারা হয়ে পরেন, চোখে অন্ধকার দেখেন, সংসার পরিচালনায় নিজে মাটি কাটার কাজ শুরু করেন এবং বড় ছেলেকে অন্যের সাথে জালে মাছ শিকার করতে পাঠায়। এতো কষ্টের মাঝেও মা ছোট মেয়ে আর ফারুককে বিদ্যালয়ে গমন অব্যাহত রাখেন। কষ্টের সংসার আজ তিন বৎসর, তাদের সংসারে কখনও নিয়মিত দুপুরে রান্না হয়না। সকালে খেয়ে না-খেয়ে ফারুককে স্কুলে আসতে হয়। স্কুল ফিডিং প্রোগ্রাম চালুর পূর্বে অধিকাংশ সময় ক্ষুধার জন্য টিফিনে বাড়ী গিয়ে আর স্কুলে ফিরে আসতেনা সে। ক্ষুধার জালায় শারিরিক অবস্থাও ভাল ছিলনা তার। পড়া লেখা তার ভাল লাগত না। স্কুল থেকে একরকম অনিয়মিত হয়ে পড়ে সে। লেখা পড়া থেকে ঝড়ে পড়ার অবস্থা প্রায়। মাঝে মাঝে বড় ভাইয়ের সাথে মাছ ধরতে যায় সে।

এমন সময় ২০১৫ সালের মে মাসে সিরাজগঞ্জ জেলার চৌহালী উপজেলাকে স্কুল ফিডিং কর্মসূচির আওতায় নিয়ে আসার সিদ্ধান্ত নেয় সরকার। চালু হয় স্কুল ফিডিং প্রকল্প। প্রকল্পটি চালুর পর প্রতিটি স্কুলে বিনামূল্যে ১ প্যাকেট (৭৫ গ্রাম) হাই এনার্জী বিস্কুট সরবরাহ করে। ফারুক হোসেন প্রতি স্কুল দিবসে এই বিস্কুট আনন্দের সাথে গ্রহণ করে এবং নিয়ম অনুযায়ী খায়। টিফিনের পর স্কুল হতে আর পালায় না সে। এখন নিয়মিত স্কুল করে সে। স্কুল কর্ম দিবসে ফারুক যে ৭৫ গ্রাম হাই এনার্জী বিস্কুট পায় এটাকে সে তার দুপুরের খাবার মনে করে। সে আর দুপুরে টিফিনের জন্য অভাবী মায়ের কাছে খাবার আদার করেনা। টিফিনের জন্য দুই (২) টাকার বায়নাও করে না সে। ফারুক লেখা-পড়ায় এখন বেশ মনোযোগী। টিফিনের সময় বাড়ী না গিয়ে ক্লাসে বসে বিস্কুট খায় আর দৈনন্দিন পড়া লেখা শেষ করে। বর্তমানে লেখাপড়ায় ভাল করে চলেছে ফারুক। ফারুক বড় হয়ে একজন আদর্শ স্কুল শিক্ষক হতে চায়, আর বলে “বিস্কুট আমার দুপুরের খাবার”।





**PROJECT 13****Formal and Non-formal Education Program:**

**PROJECT SUMMARY:** With a view to achieving the universal declaration on "Education for All", MMS took initiative to reach the children who are out of reach, never enrolled or dropped out from the formal school and then started implementing 'Formal' and 'Non-formal Education'. The overall goal of the program is "100% children bring in school at catchment area and provide with quality education". The students of these schools are mostly

from the char and disaster-prone areas where communication system is worse and very difficult to reach. MMS has taken initiative to enroll these children in school and provide quality education. A number of 28 non-formal primary education centers have been established using MMS own fund and with the financial assistance of PKSF. Very recent, MMS has started 02 formal primary schools in the remotest areas of Sirajgonj at the village Sthal Char in Chowhali Upazila and another is at Khasbara Shimul village under Soaidabad union of Sadar Upazila. A number of 1175 students (boys 586, girls 589) are getting quality education under formal and non-formal education.



Side by side, MMS provides 'technical education support' to another 10 formal government primary schools with the assistance of 'Amar Odhikar Campaign' where 3890 students are getting quality education. The specific outputs that have been achieved through effective implementation of the program are as follows.

#### Major Achievements up to June 2016

- Provided quality education to 1175 students in Formal and Non-formal schools with minimum cost;
- Increased enrolment of school going out reach children and reduce dropout rate ensuring quality education;
- Developed awareness among the community people including parents and SMC on child rights and child education;
- A number of 17 Students attended in PSC Exam from Manab Mukti Academy and passed 100%;
- Number of 22 Teachers recruited and trained for ensuring quality education;
- School Management Committee (SMC) formed in all formal schools and all these are functioning;
- Parents-Teachers Forum formed and ensured regular monthly meeting;
- Monitoring system developed to ensure 100% enrolment and quality education.



## Survivors Network for Prevention and Better Inclusion (SNPBI):

**PROJECT SUMMARY:** With the financial and technical assistance of Acid Survivors Foundation (ASF), MMS has been implementing this project from 2012 and completed its operation in May 2016. The project focused on "mainstreaming acid survivors with the social environment, reduce acid violence by reactivating local administration and mass awareness among the community". The acid survivors, local administration, journalist and public prosecutors are main stakeholders of this project. The project covered 07 Upazila of Sirajgonj district. A total of 162 acid survivor families have been benefited from this project. The major components of the project are; mass awareness rising against acid violence, treatment of victims, IGA supports, organize national and regional conference and advocacy with district administration, journalist and other professionals. The specific outputs that have been achieved out of effective operation of the project are as follows.

### Major Achievements up to June 2016

- Developed awareness among 37 community Leaders on 'Acid Violence' who are actively working to reduce Acid Violence in the community;
- Built awareness of 48 Acid Survivors towards their rehabilitation through income generating activities and supported to mainstreaming them with the social advancement;
- Established linkage with Community Clinic for providing support to survivors on psychological issues;
- Organized Community Meeting, School Meeting and Bazar Campaign for building mass awareness on reducing acid violence and ensuring access to prompt and effective actions including physical and psychological support from family and community level;
- Formed district-level committee with the participation of the survivors to work on the issues and raise voice to ensure survivors' rights and justice.





**PROJECT-15****Enhancing and Increasing Capacities of the Poor Households Towards Elimination of their Poverty (ENRICH) Program:**

**PROJECT SUMMARY:** MMS has been implementing this Program with the assistance of PKSf since 2012 aiming to achieve a long-term goal of 'enhancing resources and increasing capacities of poor households towards elimination of poverty'. The program has been implemented applying integrated approach where poor, hardcore poor, marginal farmers and other community people are included as program participants. A total of 3517 char-dwellers became benefited from this program. The major components of the program are; education, health and social development. Through effective implementation of the project activities a few specific outputs have been achieved in the following areas.

**Major Achievements up to June 2016****Area of Education**

- Established 25 Education Centers where 748 students took extra coaching after the regular School timing that helped to reduce dropout rate of the students;
- Built awareness among the parents of 647 students through 150 'Guardian Meeting' ;

**Area of Health:**

- Number of 3517 patients received clinical services from regular Static Clinics from Project Office;
- Provided clinical treatment to 2754 patients through organizing 95 Satellite Clinics (Weekly presence of a qualified Physician);
- Provided health services to 2265 community people organizing 12 Health Camps on special health issues (Eye Camp-2, Dental Camp-2, and Guiney Camp-1) and distributed free medicines to 516 patients. Number of 80 patients received 'Eye Surgery' where 50% cost contributed by the project;
- Provided financial support to a poor women (named by Ms. Begum) with an amount of Tk.60,000 (Contributed by MMS-10000, PKSf-50000) for meeting up the cost of a costly treatment of 'Gangrene' under the package of 'Treatment of Chronic Diseases' .
- A number of 90 Families received 90 low cost sanitary Latrines;

**Special Savings:**

- Created 'Contributory Savings Fund' of BDT. 168000 by the 26 program participants where the project contributed 50% amount of Taka and distributed to the depositors.

**Beggar Rehabilitation:**

- Created opportunity for 05 Beggars by providing cash grant of BDT.500000 (Per Beggar BDT.100000) and involved them in income generating activities which helped them to come out from vulnerability.



**PROJECT-16****Capacity Development Program:**

**PROJECT SUMMARY:** "Quality works needs quality resources – human and non-human". Based on this belief, MMS took extra initiatives to develop the capacity of its human resources at the organization level as well as grassroots level. In order to strengthening the capacity of the employees and program participants, MMS set up a Training Centre equip with modern training facilities at the premises of its head quarter at Sirajgonj. Initially, the activities of training Centre started in 1992 with a training room with 40 capacity at Chowhali. Gradually it has been shifted to Sirajgonj in 1997 with a new shape of 100 capacity in a modern facilities.

It is situated on the bank of river Jamuna and closed to Jamuna Bridge which is delighted with natural beauties. Training Centre can accommodate 100 participants at a time. The accommodation facility is well decorated with natural environment where bird chirps, river flows, green bless and open air blows. Training Centre has both air-conditioned and non-air-conditioned, as well as single and shared rooms for the participants. Training Centre has two classrooms with 40 capacity and one seminar room with 100 capacity equip with modern equipment and training logistics. The Training Centre has an open dining facility with decent and natural environment and capable to provide delicious food items with local tests in a natural environment where 100 guests



can be accommodated at a time. the Training Centre usually remain busy round the year for training, workshops, seminars and meeting purpose to meet up own requirements and also open for the other organizations. During the reporting period a good number of participants and gests are hosted in the training venue. During reporting period a total of 1165 participants attended in different training, orientation, workshop, meeting, seminar etc. which was organized by different project of MMS and other organizations.

**PROJECT 17****Integrated Health and Education Program in Char Areas:**

**ROJECT SUMMARY:** It is a one-year long program supported by the Standard Chartered Bank started in January 2016 and will be continued up to December 2016. The objective of the project is to 'ensure health services at schools in the areas of health education, water & sanitation and medical supports by the students of 03 schools through MMS Health Workers and paramedics and Provided support to the community Paramedics'. Up to June 2016, the immediate achievements are, developed awareness to 100 students of all 03 schools by providing health education. Provided medical services to all the 100 students of 03 primary schools and improve water and sanitation system.



## SPECIAL INITIATIVES

### PROJECT 18

#### Corporate Social Responsibility (CSR):

##### Naveeda Khan and Associates:

**PROJECT SUMMARY:** Ms. Naveeda Khan, Associate Professor and Director of Graduate Studies Department of Anthropology, Johns Hopkins University in USA is a Bangladeshi by born and works in USA. She and her family members visited Bangladesh for the purpose of research and other socio-economic activities. She is engaged with different development works at Sirajgonj. Recently she visited MMS and granted an amount of BDT. 124180 with the objective of 'providing support to hardcore poor health, education and social development in the remotest areas of Chowhali and Sadar Upazila of Sirajgonj. It is a Six-month long project started from January 2016 and completed in June 2016. The following grant money and goods have been distributed among the stakeholders.

- An amount of BDT. 10000 received by an ultra-poor woman which helped her to meet the basic family needs of the family;
- Number of 04 ultra-poor families received BDT. 40000 (Forty Thousand) for rearing goats (Per family BDT. 10,000);
- An amount of 50000 (Fifty Thousand) received by 05 families to rear Ox/ Bull (Each family BDT. 10,000);
- A total of 500 students received Story Books, Stationery and others reading materials like drawing sheets, color pencil and art papers ) with the grant amount of BDT. 19324;
- A total of 100 students got benefited by receiving BDT. 4856 for hiring a boat for crossing the river during monsoon period to attend their schools.

### PROJECT 19

#### Jibon Bikash Karjakrom (JBK):

**PROJECT SUMMARY:** JBK is a six-month long project started from June 2016 sponsored by North West Power Generation Company Ltd. with the objective to observe 'World Environment Day'. The day observation covered the following activities.

- A total of 200 Tree have been planted on the road-sides;
- Demonstrated rally on ensuring quality education along with the students, teachers, parents, community people, Govt. administration and local representatives;
- Organized Quiz competition among the students of secondary schools;
- Poor students encouraged with 'award' by distributing a Laptop.

## PARTNERSHIP INITIATIVES

- 24 Centre for Zakat Management Project:** A MOU has been signed on 23 February 2016 with the Centre for Zakat Management for better treatment against any disease of the poor and hardcore poor in char areas without cost.
- 25 MMS-DAM Cancer Treatment Project:** A MOU has also been signed with Dhaka Ahsania Mission (DAM) on 24 January 2016 for providing 'cancer treatment' services for the poor people referred by MMS. The cost will be borne by DAM.



# Chapter 4

## FINANCIAL INFORMATION

Annual Budget 2015-2016

Trend of Last 7 Years of Receipt and Payment

Trend of Last 7 Years Budget

Trend of Last 7 Years of Assets against Liability

Audit Report 2015-2016

Conclusion



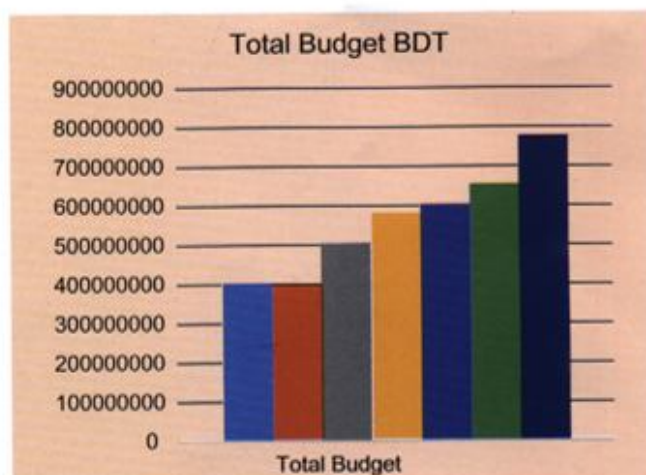
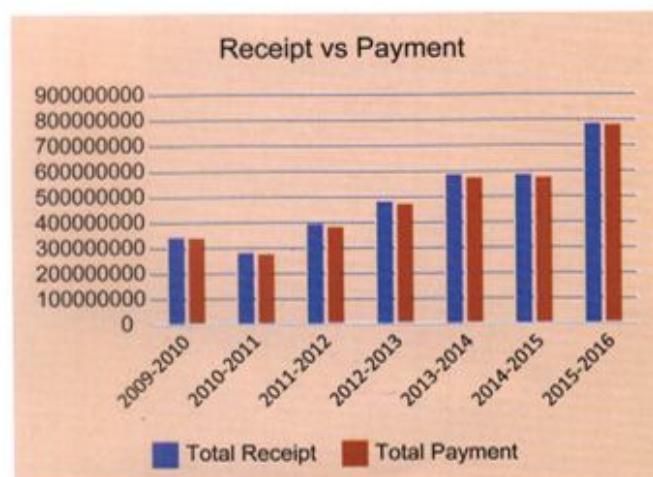
## ANNUAL BUDGET

### ANNUAL BUDGET 2015-2016

Budget	Receipt/ Income	Total Expenditure	Burn Rate
776947513	783262026	774336346	99.66%

### TREND OF LAST 7 YEARS RECEIPT AND PAYMENT

Financial Year	Total Budget	Total Receipt	Total Payment
2009-2010	403267874	340824163	336397823
2010-2011	398105725	279923214	273260473
2011-2012	504848541	392875294	379030362
2012-2013	579338704	479255862	466030565
2013-2014	601969428	584259768	570258628
2014-2015	654679116	584259768	570258628
2015-2016	77,69,47,513	783262026	774336346



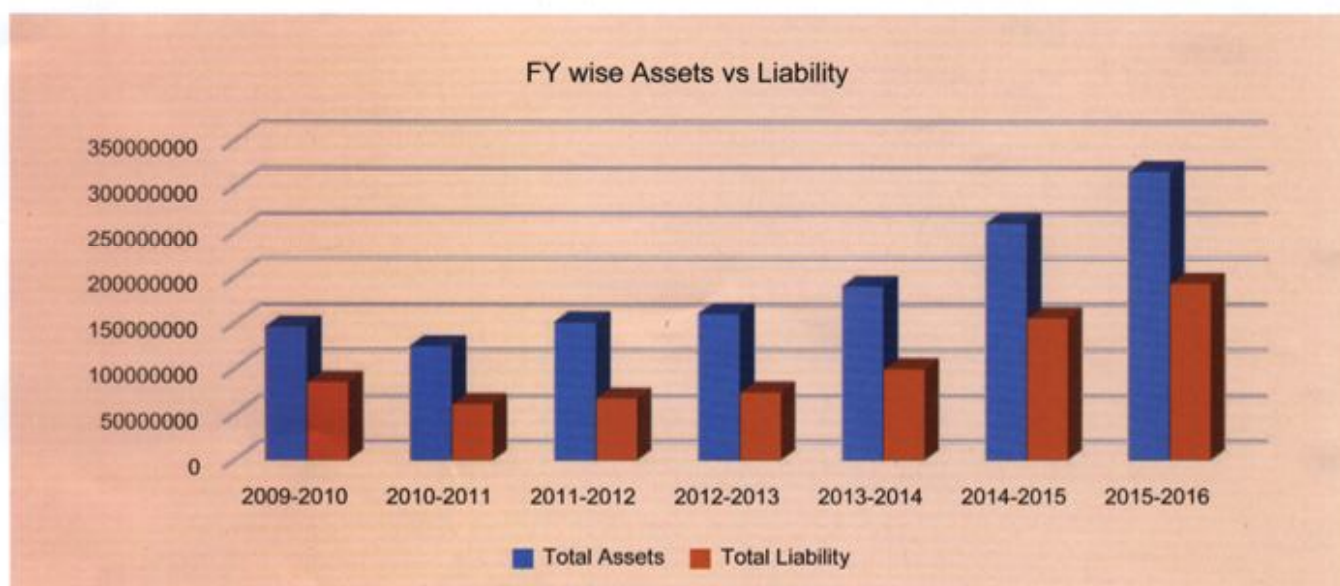
### TREND OF LAST 7 YEARS BUDGET

Year						
2009-2010	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016
465851199	403267874	504848541	579338704	601969428	654679116	77,69,47,513



## TREND OF LAST 7 YEARS ASSETS AGAINST LIABILITY

Financial year	Total Assets	Total Liability	Ration
2009-2010	145927518	85286047	2:1
2010-2011	124941891	60965510	2.2:1
2011-2012	151453192	67890258	2.2:1
2012-2013	160773727	74246823	2:1
2013-2014	189836568	99608094	1.7:1
2014-2015	259786779	155374389	1.7:1
2015-2016	316256583	192696986	1.6:1





# AUDIT REPORT

## MANAB MUKTI SANGSTHA (MMS) FIXED ASSETS SCHEDULE-Consulated AS AT JUNE 30, 2016

ANNEXURE - A

Sl	Particulars	Cost			Rate of Dep.	Depreciation			Written Down Value as on 30.06.2016
		Balance as on 30.06.2015	Addition during the year	Adjustment during the year		Balance as on 30.06.2015	Addition during the year	Adjustment during the year	
1	Land	15,330,732	1,712,900	-	-	-	-	-	17,043,632
2	Building	13,667,475	762,793	-	2%	5,460,812	340,529	-	8,628,927
3	Tin shed Building	2,254,526	-	-	5%	1,839,653	78,228	-	336,645
4	Tin Shed	5,930,610	-	-	10%	4,591,494	558,122	-	780,994
5	Furniture & Fixtures	5,561,368	230,847	143,160	10%	2,374,200	533,593	143,160	2,884,422
6	Office Equipment	4,497,181	775,861	1,935,100	20%	1,586,629	460,611	300,000	1,590,702
7	Vehicle	5,561,368	366,822	782,600	15%	3,968,015	703,354	782,600	1,256,821
		<b>52,803,260</b>	<b>3,849,233</b>	<b>2,860,860</b>		<b>19,820,803</b>	<b>2,674,437</b>	<b>1,225,760</b>	<b>32,522,143</b>
		<b>48,781,714</b>	<b>4,021,546</b>	<b>-</b>		<b>17,125,866</b>	<b>2,694,937</b>	<b>-</b>	<b>32,035,915</b>

FY 2014 - 2015



## Manab Mukti Sangstha (MMS) Consolidated Statements of Financial Position As on 30 June, 2016

Assets	Note	Amount (Tk) 2015-2016	Amount (Tk) 2014-2015
<b>Properties and Assets</b>			
<b>Non-current Assets:</b>	6.00	32,144,745	32,035,915
<b>Current Assets:</b>		275,186,158	210,806,272
Loan to Beneficiaries	7.00	255,476,273	201,997,971
Advance	8.00	716,276	2,138,323
Staff Loan	9.00	10,378	10,378
Fixed Deposits	10.00	18,751,173	6,700,000
Accounts Receivables:	11.00	232,058	-
<b>Closing Balance</b>	12.00	8,925,680	16,944,592
Cash in Hand		58,111	51,411
Cash at Bank		8,867,569	16,893,181
<b>Total Assets</b>		<b>316,256,583</b>	<b>259,786,779</b>
<b>Fund &amp; Liabilities:</b>			
<b>Cumulative Surplus/ (Deficit):</b>	13.00	123,559,597	104,412,390
<b>Current Liabilities:</b>		192,696,966	155,374,389
Members Savings :	14.00	46,818,117	72,149,239
Micro Insurance with RF	15.00	7,633,844	5,931,205
Provident Fund (PF)	16.00	16,221,627	16,599,481
Loan Account:	17.00	-	1,310,547
Loan from PKSF	18.00	81,666,665	26,500,000
Loan from I H S	19.00	26,250,000	14,082,500
Accounts Payable	20.00	702,525	5,049,621
Loan Loss Provision	21.00	6,914,937	-
Gruirity	22.00	5,516,140	-
ENRICH Programme Adv.	23.00	545,915	-
Others Liabilities:	24.00	407,216	13,811,796
<b>Total Fund and Liabilities</b>		<b>316,256,583</b>	<b>259,786,779</b>

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



Md. Hafiz Ahmed, FCA  
Principal  
HAFIZ AHMED & CO.  
CHARTERED ACCOUNTANTS



## CONCLUSION

MMS has got into its 33 years of celebration on January 2016 with the inspiration of bringing about Visible changes in the livelihood of the poor people especially, the Char-land community. The annual report 2015-2016 focuses a brief analysis of the program activities and major outputs achieved based on strategic issues. The process of preparing the report created opportunity to look back on our past performances which helped us to see our strengths and weaknesses. This process also opened a new window to realize the importance of setting appropriate strategies, future directions, developing professionalism and strengthening organizational capacity to address the future challenges. MMS also needs to give more attention on the process of organizational sustainability by reviewing its policies and strategies to accurately address the community needs and plan its need-based development programs for change. In this challenging situation of squeezing the global fund now a days, MMS needs to develop a 'Master Plan' for addressing those challenges and generating its own fund towards organizational sustainability and programmatic stability. It is also important to give extra attention to mobilize new donors and developing new partnership for advancing the program activities through a sustainable process of community participation. MMS is committed to use the scope and opportunities created in the reporting year and address the challenges faced in the past.

MMS highly appreciates the recommendations and suggestions from well-wishers which will help the organization towards the process of institutionalization and organizational advancement. It is believed that the report will provide with a clear picture of the organization and its program activities implemented in the last year among the readers including MMS staff members, EC and GC members, program participants, local government, local administration, civil society, donors and other potential stakeholders that will help organization towards developing effective future directions.

## References

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### **Annual Report 2015 - 2016**

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