

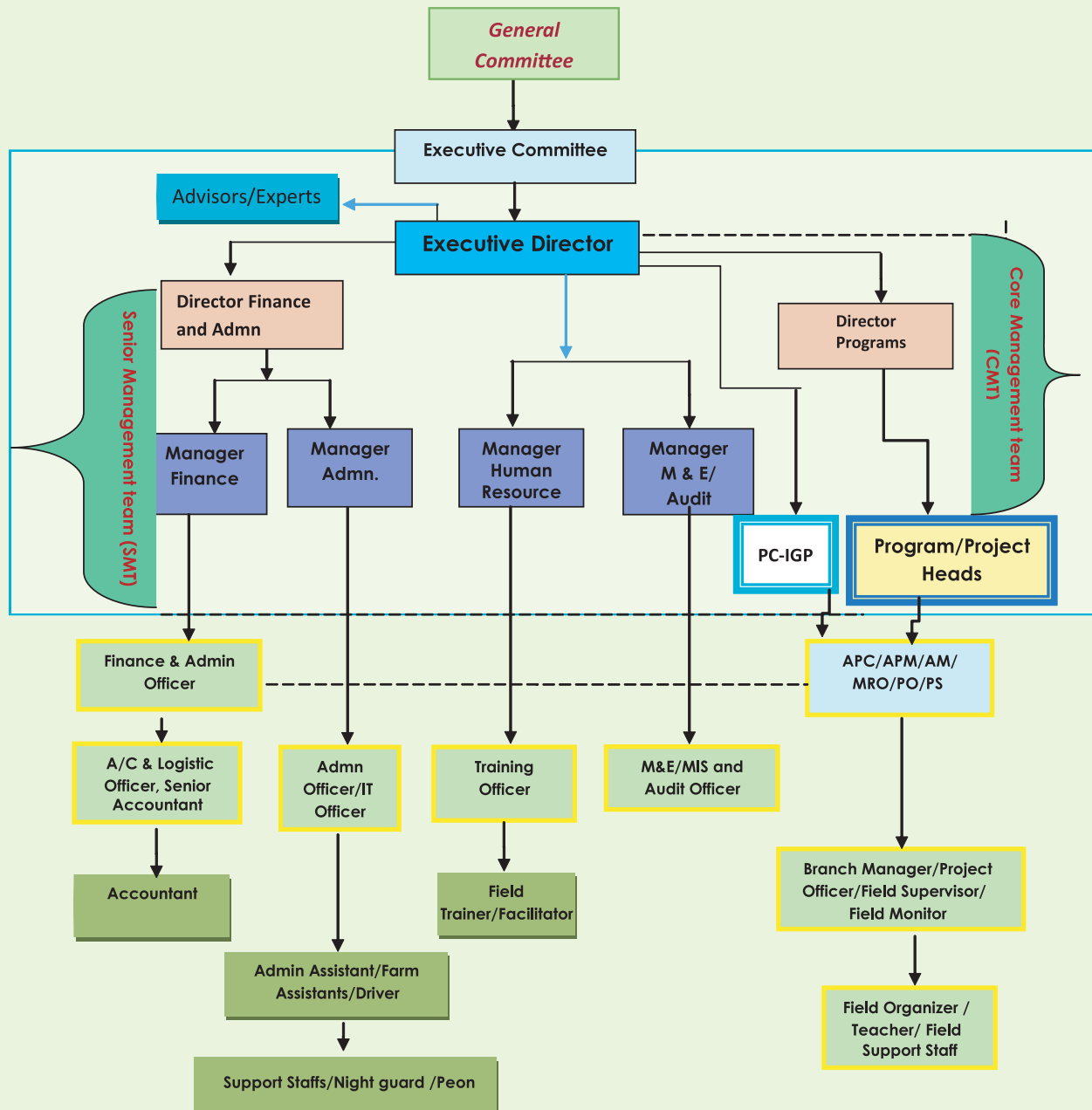


Manab Mukti Sangstha (MMS)

Annual Report 2016 - 2017



ORGANOGRAM





Annual Report 2016-2017



Manab Mukti Sangstha(MMS)
Khas Bara Shimul Bangabandhu Bridge West Sub
Sirajgonj, Bangladesh, Web site : www.mmsbangladesh.org





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MMS: Towards Institutional Shaping

FROM THE PRESEDENT



I look forward to see MMS a sustainable organization in near future with the capacity to address new challenges in the development arena.

MMS entered into a new development era of 21st century stepping forwards to 34 years of journey and earned remarkable experiences during this long period through implementing multidimensional programs that created a platform for facing upcoming development challenges. MMS proved itself an efficient organization by setting practical examples in the development sector at community level introducing integrated approach of development aiming to improve the livelihood of the vulnerable Community. It's great pleasure for me to present our Annual Report for the financial year 2016 – 2017 which reflects the organizational growth, program achievements and the future strategies. I would like to thank our Stakeholders including Program Participants, Community People, Professionals of MMS, Civil Society Members, Public Representatives, Local Administration, Donors, INGO Representatives and all other well-wishers for their continuous support and cooperation to MMS throughout its development journey. Finally, I would like to offer a note of appreciation to all of the GC and EC committee members for their remarkable contributions to MMS spending valuable time and energy.

Neyazee Sultana

FROM THE FOUNDER EXECUTIVE DIRECTOR



Confidence and Commitment lead the dream in light. Our dream is to build up the capacity and confidence of the community people so that they can dream and build their future by themselves.

We believe in peoples' capacity and empowerment. To establish peoples' rights through raising their voice, MMS implements all its development and humanitarian program activities. The programs initiated by MMS have been designed based on the needs and capacities of the community people and involved them in the process of planning, decision making, and implementation. In order to effective program implementation, a team of competent professionals are involved to facilitate the development interventions. We invested all our efforts to develop the peoples' capacity so that they can contribute to the process of social development by strengthening their Community Based Organizations (CBO), and bring about sustainable changes in their lives. We facilitate community to develop their own platform where they can protect themselves from all sorts of discriminations, injustice and violence and can develop an enabling environment to bring their dreams in reality.

Md. Habibullah Bahar

Part 1

INTRODUCTION

MMS: A Brief Overview

Basic Information

MMS: Evaluation and Organizational
Growth Towards Institutional Shaping

Vision, Mission, Goal, Objectives

Major Achievements Highlights

Steps Towards 20 Years Ahead



MMS: A BRIEF OVERVIEW

MMS is a specialized organization working with the disadvantaged community of Charland and River-basin areas in northern part of Bangladesh, specially, in the bank of Jamuna river. It implements development activities as well as humanitarian efforts to bring about sustainable changes in the livelihood of Char-basin areas. "Climate Change Adaptation and Disaster Risks Reduction (CCA-DRR)" is the common and crosscutting issue for MMS that consciously incorporated in all other development and humanitarian interventions implementing in the Charland areas. MMS earned a considerable experience of 34 years working with a vision to building "a society free from poverty, disaster risks and all forms of discriminations" and involved in the development activities as well as humanitarian services with the disadvantaged community. It covers the Char-basin areas of Sirjaganj, Pabna, Bogra, Tangail and Jamalpur those are known as most disaster-prone, river-erosion and poverty stricken area of Bangladesh. The major areas of program interventions are; CCA-DRR, Agriculture and Livestock, Health, Wash, Education, Women Empowerment, Market Development, Credit Program and Humanitarian Response in the Char and disadvantaged areas. A team of 234 competent and committed staff members are involved in implementing the program activities. MMS is now capable to implement any type of CCA-DRR programs with high moral and confidence. 'Gender and Women Empowerment' are also the crosscutting issues along with the CCA-DRR interventions. The total programs/projects of MMS are categorized in two major areas.

- The **Development Programs** which are considered as the interventions of achieving fundamental rights of the poor community for the socio-economic changes in their livelihood. Development initiatives are implemented following on the concept of 'rights based' integrated approach.
- The **Humanitarian Services** which are considered as the mandate of the organization to stand by the side of the vulnerable community during humanitarian crisis as a Charland-based as well as River-basin-based organization. These initiatives are implemented based on humanitarian ideologies following mostly, the concept of 'service-oriented' approach.

In order to smooth implementation of the development interventions, MMS brought all its programs/ projects under five core programs/thematic areas.

- 1) **Climate Change Adaptation and Disaster Risk Reduction (CCADRR);**
- 2) **Livelihood Development Program (LDP) through Economic Advancement;**
- 3) **Social Development Program (SDP) through Health and Education;**
- 4) **Manab Mukti Academy for Education and Research; and**
- 5) **Humanitarian Efforts.**

A total of 15 programs/projects in different development areas have been implemented by MMS during the reporting period. MMS established an Academy focusing education and research to keep the development initiatives updated and providing support to cope with upcoming challenges through innovative and appropriate technologies and interventions. Besides, 'Humanitarian Efforts' are considered as a major mandate of the organization.

BASIC INFORMATION

GEOGRAPHICAL COVERAGE AT A GLANCE					
Description	District wise breakdown				
	Sirajgonj	Bogra	Pabna	Tangail	Total
Upazila	7	2	1	4	14
Municipality	2	-	-	-	2
Union	35	05	4	7	51

DIRECT PROGRAM PARTICIPANTS						
Total Families				Total Population Coverage		
Female Headed	Male Headed	Child Headed	Total	Female	Male	Total
101321	53180	68	154569	506605	266240	772845

Total School Coverage			Students		
NFPE	Primary School	Total	Boys	Girls	Total
20	139	159	15896	17562	33458

DEVELOPMENT PARTNERS AND DONORS		
<ul style="list-style-type: none"> ❖ Save the Children ❖ Oxfam International ❖ Department of Primary Education ❖ World Food Program (WFP) ❖ PKSF ❖ World Bank ❖ NGO Forum ❖ UNICEF 	FUNDING AGENCIES AND DONORS	<ul style="list-style-type: none"> ❖ Practical Action Bangladesh ❖ Inclusive Home Solution ❖ Welt Hunger Hilfe & BMZ ❖ Action Contre la Faim (ACF) CSR Fund <ul style="list-style-type: none"> ❖ Naveeda & Friends ❖ Standard Chartered Bank

LEGAL STATUS		
Name of registration authority	Registration Number	Date of Registration
NGO Affairs Bureau	FDR-344	28.01.1990
Department of Social Welfare	Siraj-135(291)/85	14.12.1985
Department- of Family Planning	DFP-288	24.07.2008
Society Act	S-3003(546)	31.12.2002
Micro-Credit Regulatory Authority (MRA)	No.-21112-00001-00762 MRA-0000788	09.10.2016

STAFF STRENGTHS								
Staff Information					Volunteer Information			
Type of staff	Female	Male	Total		Type of Volunteer	Female	Male	Total
Regular	24	113	137		Paid	71	32	103
Contractual	62	35	97		Non Paid	207	216	423
Total	86	148	234		Total	278	248	526

MEMBERSHIP AND PARTNERSHIP	
Local	National
<ul style="list-style-type: none"> Disaster Management Committee at Union, Upazila and District Level District and Upazila Development Coordination Committee Sirajgonj NGO Coordination Committee WECAN District Alliance District Acid Controlling Committee District Agricultural Loan Committee 	<ul style="list-style-type: none"> Education in Emergency Cluster National Adolescent Development Cluster Bangladesh Disaster Forum Bangladesh Disaster Preparedness Center (BDPC) Network for Information, Response and Preparedness Activities on Disasters (NIRAPAD) Association for Land Reform and Development (ALRD) Amar Odhiker Foundation (AOF) Food Security Cluster National Char Alliance WECAN National Alliance

MMS: EVOLUTION AND ORGANIZATIONAL GROWTH

Manab Mukti Sangstha (MMS) evolved in a small scale in a remotest Charland area of Chouhali Upazila under Sirajgonj District which is mostly disaster-prone and poverty-stricken area in northern region of Bangladesh. Through its long 34 years of journey, MMS has now entered into a wider space with considerable geographical coverage in northern part of Bangladesh with a holistic approach of development. MMS started its journey in January 15, 1984 and set significant examples of positive changes for achieving -its goal to "establish a society free from poverty, discrimination, and risks of all kinds of natural disasters". At present, MMS works in almost all the Charland areas 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 which are at high risk from natural disasters like flood, river erosions, cold wave, drought, tornado and thunder storms that affect the total community specially the poor and vulnerables. The natural disasters usually hit these areas several times in a year that causes huge damage of the lives, assets and crops. The ultimate results of these disasters hamper the flow of development through damaging crops, minimizing of employment opportunity, gender discrimination, illiteracy and high health hazard that drives the community in a backward dimension with high poverty situation.

Based on the situation stated, MMS started its development activities under the leadership of Founder Chief Executive with the joint efforts of some enthusiastic fellows. At present, the flow of development is getting speed up through effective participation of the community people by developing their capacities to cope with the vulnerable situation and trying to get out of the vicious poverty cycle. MMS intends to continue its flow of development efforts through providing support to build the capacities of the community people so that they can face the challenges of new interventions and bring about sustainable changes in their livelihood. All the development interventions of MMS are linked with national and global development declarations and issues and contributing to the goals of SDGs.



MMS: TOWARDS INSTITUTIONAL SHAPING

To bring about specific changes in the lives of the Char community and towards a sustainable institutional shaping of the programmatic interventions, MMS facilitates development programs setting its specific goal and objectives. It implements multidimensional programs focusing the organizational vision and mission statement. MMS developed its 4th "Strategic Plan" ensuring participation of all the stakeholders. Based on the opinion of the stakeholders and organizational needs, the Vision, Mission Statement, Goal and Objectives have been set and reviewed time to time to make it updated. MMS became specialized in managing disasters along with humanitarian and development assistance.

VISION

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

MISSION STATEMENT

MMS is a development and humanitarian organization working for poverty alleviation and sustainable social changes. 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 & nutrition and WASH for improving the total livelihood of the Char community applying integrated development approach. MMS is implementing its activities in hard to reach and inaccessible areas for the development of hardcore poor, poor, and persons with disabilities, children, adolescents, women, and underprivileged marginalized families. It has been implementing need-based program activities for the community following the principles of transparency and accountability.

MMS looks forward with high confidence to achieve the stated vision through the contributions of active management committee, competent professionals, acceptance of program participants and dynamic leadership which can enhance the process of development initiatives and institutional capacity building. The continuous practice of learning-sharing culture, organizational values, policy-guidelines and the result-based management system help effective program implementation keeping employee-s motivation high that lead to determine future strategies to face global challenges. MMS maintains closes coordination with Government and Non-government 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.

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.

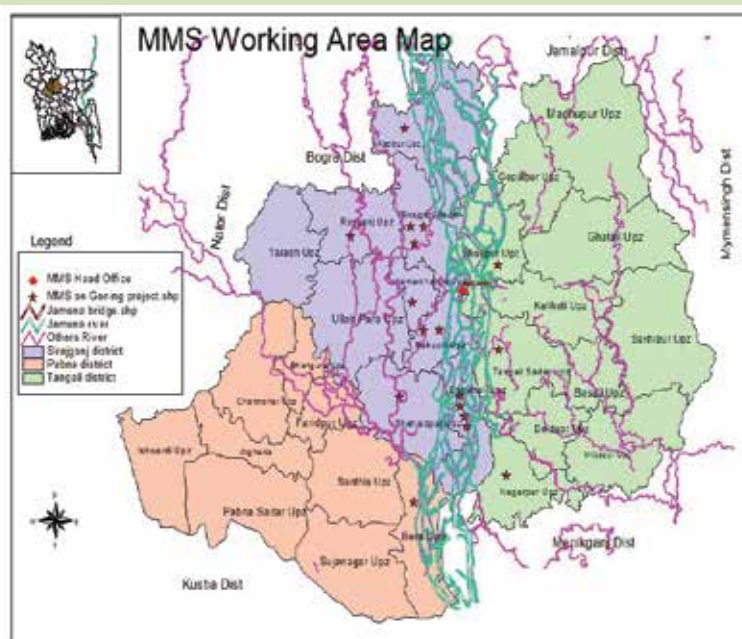
PROGRAM OBJECTIVES

The objectives of MMS have been set considering its vision, mission, goal and other cross cutting issues like gender, disaster, climate change, and humanitarian issues. These objectives also linked with SDGs and national development agenda. The objectives are stated as;

- ✚ To enhance capacity of the disaster-prone community for coping up the effects of climate change and disaster related issues towards building resilience community;
- ✚ To ensure access to the basic needs and rights like; health, WASH, education, agriculture and shelter of the community especially, in Char community;
- ✚ To reduce discrimination in terms of gender, ethnicity (Adibashi), class, differently able persons, casts and enhance women empowerment and establish child rights;
- ✚ To enhance economic empowerment of the poor community by creating rural employment and generating income opportunities through providing financial, technical and input support and developing market chain;
- ✚ To create opportunity to access to humanitarian services for affected community during and after the humanitarian crisis by providing cash, kinds and recovery support;
- ✚ To develop institutional capacity of program participants by strengthening community based organizations and access to justice and local resources and developing organizational capacity towards the process of institutionalization.



GEOGRAPHICAL COVERAGE



MMS has been implementing its development 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 Bill' of Bangladesh. These are highly disaster-prone and poverty-stricken areas of the country. These areas are still remaining out of the process of mainstreaming development. Considering the situation, MMS has given high priority to implement its program activities in these Charland areas.

PROGRAM PARTICIPANTS

MMS works mostly with the community people of Char and riverine areas applying 'family concept' giving special emphasis to women and includes all the members of a family and organizes the people through 'community approach'. The specific program participants are as follows;

Category/Priority	Characteristics of Program Participants
A	Hard-core Poor Families
B	Poor Families, Women Headed Poor Family
C	Marginal Families
D	Children, Adolescent, Youth Group
E	Poor Ethnic Community and Underprivileged People
F	Small and Medium Entrepreneurs and Special Service Providers
G	Public Representatives of the Local Government and Social Institutions specially, women.
Note: Priority given to the disadvantaged groups like, Poor Women Headed Families, Persons With Disability (PWD), Child Headed Families and Ethnic Families.	

ORGANIZATIONAL SETUP:

MMS started its journey in a small scale at a remotest village of Chouhali Upazila under Sirajgonj District. At present MMS implements its program activities through 24 offices in 5 Districts. MMS setup its head quarter in Sirajgonj in its own campus. The MMS HQ is situated on the bank of Jamuna River in the west side of Bangabandhu Bridge, adjacent to a strategic place on the way to northern Districts of the country. There is a fifty capacity well equip training centre in the same campus. 'Manab Mukti Academy', Training Centre, a Non-formal Primary School, and 7 Project Offices are running their project activities from HQ campus.

Major Achievements Highlights

- ✦ MMS has earned the capacity to respond local disaster within 24 hours of disaster emergency with full equipment. A number of 234 MMS staff members, 526 volunteers developed who provided voluntary support before, during, and after the disasters period. Developed 14 'Disaster Contingency Plan' (DCP) for addressing the disasters. Trained 526 volunteers who remain standby ready to provide any kind of support during disasters and vulnerable situation in the locality;
- ✦ Developed 25 Village Development Adaptation Plan (VDAP) and 23 Participatory Community Vulnerability Assessment (PCVA) and 16 CBO-based Annual Development Plan (ADP) for CBOs;
- ✦ Created opportunity for 10 Beggars by providing cash grant of BDT.10,00,000 (Per Beggar BDT.100,000) and involved them in Income generating activities which helped them to come out from vulnerability and became self sufficient;
- ✦ A total of 7240 program participants (mostly women) developed their leadership quality and leading 1448 Somity (Small group) at community level. Number of 1445 women Leader established their positions and rights within the family and in the society through leadership;
- ✦ A total of 20403 women received loan & improve their livelihood through different Income Generating activities and established their position and rights within the family and in the society;
- ✦ For ensuring better marketing facilities, developed linkage between women producer groups and different buyers, whole sellers, small traders, retailers, local service providers to nearby markets and in local cities. As a result, value-chain has been developed and established market linkage between the entrepreneurs of remotest Charland areas and buyers & sellers, and they are getting fair price.
- ✦ A total of 28770 program participants organized out of which 20476 are borrowers with an outstanding of BDT.444600099. All the program participants are organized into 1448 Samity (groups). Each group consists of 20 members in average;
- ✦ Implemented Humanitarian efforts for the Flood affected people by distributing relief in Cash and kind (Food & Non-food items). A total of 12,685 families benefited through flood support;
- ✦ A total of 32220 students covered under Mid-day Meal from 132 schools and Madrasas that helped to enhance regular attendance and reduced drop out rate;

- ✦ Number of 41 "School Management Committee – SMC" activated that enhanced regular attendance of teachers and students, organizing parents meetings and maintaining schools discipline;
- ✦ A total of 630 'Khude Dakter' developed through training on 'Personal Health and Hygiene' in all 132 primary schools and divided in to 42 small groups who are involved maintaining hygienic environment among the students and at home;
- ✦ A total of 4339 patients received treatment, out of which 1350 received primary health care services from 48 Satellite Clinic, 753 from 5 Health camp, 2236 from 193 Static Clinics and Door to Door visit and 63 patients received higher treatment through referral system. Of which 477 persons received free medicines;
- ✦ Formed 44 General Committees of CBOs consisting of 618 members (Women 67%) and 27 Executive Committees consisting of 140 members (Women 53%) that ensured the participation and enhanced the process of decision making of women within the CBOs and at community level that lead to their empowerment;
- ✦ Developed community organizations by forming different pressure groups like Citizen in Group (CIG), Ultra Poor Group (UPG) and Civil Society Action Group (CSAG) and other small forums for organizing people into common platform which united them raising their collective voice, access to rights, local services and justice as well as established a strong linkage with UP, Upazila, municipality, local administration and local development agencies.



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 the need-based programs and establish a process of sustainable shaping of the organization. The situation demands the expansion of geographical coverage and its programmatic expansion. 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 addressing 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 support the community people to come out 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 to the vision, the following initiatives are planned to implement steps by step in near future.

- The geographical coverage and programmatic interventions will be expanded in northern part of the country with disaster related social development activities and humanitarian interventions;
- Establish a workable community-based health-structure where the rural people can establish their rights to access to quality health services within a common system. Clinical services may be provided through setting up medical centres ensuring quality treatment with marginal cost;
- Develop the capacity of small entrepreneurs specially, women through providing financial support and building skills of producer groups at rural areas and develop market chain up to the national level. Establish backward and forward market linkage from grassroots to national level by providing employment in a large scale and enhancing opportunity to generate income;
- Step towards institutional shaping through enhancing programmatic interventions on Primary and Secondary Education and entered into the arena of higher education in Medical Science, Engineering and Social Studies. In order to develop the skills of youth groups especially, women, initiative will be taken to set up community-based vocational institutions which will open the windows of rural employments and income generation that will contribute to national growth;
- 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. Develop Microfinance Institution (MFI) from small scale to a large scale and create a chain of getting financial support from grassroots to national level;
- MMS intends to create rooms for new innovations and encourage research-based program development to face upcoming development challenges and bring about sustainable changes in the lives of community people.

সিরাজগঞ্জ জেলার চৌহালী উপজেলার ঘোরজান ইউনিয়নের একটি বিচ্ছিন্ন চর হলো তেঘুরী। এই চরে মোট ১৯৩ টি পরিবার বসবাস করে। এদের অধিকাংশ পেশায় কৃষক, তাঁতী, জেলে, শ্রমিক। এই গ্রামের ৯০% নারী গাভী পালন ব্যবসার সাথে জড়িত। তারা সকলেই শুধুমাত্র প্রাকৃতিক উপায়ে নিবিড় যত্ন ছাড়াই গাভী পালন করত। ছিল না জাত উন্নয়ন, উন্নত জাতের ঘাস চাষ, ক্রসব্রীড গাভী পালন, দানাদার খাদ্য, গাভীর আদর্শ গোয়াল ঘর, টিকা প্রদান, কৃমিনাশক ও নিবিড় যত্ন সম্পর্কে জ্ঞান। এমনকি তাদের গরুর বাজার সম্পর্কেও তেমন কোন জ্ঞান ছিল না। তারা গাভী গর্ভবতী হওয়ার আগেই ২২-২৪ টাকা লিটার দরে দুধ অগ্রিম বিক্রি করে দিত ঘোষের কাছে। এই গ্রামে মানব মুক্তি সংস্থা ২০১২ সালে কাজ শুরু করে। ২০১৪ সালে তেঘুরী গ্রামে দুধ উৎপাদক দল গঠন করা হয়। দুধ উৎপাদক দলে মোট সদস্য সংখ্যা ৫৭ জন। এর মধ্যে ৫২ জন নারী ও ৫ জন পুরুষ।

দুধ উৎপাদক দলে ৭ জন সদস্যের একটি ম্যানেজমেন্ট কমিটি গঠন করা হয়। যেখানে - ম্যানেজার - ০১জন, সহকারী ম্যানেজার - ০১ জন, ক্যাশিয়ার - ০১জন, সম্পাদক - ০১জন এবং সাধারণ সদস্য - ০৩ জন। সদস্যদের মতামতের ভিত্তিতে ম্যানেজার নির্বাচিত হন জাহানারা বেগম। প্রকল্প থেকে দুধ উৎপাদক দলের সদস্যরা বিভিন্ন বিষয়ে প্রশিক্ষণ পান, যেমন- গাভী পালন ও ক্ষুদ্র খামার ব্যবস্থাপনা বিষয়ক প্রশিক্ষণ, উদ্যোক্তা উন্নয়ন, নারীর অর্থনৈতিক নেতৃত্ব, এলএসপি (ভ্যাজিনিটর) বিষয়ক প্রশিক্ষণ, দুধ ও দুগ্ধজাত দ্রব্যাদি প্রক্রিয়াকরণ, বাজার সম্প্রসারণ, প্রাথমিক স্বাস্থ্য ও দুর্যোগ ব্যবস্থাপনা বিষয়ক প্রশিক্ষণ ইত্যাদি। দুধ উৎপাদক দলে প্রতি মাসে ইস্যু মিটিং এর মাধ্যমে গাভী পালনের বিভিন্ন বিষয় নিয়ে আলোচনা করা হয়। এ পর্যন্ত জেম কম্পোনেন্টের আওতায় বকনা ক্রয় সাপোর্ট দেয়া হয়েছে - ০৭টি, মডেল ঘর সাপোর্ট - ১৬টি ও ঘাস চাষ সাপোর্ট - ০৭টি। দুধ উৎপাদক দলের ও সিবিও সদস্য ঘাস চাষ করেছে - ৫৫ জন, ক্রস ব্রীড গরু কিনেছে - ৩৫ টি, মডেল ঘর করেছে - ১২ জন, এআই (Artificial Insemination) সেবা নিয়েছে - ২২জন। সদস্যগণ এখন এসব্রীড গরু কিনছেন, উন্নত জাতের ঘাস চাষ করছেন, নিয়মিত টিকা দিচ্ছেন, দানাদার ও উন্নত জাতের ঘাস খাওয়াচ্ছেন, এআই সেবা নিচ্ছে। ধীরে ধীরে ক্রসব্রীড গাভীর সংখ্যা বাড়ছে। ফলে দুধ উৎপাদন বৃদ্ধি পেয়েছে।

এমএমএস-এর সহযোগিতায় দুধ উৎপাদক দলে একটি দুধ সংগ্রহ কেন্দ্র স্থাপন করা হয়েছে। দুধ সংগ্রহ কেন্দ্রে ০৭ সদস্য বিশিষ্ট একটি কমিটি আছে। এই কমিটির ম্যানেজার দুধ সংগ্রহ কেন্দ্র পরিচালনা করেন। প্রতিদিন সকাল বেলা সদস্যরা দুধ নিয়ে সংগ্রহ কেন্দ্রে আসেন এবং ম্যানেজার জাহানারা তাদের কাছ থেকে দুধ সংগ্রহ করে ক্যানে ভরে তার স্বামী অথবা ছেলেকে দিয়ে মিষ্টির দোকান অথবা বাজারে কোন বড় ক্রেতার কাছে বিক্রি করেন। তার এ কাজে সহযোগিতা করেন পিজি সদস্য মোছা: আনজিরা বেগম। প্রতিদিন গড়ে ৭০-৮০ লি. দুধ তিনি সংগ্রহ করেন। প্রতিদিন গড়ে ২৫ - ৩০ জন দুধ উৎপাদক দলের সদস্য ও ১৫ - ২০ জন সিবিওর সদস্য দুধ সংগ্রহ কেন্দ্রে দুধ সরবরাহ করেন। জাহানারা সদস্যদের কাছ থেকে ৩২ টাকা দরে দুধ ক্রয় করেন এবং তিনি তা বিক্রি করেন ৪০-৪৫ টাকা দরে। এতে সদস্যরা লিটার প্রতি ৮ - ১০ টাকা করে বেশি পাচ্ছে। সহযোগি আনজিরাকে তিনি লিটার প্রতি ১ টাকা করে পারিশ্রমিক প্রদান করেন। সদস্যদের সত্তাহা একদিন দুধের দাম পরিশোধ করেন। এতে জাহানারা, আনজিরা সহ দুধ উৎপাদক দলের সদস্যরা সকলেই ব্যবসার সাথে যুক্ত হয়েছেন। বেড়েছে তাদের গাভী পালনের আর্থ।

দুধ সংগ্রহ কেন্দ্রের মাধ্যমে দুধের দাম বৃদ্ধির ফলে আশ-পাশের গ্রামেও এর প্রভাব পড়েছে। আশ-পাশের গ্রামের লোকজনও এখন তাদের ঘোষের সাথে দর কষাকষির মাধ্যমে দুধের দাম বৃদ্ধি করেছে। দুধ উৎপাদক দল দুধ সংগ্রহ কেন্দ্রের পাশাপাশি ফড়ার ব্যাংক স্থাপন করেছে। ফড়ার ব্যাংকে রেডি ফিড, গমের ছবি ইত্যাদি দানাদার খাদ্য সহ ঘাসের বীজ, কৃমির ঔষধ ইত্যাদি পাওয়া যায়। এতে করে নারীরা নিজেরাই তাদের প্রয়োজন মতো গরুর খাদ্যসহ অন্যান্য প্রয়োজনীয় জিনিসপত্র কিনছে। দুধ উৎপাদক দলের নারীরা ব্যবসায় যুক্ত হওয়ার পর নারীর অর্থনৈতিক নেতৃত্ব বেড়েছে। তারা তাদের আয়ের টাকা পরিবারে বা তাদের নিজেদের জন্য প্রয়োজন মতো খরচ করছে। সঞ্চয় ও ডিপিএস করছে। বেড়েছে তাদের ক্ষমতা ও নেতৃত্ব। সামাজিক কর্মকাণ্ডেও তাদের অংশগ্রহণ বেড়েছে। তারা সিবিও কমিটির সাথে একসাথে ইউনিয়ন পরিষদ, উপজেলা পরিষদ এর সাথে যোগাযোগ করে তাদের প্রয়োজন মতো রাস্তাঘাট করছেন। তারা এখন গ্রামে নারী নির্যাতন, বাল্য বিবাহ ইত্যাদি প্রতিরোধে কাজ করছেন। তেঘুরী গ্রামের সদস্যরা বাল্যবিবাহ না দেওয়ার অঙ্গীকারনামায় স্বাক্ষর করেছেন।

আজ ঘোরজান চরের বিচ্ছিন্ন তেঘুরী গ্রামে এসেছে উন্নয়নের হোঁয়া। তারা এখন তাদের প্রয়োজন মতো অধিকার আদায়ের জন্য ইউনিয়ন, উপজেলা পরিষদ এর সাথে যোগাযোগ করে সেবা আনতে পারেন, বাজারে তাদের অভিজ্ঞতা বৃদ্ধি পেয়েছে, বেড়েছে সমাজে নেতৃত্ব, সর্বোপরি পরিবারে বেড়েছে সন্মান ও মতামত প্রদানের ক্ষমতা।

Part 2

STRATEGIC ISSUES

Strategic Issues and
Strategic Achievements



STRATEGIC ISSUES

MMS developed a five-year 'Strategic Plan' in 2013 and reviewed time to time. MMS sets its development strategies and strategic directions for effective program implementation, utilization of human resources and smooth growing of the organization. The strategies guide the programmatic interventions and organizational behavior for creating enabling environment for the organization. The strategies are categorized in eight major areas.

Strategic Issues and Strategic Achievements

STRATEGY

1

Capacity Building at all levels of Community People Combating Climate Change Adaptation & Disaster Maagement.

DESCRIPTIONS

MMS proved itself as a specialized organization in addressing the disaster related issues. The development activities of MMS have been designed considering the 'climate change issues' as crosscutting factor aiming to build-up the capacity of the community people of the Charland areas to reduce the disaster risks and adapt the situations happened due to climate changes and disasters

Strategic Achievements

- ✚ MMS has earned the capacity to respond local disaster within 24 hours of disaster emergency with full equipments.
- ✚ A number of 234 MMS staff members, 526 volunteers developed who provided voluntary support before, during, and after the disasters period. Developed 14 'Disaster Contingency Plan' (DCP) for addressing the disasters;
- ✚ Developed 25 Village Development Adaptation Plan (VDAP) and 23 Participatory Community Vulnerability Assessment (PCVA) and 16 CBO-based Annual Development Plan (ADP);
- ✚ A total of 16 'Regilance Action Groups (RAG) formed and initiated to develop 16 a three-year action plan by each group and submitted to Union and Upazila Parishad to include their annual action plan and budget;
- ✚ Implemented Humanitarian efforts for the Flood affected people by distributing relief in Cash and kind (Food & Non-food items). A total of 12,685 families benefitted through flood support.



Strategic Issues and Strategic Achievements

STRATEGY 2

Enhance Quality Education by Ensuring Child Rights and Increase of Literacy Rate

DESCRIPTIONS

MMS developed a 'Master Plan' to address two burning issues of the country which are on 'establishing child rights' and improving the 'literacy rate' at Char-land areas. MMS implements formal and non formal primary education and secondary education programs to ensure quality education and increase the literacy rate in the Charland areas.

Strategic Achievements

- ✚ MMS has earned the capacity to respond local disaster within 24 hours of disaster emergency with full equipments. A number of 234 MMS staff members, 526 volunteers developed who provided voluntary support before, during, and after the disasters period. Developed 14 'Disaster Contingency Plan' (DCP) for addressing the disasters;
- ✚ Developed 25 Village Development Adaptation Plan (VDAP) and 23 Participatory Community Vulnerability Assessment (PCVA) developed and 16 CBO-based Annual Development Plan (ADP) for CBOs;
- ✚ A total of 16 'Regilance Action Groups (RAG) formed and initiated to develop 16 a three-year action plan by each group and submitted to Union and Upazila Parishad to include their annual action plan and budget
- ✚ Developed awareness and skills of 36 CBO members on DRR & CCA who provide voluntary services during disasters. They also contributed to build awareness to the community people before, during and after the disasters;
- ✚ Implemented Humanitarian efforts for the Flood affected people by distributing relief in Cash and kind (Food & Nonfood items). A total of 12,685 families benefitted through flood support.



বিদ্যালয়টির নাম ৩২নং পুকুরিয়া কোদালিয়া সরকারী প্রাথমিক বিদ্যালয় যা সিরাজগঞ্জ জেলার চৌহালী উপজেলায় অবস্থিত। অন্য সব সাধারণ বিদ্যালয়ের মত হলেও এই বিদ্যালয়ে ৩য় তোলায় ইউনিয়ন রিসোর্স সেন্টার (ইউআরসি) ট্রেনিং সেন্টার অবস্থিত। এখানে উপজেলার সকল বিদ্যালয়ের শিক্ষকগণদের বিষয়ভিত্তিক প্রশিক্ষণ করানো হয়। বিদ্যালয়টির শিক্ষার গুণগত মান ভাল। ২০১৫ সালে বাংলাদেশ সরকারের অর্থায়নে এবং WFP'র কারিগরি সহায়তায় স্কুল ফিডিং কর্মসূচি শুরু হয় চৌহালী উপজেলায়। সাথে সাথে স্কুলটিও ফিডিং কর্মসূচির আওতাভুক্ত হয়। কিন্তু এখানে কোন সবজি বাগান ছিল না। বিভিন্ন সময় মানব মুক্তি সংস্থার কর্মীগণ স্কুলটিতে সবজি বাগান সৃজনে প্রচেষ্টা চালায়, ছাত্র-ছাত্রীদের উদ্বুদ্ধ করে, শিক্ষকদের কাছ থেকে পরামর্শ নেয়। এসএমসির সভাপতির সাথে বিষয়টি নিয়ে বিষয়ভাবে আলোচনা করে স্কুল পর্যায়ে বাগানের সুফলগুলো তুলে ধরে সভাপতি মহোদয় রাজি হন এবং নিজের বাগানের বাঁশ কেটে সবজি বাগানের বেড়া দেয়ার ব্যবস্থা করেন। বাগানে কি কি সবজি করা যেতে পারে তার পরিকল্পনা করে বীজ ও চারা সংগ্রহ শুরু করেন। এসএমসির কর্মচারীগণের সহায়তায় তিনি শিক্ষক ও ছাত্রছাত্রীদের নিয়ে চারা, বাসক চারা সংগ্রহ ও রোপন করেন আর এভাবে বাগানটি খুব অল্প সময়ের মধ্যে একটি সুসংগঠিতভাবে পূর্ণাঙ্গ সবজি বাগানে পরিণত হয়। ২০১৬ সালের মাঝামাঝিতে স্কুল ফিডিং কর্মসূচির প্রকল্প পরিচালক মহোদয় জনাব রাম চন্দ্র দাস এবং WFP'র প্রতিনিধি জনাব শাহিদা আক্তার স্কুলটি ভিজিট করলে স্কুলের বাগানটি দেখে মুগ্ধ হন এবং বাগানটি সারা বছর ধরে চলমান রাখা ও চৌহালীর সকল স্কুলকে এইরূপ বাগান করার জন্য নির্দেশনা প্রদান করেন। সেই সাথে সভাপতি মহোদয়কে ধন্যবাদ জানিয়ে এটি একটি “স্কুল পর্যায়ে আদর্শ বাগান” হিসেবে ঘোষণা করেন। সেই সময় পালং শাক ও লালশাক দিয়ে শুরু হলেও বর্তমানে তা বেগুন চারা, লাউ, মরিচ, বার মশলার গাছ ইত্যাদিতে ভরপুর হয়েছে। এখন শিক্ষার্থীদের কৃষি শিক্ষার পাশাপাশি এখানকার সবজি বিক্রি করে স্কুলের টয়লেটের টিস্যু, হারপিক, পানির জগ, গ্লাস ইত্যাদি ছোট ছোট চাহিদাগুলোও পূরণ করা সম্ভব হচ্ছে। বাগানটির চারপাশে শক্ত করে বাঁশের বেড়া দেয়া হয়েছে এবং ছাত্র-ছাত্রীরা নিয়মিত বাগানের যত্ন নেয়। এতে করে বাহিরে গরু-ছাগলের হাত থেকে রক্ষা পাচ্ছে বাগানটি। ন পাশাপাশি ছাত্র-ছাত্রীরা সবজির সঠিক চাষ পদ্ধতি এবং সবজির গুণাগুণ সম্পর্কে জানতে পারছে। যা তাদের সবজি খাওয়া এবং পুষ্টির চাহিদা পূরণে ব্যাপক ভূমিকা রাখছে। এসএমসি সদস্যগণ এবং স্কুলের শিক্ষকগণ বাগানটির পৃথক পরিচর্যা এবং রক্ষণাবেক্ষণ করে থাকেন। এছাড়াও বিদ্যালয়টির ইউআরসি ট্রেনিং সেন্টার হওয়ায় বিভিন্ন স্কুলের শিক্ষকগণ এখানে এসে প্রশিক্ষণের পাশাপাশি বিদ্যালয়টির বাগান দেখে তাদের নিজের স্কুলেও এইরূপ সবজি বাগান করার জন্য উদ্বুদ্ধ হচ্ছে। যা স্কুল ফিডিং প্রকল্পের উদ্দেশ্য বাস্তবায়নে সহায়ক ভূমিকা পালন করছে। তাই ৩২নং পুকুরিয়া কোদালিয়া বিদ্যালয়ের বাগানটি চৌহালীর “আদর্শ ও সবজি বাগান” হিসেবে পরিণত হয়েছে যা অন্যান্য স্কুলের জন্য অনুকরণীয়।



Strategic Issues and Strategic Achievements

STRATEGY 3

Ensure Mental and Physical Health through Community Health, Nutrition and Family Planning Program

DESCRIPTIONS

Aiming to build a comprehensive awareness on health and access to health services provided by the government and other organizations, MMS implements Health, Nutrition and Family Planning Programs.

- MMS conducted a baseline survey on 'Health Status and Access to Health Services' in the community level at Char-basin areas which is being updated every year. Based on the findings, MMS designed and implemented the program activities.
- Developed 75 Village Doctors (Quack) through training who are providing Basic Health Services to the community people. Developed skills of 24 Traditional Birth Attendants (TBA) through training who are providing Labor services to mothers before, during and after the delivery. Referral system has been developed and 35 patients referred for better/higher treatment to government hospitals during the reporting period;
- A total of 4339 patients received treatment, out of which 1350 received primary health care services from 48 Setellite Clinics, 753 from 5 Health camps, 2236 from 193 Static Clinics and Door to Door visits and 63 patients received higher treatment through referral system. Of which 477 patients received free medicines;



Strategic Issues and Strategic Achievements

STRATEGY 4

Reduce Social discrimination through Capacity Building, Leadership Development and Creating Employment Opportunity for Women

DESCRIPTIONS

Highest importance has been given to women empowerment, women leadership and social relationships between men-women. This strategic issue is considered as cross-cutting issue in designing projects and developing organization's policies and guidelines. MMS gives high priority to ensure women participation in the process of decision making at all levels of the organization.

Strategic Achievements

- ✚ Formed 44 General Committees of CBOs consisting 618 members (Women 67%) and 27 Executive Committees consisting of 140 members (Women 53%) that ensured the participation and enhanced women participation in the process of decision making within the CBOs and community that lead to women empowerment;
- ✚ A number of 165 women developed their leadership capacity and managing the CBOs and other sub-groups like; Milk Producers groups, Milk Collection Centre, organizing different issue-based meeting and included in different committees of Local Institution Government (LGI);
- ✚ A total of 7240 program participants (mostly women) developed their leadership quality and leading 1448 Samity (group) at community level. Number of 1445 women Leaders established their positions and rights within the family and in the society through leadership;
- ✚ 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;
- ✚ To ensure women friendly environment at organizational level, MMS developed "Nari Forum" under the women leadership as gender-focal person who look after all the gender-related issues and initiates to address those within shortest period of time.



Strategic Issues and Strategic Achievements

STRATEGY 5

Develop Self-reliant Community through Entrepreneurship Development, Income Generation and Self Employment

DESCRIPTIONS

Targeting the hardcore poor, poor and marginalized group of people, MMS provides financial support for running different income generating activities, developing small enterprises and creating employment opportunity. Leading to specific changes in the livelihood of the community.

Strategic Achievements

- ✦ A total of 28770 program participants organized out of which 20476 are borrowers with an outstanding of BDT.444600099. All the program participants are organized into 1448 small groups. Each group consists of 20 members in average;
- ✦ A total of 26 program participants created 'Contributory Savings Fund' and deposited BDT.345015 where 50% amount contributed by MMS. After maturity of savings fund, a total amount of BDT.205605 distributed to 14 members;
- ✦ Created opportunity for 10 Beggars by providing cash grant of BDT.10,00,000 (Per Beggar BDT.100,000) and involved them in income generating activities which helped them to come out from vulnerability and became self sufficient.
- ✦ A total of 17660 borrowers and medium entrepreneurs out of which member of 410 entrepreneurs created employment opportunities for others (in average - 3-4 person) by receiving 10,000 + as financial support;
- ✦ The program participants received financial, technical and materials support based on their demand and accessibility of local market that ensured better marketing facilities. Initiatives taken to develop linkage between women producer groups and different buyers, whole salers, small traders, retailers, local service providers to nearby markets and in local cities. As a result, a process of value-chain system has been developed and established market linkage between the entrepreneurs of remotest Char areas and buyers & sellers, and they are getting fair price for their products.



Strategic Issues and Strategic Achievements

STRATEGY 6

Establish a workable system of practicing Good Governance at Community and all levels of the Organization

DESCRIPTIONS

It is a strategic mandate of MMS to ensure practicing and promotion of good governance at community level and within the organizational environment. Specific changes happened in the community and at organizational level which ensured the practice of good governance. This culture created an enabling working environment in the community and within the organization.

Strategic Achievements

Community Level:

- ✚ 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);
- ✚ As part of ensuring transparency in financial management and enhancing its controlling system, internal audit system has been developed within the organization and conducted audit in quarterly basis and conducted external audit annually either nominated by the relevant funding agencies or MMS Executive Committee and all financial transactions made under banking system;
- ✚ The "Five Year Strategic Plan" of MMS developed through ensuring active participation of different level of stakeholders like, project participants, staff members, members of executive committee, donors and government officials;
- ✚ Ensured participation at different levels of staff and beneficiaries in project designing, planning and implementation and developed a process of feedback for reviewing the project plan;
- ✚ 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.
- ✚ A "Complain Mechanism" has been developed and accelerated both at organization and field level where access to everybody has been ensured through hotline.



Strategic Issues and Strategic Achievements

STRATEGY 7

Mobilization of Resources, Building People-oriented Opinion through Social Mobilization, Policy Advocacy and Networking.

DESCRIPTIONS

As a humanitarian development organization, MMS is concerned about mobilizing people and local and outside resources and its effective utilization for grassroots development. MMS deals with social issues through effective advocacy and networking along with the community people to build the opinion in favour of the community interests.

Strategic Achievements

Resources Mobilization:

- Numbers of 94 community leaders are included as member of UP Standing Committees. Provided support to design and implement 25 projects through the amount of taka collected as tax of Union Parishad. A number of 19 persons got legal support from village court that ensured justice to the poor. Increased community participation in UP activities like ward meeting, open budget session, tax assessment, tax collection and utilization of tax fund;
- 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;
- A number 06 joint 'Project Monitoring Cells' have been established at Upazila level creating opportunity to monitor the development projects along with Public Representatives; Mobilized poor and landless community 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;
- Trained 526 volunteers who remain standby ready to provide any kind of support during disasters and vulnerable situation.

Social Mobilization:

- Developed community organizations by forming different pressure groups like; Citizen in Group (CIG), Ultra Poor Group (UPG), Civil Society Action Group (CSAG) and other small forums for organizing people into common platform which united them raising their collective voice, access to rights, local services and justice as well as established a strong linkage with Union Parishad (UP), Upozila, Municipality, local administration and local development agencies;
- Developed capacity of 112 Public Representatives on their constitutional rights, good governance, and the process of service delivery. Mobilized Community People along with the public representatives to pay taxes on time. Assisted to organize open budget to ensure community participation in UP development budget;
- Mobilized community people like; Traditional Village Doctor (Quack), Traditional Birth Attendants (TBA), Local Services Providers (LSP), Imam, Teachers, Village Development Committee (VDC), leaders of Community Based Organizations (CBO) for providing voluntary services to the community during disasters and any other humanitarian crisis of the local community;
- Mobilized mass community people by organizing different Meeting, workshop, seminar, video show, rally, talk show, debate for providing support to different social issues like; climate change & disaster risks reduction, 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 of the community people organizing 38 'Upazila-Based Survivors' Committees.

Strategic Issues and Strategic Achievements

STRATEGY 8

Grassroots Level Organizational Development and Institutional Capacity Building of MMS

DESCRIPTIONS

MMS 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. MMS develops and reviews its policies and guidelines to bring about specific changes in organizational behavior and programmatic interventions which can lead MMS towards institutional development.

Strategic Achievements

Community Level:

- ✚ The program participants earned the capacity and technical knowhow to mobilize local resources, managing small groups, financial management and capacity to lead grassroots organizations like; Community Based Organizations (CBO), Village Development Committee (VDC), Producer Groups, Farmers Groups, Adolescent Groups and other Entrepreneur Groups;
- ✚ A total of 28770 program participants organized in going out of which 20476 are borrowers with an outstanding of BT.D.444600099. This program covered 39 Union Parishad under 12 Upazila under Sirajgonj, Tangail and Paba District. All the program participants are organized into 1448 small groups. Each group consists of 20 members in average. Established 28 community-based 'Food Bank' for future emergency food security;
- ✚ Prepared 25 'Village-wise Disaster Contingency Plans' to address the disaster-risks and developed Union-wise Contingency Plans for 40 Union Parishad;
Involved grass-roots organizations (CBOs, CIGs, UPGs and CSAGs) in monitoring and supervision of the project activities at community level;
- ✚ Provided support to take registration of 10 grassroots organizations from the Department of Social Welfare and Cooperative;
- ✚ The CBO members established functional relationship with the Local Government Institutions (UP, Upazila and Municipality) as well as different sectors of government and non-government organizations;

Organization Level:

- ✚ In order to ensure the community participation in the organizational decision making process, MMS included the representatives from the CBOs 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.
- ✚ Established 'Manab Mukti Academy' for generating new ideas and innovations through education and research and replicate the innovations in programmatic interactions;
- ✚ Created opportunity for developing the capacity of the program participants and MMS professionals by setting up a well-equip Training Centre. Developed agro-based innovative programs for encouraging new innovations through research and generation of fund for the organization.

Organization Development at Grassroots Level

With a view to strengthening the process of organizational development at grassroots level, the community people developed the following groups and committees through which the development process has been enhanced towards sustainable changes.

Grassroots Level Groups and Committee		Number
Sl.		
1	Village Development Committee (VDC)	47
2	Community-Based Organization (CBO)	44
3	Producer Group	36
4	Adolescent Group	23
5	Women Entrepreneurs Group	425
6	Ultra-Poor Group	215
7	Primary Group	1448
8	Branch Management Committee	12
9	Central Federation committee	01
10	Farmer's Field School (FFS)	25
11	Self Help Group	50
12	Allaince Action Group	16



শাহানার জন্ম চর রাঙ্গুনীবাড়ির একটি গরীব পরিবারে। বাবা- মার আর্থিক অবস্থা খারাপ থাকার কারণে লেখাপড়া করতে পারেনি। ফলে ১৬ বছর বয়সে একই ধামের তাঁত শ্রমিক মোঃ শহিদুল ইসলামের সাথে তার বিয়ে হয়। স্বামীর একার রোজগারে সংসার চালানো কঠিন হয়ে পড়ে। তাই স্বামীর মতো সেও একটি গামছা ফ্যাক্টরীতে তাঁত শ্রমিক হিসেবে কাজ শুরু করে। দু'জনের রোজগারে দু'বেলা দু'মুঠো খেয়ে জীবন কাটতে থাকে। কিন্তু শাহানা এখানেই থেমে থাকেনি। কাজ করার পাশাপাশি ফ্যাক্টরীর মালিক হওয়ার স্বপ্ন দেখতে থাকে। সে মানব মুক্তি সংস্থার সয়দাবাদ শাখার আওতায় চর রাঙ্গুনীবাড়ি মহিলা সমিতিতে ভর্তি হয় ২০০৩ সালে। জানুয়ারী, ২০০৪ সালে ১ম দফায় ৪০০০/- (চার হাজার) টাকা ঋণ গ্রহণ করে একটি হস্তচালিত (হ্যান্ডলুম) তাঁত ক্রয় করে। অন্যের ফ্যাক্টরীর কাজ ছেড়ে দিয়ে সে নিজের কেনা একটি তাঁত দিয়ে গামছা বোনাতে শুরু করে। যেহেতু সে ইতোমধ্যে গামছা বুননের অভিজ্ঞতা অর্জন করেছে তাই সে দক্ষতার সাথে গামছা তৈরি করতে থাকে। তার গামছার গুণগতমান ভালো হওয়ার কারণে স্থানীয় বাজারে তার গামছার ব্যাপক চাহিদা তৈরি হয়। ১ম ঋণ পরিশোধের পর পুনরায় ঋণ নিয়ে সে ব্যবসার প্রসার ঘটাতে থাকে। ব্যবসার মুনাফা এবং সংস্থার ঋণ নিয়ে সে পর্যায়ক্রমে তাঁতের সংখ্যা বাড়াতে থাকে। সর্বশেষ ১,৫০,০০০/- টাকা ঋণ নিয়ে আরো তাঁতের সংখ্যা বৃদ্ধি করেছে। বর্তমানে তার স্বামী অন্যের ফ্যাক্টরীর কাজ বাদ দিয়ে স্ত্রী শাহানার ফ্যাক্টরীতে কাজ করছে এবং দুইজনে মিলে কাজ করে ফ্যাক্টরীটি সামনের দিকে এগিয়ে নিয়ে যাচ্ছে। শাহানা তার মেধা ও শ্রমকে কাজে লাগিয়ে বর্তমানে একটি ফ্যাক্টরীর মালিক হয়েছে যেখানে মোট ৬০টি তাঁত চলমান আছে। তার ফ্যাক্টরীতে আজ প্রায় ১০০ জন শ্রমিক কাজ করে যাদের সকলেই নারী। শাহানা নিজে নারী হয়ে অন্য নারীদের কর্মসংস্থানের সুযোগ সৃষ্টি করেছে যা এলাকায় এক অন্যান্য নজির স্থাপন করেছে। শাহানা তার উৎপাদিত পণ্য বাজারজাতকরণের মাধ্যমে সকল এলাকায় সম্প্রসারিত করতে চায়। যেসকল তাঁত এখনো হস্তচালিত (হ্যান্ডলুম) আছে তা অচিরেই পাওয়ার লুমে রূপান্তরিত করার পরিকল্পনা আছে। যেহেতু সে অর্থের অভাবে পড়াশুনা করতে পারেনি সেহেতু তার ২টি ছেলে এবং ১টি মেয়েকে সে উচ্চ শিক্ষায় শিক্ষিত করতে চায়।



Part 3

PROGRAM INTERVENTIONS



MMS PROGRAMS 2016 - 2017 AND Immediate Achievements

MMS implements a total of 15 projects to address the development issues of the disadvantaged community side by side providing with humanitarian services. In order to smooth functioning, all the development initiatives are categorized in 5 major areas.

MMS PROJECTS AT A GLANCE

MMS Core Programs: Thematic Areas	SL. No	MAJOR PROGRAMS/PROJECTS
CLIMATE CHANGE ADAPTATION AND DISASTER RISK REDUCTION (CCADRR) PROGRAM	1	Resilience through Economic Empowerment Climate Adaptation, Leadership and Learning (REE-CALL)
	2	Promoting Climate Smart Village Project
	3	From Vulnerability to Resilience (V2R Plus and 3)
	4	UN joint program
INTEGRATED LIVELIHOOD DEVELOPMENT PROGRAM (LDP) THROUGH ECONOMIC ADVANCEMENT	5	Income Generating Program (IGP)
	6	Vulnerable Group Development (VGD)
	7	OBA Sanitation Micro Finance Program
SOCIAL DEVELOPMENT PROGRAM (SDP) THROUGH HEALTH, EDUCATION AND COMMUNITY SERVICES	8	School Feeding Program in Poverty-Prone Areas
	9	Enhancing Resources and Increasing Capacities of Poor Households Towards Elimination of their Poverty - ENRICH (SAMMRIDDI) Program
	10	Inclusive Health and Education Program in Char Areas
	11	Inclusive Home Solution (IHS)
EDUCATION AND RESEARCH (MMAER)	12	MMS Training Centre (MTC)
	13	Formal and Non-Formal Education Program
	14	Corporate Social Responsibility (CSR): Naveeda Khan and Associates
	15	Agro-based Research Innovation Program (ARIP)
HUMANITARIAN EFFORTS		Humanitarian Efforts through Social Initiatives and Relief Services: Flood Response 2016

Core Program: CLIMATE CHANGE ADAPTATION AND DISASTER RISK REDUCTION (CCA-DRR) PROGRAM

MSS evolved in disaster and exists in disaster. It grown in a disaster-prone area and works with disaster affected community. MMS implements most of its development and humanitarian activities focusing the climate change and disaster related issues from the very beginning. This issue is considered as the crosscutting factor and reflected in most of the projects. The following projects have been implemented under the umbrella of 'Climate Change and Disaster Management' Program of MMS.

Project 1

Immediate Achievements

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

The REE-CALL is a long-term project of MMS which has been implemented since July 2010 to achieve a broader 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 04 Union Parishad of Chowhali and Sadar Upozila under Sirajgonj District covered targeted to poor women, men, girls and boys in the commanding areas.

A team of 06 committed staff members 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.

- ✚ A total of 4552 HHs are getting direct benefit that covered 21898 population (6407 women, 6616 male, 4522 girls and 4353 boys) All the activities of the project are implementing through the planning and supervision of 23 CBOs;
- ✚ Developed awareness and skills of 36 CBO members on DRR & CCA who provide voluntary services during disasters. They also contributed to build awareness to the community people before, during and after the disasters;
- ✚ A total of 600 'Model Farmers' have been developed. Of them, 84 women farmers received 'Farmer's Card' from the Agriculture Department that increased their honour in the community and helped them to receive agriculture inputs like seeds, fertilizer, insecticides and easy access to agriculture loan with low interest that enhanced their income;
- ✚ A total of 16 'Resilience/Alliance Action Group (RAG)' initiated to develop 16 three-year action plans and submitted those to the Union and Upazila Parishad to include in their annual budgets as well as annual action plans;
- ✚ Developed a total of 12 Producer Groups, 74 Model Farms, 12 High Breed Cows, 26 Grass Enterprises, 1 Milk Processing Enterprises that benefited 113 families and established 9 community based 'Milk Collection Centers (MCC)' in 12 Dairy Producer Group (PG);
- ✚ Developed variety of cows through applying Artificial Insemination (AI) in Char areas;
- ✚ Developed variety of fodders that enhanced the beef fattening and cow milching process of the community. Established 12 community-based 'Feed and Fodder Bank' for capacity development and strengthen Dairy Producer Groups under the ownership and supervision of CBOs;
- ✚ A number of 3 (M-2, F-1) employed in Government Livestock department as 'Community Development Livestock Volunteer' for 05 years;
- ✚ Developed 38 women small entrepreneurs in 12 CBOs who ran their business by themselves and created employment opportunity for others.

Project 2



Immediate Achievementss

Promoting Climate Smart Village Project

MMS implemnts this project to achieve a broder goal to "contribute to reduced hunger period (yearly), increased food & nutrition security in two most vulnerable fragile eco-systems of Bangladesh namely Char & Haor regions" since September 2015.

A total of 5000 poor, ultra poor and lower middle class families are covered under this project in Serajgonj District with the financial support of BMZ & Welthungerhilfe. The focus of the project are; 1. Practicing Climate Adaptive Agricultural Technolgies, 2. Developing Capacity and Resilience on Disaster Risk Reduction and 3. Participatory Learning and Action (PLA) on nutritional good practices.

- A total of 250 farmers benefitted by reducing losses and damages through rereceiving 'Agro-Advisory and Climate Information Services' through mobile-based SMS and helped neighbours by disseminating massages;
- A total of 50 Self-Help Groups (SHG) formed with 5147 members in 25 villages. SHG developed an action tool named 'Village Development and Adaptation Plan (VDAP)'.
- SHG initiated to create mandatory 'Cash Saving Fund' (present savings status BDT.3159336) for meeting up the disaster crisis. In addition, number of 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 (RF) who built-up skills of 375 model farmers (Each RF developed 15 Model Farmers) and established 25 'Field Farmer Schools (FFS)' through which initiated to develop the knowledge and skills of 2500 farmers;
- A total of 3599 farmers applied new 'Climate Adaptive Agricultural Technologies' in the practical field and set examples to other farmers in the community;



Project 3

Immediate Achievements

From Vulnerability to Resilience (V2R Plus and 3):

The 'V2R Plus' project started its operation in April 2015 and targeted to be completed by December 2017.

The goal of the project is 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.

- ✚ Developed knowledge and skills of 450 members of 'Disaster Management Committee' on their duties and responsibilities about disaster management;
- ✚ Trained 185 women farmers on 'Vegetables Cultivation', 'Crops Storage' and 'Early Weather Forecasting';
- ✚ Built 1 shelter cum classroom/bicycle garage for the students and teachers of a High school under Kajipur Upazila in Sirajgong;
- ✚ Built awareness of 3000 community people on preparedness of flood through Early Warning System through issue-based meeting;
- ✚ 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 10 'Weather and Flood Information Display Board' (mensual) including 15 digital board at 15 Union Parishad;
- ✚ Developed skills of 181 volunteers on modern technology related to Fish Cultivation, Primary Health Care and Livestock Raring with necessary equipments;
- ✚ A total of 3500 cattle vaccinated on 'Anthax' through volunteers and government livestock department.
- ✚ Created opportunity for 155 vulnerable families for alternative income sources, out of which 128 families received BDT.9000 each and 27 families got BDT.8000 each, (in total BDT.1098000) and started small trading like; Grossery Shops, Tea stall, Vegetable buisness, Ferry business and purchased Van, Rickshaw, Thread Rolling Machine, Bamboo Handloom and Sewing Machine.



Project 4



Immediate Achievements

UN Joint on support for north-west Bangladesh Food, WASH, Food Security and Nutrition)

To provide “support to flood affected population having access to flood resilient WASH services and ensure access to nutritional services among the children under five and pregnant and lactating women” the project was implemented from September 2016 to March 2017.

It covers four Union Parishad of Chowhali and Belkuchi Upazila under Sirajgonj District. The project was funded by UNICEF.

- Number of 5133 'under five' children covered under screening and improved nutritional status;
- Improved nutritional awareness of 3000 pregnant and lactating mothers on Infant Young Child Feeding (IYCF) practices;
- A total of 50 Severe Acute Malnutrition (SAM) children received treatments at government hospitals through referral system;
- A total of 2000 families received cash grant @ BDT.1500 per family as nutrition and food support.



Core Program: INTEGRATED LIVELIHOOD DEVELOPMENT PROGRAM (ILDP) THROUGH ECONOMIC ADVANCEMENT

MMS implements its program activities in a holistic approach of development focusing 'family' as a unit of development. Integrated development approach can only enhance the 'total livelihood development' of a family. So MMS provides a package of 'complete support' to the target communities through addressing all necessary issues of all the members of a family like; health, education, financial assistance and other social services. One of the major components of the program interventions of MMS is to provide financial support to the poor to enhance their capacity towards 'self-employment', 'income generation' and increase 'savings'. Two major programs have been implemented under this core program for bringing long-term changes in the livelihood of poor and marginalized community.

Income Generating Program (IGP)

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". The program participants include; poor, hardcore poor and marginal farmers. The program is supported by PKSF and governed by MRA. MMS implements this program through 15 Branch Offices.

During the reporting period a total of 28770 program participants organized out of which 20476 are borrowers with an outstanding of BDT.444600099. This program covered 39 Union Parishad under 12 Upazila under Sirajgonj, Tangail and Paba District. All the program participants are organized into 1448 small groups (Samity). Each group consists of 20 members in an average;

Rural Micro Credit (Jagoron):

A total of 17948 borrowers benefited getting financial support receiving BDT.449088000 through small trading. The loan recovery rate is 99.79% based on outstanding.

Micro-Enterprise Loan (Agrashor):

A total 347 borrowers received loan BDT.34912000 and benefitted through running business on Pharmacy, Dairy Farm, Powerloom, Handloom, Grossary Shop, Jewellery, etc.;

A total of 17660 borrowers created self employment through small and medium enterprises out of which 145 created employment opportunities for others (3-4 person by each entrepreneurs) receiving financial

Ultra Poor Loan (Buniad):

A total 2078 borrowers received loan BDT.38375000 with low interest rate and got benefit through small business (Kitchen Garden, Fery Business, Small Shops, etc.);

Seasonal Loan (Sufolon): A number of 4391 borrowers benefited getting financial cash support by BDT.131594000 through Beef Fattening;

IGA Loan (ENRICH): A total of 157 borrowers received loan BDT.9150000 and benefitted from Cow Rearing, Crop Cultivation and Small Trading;

Asset Creation Loan (ENRICH): A total of 78 borrowers benefitted receiving loan BDT.2275000 through purchasing leasing land and house repairing etc;

Livelihood Development Loan (ENRICH): A total of 68 borrowers benefited by receiving BDT.680000 through installing Tube wells, toilets, raising plinths and household assets ;

A total of 7240 program participants developed their leadership quality and leading 1448 Samity (group) at community level;

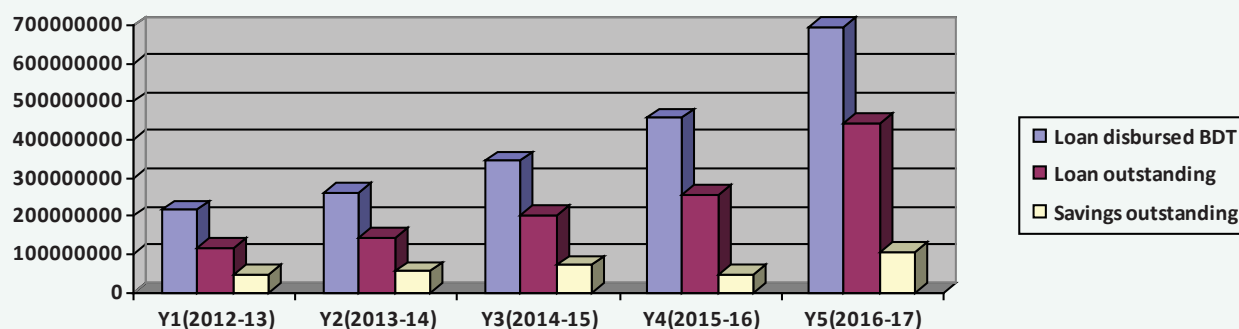
A total of 20403 women received loan and Improved their livelihood through different Income generating activities;

Number of 1445 women leader established their positions and rights within the family and in the society through providing leadership.

MICROFINANCE YEAR-WISE LOAN STATUS

Description	Year-wise Status				
	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
Loan disbursed BDT.	216027000	260796000	345164000	457654000	697574000
Loan outstanding BDT.	115153439	142763340	201957571	255476273	444600099
Saving fund raised BDT.	47783264	55812422	71149239	46818117	105160966
Recovery Rate	99.75	99.67	99.78	99.84	99.79
Total Borrowers	12090	12623	16006	16460	20476

Loan Disbursement, Outstanding & Savings:



The Trend analysis:

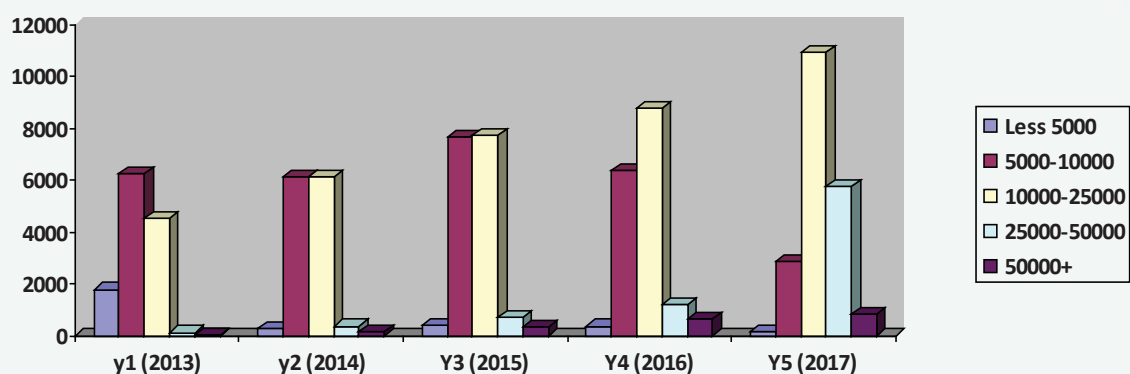
The figure shows that the loan disbursement and outstanding has been increased consecutively for five years indicates the positive program growth. The trend of receiving loan by the borrowers is also encouraging comparing to outstanding. The trend of savings by the borrowers also upward except 2015 – 2016 because of program participants withdrawn their savings to meet up their immediate needs due to flood.

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
2016 - 2017	3	12	39	15	1448	28770	73	20403	20476

YEAR-WISE DEVELOPMENT TREND

Category of Financial Assistance	Year-wise development Trend				
	Y 1	Y 2	Y 3	Y 4	Y 5
Less than BDT.5000	1784	257	372	367	163
BDT.5000 + BDT.10000	6250	6130	7683	6377	2855
BDT. 10000+ BDT.25000	4531	6126	7707	8774	10948
BDT.25000+ BDT.50000 +	120	367	678	1176	5700
BDT.50000+	10	165	312	622	810
	12695	13045	16752	17316	20476



শাপলা পারভীনের জন্ম চর সয়দাবাদে। একটি গরীব পরিবারে দেখতে সুন্দরী এই শাপলার আগমন। মা-বাবা খুব খুশি হয়ে তার নাম রেখেছিলেন শাপলা। কিন্তু অভাবের সংসারে খেয়ে না খেয়ে বেড়ে উঠা শাপলা লেখাপড়া করতে পারেনি। নুন আনতে পাত্তা ফুরায় এমন পরিবারে লেখাপড়া করার স্বপ্ন এ যেন এক দুঃস্বপ্ন ছাড়া কিছুই নয়। এরমধ্যে প্রকৃতির নিয়মে এক-দুই করে তার বেড়ে উঠা। বাবা তাঁত শ্রমিক, মা সেই ফ্যান্টারীতে সুতা কাটার কাজ করে। মায়ের পথ ধরে সেও একই ফ্যান্টারীতে সুতা কাটার কাজ শুরু করে। বাবা-মায়ের আয় দিয়ে সংসারের প্রয়োজনীয় চাহিদা মিটে না। আর তাই বাবা-মায়ের কষ্টের সংসারে হাল ধরার জন্যই তার এই কচি হাতের ক্ষুদ্র প্রচেষ্টা। বাবা-মাও চায় যাতে তাদের মেয়ে কাজ শিখে ভবিষ্যতে আরও আয়-রোজগার করে চলতে পারে। দিন চলে যায়, শাপলাও বেড়ে উঠে। একই গ্রামের তাঁত শ্রমিক বাবুল হোসেনের সাথে তার বিয়ে হয়। বাবুল হোসেনও খুব গরীব মানুষ। লাল শাড়ি পরে শ্বশুর বাড়িতে যায় অনেক স্বপ্ন নিয়ে। স্বপ্ন আর স্বপ্ন থাকে না বাস্তবের কষাঘাতে শাপলার লালশাড়ি অভাবের আগুনে পুড়ে ক্রমশঃ বিবর্ণ হতে থাকে। বিয়ের দুই বছরের মাথায় সে মা হয়। এমনতেই সংসার চলে না, এরমধ্যে নতুন অতিথির আগমন। সন্তানের আগমনে খুশি হলেও সন্তান প্রতিপালনে খরচ বৃদ্ধি পাওয়ায় ধার-দেনাও হয়ে যায়। অবশেষে শাপলা সায়েদাবাদ মহিলা সমিতিতে ভর্তি হয় ২০০৯ সালে। সমিতিতে ভর্তি হয়ে নিয়মিত সঞ্চয় জমা করতে থাকে এবং একমাস পরে সে প্রথম দফায় ২০,০০০/- টাকা ঋণ উত্তোলন করে। ঋণ দিয়ে সে ছোট্ট একটা বকনা বাছুর ক্রয় করে। সুতার কাজ করার পাশাপাশি সে বাছুরটির যত্ন নিতে থাকে। বকনা বাছুরটি ক্রমশঃ বড় হতে থাকে এবং একসময় সে আবার একটি বকনা বাছুর জন্ম দেয়। প্রতিদিন গাভীটি দুধ দেয়। সে প্রতিবেশীদের কাছে নগদ টাকায় দুধ বিক্রি করতে থাকে। সংসারে একটু আয়-রোজগার বাড়তে পরিবারে একটু স্বচ্ছলতা ফিরে আসে। শাপলা তার পরিশ্রম আরো বাড়িয়ে দেয় এবং তার ভিতরে



আত্মবিশ্বাস জেগে উঠে। শুনাবিলু থেকে জীবন শুরু করে সে বিভূর বৃত্ত অংকনের স্বপ্ন দেখতে থাকে। প্রতিবছর তার গরুর সংখ্যা বাড়তে থাকে। এরমধ্যে তার ঋণ পরিশোধ হয় এবং পর্যায়ক্রমে সে পুনঃপুন ঋণ দিয়ে গরুর খামারটার আরো বিস্তৃতি ঘটতে থাকে। বর্তমানে তার খামারে ১৭টি গরু আছে যার মধ্যে ৮টি গাভী প্রতিদিন দুধ দেয়। প্রতিমাসে দুধ বিক্রি করে তার ৬০,০০০/- টাকা আয় হয়। গরুর খামারের বিস্তার ঘটানোর কারণে তার স্বামী বাবুল হোসেন তাঁত শ্রমিকের কাজ ছেড়ে দেয়। খামারের পাশেই সে ঘাসের চাষ শুরু করে। শাপলা পারভীনের খামারে স্বামী-স্ত্রী দু'জনে মিলে অক্লান্ত পরিশ্রম করে। প্রতিদিন গরুর খাবার সংগ্রহ ও দুধ বিক্রির দায়িত্ব পালন করে তার স্বামী বাবুল হোসেন। গরুকে খাওয়ানো,

খামার পরিষ্কার পরিচ্ছন্ন করা থেকে যাবতীয় কাজ করেন শাপলা পারভীন নিজে। বর্তমানে তাদের তিনটি সন্তান। তারা সকলেই পড়াশুনা করছে। শাপলার ইচ্ছে, তার সন্তানদেরকে উচ্চ শিক্ষায় শিক্ষিত করা। অর্থের অভাবে লেখাপড়া করতে না পারা শাপলা সন্তানের মধ্য দিয়ে তার স্বপ্ন পূরণের বীজ দিনে দিনে বিকশিত হবে বলে বিশ্বাস করে। তাদের এখন সুখের সংসার, স্বামী-সন্তান আর খামারের গরুগুলো নিয়ে তার সুখী পরিবার। শাপলা একজন সফল উদ্যোক্তা যে নিজের মধ্যে স্বপ্ন বুনতে জানে, সে অন্যকেও স্বপ্ন বোনাতে উৎসাহিত করতে পারে। শাপলার স্বপ্ন পূরণের উন্নয়ন দেখে সমিতির অনেক সদস্য উদ্বুদ্ধ হয়ে গরু পালনের প্রশিক্ষণ গ্রহণ করে এবং গরু পালন শুরু করে।



Vulnerable Group development Programme(VGD)

MMS implements VGD project since February 2017 with a view to ensuring the positive Socio-economic development of the VGD beneficiaries of Charland areas at Bera Upazila under Pabna District. The project focuses the ultra poor households. A total 2135 program participants have been covered under this program. The project is financed by Department of Women Affairs (DWA) of government of Bangladesh. The specific objectives of the projects are;

- Training for creating opportunity of self employment on different trades of IGA
- Savings collection and it's proper management
- To help in loan disbursement and participate in food distribution. Besides, provide other assistance to capacitated the women for their earnings.
- Awareness building Training organized to empower them socially and economically.
- Organized a total of 2135 VGD members and implemented the project activities by dividing the VGD members into 78 small groups;
- Developed knowledge and skills of 2135 VGD members through training courses on 3 areas like; 'Life Skills', 'Mother & Child Health' and 'Food & Nutrition' training';
- Increased saving rate from BDT.100 to BDT.200 per month;
- All the VGD members received training and started income generating activities with full dedication;
- Ninety eight percent (98%) of the card holders became punctual in depositing their savings on time. A total amount of BDT.2461600 has been deposited as their saving fund;



OBA Sanitation Microfinance Program

With a view to achieving the objective of "Mainstreaming the target people ensuring health and hygienic sanitation facilities", MMS started this project in 2017 and will continue up to 2018. The project implemented at Shahjadpur Upazila under Sirajgonj with 3500 Households. The broader goal of the project is to "Scaling up microfinance institute lending for improved rural sanitation in Bangladesh". Also the project aimed to mainstream the entrepreneurs through providing financial support without interest and marketing facilities. The project is supported by PKSF with the technical assistance of World Bank.

- Number of 150 families received sanitary latrines at the cost of BDT.15,000,000 (per HHs BDT.10,000);
- Number of 100 families installed Aram Plus latrine and 50 families installed Bilash Latrines;
- Installed 3 types of hygienic latrines designed by World Bank (Aram, Aram Plus and Bilash) which brought great honour for the targeted families in the community;
- Developed skills of 34 local entrepreneurs to make sanitary slabs and rings sanitary latrines.



Core Program: 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 five special initiatives which have been implemented following right-based approach to development.

Project 8

Immediate Achievement

School Feeding Programme (SFP):

MMS started the School Feeding Program (SFP) in May 2015 with a view to achieving a long-term sustainable results in the area of literacy. This program is implementing for all the students present in the schools and had their mid-day meal with nutritious biscuits.

- A total of 132 schools have been selected in seven Union Parishad at Chouhali under Sirajgonj District.
- A total of 32220 students enrolled in primary schools and madrasa where 16971 are girls and 15249 are boys.

- ✚ Developed awareness among the members of School Management Committees (SMC) of 50% school out of 132 schools and ensured regular monthly meetings. Increased the quality of teaching and learning in all the schools through continuous efforts of SMC;
- ✚ All 132 schools have been covered under regular monitoring. The average daily attendance of the students raised from 78% to 85%;
- ✚ A total of 416.62 Metric tons biscuits has been distributed among 32220 students in 132 schools that ensured the regular enrolment of the students;
- ✚ Improved micro nutrient status and energy through which the students become attentive in their learning that helped to regular enrollment and reduce dropout;
- ✚ Number of 1320 trees have been planted and 114 vegetable gardens have been prepared by the students and the teachers in the premises of the schools;
- ✚ A total 05 participated in Art competition at Upazila, District, Divisional and national levels and got recognitions;
- ✚ All 30609 (95%) students have been deworming two times a year which is a continuous process. All students brought under practicing personal hygiene at schools;
- ✚ Number of 42 'Khude Doctor' trained and active and their activities are monitored by the MMS staff members and Teachers in a regular basis.

Enhancing Resources and Increasing Capacities of Poor Households Towards Elimination of their Poverty - ENRICH (SAMMRIDDI) Program:

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, financial support and social development.

Area of Education

- Established 20 Education Centers where 600 students took extra coaching after the regular school timing that helped to reduce dropout rate of the students;
- Built awareness among the parents of 600 students through 240 'Guardian Meeting';
- Developed skills of 125 program participants on beef fattening and vegetables cultivation. Trained 240 young program participants on 'ethics and culture';

Area of Health:

- A total of 4339 patients received treatment out of which 1350 received primary health care services from 48 Setellite Clinics, 753 from 5 Health Camps, 2236 from 193 Static Clinics and Door to Door visits and 63 patients received higher treatment through referral system. Of which, 477 patients received medicines free of cost;
- Organized eye camps and a total of 21 eye patients became 'cataract free' by surgery and leading their normal life;
- A total of 500 family members benefitted through installing 100 hygienic latrine;
- A total of 1130 families benefitted through 4583 tree plantation;
- A total 1846 cattles have been vaccinated that benefitted the target families. A total of 242 cows brought under Artificial Insemination (AI) program;

Special Savings:

- A total of 26 program participants created 'Contributory Savings Fund' and deposited BDT.345015. After maturity of savings fond BDT.205605 distributted to 14 members;

Beggar Rehabilitation:

- Created opportunity for 10 Beggars by providing cash grant of BDT.10,00,000 (Per Beggar BDT.100,000) and involved them in Income generating activities which helped them to come out from vulnerability and became self-sufficient.



নুরজাহান খাতুন। বাড়ি নদী তীরবর্তী বন্যা কবলিত গ্রামে। উপজেলা সারিয়াকান্দি, জেলা বগুড়া।। দরিদ্র পিতার পক্ষে খরচ যোগানো সম্ভব না হওয়ার কারণে এসএসসি পাশ করার পর আর লেখা পড়া করা সম্ভব হয়নি। এরই মধ্যে একই গ্রামের মোঃ রফিকুল ইসলাম এর সাথে বিয়ে হয়। তার স্বামী বগুড়ার স্থানীয় একটি ঔষধ কোম্পানীর সেলসম্যান হিসেবে কাজ করে। সংসারের খরচ চালিয়ে বাড়তি কোন সঞ্চয়ের সুযোগ থাকে না। দিন আনা দিন খাওয়ার মত কোন রকমে সংসার চলে। এরই মধ্যে এটি ছেলে সন্তান হয়, খরচ আরো বেড়ে যায়। দিশে হারা হয়ে পরে স্বামী-স্ত্রী দুই জনে। নুরজাহান আয়মূলক কিছু করতে চায় কিন্তু প্রত্যন্ত গ্রাম বিধায় ছাত্র পড়াতে কেউ বেশী খরচ করতে চায় না। পুজির অভাবে অন্য কোন ব্যবসা করবে তারও উপায় নেই।

ইতোমধ্যে ২০১৫ সালে বন্যাকবলিত এলাকার লোকদের সহায়তা প্রদান করার জন্য মানবমুক্তি সংস্থা কিছু সংখ্যক দক্ষ ভলান্টিয়ার তৈরী করার সিদ্ধান্ত গ্রহণ করে। বিশেষ করে স্বাস্থ্য, প্রাণী সম্পদ, নার্সারী, মৎস্য ও হাসমুরগীর টিকা প্রদান এই পাঁচ বিষয়ের উপর জেলা পর্যায়ের স্ব-স্ব সরকারী দপ্তরের কর্মকর্তাদের মাধ্যমে এই প্রশিক্ষণ এর আয়োজন করা হয়। ইউনিয়ন পরিষদের মাধ্যমে নুরজাহান স্বাস্থ্য বিষয়ে ভলান্টিয়ার হওয়ার সুযোগ পায় এবং অন্যান্যদের সাথে ১০ দিন ব্যাপি আবাসিক প্রশিক্ষণ গ্রহণ করে। সিরাজগঞ্জ জেলা সিভিল সার্জন এর তত্ত্বাবধানে পরিচালিত এই প্রশিক্ষণে প্রাথমিক স্বাস্থ্য পরিচর্যা, বিভিন্ন রোগ এর কারন ও প্রতিরোধের উপায়, গর্ভবতী মায়ের সেবা, শিশুর যত্ন, কিশোরীদের বিভিন্ন সমস্যা ও সমাধানের উপায়, প্রেশার মাপা, জ্বর মাপা, সেবা প্রাপ্তির স্থান ইত্যাদি বিষয়ে হাতেকলমে শেখানো হয়। প্রশিক্ষণ শেষে প্রকল্প থেকে প্রেশার মাপার যন্ত্র, স্টাটোসকোপ, থার্মোমিটারসহ প্রাথমিক স্বাস্থ্য পরিচর্যার বিভিন্ন উপকরণ বিনামূল্যে সরবরাহ করা হয়। প্রশিক্ষণ শেষে নুরজাহান খুজে পায় স্ববলম্বি হওয়ার উপায়। স্বামীর সাথে আলোচনা করে শুরু করে কুতুবপুর ইউনিয়ন পরিষদের পাশে দোকান। প্রাথমিক স্বাস্থ্য পরিচর্যাসহ বিভিন্ন রোগ এর কারন ও প্রতিরোধের উপায়, গর্ভবতী মায়ের সেবা, শিশুর যত্ন, কিশোরীদের বিভিন্ন সমস্যা ও সমাধানের উপায়, প্রেশার মাপা, জ্বর মাপা, সেবা প্রাপ্তির স্থান ইত্যাদি বিষয়ে হাতেকলমে শেখানো হয়। প্রতি দিন ৩০০ - ৪০০ টাকা আয় হয়। বর্তমানে নুরজাহান খুবই আশাবাদি কারণ অধিকাংশ মহিলা রোগী আসে তার কাছে পরামর্শ নেয়ার জন্য। জটিল রোগী হলে সে উপজেলা স্বাস্থ্য কেন্দ্রের পাঠায়। উপজেলা স্বাস্থ্যকেন্দ্রের সাথেও তার ভাল সম্পর্ক গড়ে উঠেছে। এলাকাবাসিও নুরজাহানকে খুবই বিশ্বাস করে। নুরজাহানের আত্মবিশ্বাস আরো বেড়েছে। ভবিষ্যতে এলাকা বাসীর উপকার করতে চায়।



Project 10



Immediate Achievements

Comprehensive Primary Education, Health and WASH Project in Char Areas

This project implements its activities since January 2016 with financial assistance of Standard Chartered Bank. The project ran with a view to achieving the outcomes of "Children are getting quality education, reduce dropout rate, improved overall health and hygienic status, reduced water borne and other diseases of targeted students and communities".

- ✚ Enrolled 210 students from pre-primary to grade five and received quality education regularly;
- ✚ Developed 5 teachers on 'Teaching and Learning Methods' through training and refresher who are providing quality education to the students;
- ✚ All students received primary health care service provided by the Paramedics. 100% students practiced personal hygiene at school. A total of 100 students of 03 schools received special training on 'Health and Hygiene Education';
- ✚ Developed knowledge and skills of 22 SMC members, 5 teachers and 1 paramedic on 'School Management', 'Personal Health and Hygiene' and 'Disaster Management';
- ✚ The dropout rate became zero through organizing regular monthly parents meeting in each month (12 meeting);

Project 11



Immediate Achievements

Inclusive Home Solution (IHS) Project:

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 ensuring 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 for the affected people".

- ✚ Built a total of 200 'risk-free houses/shelters providing. Long term loan to the vulnerable families;
- ✚ Disbursed an amount of BDT.30,000,000 (BDT.150000 per family) for constructing houses ensuring safe water and hygienic sanitation;
- ✚ A total of 200 latrines and 200 tube wells facilities ensured where they are living independently in an environment of pollution free fresh air.



MANAB MUKTI ACADEMY FOR EDUCATION AND RESEARCH (MMAER)

Established in January 2011

Keeping the development challenges in mind and considering the issue of climate change, its effects on environment, alternative cropping patterns in agriculture sector and to address the global trends, MMS established “Manab Mukti Academy for Education and Research (MMAER)” in January 2011. The major objectives of MMAER are;

- ✚ To develop the capacity of the organization, its professionals, program participants and the partners;
- ✚ To enhance the programmatic interventions in the community level through implementing research-based innovative programs;
- ✚ To create opportunity for study, research and innovations for the employees of MMS and other learners which will be replicated at the community level;
- ✚ To provide management support in implementing MMS own programs/projects;
- ✚ To support the organization and community during the crisis and other burning issues to face the future challenges.

At present three multidimensional activities are implementing under the umbrella of MMAER.

- ✚ MMS Training Centre for capacity development of MMS staff members, program participants and professionals of other organizations;
- ✚ Formal and Nonformal Primary Education and Health Care Service to the students of poor community of Char-basin areas;
- ✚ Agro-based Innovative Project that includes Agriculture, Horticulture, Cow Rearing, Poultry Rearing and Pigeon Rearing.





The MMS training centre is implementing its activities under the umbrella of Manab Mukti Academy for Education and Research (MMAER)) and acts as a capacity development centre of MMS staff members, program participants and professionals of other development organizations. It is situated on the bank of river Jamuna and closed to Bangabandhu Bridge which is surrounded by natural beauties. The Training Centre can accommodate 100 participants at a time. The accommodation facilities are well decorated with natural environment where bird chirps, river flows, green bless and open air blows. It 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 big seminar room with 100 capacity which are well-equip with modern equipments and training logistics. The Training Centre has an open dinning 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. The training centre has its own Facilitators and a pool of Training Professionals with different background. During reporting period, a total 1165 participants attend in MMS training centre for receiving different training courses, meetings, orientations, workshops and seminars which was organized by different projects and organizations.





Education Program

Initiative has been taken to reach the children who are out of reach, never enrolled or dropped out from the formal school based on which MMS implements non-formal and formal education.

The overall goal of the program is to "Enroll 100% children in school at catchment area and provide with quality education" The students of these schools are mostly from the char and disaster-prone areas.

- A number of 7 primary education centers have been established using MMS own fund under 'Manab Muk Academy for Education and Research (MMAER)'.

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- ✚ A total of 1238 students received quality education among them, 647 were boys and 591 were girls.
- ✚ Increased enrollment of school going out-reach children and reduce dropout rate of all formal and non-formal schools;
- ✚ Developed capacity of 22 teachers on "Non-formal Basic Teachers Education" through training and refreshers courses;
- ✚ A number of 18 Students attended in PSC Examination and passed 100%;
- ✚ Formed School Management Committee (SMC) in all formal schools and all these are functioning;
- ✚ Formed Parents-Teachers Forum and ensured regular monthly meeting;
- ✚ Developed a system of regular monitoring that ensured 100% enrollment and quality education.



রাকিব এখন স্বর্ণালী দিনের প্রতিক্ষায়

মোঃ রাকিব হোসেন।
সংসারে ১ ভাই ১ বোন ও
বাবা মা সহ ৪ জন।
বোনটি প্রথম শ্রেণীতে
পড়াশোনা করে। বাবার
মাসিক আয় কম হওয়ায়
তাদের সংসার ভাল
চলেনা। কিন্তু অল্প আয়ের
মধ্যে থেকে তার বাবা-মা
তাকে যথেষ্ট সহযোগিতা
করেন। ২০১৩ সালের
জানুয়ারী মাসে সে মানব
মুক্তি একাডেমিতে ভর্তি
হয়। সে প্রথম থেকেই
মোটামুটি ভাল ছাত্র ছিল।



১ম শ্রেণী থেকে শুরু করে পঞ্চম শ্রেণী পর্যন্ত সে নিয়মিত ছাত্র। প্রতিদিন সে নিয়মিত ক্লাস করতো। কোন কারণবশত
ছুটি প্রয়োজন হলে রাকিবের মা বিদ্যালয়ে এসে শিক্ষকের নিকট হতে ছুটি নিয়ে যেত। ক্লাসে সে ভদ্র ও নিয়মিত পড়া
করত। বিদ্যালয়ে আসার সময় পরিষ্কার পরিচ্ছন্ন ভাবে আসত। তার আচার-আচরণ সকলকে মুগ্ধ করত। কোনদিনও
সহপাঠী এবং শিক্ষকদের সাথে কোন খারাপ আচরণ এবং বেয়াদবী করতো না। যখন সে মানব মুক্তি একাডেমিতে ভর্তি
হয় তখন তার ক্লাস রোল নং ছিল ৩০। পরে তৃতীয় শ্রেণী হতে শুরু করে সকল শ্রেণীতে প্রথম স্থান অধিকার করেছে।
এভাবে তার নিজের প্রচেষ্টায় এবং বাবা-মায়ের সহযোগিতায় ২০১৬ সালে সে সমাপনী পরীক্ষায় জিপিএ -৫ পেয়েছে।
তার ভাল ফলাফলের জন্য মানব মুক্তি একাডেমি হতে তাকে পুরস্কার হিসেবে একটি বাইসাইকেল উপহার দিয়েছে। সে
বর্তমানে সয়দাবাদ উচ্চ বিদ্যালয়ে ষষ্ঠ শ্রেণীতে পড়াশোনা করছে। তার মনে অনেক স্বপ্ন। সে স্বপ্ন দেখে, একদিন সে
অনেক বড় হবে। মানুষের মত মানুষ হয়ে বাবা-মায়ের অভাব অনটন দূর করবে, তাদের মুখে হাসি ফোটাবে।



**Corporate Social Responsibility (CSR):
Naveeda Khan and Associates:**

Ms. Naveeda Khan, Associate Professor and Director of Graduate Studies Department of Anthropology, Johns Hopkins University in USA is a Bangladeshi by borne and works in USA. She is engaged with different kinds of social development works at Sirajgonj, especially, at Chowhali Upazila. She donated an amount of BDT.124180 with the objective of 'providing support to the hardcore poor on health, education and social development in the remotest areas of Chowhali and Sadar Upazila under Sirajgonj.

- An amount of BDT. 3250 received by 28 ultra-poor woman which helped them to meet the basic family needs;

Earlier, the following activities implemented through the fund donated by Naveeda Khan and Associates.

- Number of 04 ultra-poor families received BDT.40,000 for raring goats (Each family received BDT.10,000);
- An amount of 50000 (Fifty Thousand) received by 05 families to rate Bull (Each family received BTD.10,000);
- A total of 100 students benefited by receiving BDT.4856 for hiring a boat for crossing the river during monsoon period to attend their schools regularly.





With a view to 'promoting agro-based innovative products using eco-friendly technologies towards 'High Value Crops', an innovative project has been implementing since 2011. This is an opportunity within the organization to encourage new innovations and ideas on agriculture-based development through agro-based study, research and learnings and piloting those ideas in to the practical actions in the disaster-pron areas. At this moment, MMS implements some grassroots-led project like poultry and dairy firm, agriculture firm, fish-culture, horticulture, apiculture, pigeon rearing and handloom factory where a group of skilled and efficient people are involved in productions. This project can address the emergency needs beyond the existing set project activities which is not budgeted in the project. This initiative can open the window to piloting and then replicate new development ideas and research-based innovations in the work-field.

MMS considers this program as a long-term initiative where new and innovative ideas will be generated and tested out 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. Up to now, the project created employment opportunity for 10 program participants and opened a tiny source of income generation for the organization as well.



মো: নবী হোসেন ৮ম শ্রেণী পাস। প্রথম জীবনে সে একজন তাত শ্রমিক ছিল। ব্যক্তিগত জীবনে সে বিবাহিত। তার ১ ছেলে ১ মেয়ে, নিজস্ব কোন জমি বা সম্পদ নেই। একটি ছাপড়া ঘর, কাস বনের বেড়া, সংসারে সে-ই একমাত্র উপার্জনক্ষম ব্যক্তি। যা আয় করত তা দিয়ে সংসার নির্বাহ করা খুবই কঠিন ছিল। অভাব সবসময় সংসারে লেগেই থাকত। ২০১২ সালে মানব মুক্তি সংস্থার তেঘুরি সমাজ ভিত্তিক সংগঠনে (সিবিও) সদস্য হিসাবে অন্তর্ভুক্ত হয়। যোগদান করার পর থেকেই নবী হোসেন বিভিন্ন ইস্যু মিটিং ও প্রশিক্ষণে অংশগ্রহণ করে এবং বিভিন্ন বিষয়ে (জেভার, বাল্য বিবাহ, নারী নির্যাতন প্রতিরোধ, নারী অধিকার, দুর্যোগ, জলবায়ু পরিবর্তন ইত্যাদি) জ্ঞানার্জন করে সিবিওতে একজন দুর্যোগ ভলান্টিয়ার (রেজিলিয়েন্স গ্রুপের সদস্য) হিসাবে বিভিন্ন সামাজিক কাজে কমিউনিটিতে দায়িত্ব পালন করে। পাশাপাশি তার অর্থনৈতিক উন্নয়নের জন্য নিজেই কিছু করার উদ্যোগ গ্রহণ করেন। পরবর্তীতে ২০১৪ সালে ভ্যাকসিনেটর প্রশিক্ষণে অংশগ্রহণ করে এবং দক্ষতার সাথে প্রশিক্ষণ শেষে প্রকল্পের উপকরণ সহায়তার মাধ্যমে নবী হোসেন সিবিও কমিউনিটিতে প্রাথমিকভাবে ভ্যাকসিনেটর হিসাবে কাজ শুরু করে। এভাবেই শুরু হয় নবী হোসেনের পথযাত্রা। প্রথমাবস্থায় প্রকল্পের ভ্যাকসিন ক্যাম্পেইনে নিয়মিত কাজ করে। পরবর্তীতে এলকায় তার ভাল কাজের জন্য দ্রুত পরিচিতি লাভ করে। দক্ষতা এবং নিষ্ঠার সাহায্যে সে চৌহালী উপজেলা প্রাণী সম্পদ অফিসের সাথে যোগাযোগ সাপেক্ষে তার নিজের এলাকা ছাড়াও আশেপাশের পাঁচটি গ্রামে তার কাজের ব্যাপ্তি ঘটায়। তার উৎসাহ ও অক্লান্ত পরিশ্রমের ফলে এবং সিবিও কমিটির সহায়তায় প্রকল্প হতে ১২০০০/- টাকা অর্থনৈতিক সহায়তা এবং তার নিজের ২০০০০/- টাকা পুর্জি দিয়ে এলাকার সদস্যদের চাহিদা অনুযায়ী স্থানীয় নওহাটা বাজারে একটি ভ্যাটেনারী ঔষধের দোকান শুরু করে। গবাদী পশুর রোগব্যাধি হলে এলকার জনসাধারণ নবী হোসেনের নিকট আসতে শুরু করে, উপজেলার প্রাণীসম্পদ কর্মকর্তার সাথে যোগাযোগ করে ও পরামর্শ নিয়ে সে দক্ষতার সাথে গবাদী পশুর চিকিৎসা করতে থাকে, ফলে উপজেলা প্রাণী সম্পদ অফিসের কর্মকর্তাদের সাথে তার পরিচিতি ঘটে এবং অফিসে গ্রহণযোগ্যতা দিন দিন বৃদ্ধি পেতে থাকে।



এর ফলশ্রুতিতে ২০১৭ সালে প্রাণীসম্পদ অধিদপ্তরের আওতাধীন “ন্যাশনাল এগ্রিকালচার ট্যাকনোলজি প্রোগ্রাম ফেইজ-২” প্রকল্পে নবী হোসেন “কমিউনিটি এজেন্ট ফর লাইভস্টক” পদে নিয়োগপ্রাপ্ত হয়। তার কর্ম এলাকা চৌহালী উপজেলার ঘোরজান ইউনিয়ন। বর্তমানে সে ঘোরজান ইউনিয়নের প্রকল্পের একজন সফল Local Service Provider (এলএসপি) এবং প্রাণী সম্পদ অধিদপ্তরের প্রকল্প কর্মী হিসাবে ঘোরজান ইউনিয়নে ভ্যাকসিনেশনের পাশাপাশি এলাকার জনগনের গবাদিপ্রাণীর সরকারী সুযোগ সুবিধা প্রাপ্তিতে (ভ্যাকসিন, ট্রেনিং, আর্থিক সহযোগিতা, চিকিৎসা, গো-খাদ্য) কাজ করে যাচ্ছে। বর্তমানে তার মাসিক আয় ১৭০০০ - ১৮০০০ টাকা। তার ছেলে মেয়ে স্কুলে যায় এবং পারিবারিক অবস্থা দিন দিন পরিবর্তন হচ্ছে।

মো: নবী হোসেনের উক্তি: “মানব মুক্তি সংস্থার মাধ্যমে সিবিওতে এসে ভ্যাকসিনেশন প্রশিক্ষণ, অর্থ সহযোগিতা এবং সরকারী অফিসের সাথে পরিচয় করিয়ে না দিলে আমাকে তাত শ্রমিক হিসাবেই সারাজীবন থাকতে হতো। আমার এলাকায় এই প্রকল্পের মাধ্যমে আরো অনেকের অর্থনৈতিক পরিবর্তের পাশাপাশি নারীরা অনেক এগিয়ে এসেছে।” নবী হোসেনের উদ্যম আর পরিশ্রম অন্যান্য বেকার যুবকদের আত্মনির্ভরশীল হতে অনুপ্রাণিত করছে।

HUMANITARIAN EFFORTS THROUGH SOCIAL INITIATIVES AND EMERGENCY RELIEF SERVICES

MMS is a specialized organization at local level in terms of disaster management and humanitarian responses. It has been implementing humanitarian activities in Charland and river-basin areas since 1987 and became part and parcel of all the human crisis covering the Char-basin areas of the Jamuna River. Besides, MMS involved in disaster response activities by sending disaster-expertise as part of international disaster response team of SDC, OXFAM and Action Aid. MMS involved as part of team members in the humanitarian response activities in Jessore in 2000 (Water logging), Tsunami in Sri Lanka in 2004 and SIDR in Barguna & Patuakhali in 2007. MMS enhanced its capacity to implement humanitarian response programs by the technical support of OXFAM, Save the Children and START-NET and is capable to address the humanitarian crisis maintaining core humanitarian standard.

In 2016, a sever flood occurred in the Jamuna and Brahmaputra river-basin areas where MMS actively involved through implementing 11 humanitarian projects and covered 12,685 households. Water flows went above the danger level from 24 July to 6 August 2016 for 13 days and highest level was on 14.20 cm (Danger mark at Sirajgonj Point is 13.35 cm). Water flowed above the danger level for 12 days again for the second time. So the community people have been affected by flood for two times in one monsoon period and continued for a total of 25 days in two durations with a gap period of 10 days. About 60% areas have been inundated. Side by side, there was sever river erosions and heavy rainfall hampered the normal lives of the community people.



Affected Areas by Flood and River Bank Erosion:

Affected Areas:

Name of District	Affected Upazila	Affected Unions	Affected Villages	Affected HHs		
				Flood	River Bank Erosion	Total
Sirajgonj	5	39	395	122986	2499	125485
Tangail	3	8	63	7165	677	7842
Bogra	2	9	66	17448	00	17448
Jamalpur	2	1	6	1125	40	1165
Pabna	1	4	40	6403	00	6403

Damages and Losses:

Eighty percent of the families have been affected through Flood as well as river erosion. They lost their houses, homestead furniture, crops, vegetable gardens, poultry, cattle, latrines, tube wells, fodder fields and lands including homestead. The lives of affected people became worse during the flood. As per report, a total of 227 livestock (Cattle, Goat, and Sheep) have been died due to flood water in Sirajgonj District. [Sadar-21, Shahjadpur-148, Chawhali-56 and Belkuchi-2]. Number of 5 Cattle died in Sadar Upazila of Tangail District. A total of 12 children died in flood water at Sirajgonj (Shahjadpur-6, Chowhali-5 and Kazipur-1) and 1 child died in Sadar Upazila of Tangail.

Damages and Losses at a glance:

Total number and amount of Damages							
Districts	Human Death	School	Tube-well inundated	Latrine	Crops	Livestock	Road (KM)
Sirajgonj	12	316	18555	43876	10648	227	307
Tangail	01	25	934	5806	1960	05	85
Bogra	00	17	379	810	153	00	38
Jamalpur	00	00	122	380	274	00	08
Pabna	00	00	1745	4910	671	00	00

[Sources of information: 'D' form of Union, Upazila and District Administrations]

Problems and Sufferings

- The overall WATSAN situation was very inundated especially toilet problem has become very severe for the women, adolescents and older person in the affected areas. People were suffering from water-borne diseases;

People had to collect safe water from long distance by boat or local floating VELA (made of banana trees). So people had to use unsafe flood water for domestic uses;

- People of affected areas had to face mobility problems because of water everywhere. Boat was the only transport of the people. The water situation interrupted the regular employment of the people and limits the sources of daily income. The employment opportunity in the agriculture fields became almost stopped for the farmers and agriculture laborers;
- Due to river bank erosion, lands including homesteads, houses, households assets of the affected families have been lost;
- Most of the local markets in affected areas inundated which caused scarcity of daily needs for the affected people. The people had to depend on the market at Upazila Sadar which was away from home and had to pay high price for purchasing daily requirements and for meeting up boat fare;

- Most of the cattle-houses and grass fields went under water. So the cattle has to suffer from shelters, fodder and safe water which caused sickness and casualty of the cattle. Due to lake of hygienic shelter, unsafe drinking water and damaged fodder, cattle and poultry got sick from different diseases;
- Lake of job and income opportunities increased the tendency to sale the assets in flood affected areas. On the other hand, water logging for long time and communication disruption caused theft and robbery;
- The standing crops like, paddy, jute, sugarcane, dhancha and homestead based vegetables went under water and created huge crisis for the affected people;
- Religious activities, such as prayer at Mosque, buried at graveyard after death became very difficult due to lack of safe land dueto flood-water;
- Problems faced for preparing/cooking daily meals and interrupted other necessary domestic works;
- School going children faced huge problems because of damages of schools, interruption of road communications and inadiquite transport services;
- Children under 5 years and the children who do not know how to swim were at high risks due to water everywhere. They had to take special care by their mother. The families faced high challenges to save their children from the water, rain, inhygienic food and water-borne diseases;



INITIATIVES TAKEN TO ADDRESS HUMANITERIAN CRISIS

MSS always came forward to response the humanitarian issues in the past keeping high commitments and kept visible contributions to minimize the sufferings of the affected people. Keeping up the moral and ethics of staying besides the vulnerable communities, MMS also stepped forward to work with the flood affected people that occurred in 2016 along with other development partners, local representatives, local administration, and local elites ensuring community participation. The flood affected community had no alternative for their survival. The local government and local administration came forward and distributed relief in cash and kinds but it was not adequate. Initially, MMS came forward as soon as the flood started using its own fund. In the mean time, the international agencies declared relief supports for the affected people in cash and kinds. Immediately, MMS conducted a rapid assessment and identify the affected families and the level of damages and needs and prepared an operational plan based on the assessment report. MMS updated its existing contingency plan and all disaster response activities done based on 'Disaster Contingency Plan (DCP)'. As per operation plan, the specific objectives were set which are stated as;

- To ensure food and nutrition security of the flood affected people at newly affected areas through unconditional cash support;
- To enlarge the disaster response outreach to severe affected families;
- To reduce health risks of flood affected people through supply of safe drinking water and hygiene kits support and to reduce health risks especially water borne diseases of the flood affected people;
- To fulfill the daily essential needs through providing food and non-food items; and
- To implement project on emergency food security and WASH assistance to flood affected communities.

MMS has emergency policy, emergency finance and logistics policy, Staff skill roster, Union-wise pre-disaster data, vendor list which helped to implement the flood response programs within shortest period of time.



PROJECT-WISE HUMANITERIAN RESPONSE 2016

MMS implemented a number of 11 emergency response projects during flood 2016 and invested its highest efforts to stand beside the affected people and tried best to reduce their sufferings with a team of skilled and high committed staff and volunteers. The emergency responses were as follows.

Project: 1 BGD START WASH and FSL response to Flooding (Ref.SCISOF82603256) Donor START FUND Network-Save the Children, Bangladesh Total Value BDT. 4216000 (Cash 2720000, NFI- 296000) Working Area Chouhali Upazila under Sirajgonj (UP: Umorpur, Ghorjan and Sthall)						
Cash Support			NFI Support			Project Duration
HHs Covered	Cash Support per HH BDT.	Total Amount (BDT)	Types of Support (NFI)	Value/ Family	Amount (BDT)	
680	Unconditional Cash Grant BDT.4000	2720000	Bucket, Shop, Latrine Pan, Alum, Potash, Sanitary Napkin, ORS.	BDT.2200	2,917,224	3 Months (August – October 2016).

Project: 2 BGD CSF Floods Response -2016 (Ref SCI SOF- 99700335). Donor C&A FOUNDATION- Save the Children, Bangladesh Total Value 4185000 Working Area Sadar Upazila under Sirajgonj (UP: Mesra, Kawakola and Kaliaharipur)						
Cash Support			NFI Support			Project Duration
HHs Covered	Cash Support per HH BDT.	Amount (BDT)	Types of Support (NFI)	Value/ Family	Amount (BDT)	
675	Unconditional Cash Grant 4000/Family.	2700000	Bucket, shop, Latrine Pan, alum, Potash, Sanitary. Napkin, ORS.	BDT.2200	1485000	3 Months

Project: 3 BGD CSF Floods Response -2016 (Ref SCI SOF- 99700335). Donor C&A FOUNDATION- Save the Children, Bangladesh Total Value BDT 4185000 Working Area Shahjampur (UP: Gala, Porjona, Sonatoni and Kaijuri)						
Cash Support			NFI Support			Duration
HHs Covered	Cash Support per HH in BDT.	Amount (BDT)	Types of Support (NFI)	Value/ Family	Amount (BDT)	
675	Unconditional Cash Grant 4000/Family,	2700000	Bucket, shop, Latrine Pan, alum, Potash, Sanitary Napkin, ORS.	Value of the pack 2200 BDT	1485000	3 Months

Project: 4		Emergency Assistance to Flood Affected Communities in North- West Districts of Bangladesh.				
Donor		ACF-UK & START FUND- ACF-BD.				
Total Value		7761600.				
Working Area		Chouhali under Sirajgonj (UP: Khash Kawlia, Bagutia, Sadia Chadpur)				
Cash Support			NFI Support			Project Duration
HHs Covered	Cash Support/HH	Amount (BDT)	Types of Support (NFI)	Value/Family	Amount (BDT)	
1176	BDT. 4000	4704000	Bucket, shop, Latrine Pan, alum, Savlon, Sanitary Napkin, Tarpaulin ORS	2600 BDT	3057600	3 Months

Project: 5		Bangladesh Monsoon flood response 2016 (Ref: project ID BGDC27)				
Donor		Oxfam Hongkong. - Oxfam Bangladesh				
Total Value		4125000				
Working Area		Kajipur under Sirajgonj (UP: Char Girish, Khash Rajbari)				
Cash Support			NFI Support			Project Duration
HHs Covered	Cash/HH BDT.	Amount (BDT)	Types of Support (NFI)	Value/Family	Amount (BDT)	
825	4000	3300000	Silver Kolshi, shop, Landry shop, ORS	1000 BDT	825000	2 Months

Project: 6		Standard Chartered Bank				
Donor		Standard Chartered Bank (CSR)				
Total Value		1,001,300				
Working Area		Chouhalu under Sirajgonj (UP: Umorpur, Khash Pukuria and Sthall)				
Cash Support			NFI Support			Project Duration
HHs Covered	Cash Support	Amount (BDT)	Types of Support (NFI)	Value/Family	Amount (BDT)	
400	---	---	Water pot, sharee, Lungi, Mosquito net, Plate Mug, Glass, ORS.	2503	1001300	1 Month

Project: 7		Data Soft system Ltd.				
Donor		Data Soft system Ltd.				
Total Value		50,000				
Working Area		Sadar Upazila under Sirajgonj (Soidabad)				
Cash Support			NFI Support			Project Duration
HHs Covered	Cash Support per HH BDT.	Amount (BDT)	Types of Support (NFI)	Value/Family	Amount (BDT)	
200	---	---	Rice, Pulse, Bath shop, ORS, Fire box	250 BDT	50,000	1 Week

Project: 8		Naveeda Khan Family & Friends				
Donor		Naveeda Khan Family & Friends				
Total Value		91,000				
Working Area		Chouhali under Sirajgonj (UP: Ghorjan)				
Cash Support			NFI Support			Project Duration
HHs Covered	Cash/HH in BDT	Amount (BDT)	Types of Support (NFI)	Value/Family	Amount (BDT)	
28	3250	91,000	---	---	---	2 Weeks

Project: 9		MMS Own fund				
Donor		MMS Own fund				
Total Value		3,00,000				
Working Area		Chouhali under Sirajgonj (UP: Ghorjan, Omarpur, Baghutia and Sadia Chadpur)				
Cash Support			NFI Support			Project Duration
HHs Covered	Cash Support per HH BDT.	Amount (BDT)	Types of Support (NFI)	Value/ Family	Amount (BDT)	
293	----	----	Tube well-6, Plastic Sheet- 33, ORS 2000.	1224	300000	2 Weeks

Project: 10		Save the Children International – BD Education –in- Emergency Project				
Donor		Eye project of SCI				
Total Value		21,90,000				
Working Area		Chouhali under Sirajgonj (UP: Omarpur and Sthall)				
Cash Support			NFI Support			Project Duration
HHs Covered	Cash/ HH	Amount (BDT)	Types of Support (NFI)	Value/ Family	Amount (BDT)	
2600	---	---	IEC material for students, School Reconstruction including Tube well and latrine, Croceries items	—	21,90,000	6 Months

Project: 11		UN Joint program on support for North –west BD floods (WASH, food security & nutrition)				
Donor		UNICEF - NGO Forum				
Total Value		61,37,000				
Working Area		Chouhali and Belkuchi under Sirajgonj (UP: Sadia Chadpur, Ghorjan and Bardhul)				
Cash Support			NFI Support			Duration
HHs Covered	Cash/HH BDT.	Amount (BDT)	Types of Support (NFI)	Value/ Family	Amount (BDT)	
5133	----	----	Treatment support for SAM Children, Bowl, nail Cutter, Biscuits, Shop, tube well and Latrine	1196	61,37,000	3 Weeks



LEARNING EARNED AND CHALLENGES FACED FROM THE HUMANITERIAN RESPONSE

Learning:

- In order to select appropriate program participants, effective consultation meeting is important along with the representatives of affected people, social elites and public representatives at the beginning of the response program;
- Ensuring participation of Local Government Institutions (LGI) and Local Administration through effective sharing meeting and making workable plan for the response programs is important for effective program implementation;
- The staff members and volunteers involved in the response activities should be oriented properly for effective and quality program implementation;
- Providing mass awareness among the community people is also very important so that they can protect themselves from the undue privilege and benefits (fraud, cheating etc.) by the third person;
- Readers friendly handouts/reading materials need to be prepared and distributed among the mass people for their clear understanding about the humanitarian response and actors;
- Frequent monitoring system from the concerned management need to be ensured during the time of response;
- Post Distribution Monitoring (PDM) should be enhanced and prepare a comprehensive document which will be a guideline for future learning to face future challenges;
- The response program can be more effective through developing 'complain management system' through mobile phone/hotline and complain box;
- Community support is very much important to enhance any kind of response program and for smooth & effective implementation of the humanitarian response.

Challenges Faced:

- Unfavorable weather condition created through heavy rainfall, heavy water flow and windy weather hampered the smooth functioning of the response program. Disrupted communication system delayed the quick response to the affected people;
- Unwanted pressure from different influential groups of the community sometimes hampered the program implementation.

MMS Commitments:

- MMS will update its 'Disaster Policy' and Disaster Contingency Plan" incorporating all the learning received from this humanitarian interventions and committed to apply in the next humanitarian response program;
- As part of rights based program, MMS will developed a provision of 'Risk Fund' for the distressed people so that they can cope with the situation within short interval.

Part 4

FINANCE & BUDGET

Process of Financial Management

Annual Budget

Receipts & Payments

Cocclusion

Audit Report



FINANCIAL MANAGEMENT

MMS practices all its financial transactions maintaining 'Bangladesh Financial Management Standard'. There is specific guideline which is a package of financial transactions including finance principles and effective resources management. MMS is committed to maintain the transparency and accountability in the total process of financial transactions through a guided controlling mechanism and keeping 'Zero Tolerance' to protect the fraud and corruptions and establish a process of cost effectiveness. The process of financial management in every step is clearly mentioned in MMS financial guidelines. Review of financial guidelines is a continuous process for updating the financial system to use the funds effectively and efficiently. Each and every person is bound to follow the guidelines. According to 'Delegation of Authority Chart', at least three persons are assigned to put signature in every single payment. The following steps and activities are practiced in a regular basis to maintain all the transactions that led MMS to effective utilization of total financial resources.

PROCESS OF FINANCIAL MANAGEMENT

Accounting Software System:

MMS maintains an 'Accounting Software Operating System' by using Tally and Data Soft system. All kinds of data and information related to accounts and finance are collected and consolidated through this software. This system helps to produce swift accounting of all income and expenses and preparing default reports. Also this system helps to avoid all kinds of duplicacy and errors.

Joint Signature System:

To avoid the risks and fraud in financial transactions at every step, MMS maintains separate account for each project/programs and maintain the provision of 'Joint Signature Transaction' policy. Three persons are assigned to put joint signature on all payments.

Delegation of Authority:

MMS developed a 'Delegation of Authority Chart' and follows strictly in every stage of all kinds of transactions for making the transactions easy and default. This mechanism helps to save time and minimizes the cost of transactions.

Value for Money:

MMS follows the principles of 'Value for Money' of cost effectiveness, economy and quality. Cost effectiveness gets high priority as and when transactions are made. This principle helps to reduce the excess costs and increase the efficacy to maximum utilization of fund for project activities. To ensure the principles of 'Value for money', MMS practices 'Tag on economy': Less cost - maintain quality; Efficiency: Outputs for Inputs - maintain quality; and Effectiveness: Outcomes for Equity.

Donor Compliance:

MMS always respects and responds to the donor compliance that help to avoid misunderstandings and gaps between the two parties, save time and increase relationships with the donors as well.

Government Compliance:

MMS respects and strictly maintains the government compliance like NBR rules and regulations. Also follows government rules for foreign fund management.

Transparency and Accountability:

MMS follows the Principles of transparency and accountability in every step of transactions as per MMS financial policy. The program participants get the opportunity to be involved in projects activities, budget and all kinds of 'directly paid' project expenses.

Zero Tolerance Policy:

With a view to reduce the fraud and corruptions, MMS follows the 'Zero Tolerance' principle that helps to fair and clean transactions. This principle brings smoothness by minimizing the misappropriations of fund in every step of transactions that leads to increase the organizational reputation.

Financial Control Mechanism: Internal Control system:

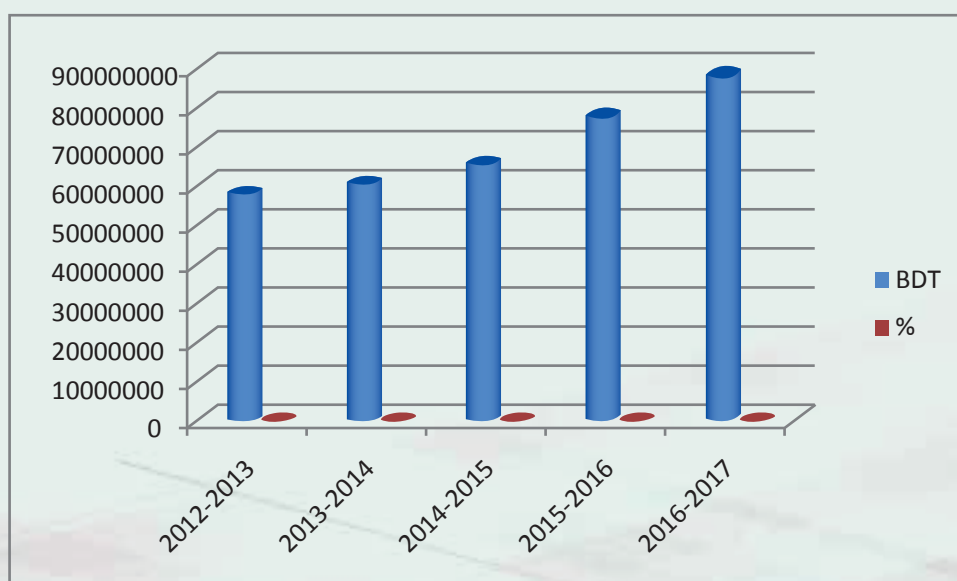
MMS got a unique 'Financial Information System (FIS)'. This system supports MMS management through providing accounts related information from fields in a regular basis which helps taking appropriate decisions in financial transactions. The 'Internal Audit Team' provides periodical audit support to all the projects after every four months in a regular basis. 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 members of management team make frequent visits for supervision and monitoring which help reviewing the financial transactions and to prepare financial reports for analyzing the monthly 'budget and expenditure plan'.

ANNUAL BUDGET 2016 – 2017

Year	Budget	Receipt/ Income	Total Expenditure	Burn Rate
2016- 2017	881575167	974831865	96011665	84.27%

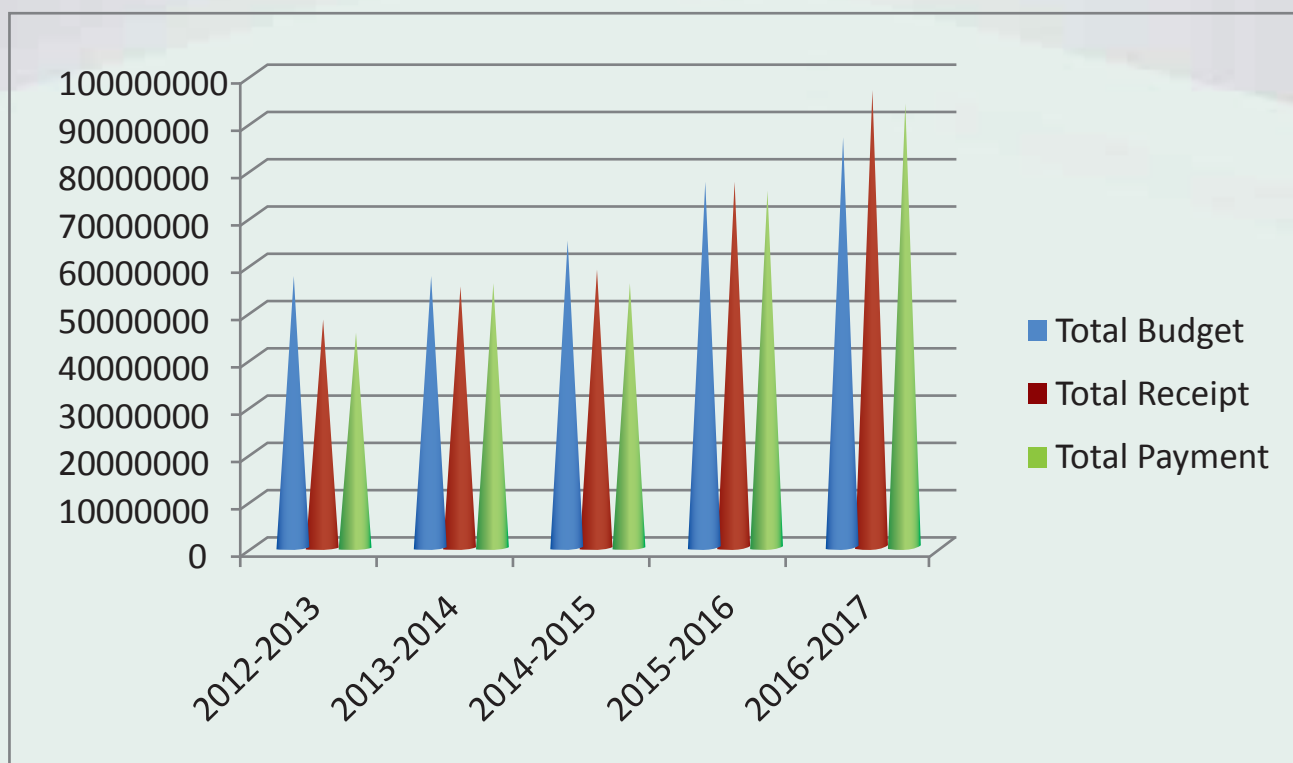
TREND OF LAST 5 YEARS BUDGET

Year				
2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
579338704	601969428	654679116	77,69,47,513	881575167
increase-- 13%	increase-- 4%	increase-- 8%	increase-- 16%	increase-- 12%



TREND OF LAST 5 YEARS RECEIPT AND PAYMENT

Financial Year	Total Budget	Total Receipt	Total Payment
2012-2013	579338704	479255862	466030565
2013-2014	601969428	584259768	570258628
2014-2015	654679116	584259768	570258628
2015-2016	77,69,47,513	783262026	774336346
2016 – 2017	881575167	974831865	964350586



CONCLUSION

MMS stepped forward to its 34 years of journey in the field of development and humanitarian services and experienced with different challenging situations. Starting with a small scale in a remotest area of Chouhali, it has now grown as a national development as well as humanitarian organization in the northern part of Bangladesh. The annual report 2016 – 2017 has been developed through an in-depth analysis of the programmatic interventions and their immediate results based on the strategic issues. The process of developing the report helped to find out the lowfalls as well as the strengths of the organizational interventions based on which MMS can take necessary measures to face the upcoming challenges. Constructive criticisms and suggestions are most welcome which will provide MMS with a roadmap towards the process of institutional shaping and facing upcoming challenges for organizational advancement.

Manab Mukti Sangstha (MMS)
Consolidated Statements of Financial Position
As on 30 June, 2017

Assets	Note	Amount (Tk) 2016-2017	Amount (Tk) 2015-2016
Properties and Assets			
Non-current Assets:	6.00	31,472,763	32,144,745
Current Assets:		470,017,849	275,186,158
Loan to Beneficiaries	7.00	444,600,099	255,476,273
Advance	8.00	1,036,717	716,276
Staff Loan	9.00	10,378	10,378
Fixed Deposits	10.00	24,163,001	18,751,173
Accounts Receivables:	11.00	207,654	232,058
Closing Balance	12.00	10,481,279	8,925,680
Cash in Hand		112,070	58,111
Cash at Bank		10,369,209	8,867,569
Total Assets		511,971,891	316,256,583
Fund & Liabilities:			
Cumulative Surplus/ (Deficit):	13.00	141,882,105	123,559,597
Current Liabilities:		370,089,786	192,696,986
Members Savings :	14.00	105,160,966	46,818,117
Micro Insurance with RF	15.00	9,303,834	7,653,844
Provident Fund (PF)	16.00	-	16,221,627
Loan Account:	17.00	-	-
Loan from PKSF	18.00	175,616,664	61,966,665
Loan from I H S	19.00	50,625,000	26,250,000
Accounts Payable	20.00	75,000	702,525
Loan Loss Provision	21.00	9,179,234	6,914,937
Gruirity	22.00	6,822,480	5,516,140
ENRICH Programme Adv.	23.00	-	545,915
Others Liabilities:	24.00	390,939	407,216
Loan AC (PF):	25.00	12,691,461	-
Vat & Tax	26.00	24,208	-
Total Fund and Liabilities		511,971,891	316,256,583

Annexed notes from 6.00 to 26.00 form an integral part of the financial statements.


Director
MD. HABIBULLAH BAHAR
Executive Director
Manab Mukti Sangstha (MMS)


Finance Manager
Md. Helal Uddin
Chief Accountant-TGP
Manab Mukti Sangstha

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



AKHTAR AMIR & CO.
Chartered Accountants

Date : 27 August, 2017



Annul Report 2016-2017

Facilitated by	: Md. Habibur Rahman, Consultant
Co-Facilitator	: Md. Rafiqul Islam Khan, Director Programs
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Manab Mukti Sangstha (MMS)



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