



VISION 2040

Annual Report
2019-2020



Manab Mukti Sangstha (MMS)



Annual Report 2019-2020

VISION
2040



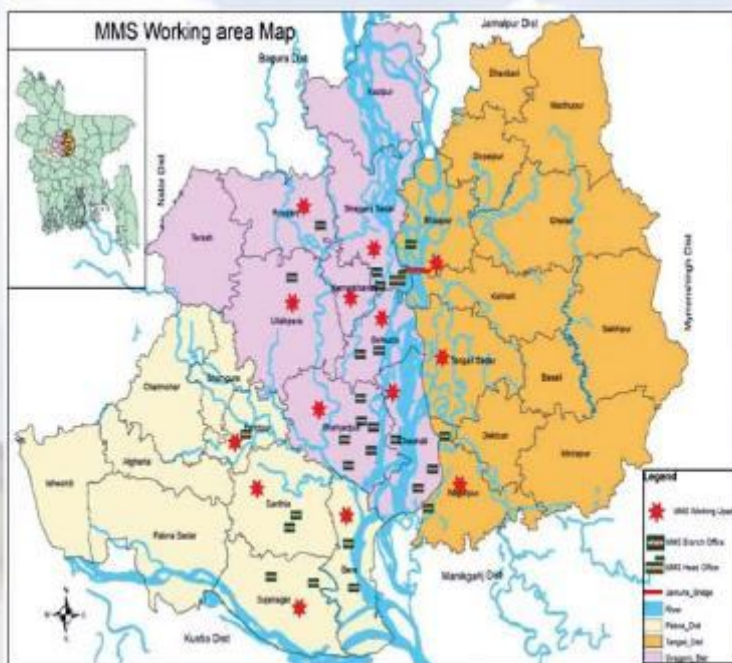
MMS completed 36 years of development journey on 15th January 2020 and steps at 37th year with high enthusiasm and commitments to overcome the challenges of climate change issues and side by side, facing the new challenge of COVID-19. MMS fights for establishing a "Climate-Resilience World free from all kinds of Discriminations and Hunger".

Manab Mukti Sangstha-MMS

A Development and Humanitarian Organization

Established in January 15, 1984

Map of MMS Working Areas



Contract Address

MMS Head Quarter

Khash Baro Shimul, Bangobandhu Bridge
West Sub, Sirajganj 6688, Bangladesh.
Website: <www.mmsbangladesh.org>

MMS Liaison Office, Dhaka

Rahman Villa, Block-B, Road-4/A
House-4 (1st Floor), Navodoy R/A
Mohammadpur, Dhaka-1207.

Contract Person

Md. Habibullah Bahar

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Director Programs
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MESSAGE FROM THE CHAIRPERSON



The journey was started in 1984 with a small scale of development interventions, based on which MMS steps towards a development and humanitarian organization, and now contributes to the national development progress in the areas of poverty reduction, women empowerment, health & nutrition, education, employment & income generation and on the issue of climate change. MMS also proved itself as a specialized organization in the area of Disaster Management maintaining "Core Humanitarian Standard and Principles" in emergency humanitarian responses. MMS developed its five-year Strategic Plan focusing "Vision 2040" and identified the strategies to achieve the mid-term goal step by step by 2040. All the development initiatives of MMS are implementing based on the "Sustainable Development Goal-SDGs" undertaken by the government.

From the very beginning, MMS has been struggling to reach the goals facing huge challenges. The challenges of natural and unnatural disasters effect the journey slower and sometimes mislead the dynamism. Squeezing of donor funds, continuous floods in the working areas and recent COVID-19 put great challenges in front of the NGO sector. MMS is fighting against all these challenges, especially, the flood, river erosions and other char-based natural disasters. It's great that MMS took all these challenges as normal phenomenon and faced effectively overcoming the barriers.

A team of committed staff members, skilled & motivated program participants, supportive community people and dynamic leadership made MMS a unique organization with outstanding performance and reputation. Remarkable support of Local Administration, Local Government Institutions, Donor Agencies and active community participation encourage MMS to move forward with high motivation and commitments. MMS celebrated its 37th anniversary in 2020. It's my pleasure to be a part of this organization.

I am pleased to present our Annual Report for the financial year 2019-2020 which reflects the organizational growth, program achievements, financial transactions and the future strategies of the organization focusing "Vision 2040". I would like to thank our Stakeholders including Program Participants, Community People, Professionals of MMS, Civil Society Members, Local Public Representatives, Local Administration, Donor Agencies, INGO Representatives and all other well-wishers for their continuous support and cooperation to MMS throughout its development journey. Finally, I would appreciate the valuable contributions of the GC and EC members to MMS being the part the organization.

Md. Abdur Rob Montu

MMS BOARD MEMBERS



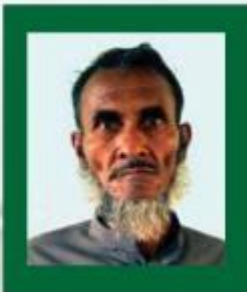
Md. Abdur Rob Montu
Chairperson



Mrs. Nazneen Chowdhury
Vice Chair



Md. Abdur Rashid
Vice Chair



Md. Raiz Uddin
Founder Executive Member



Md. Sirajul Islam Suruz
Executive Member



Mrs. Jinnat Ara Ferdous Monika
Executive Member



Md. Habibullah Bahar
Founder Executive Director
and General Secretary



Mrs. Sharifa Khanum
(Program Participant)
Executive Member



Md. Aminul Islam Juel
Executive Member

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EXECUTIVETIVE SUMMARY



"Twenty Twenty is a year of challenges" especially for the NGO sector. MMS faced huge challenges with the flood affected community of the riverine areas due to continuous flood and vulnerable families due to COVID-19. During this crisis period, MMS stands beside the vulnerable community with its full capacities and provided possible humanitarian services with the financial assistance of some noble donors throughout the endemic situation which is still continued. We received tremendous support from the local administration, local government institutions and our community which helped to continue the programs successfully. We invested all our efforts to develop the peoples' capacity so that they can contribute to the process of socio-economic development and bring about visible changes in their lives and livelihood. We facilitate the community to develop their own capacity to protect themselves from all sorts of discriminations, injustice & violences and develop a climate-resilience community which help them towards sustainable changes in their livelihood.

The Annual Report 2019-2020 has been developed through a process of in-depth analysis which documented yearly and cumulative information. The Annual Report composed with four major sections of reflections with the performance of MMS development interactions;

1. BASIC INFORMATION

2. SECTOR-WISE MAJOR ACHIEVEMENTS

3. THE PROJECT PROFILE

4. FINANCIAL MANAGEMENT

The report started with a preface that includes; a message from the Chairperson of the Governing Body, a short description of MMS with background information highlighting the major achievements. The **1st** Section organized with the basic information about MMS, its Vision, Mission, Strategic Issues, Organizational values & principles and its strategic dimensions with development interventions and specialization. The **2nd** Section includes sector-wise major achievements highlighting Entrepreneurship Development, Health-Nutrition-WASH, Education, CCA-DRR, Women Empowerment and the area of Institution Building. The Project Profile and the "Outcome-based Immediate Achievements" describes in **Section 3**. The project profile also covered the details information about the donor agencies, person power and the goal & objectives of the project. The **4th** Section describes the Financial Management highlighting the process of Financial Management, Trend analysis of the Annual Budget, Annual Receipts & Payments and the Annual Audit Report.

The Annual report has been developed through a participatory process ensuring the participation of senior management including the Director Programs, Program Heads, Head of Finance, Manager Administration and a few program participants. A team of expertises invested their efforts to develop the report. The Adviser of MMS Md. Habibur Rahman facilitated the total process to develop the report with the support of a team including Md. Mizanur Rahman, Project Manager, Md. Shariful Islam, MIS Officer, Md. Zehin Ahmed, Audit Officer and Md. Shah Alam, Admin Officer. I am grateful to all of them. I would appreciate the contributions of the members of senior management, program heads, admin staff and other related stakeholders who provided support in different possible ways to enrich the report. We are thankful to the members of GC and EC specially, the Chairperson for his constructive advice and approval of the Annual Report 2019-2020.

Md. Habibullah Bahar
Founder Executive Director



***A view of
The Members of General Committee of MMS***



Prof. Shafi Ahmed, Senior Editorial Advisor, PKSF had a discussion with Ms. Rahima Khatun, Health Officer of MMS. Rahima briefed him about the process of providing health services to the community people and the use of "Health Card" for continuing intensive health care services and follow up.

THE ORGANIZATIONAL BACKGROUND

MMS born in Chouhali which is an island of Jamuna River, separated from the mainland of Sirajganj, adjacent to Tangail and near to Manikganj District. As it is surrounded by water, so the connection with main-land is very poor. The natural disasters like; River-erosion, flood, drought, and so on are the regular phenomenon of Char areas. Poor communication, lack of electricity, huge illiteracy, inadequate educational institutions and lack of awareness heavily affect the lives and livelihood of the char community. Naturally, Char has got different characteristics in terms of facing climate change effects and seasonal disasters which lead to huge migration and shifting of professions resulted a vicious cycle of poverty. The char community belongs to their own culture and have own way to maintain their livelihood with huge backwardness which mislead them with prejudice, ignorance, illiteracy, dowry, early marriage, and depriving from basic frights. MMS came across a challenging period of 37 years of its journey of fighting against the poverty with special emphasis to reduce the vulnerabilities of Char-basin community that happening through unavoidable climate change effects and natural disasters.

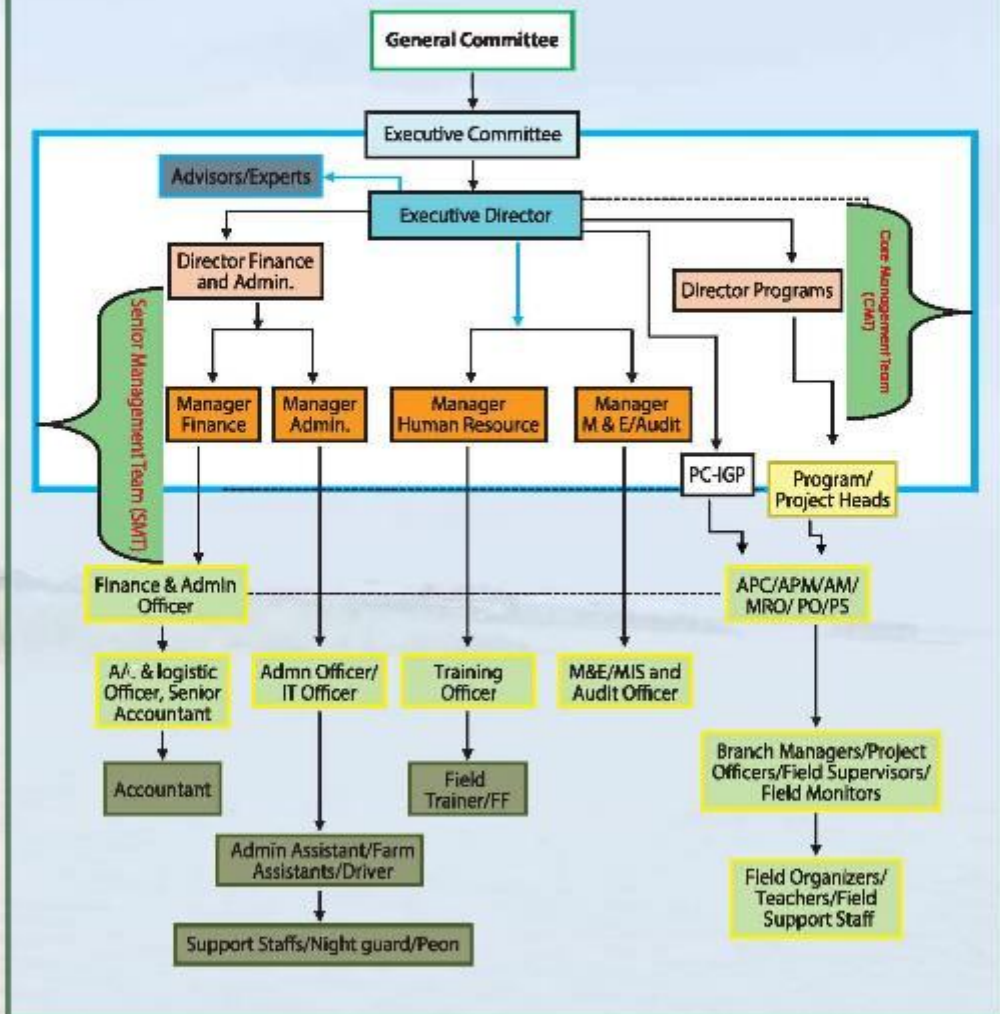
MMS grown in Chouhali Upazila under Sirajganj District. It started working with the disadvantaged char community for their livelihood advancement and has earned considerable experience about the lives and livelihood of Char Community. The journey that was started in January 1984 in a small remotest village in a small scale, has been speeded up in a wider range of development arena with wider dreams. MMS initiated working with development activities along with humanitarian responses which include relief & rehabilitation and organizing landless groups for building awareness for their basic needs and basic rights that continued till 2000. During the period of 2000 to 2005, the major growth of the organization happened through expanding its geographical coverage and programmatic interventions. From 2005 onward, MMS moves to upward directions through implementing community-centered programs with new dimensions and strengthened the process of organizational capacity building at the grassroots level. MMS is now transforming into a development as well as a humanitarian organization and entering in to the process of sustainable programmatic interventions and institutional capacity building. MMS believes in empowering people through community participation and applies the integrated approach of development for bringing about sustainable changes and build a climate-resilience community.

A partial view of celebrating 37th anniversary of MMS at the head quarter campus on 15th January 2020. Ceremony started with the National Anthem. A discussion meeting held highlighting the issues of organizational background, struggles and challenges faced and the progress and achievements of MMS during past 36 years followed by a colorful cultural function.



Annual General Meeting was organized at the same time. All the staff members, members of Executive Committee (EC) and General Committee (GC), representative from donors, civil society representatives and well-wishers participated in the ceremony.

ORGANOGRAM



Section

01

MMS AT A GLANCE

BASIC INFORMATION

DIRECT PROGRAM PARTICIPANTS				
Description	District-wise Breakdown			
	Sirajganj	Pabna	Tangail	Total
Upazila	7	4	3	14
Municipality	2	-	-	2
Union	35	23	9	67

MMS works in 14 Upazila out of which 10 Upazila are situated in the remotest Riverine Char areas. The national development progress did not keep any impact among this community due to isolation from the highlands which deprived them from the process of national progress. So, the char community are remaining backward years after years which created socio-economic discriminations. MMS implements programs through setting up a total of 25 Branch Offices at community levels in 67 Union Parishad and 14 Upazila of 3 Districts. MMS setup its head quarter in Sirajganj in its own campus which is situated on the bank of Jamuna River in the west side of Bangabandhu Bridge, adjacent to a strategic place on the entry-way to northern Districts of the country. There is a fifty capacity well-equipped training centre in the same campus. 'Manab Mukti Academy', Training Centre, a Non-formal Primary School and 2 Project Offices are running their project activities from the HQ campus.

DIRECT PROGRAM PARTICIPANTS						
Total Families				Total Population Coverage		
Women	Men	Total	Female Headed HH	Women	Men	Total
56,855	1,142	57,997	1,574	144,472	145,013	289,485

TOTAL STUDENT COVERED			UNDER 5 CHILDREN
Boys	Girls	Total	3631
13,692	14,737	28,429	

STAFF STRENGTHS							
Staff Information				Volunteer Information			
Type of staff	Women	Men	Total	Type of Volunteer	Women	Men	Total
Regular	45	203	248	Paid	40	11	51
Contractual	05	08	13				
Total	50	211	261	Total	40	11	51

Note: Out of the staff strengths, there are 08 Technical Staff members in different sectors like; Agriculturist-4, Livestock-1, Fisheries-1, WASH Specialist (Civil Engineer)-1 and Health (Paramedics)-1. All the staff members have got basic skills on 'Disaster Management' and Humanitarian Responses. most of the staff members are oriented on Microfinance operation.

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



Oxfam is one of the permanent donors of MMS, and supporting MMS from the inception of the organization. One of the development projects and two COVID response programs have been supported by Oxfam this year.

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
Depart 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

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 • Sirajganj 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



CHARACTERISTICS OF THE PROGRAM PARTICIPANTS

PROGRAM PARTICIPANTS

MMS exclusively works with the people of riverine Char community applying 'Family Concept' giving special emphasis to women and includes all the members of a family. All efforts of MMS are community-centered and implemented following "Integrated Approach of Sustainable Development". MMS works with the program participants who are within the following specific characteristics;

Category/Priority	Characteristics of Program Participants
A	Hard-core Poor Families
B	Poor Families, Women Headed Poor Families
C	Marginal Families
D	Children, Adolescent, Youth Groups
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 Community Organizations.

Note: Priority has been given to the disadvantaged groups like, Poor, Women Headed Families, Persons With Disability (PWD), Child Headed Families and Ethnic Families.

RUNNING PROJECTS

1. Resilience through Economic Empowerment Climate Adaptation, Leadership and Learning (REE-CALL-2021) Project;
2. Child Centered Climate Change Adaptation (CCCCA);
3. Income Generating Program (IGP);
4. PROBIN;
5. Agriculture, Livestock and Fishery Project;
6. Inclusive Home Solution;
7. Nutrition Smart Village (NSV) Project;
8. ENRICH Program;
9. School Feeding Program (SFP);
10. Formal and Non-formal Education Program;
11. Manab Mukti Academy for Education and Research;
12. Climate-Resilience Agro-based Research and Innovation Project (CRARIP).
13. Humanitarian response program for Flood Affected Char Community;
14. Humanitarian responses for COVID-19 Affected Families in Sirajganj.

Nick Ireland-Head of Specialized Technical Services, Save the Children Australia



Save the Children International works on health, education, school safety, disaster risk reduction, climate change, gender, disability inclusion, and urban programming. SCI is one of the long-term donors of MMS. A team consisting of the members of Save the Children Australia and Bangladesh led by Mr. Nick Ireland, Head of Specialized Technical Services.



Save the Children Australia currently visited the "Climate Smart Village" of MMS at Shahzadpur Upazila of Sirajganj. The picture shows the partial views of their visit to Climate Smart Village and shared their ideas with the students of a high school.

MMS VISION, MISSION AND STRATEGIES

MMS reviewed its Vision, Mission, Goal, Objectives and Strategies in 2018 through a process of active participation of all level of stakeholders including the grassroots community. MMS believes in the process of socio-economic changes and the continuous changes of the people's needs. Based on the changes of community needs and existing socio-economic contexts, MMS follows the process of reviewing and updating the policies and procedures including Vision and Mission, Goal, Objectives and Strategies, and set the appropriate directions to effective implementation.

VISION

"Establish a Discrimination-free Climate-resilience Society".

MISSION

"Enhancing the process of socio-economic development through empowering people and building a Climate-resilience Community".

STRATEGIC ISSUES

The Strategic Issues have been developed with special focus on a mid-term goal of "Vision 2040" to reach the stated organizational vision step by step and setting its five-year strategies drawing a clear pathway to reach the ultimate vision.

1. Enhance Institutional Capacity of the Grassroots by Empowering the Community People for Sustainable Socio-economic Changes.
2. Develop Climate-resilience Capacity to address the Climate Change Issues, Disaster-adaptive Agriculture & Livestock and enhance the process of Specialization on CCA-DRR.

3. Ensure integrated Quality Health and Nutrition Services for the disadvantaged Community specially, in the Char areas for ensuring sound Physical & Mental Health.
4. Ensure total Quality Education from the Primary to Higher levels for the vulnerable Children and Youths of River-basin Community and promote the process of 'Child Rights' and 'Child Protection'.
5. Develop capacity of the Grassroots for their Self-employment and income generation through Financial Support and developing Small & Medium Entrepreneurships at Community level and enhance Value Chain System.
6. Reduce Social Discriminations and enhance Women Empowerment through Capacity Development and ensuring Community Participation.
7. Strengthen the process of practicing Transparency and Accountability and Operative Principles for establishing Good Governance at the Community level and within the Organizational Environment.
8. Enhance the process of Building Institutional Capacity and Economic Sustainability of the Organization for providing long-term quality services to the community.

MMS: A DEVELOPMENT AND HUMANITARIAN ORGANIZATION

MMS is a right-based development as well as humanitarian organization working since January 1984. It has been grownup in riverine char areas, works with char-community, earned hands-on experience on char-related issues and familiar with the livelihoods of char-community and invest all its capacity to ensure the community participation and enhance the process of Livelihood development of char community.

MMS Beliefs and Values

MMS upholds certain beliefs, maintains quality with certain specialized competencies and works keeping up certain values and ethics.

- MMS believes in peoples' empowerment and "integrated approach for sustainable development" to ensure "active community participation and develop ownership among the people towards bringing the expected changes".
- MMS inherits high trust on the employees and associate professionals' capacity, beliefs, culture, practice and also expects to promote organizational ethics & values, and effective use the resources, position-power and keeping up organizational reputation in any situation;
- MMS treats people justly and fairly irrespective to culture, race, religion, disability, gender, sexual orientation, ethnicity, inclusiveness, equality or any other social classifications and promote to practice;
- MMS believes in quality rather than quantity in every steps of its works including the program implementation.

MMS Principles

- MMS follows the principles of Result Based Management, Team Cohesiveness, Transparency & Accountability, Cost Effectiveness, Customers' Satisfaction and shows 'Zero Tolerance' on the issues of Terrorism, Sexual Harassment, Direct Political Involvement and any fraud of Financial Transactions;
- MMS provides utmost importance to ensure that all human & non-human resources are utilized in an appropriate and effective way following the procedures and guidelines of MMS;

Competency

- MMS is equipped with a team of Professional Workforce having a considerable amount of working experience with the River-basin Char Community and earned the "Professional Specialization" to address the issues of Climate Change.

MD. GAWHAR NAYEEM WARA, DISASTER MANAGEMENT SPECIALIST.



মিঃ গওহর নাইম ওরারা ১৯৯১ সাল থেকে অল্পকায়-জীবিতে কাজ করার সময় থেকে শুরু করে মানব মুক্তি সংগ্রামের সাথে কাজ করে আসছেন। শুরু থেকেই প্রকল্পের নির্ধারিত কাজের পাশাপাশি গ্রামের দরিদ্র মানুষের কল্যাণে নতুন কোন ধরনের সম্পর্কে জানতে পারলে তা শেয়ার করা এবং সে বিষয়ে দক্ষতা ও সক্ষমতা অর্জনে সহায়তা করে থাকেন। কর্ম এলাকার মানুষের দুঃখ দুর্দশা কর্মসূচী এবং উন্নয়নের জন্য সম্ভাব্য দাতা প্রতিষ্ঠান ও ইতিভিত্তিকরণদের তিনি উৎসাহিত করে থাকেন। চরাক্ষের দরিদ্র ও অসহায় পরিবারের অর্থনৈতিক উন্নয়নের জন্য ব্যক্তিগতভাবে আর্থিক সহায়তা প্রদান করেন, কল্যাণ সময়ে শিক্ষা সহায়তা কেন্দ্র পরিচালনার জন্য মশুরের পাবার ও যাত্রাগাড়ের জন্য নৌকার ব্যবস্থা করেন, চরাক্ষের ছাত্র ছাত্রীদের

আইটি দক্ষতা উন্নয়ন ও নির্ধারিত পাঠ্যসূত্রের ব্যাখ্যার জ্ঞান অর্জনের জন্য সেলফ-হাব পরিচালনার সহায়তা করেন। কোরবানীর সময় নিজের পরিবারের এবং আত্মীয়-বন্ধু-বান্ধবদের চরাক্ষে কোরবানী দিতে এবং চরাক্ষের দরিদ্র মানুষের কোরবানীর ধীন আনন্দময় করার জন্য উদ্যোগ গ্রহণ করেন। করোনার প্রভাবনুভূত ঝাঁক ও ব্যক্তিগত স্বাস্থ্য পরিচর্যা প্রকটস করার জন্য চরাক্ষে ২৫,০০০ প্রাইমারী সেভেলের ছাত্র ছাত্রীদের হাইজিন সামগ্রী বিতরণের জন্য ড্রাউট কাট (ওয়ারিটার ড্রাইরেল) এর নিকট অনলাইনে তহবিলে আবেদন করে ৩০০,০০০/ টাকার অধিক তহবিল সংগ্রহ করে ১,৫০০ ছাত্র-ছাত্রীকে হাইজিন সামগ্রী বিতরণ করতে উদ্যোগ গ্রহণ করেছেন। ২২,৫০০ ছাত্র-ছাত্রীদের সহায়তা করার জন্য প্রকল্পের খরচাপত্র তৈরী করে দাতা প্রতিষ্ঠানসমূহের সাথে যোগাযোগ করে যাচ্ছেন। সর্বসরি, মানব মুক্তি সংগ্রাম স্বাধীনতা ও প্রগতির সাথে নাইব ডাইরেক্ট অবদান অবিনশ্বরী। আমরা তার সর্বাঙ্গীন মঙ্গল কামনা করি।

MMS DEVELOPMENT INTERVENTIONS

MMS contributes to bring about specific changes in different sectors of the livelihood of Char community through integrated approach of development ensuring spontaneous participation of the community and by empowering them through effective program implementation. MMS strives for improving the climate-resilience capacity and livelihood development of the river-basin community by coping up with the changing situation happens due to climate change effects. In order to develop a climate-resilience community, MMS implements programs on introducing disaster-adaptive agriculture & livestock technologies, trains sector-wise community para-professionals, improving the health & nutritional status of the mother & children, mainstreaming the 'out of school children' in the education system,

developing skill-based capacities of the target community specially women, provides financial support to the small and medium entrepreneurs, channelize the local products by developing value chain system and provide financial support to the poor and marginalized people of the remote riverine char areas for creating employment and income generation.

MMS Programs

All the program interventions of MMS are implemented in two dimensions to achieve the ultimate goals. One is; Climate-resilient Livelihoods Development and another is; Humanitarian Responses. MMS implements programs on the areas of CCA-DRR, Health-Nutrition-WASH, Education, Women Empowerment, Food Security, Disaster-adaptive Agriculture, Livestock, Entrepreneurship Development, Social Security, Child Protection & Child Rights, Human Dignity and Institution Building under 'Livelihood Development Programs'. The 'Humanitarian Response programs' includes humanitarian assistance to the disaster-affected people in response to humanitarian issues through implementation of pre-disaster measures, providing emergency supports like; distribution of food, cash and input support among the affected people within target and non-target people during disasters and also implementing long-term rehabilitation programs through disaster-resilience interventions. Also, MMS provided assistance to COVID-19 affected families in this year through input and cash support. MMS follows the "Humanitarian Principles" in all emergency humanitarian responses. MMS considers the issues of 'Climate Change', 'Child Rights' and 'Gender' as the crosscutting components which are in-built in all the development interventions.

Institution Building Strategies at Grassroots level

Initially, MMS forms 'Primary Groups' at village levels. The primary groups gradually become the member of 'Village Groups' and ultimately turn into "Community-Based Organizations"-CBO". Based on the Branch Offices, MMS provides supports to run the activities of the village groups towards their socio-economic development and strengthening the capacity of CBOs for ensuring their rights and empowering them for a sustainable institutional shaping. MMS provides support to the community to develop a group of sector-wise "Community Service Promoter-CSP" within the program participants who are involved in providing need-based services to the community people in the areas of agriculture, livestock, health nutrition, education, disasters and other sectors of livelihood development. As a result, the community has established strong linkage with the GO-NGO service providers through the CSPs. Number of CBO members have been elected as Local Public Representatives and taking part in the decision-making process being the member of standing committees of Union Parishad.

Institutional Capacity of MMS

In order to bring about programmatic sustainability and institutional development, MMS works based on its organizational policies and guidelines like; Human Resources Management, Financial Management, Procurement and Logistic Management, Gender, Disaster Management, Safeguarding, Whistleblowing, Prevention of Criminal Practices, Ethics & Code of Conduct as well as project specific operational guidelines. MMS is governed by active governing body and a professional executive committee which helped to lead the organization in a dynamic way. Safeguarding, Whistleblowing, Prevention of Criminal Practices, Ethics & Code of Conduct as well as project specific operational guidelines. MMS is governed by active governing body and a professional executive committee which helped to lead the organization in a dynamic way.

Active involvement of the community representatives as member of the executive committee helped the organization to reflect the actual scenarios of the community. The General Committee of MMS is formed consisting of 27 members where 7 members are selected from the grassroots community. The gender and women issues are addressed through the 'Gender Forum' head by a women leadership.

Linking SDGs

The programs have been implemented following the issues of "Sustainable Development Goals (MDGs)" and "Vision 2041" undertaken by the government of Bangladesh and follows all possible declarations on the issues of hunger, climate change, women empowerment and human rights. MMS programs are specifically, contributing to the SDGs in the areas of health & nutrition, education, hunger-poverty alleviation, women empowerment, child rights, climate change and other social development issues directly and indirectly.

MMS implements development activities addressing the possible components of "Sustainable Development Goals-SDGs" with special emphasis to socio-economic development of Char communities and the 'Climate Change and Disaster Management' issues. MMS tries to bring about sustainable changes in the livelihood of the community people and helps to empower them to come out from all kinds of vulnerabilities, discriminations and poverty. Focusing "Vision 2040", MMS emphasizes on the process of institutional capacity building of the grassroots organizations and programmatic expansion based on the stakeholders' demands. Also, this is the time to think about programmatic sustainability and institutional shaping of MMS to address the upcoming national and global challenges.



The government of Bangladesh has announced the commemoration of 2020-2021 as the Mujib Year. MMS celebrated the hundred Years of birth centenary of Bangabandhu Sheikh Mujibur Rahman on March 17. All the MMS staffs, for the students of Manab Mukti Academy, members of GCE' and EC took part in the ceremony. A discussion session has been organized and initiated discussion about the life history of the father of Nation as well as his contribution for the independence of Bangladesh.

Humanitarian Responses on Flood and COVID-19 Responses

A total of 8,100 population of 1,800 Households covered through humanitarian responses for the flood affected char community of Chouhali and Shahzadpur Upazila of Sirajganj District with an amount of BDT. 98,45,000 as input and cash support (BDT. 4,500 per family) sponsored by Save the Children International, Start Fund, and UK Aid. A total of 1,500 students have been provided input supports with education materials. Also repaired 5 Tube-wells at 5 schools.

A Total of 11,646 population of 1935 Households directly covered through humanitarian support to the COVID-19 affected families of Char community of 5 Upazila (Tarash, Shahjadpur, Belkuchi, Chouhali and Sirajganj Sadar) under Sirajganj District and provided input supports by distributing hygiene materials and cash supports with an amount of total BDT.41,1761 sponsored by OXFAM Bangladesh and Insurance Program.

Professor Naveeda Khan, an Anthropologist



Naveeda Khan is an Associate Professor and Director of Graduate Studies at the Department of Anthropology at Johns Hopkins University. She completed her M.A in Anthropology from the New School for Research in New York and her PhD in Anthropology from Columbia University in New York.

Her research is located at the intersections of the study of material environments, temporality, and the everyday. A focus on urban built forms, their symbolization and everyday use served as the springboard for transitioning from her dissertation and post doctoral research to her first book, which explores how the Islamic tradition and the aspiration to strive together shape collective projects in Pakistan.

Her most recent research shifts location and focuses to examine rural and riverine environments in Bangladesh as they intersect with multiple possible futures, including the temporalities of everyday life, those of material substances such as riverine flows and silt sedimentation, and the crisis-inflected future of climate change. Her recent research work was done based on the Chouhali riverine char community in Sirajganj. She is a regular individual donor of MMS. She also organized fund from different sources and from her own for the betterment of char community. Recently she visited the field program activities of char areas at Sirajganj along with her father Mr. Shafique Munawar.



MMS: A SPECIALIZED ORGANIZATION

MMS has got some special capacity and expertise in program implementation which made MMS different from others. It is mainly a Char-based organization that focuses mostly on the livelihood development of Char-land community which is very much challenging.

Char-focused Organization: MMS born in Char area, works with Char community and think about the livelihood development & developing a climate-resilience char community which helped MMS to earn capacity to be a specialized organization on Climate Change Issues.

Competency in CCA-DRR: CCA-DRR is one of the cross-cutting issues of the organization. As a Char-based organization, MMS earned the capacity to address the issues of CCA-DRR and works to reduce the sufferings of disaster-affected community through introducing different climate-adaptive measures. MMS is providing technical, financial and input support to build the climate-resilience capacity of the char community.

Experienced in Humanitarian Responses: People of Sirajganj, Pabna and Tangail Char community are always living with Disaster and fights against different kinds of Disaster. As a Char-based organization, MMS earned the capacity to run emergency humanitarian responses. MMS have been implementing disaster response programs since 1987 flood and responded 1988, 1991, 1995, 98, 2004, 2007, 2017, 2019, 2020 floods. MMS is well equipped in managing relief and rehabilitation program effectively with a team of skilled workforce, logistics and equipment. It has updated policies and guidelines on humanitarian responses.

Experienced in working with Hardcore Poor and Underprivileged Group: The development activities of MMS mostly focus on changing the vulnerable condition of hardcore poor families' special emphasis given to women, hardcore poor, PWDs and ethnic minorities.

Good Governance: MMS ensures good governance at all level of its capacity and in program implementation. MMS implements projects directly with the local community and works for promoting good governance at local level. MMS follows the principles of participatory decision-making process in designing, implementing & monitoring the program activities and formulation of strategic issues of MMS along the staff members. Grassroots Community, Local Government & Local Administration and Civil Society at wider level. It has good relationship with INGOs and Local & National Platforms that plays a vital role to ensure enabling environment in program implementation.

Gender and Women empowerment: Women empowerment is considered as one of the major strategic issues and integral part of the organization which is a crosscutting issue at all level of organizational practices.

Promoting "Integrated Approaches for Sustainable Development": MMS follows integrated development approach targeting 'all the members of a family' and ensures all kinds of services to the targeted community. All the services like; health, Education, CCA-DRR, employment creation & income generation and other socio-economic issues are integrated and provided to the program participant to ensure wholistic development

Transparency and Accountability: One of the major mandates of MMS is to ensure transparency and accountability at all levels of the organization. MMS involves all relevant stakeholders in the process 'Project Designing, Planning, Budgeting and Implementation. To ensure the Transference and Accountability at all level, MMS follows the Policies and Guidelines like; Human Resource Management, Gender, Financial Management, Admin and Logistic Management, Ethics and Code of Conduct, Whistleblowing, Prevention of Criminal Practices, Safeguarding etc. Also, Project-wise Operational Guidelines help MMS to effective program implementation.

Undertaking community-centered program activities, involving the targeted people in the implementation process, applying a char-based integrated approach of development and using disaster-adaptive technologies, MMS provides all its efforts to bring about sustainable changes in the livelihood of the Char-basin vulnerable community towards building a Climate-resilience community.

Most. Monowara Begum (50) was a street Beggar for a long period of time at Gharjan Char area under Chouhali Upazila of Sirajganj. She has been suffering from lack of shelter, food and other necessities and was leading a very vulnerable life. At one time, two years back, MMS enlisted her in the "Village Primary Group". She received an amount of BDT.100,000 as Financial Support from PKSF through MMS. She purchased cows, goats, hens and started pottery business



using this amount of money. Now, she has owned 5 cows and, in an average, get 5 Liters of milk from 2 cows per day and sell to the market. Her monthly income is about BDT.5000-6000. Mr. Shafi Ahmed, Senior Editorial Advisor of PKSF recently visited Monowara Begum and had a discussion about her socio-economic changes in her livelihood. She was very happy to meet Mr. Shafi Ahmed and prayed for his long life.



Section

02

SECTOR-WISE ACHIEVEMENTS

All the development interventions of MMS are designed based on community needs and ensured community participation for effective implementation. The activities are focused on outcomes and implemented to achieve specific results. A few major achievements of MMS interventions are highlighted in this section.

ENTREPRENEURSHIP DEVELOPMENT

'Entrepreneurship Development' is one of the vital sectors to achieve the economic solvency through creation of employments and generating income. MMS implements "Integrated Microfinance Development Program-IMDP" integrating all possible components of total livelihood development. Entrepreneurship development is one of the components under this program. PKSIF is the financial partner of MMS to implement the program.

Weaving

Most. Shima Khatun of Bonbaria Mohila Samity took an amount of BDT. 20,00,000 as loan for starting a business of twisting by setting up a "Twisting Mill". A partial view of the Twisting Mill shows in the picture. At present, she has number of 4 Twisting Machines where a total of 12 labors are working. Her monthly income is BDT. 60,000-70,000. She repaid her full installment of loan and is planning to purchase another two machines using her own capital in near future. ***In this sector, a total of 151 borrowers are involved and took an amount of BDT. 1,41,47,000 as loan which created employment for 1057 persons.***



A partial view of "Twisting Factory" of Balma Khatun

Dairy Farm

Most. Shapla Khatun of Char Soidabad Mohila Samity under Sadar Upazila of Sirajganj took an amount of BDT. 2,50,000 as loan in 3 phases for establishing a Dairy Farm. At present she is the owner of 18 cows (2 ox, 8 milking cows and 8 cubs).



She gets 80-85 liters of milk every day and earns about BDT.5000 per day. She is now a member of a solvent family and plays vital role of decision making in the family, to neighbors and earned social status. ***A total of 114 borrowers took loan on this enterprise form MMS with an amount of 1,09,77,000 and created employment of 215 persons.***

Beef Fattening

Most. Momota Khatun of Kaswahata Mohila Samity under Sirajganj Sadar Upazila came from a very poor family with high level of insecurity through lack of food, shelters and other basic needs. She became the member of the MMS Samity and received different training on social issues including the economic entrepreneurship. Receiving training, she took an amount of BDT.80,000 as loan from



MMS and used for "Beef Fattening" and "Cow Rearing". She is getting milk every day and meeting daily necessities by selling the milk to market.

During the "Ed-ul-Adha", she sold cows with good profit. She repaid all her loan instalments and deposited an amount of savings also and planning to take more loans for expansion of her enterprise. Once, she was leading very measurable life along with her family members now became self-sufficient. Through her hard working and sincerity, she is now a solvent person with her enterprises and earned status in the family and in society.



An amount of BDT.3,38,00,000 has been disbursed to 431 borrowers on 'Beef Fattening' which generated income and employments for 431 families.

An amount of BDT.2,62,05,000 has been disbursed to 323 borrowers on 'Cow Rearing' which generated income for 323 families and created employment for a number of persons.



Most. Sharifa Khatun, a member of Kaliapara Mohila Samity of Sirajganj took an amount of BDT.3,50,000 as loan in 1st phase for establishing a Poultry Farm. At present, she is the owner of 1000 poultry with well-equipped poultry shed. After all expenses, she is getting an amount of about BDT.90,000 yearly as profit from her farm.



Goat Rearing

'Rearing of Goats' is one of the profitable enterprises at char areas, but last couple of years, floods are the common phenomena in char areas which severely affected the goat rearing. Most of the houses of the char people became flooded by water during flood that makes the survival of goat difficult. ***This year, a total of 8 borrowers took loan on this enterprise with an amount of BDT.6,18,000 and created self-employment and generated income for their families.***

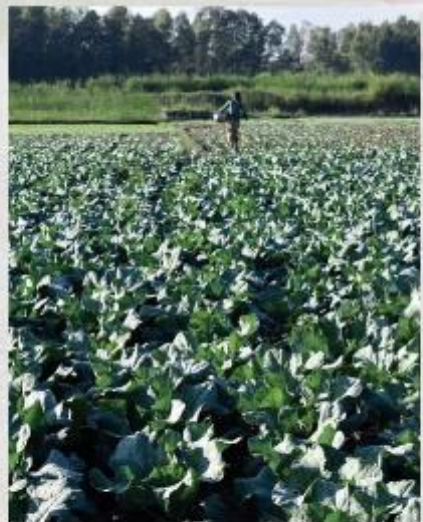


Rice Production and Vegetables Gardens

In order to ensure food security for the people of disaster-prone char areas, MMS took highest level of initiatives to involve the community in cultivating disaster-adaptive agricultural crops in the char areas. Financial support is one of the interventions to protect the hunger and ensuring security during disaster-crisis period.



A total amount of BDT. 99,48,000 disbursed to 126 borrowers as loan for rice production and vegetable cultivation where 126 borrowers has created employment of 315 persons.



Medium Entrepreneurship

Most. Hasina Khatun Santa of 'Mahmudpur Mohila Samity' of Sirajganj took an amount of BDT.1,20,000 as loan as 5th phases for an income generating enterprise and installed a "Loom Machine" at her home. Side by side, started "Cloth Business" as an outlet along with her husband by hiring a shop in local market. At present, she is the owner of 39 loom machines where she has invested 22,50,000 and getting profit of about BDT.2,00,000 per year. She created employment for other 35 persons in her loom factories. A partial view of the Hasina's showroom where her husband selling their products.



A total of 237 borrowers took loan on this enterprise with an amount of BDT.2,37,63000 and created employment of 472 persons.

Other Income Generation and Employment Creation

Most. Rowshonara, one of the members of 'Ponchosona Mohila Samity' under Sadar Upazila of Sirajganj took an amount of BDT.3,50,000 as loan as 5th phases to expand her enterprise on 'Broom' making and selling. All her family members are involved in collecting row materials, making, packaging and selling the brooms. Mostly, her products are purchased by the whole sellers from her home. Also sold in the market by her family members.



The enterprises are mostly on; grocery shops, ready-made garments, small pharmacy, hair cutting saloon, tea stall, local hotels, vegetables shops and ferry business etc.

This enterprise has no loss but huge demand in the market. She purchased a piece of 12 decimal land at the cost of BDT.6,00,000 with the benefits from the business. A view of the Rowshonara's broom making in front of her house. Rowshanara created examples for other women entrepreneurs in the community.



A total of 347 borrowers took loan on this type of enterprise with an amount of BDT.3,30,45,000 and created employment of 680 persons.



HEALTH, NUTRITION AND WASH

MMS implements "Integrated Health Development Program-IHDP" comprising of Nutrition, WASH and related health components with the concept of "Health is Wealth". 'Sound Health' is the important asset of the poor people who are basically dependent on 'Labor Works'. MMS provides health-nutrition-WASH services to all the members of targeted households with the objective of ensuring sound health for everybody within the family. Some of the major achievements of the program are highlighted below.

Health and Nutrition Services

MMS is providing health service through building awareness of the people, organizing Health Camps, Nutrition Camps, Growth Monitoring, Satellite Camps, Eye Camps, and providing door-to-door services. A team consisting of Medical Officers, Nutritionists, Paramedics, Traditional Birth Attendants (TBA), Community Health Service Promoters are involved in providing quality health services to the community.



Nutrition Farming

Establish 150 "Integrated Farming Unit" to improve food security in MMS working areas where established 300 'Nutrition Gardens' to ensure food diversity in daily meals.

A total of 30 farmers got technical support for producing nutritious food items through vegetable gardening and agriculture farming. A number of 2487 beneficiaries received training on improved vegetables cultivation.



A partial view of different events of awareness-building meeting and other events of health and nutrition care services are seen in the pictures.



WASH Activities

MMS implemented a project and constructed number of 11 toilets and raised 02 community Tub-well for ensuring WASH services during disaster. Established 03 WASH devices in three Secondary Schools in Kaijuri Union under Chouhali Upazila of Sirajganj. Also set up number of "Reserve Tank" with necessary devices for preserving the rain-water



Local Service Promoters (LSP)

One of the Local Service Promoters (LSP)-Health is providing health service to a pregnant mother as part of their responsibility. MMS organized a total of 152 LSP in different sectors like; health-nutrition, education, agriculture, live-stock and disaster management.



EDUCATION

MMS implements formal and non-formal education programs for the students of poor families. Huge children are still remaining out of the education system and the drop-out rate is increasing day by day. MMS strives to bring the students back to schools who are 'out of schools' and 'dropped-out' from the schools. MMS runs a total of 3 Formal and 6 Non-formal schools at char areas. Also implemented 'School Feeding Program' in 32 government primary schools in the catchment areas.

MMS is implementing "School Feeding Program" in 32 Governments Formal Primary Schools covering 25,448 students. Besides, covered a total of 666 students of 09 schools out of which 3 are Formal and 6 are Non-formal Primary schools by MMS own funds. A total of 133 students successfully completed PSC from MMS own funded schools out of which number of 4 students secured GPA-5 and 1 student got scholarship form government. All successful students got admitted in secondary high school. Lots of extra-cur side of the class teaching. Some of the acti



- Activated SMC, introducing vegetables gardening at schools, introducing home visits to enroll the dropped-out students, developed 1980 Khude Dakter, activated Teachers-parents meeting, organized "Green Clubs" for ensuring green-clean and safe school environment and established networking among the students, teachers, parents and the community.



A partial view of a flower garden developed as part of establishing green school campus. Implemented two flower gardens in Sonatoni and Thutia High School, Siraiganj.

- Organized Extra-Curricular Activities including annual sports, art competition, debate, day observations, tree plantation, rally, seminars/workshops on disaster preparedness & disaster-adaptive activities, different school-based creative activities and effective leadership development activities among the students including captainship.



As part of different day observations, organized an art competition, tree plantation, rally and disaster mock-drill on the day of "Notational Disaster Preparedness Day" on 10th March 2020 at Shazhadpur Upazila Complex, Sirajganj.

Students' Scholarships for Higher Education

A total of 45 students received scholarship for higher education @Tk.12,000 per students.



CCA-DRR

CCA-DRR is one of the crosscutting issues which is in-built in all the development interventions of MMS. With a view to building a climate-resilience community, MMS works on introducing climate-adaptive interventions among the targeted people so that they can cope up with the disasters as these are the common phenomenon to the river-basin affected people. MMS introduced disaster-adaptive technologies in different sectors like; Agriculture, Livestock, Housing Pattern, Safe Water & Sanitation, economic entrepreneurship and all other livelihood development activities undertaken through different program.

Disaster-Adaptive Agriculture Technologies



'Demonstration' is one of the effective tools for cross-fertilization and replication of good-practices in the community for enhancing the knowledge, skills and capacities among the CBO members. 'Demonstration Plot' has created opportunity to understand the process of change and to develop a model of service delivery through sharing and replicating good practices which has already established in the farmer's fields. The farmer established demo on 'wheat cultivation' in the field where implemented 02 'Dry Seed Beds' and others climate-adaptive agriculture options in project area like; kitchen garden, sack garden etc.



Disaster-Adaptive WASH

During the flood, the sources of safe drinking water became damaged, the inundated people suffer very much from lack of safe drinking water. To address this vulnerability, MMS provided support to construct Double Platformed Tube-well and single platform shallow tube-well to ensure safe water during flood and round the year.



Also, providing support to improve sanitation facilities by installing improved latrines for vulnerable households. The specialization of those latrines are attached with house, twin-pit along with RAM facility with all latrines for ensuring access to the persons with disabilities (PWD), inspection pit, install gas pipe and ensure water cell. Also provided financial support for raising the plinths of their houses with local materials.



Bathing Cubical (BC)

To ensure safe bathing facilities especially, for the women and children keeping space to practice safe hygiene condition especially, during menstruation period, MMS provided support to construct "Women-friendly Bathing Cubical (BC)". The specialization of the bathing is attached latrine, tilt-entry way for easy use of the persons with disabilities, safe and easy bathing for woman, space for safe hygiene practices. Community people have also been contributed BDT.3500 and local materials during construction per bathing Cubical and MMS borned all other expenses.



Hand Wash Device



Number of 170 families received a package of 170 Bucket of 20 Liters with tap, High Net Stool, Bowl-10 Liters and Deluxe soap case hand-washing devices with necessary orientation on effective uses. The community people become happy by receiving the devices which help them to reduce water-bond diseases like; stomach pain, cholera, diarrhea, dysentery, stomach problems etc.

The community jointly implemented a 'Bamboo Bridge' as part of disaster-risk reduction which helped them essay accessibility from one place to another during flood and in rainy seasons. The picture shows the partial view of the bamboo bridge.



INSTITUTION BUILDING AND WOMEN EMPOWERMENT

MMS considers the issues of 'Institution Building' and 'Women Empowerment' with high importance and trying to develop institutional capacity of the grassroots and the process of transforming the organizational values and principles into a sustainable shape. The programmatic interventions are implemented ensuring effective participation of the community people so that they owned the programs as their own and increase their 'confidence of power' that they are capable to bring about changes in their livelihood and social status. MMS believes that women are the part and parcel in bringing any change in the family or in the society. So, all the development interventions are focused on 'Women Empowerment' and more than 98% programs are implementing along with the women.



MMS believes in 'Integrated Sustainable Development' and includes all the family members within the development initiatives as per needs. MMS provides support to organize 'Primary Groups' among the program participants and provides all necessary support for socio-economic development which will be shaped as the 'Community Based Organization-CBO' through which they will together fight against poverty, hunger and all kinds of economic and social barriers and strengthening the process of achieving their rights, social justice and human dignity.

On the other hand, to ensure the organizational sustainability and continue working with the community in the changing situation, MMS always in the process of updating its policies & strategies and developing need-based policies-procedures to cope up with upcoming changes and needs.

A partial view of a Regular meeting on "Upazila Disaster Management Committee" and "Community Risk Assessment Validation Workshop" which are participated by women representatives.



Number of 32 CBOs are on the process of increasing their capacity to involve in the decision-making process at community levels and taking part in the movements of Socio-economic rights, Social Justice, Anti-corruption, Climate-resilience Actions on & Disaster Risk Reduction, Active Citizenship Rights and other social issues of Women Empowerment.



HUMANITARIAN RESPONSES

As a humanitarian organization, MMS addresses all types of disasters with high importance within the commanding areas. MMS works with pre-disaster activities, emergency supports during disasters and post disaster rehabilitation activities with the affected people of Char community. During the reporting period, MMS implemented different relief programs to provide support to the 'Flood' and 'COVID-19' affected people.

1.1: Humanitarian Responses on Flood

A total of 35,180 population of 7,759 Households and 1,000 students have been covered through humanitarian responses for the flood affected char community of Chouhali and Shahzadpur Upazila of Sirajganj District with an amount of BDT.341,95,190 sponsored by PKSF, Save the Children International, Start Fund and UK Aid.

Pre-Disaster Activities

MMS usually organizes different awareness building activities as part of pre-disaster activities to reduce the disaster damages of lives and assets. Different activities include; meetings, workshops, seminars, rally, training, mock drill, disaster warning and implementation of different skill-based climate-resilience projects on agriculture, livestock, housing, sources of availability of safe drinking water during the disasters.



Orientation and hands-on primary rescue training for the students of secondary and primary schools is one of the continuous activities of MMS which implemented throughout the year. Also developed capacity of the Local Volunteers about their responsibility on pre-disaster activities, during the disasters with emergency rescue activities and post-disaster rehabilitation activities.

The picture shows a "Mock Drill" exercise in a Secondary High School as part of disaster preparedness activities. Also a partial view of a Rally on the day of "National Disaster Day-2020" is seen below.



Activities During Flood

MMS implemented emergency relief program for the flood-affected people at char areas with cash and input support. The flood response activities include; rescue the affected people to the safe shelters, distribution of food and non-food items, sinking of tube-well in to the flood shelters for safe drinking water, installation of slab-latrines and other family needs.



A total of 1800 households received unconditional cash grant with the financial assistance of Save the Children International and Start Fund Bangladesh. Among these 1800 HHs, 1000 HH's received hygiene package along with the cash grant. A total of 1500 students received education materials for continuing their education.



MMS involved Local Government Institutions and Local Administration in every step of implementing the flood responses activities. *A partial view of relief distribution and idea sharing meeting with Local Administration. Upazila Education officer and Upazila Youth Development officer, Shahzadpur Upazila of Sirajganj were present in the meeting.*

Post-Disasters Activities

MMS has taken initiative working on post-flood activities which are still continued. Among the initiatives, reconstructing the damaged houses, treatment for livestock and poultry, repairing of school houses and medical services to the sick persons especially to mothers and children are included.

A partial view of repairing a primary school under rehabilitation program as post disaster activities.



1.2: Humanitarian Responses on COVID-19

A Total of 17,521 population of 3,210 Households covered through humanitarian support to the COVID-19 affected Char community of 5 Upazila (Tarash, Shahzadpur, Belkuchi, Chouhali and Sirajganj Sadar) under Sirajganj District with an amount of BDT.44,17,061 sponsored by OXFAM Bangladesh and Insurance Program.



A total of 2545 households received the emergency support for COVID-19. Received an amount of 140 Food Packages by 140 families, received 250 packages of daily necessary items by 250 households of 32 CBO (Package: Rice 10 kg, Pulse 1 kg, Bathing Soap 2 pcs, Detergent 0.5 kg, Sanitary Napkin 1 package, Cooking Oil 1 liter) for each household.



Section

03

PROJECT PROFILE

A total of 14 programs/projects have been implemented during the reporting period. Out of which 12 projects have been implemented for the integrated livelihood development of the program participants and 2 humanitarian projects implemented to respond emergency humanitarian responses on 'Flood' and 'COVID-19'. All the projects/programs of MMS are categories in 5 major thematic areas.

MMS PROJECTS AT A GLANCE

MMS Core Programs: Thematic Areas	SL.	MAJOR PROGRAMS/PROJECTS
CLIMATE CHANGE ADAPTATION AND DISASTER RISK REDUCTION (CCA-DRR) AND LIVELIHOOD DEVELOPMENT PROGRAM	1	Resilience through Economic Empowerment Climate Adaptation, Leadership and Learning (REE-CALL).
	2	Child-Centered Climate Change Adaptation (CCCCA).
INTEGRATED MICROFINANCE DEVELOPMENT PROGRAM (IMDP)	3	Income Generating Program (IGP).
	4	PROBIN JanagosthirJibonmanUnayanKarmosuchi Project (A charity program for senior citizen).
	5	Agriculture, Livestock, Fisheries Project.
	6	Inclusive Home Solution (HIS) Project.
INTEGRATED HEALTH DEVELOPMENT PROGRAM (IHDP)	7	Regional Program For Multi-Sectoral Approach For Nutrition Smart Village In Bangladesh (NSV).
	8	Enhancing Resources and Increasing Capacities of Poor Households Towards Elimination of their Poverty - ENRICH (Samriddhi) Program.
MANAB MUKTI ACADEMY FOR EDUCATION AND RESEARCH (MAER)	9	School Feeding Program in Poverty Prone Areas.
	10	Formal and Non-Formal Education Program.
	11	MMS Training Centre (MTC).
	12	Climate-Resilience Agro-based Research and Innovation Project (CRARIP).
HUMANITARIAN RESPONSES	13	Humanitarian Response Program on Flood
	14	Humanitarian Responses Program on COVID-19.

PROJECT PROFILE

OUTCOME-BASED IMMEDIATE ACHIEVEMENTS

A brief description about the programs and projects implemented during the reporting period and their outcome-based immediate achievements are highlighted in this section. Report shows that most of the outcomes of the running interventions are addressed and achieved on time. One of the 14 projects (NSV, a two-year long project) completed its activities during the middle of the reporting period with remarkable achievements based on the project outcomes. Due to the effects of COVID-19 endemic situation, the development interventions got a little bit slower than the normal time at the last three months of the reporting time because of restriction on frequent movements which make face-to-face communication slower with the program participants. But the running projects have successfully completed their planned activities on time because of active participation of the community. MMS categorized all its development interventions into Five Thematic areas like; 1. 'CCA-DRR' and Livelihood Development', 2. 'Integrated Microfinance Development Program-IMDP' 3. 'Integrated Health Development Program-IHDP', 4. Manab Mukti Academy for Education and Research-MAER', and the 5. Humanitarian Responses Program-HRP'.

A. CCA-DRR AND LIVELIHOOD DEVELOPMENT PROGRAM

This thematic area covered all the interventions related to climate-resilience program. Pre-disaster Activities, Emergency Works during Disasters and the Post Disaster Activities, as well as disaster-adaptive activities for Livelihood development are included in this cluster. MMS implemented two projects within this cluster during the reporting period.

PROJECT 1

RESILIENCE THROUGH ECONOMIC EMPOWERMENT, CLIMATE ADAPTATION, LEADERSHIP AND LEARNING (REE-CALL 2021)

The Project REE-CALL started its activities in 2010 with the financial assistance of OXFAM Bangladesh. The objective of the project is, "by 2021, more resilient women, men and institutions are building together wellbeing and more inclusive and sustainable rural economy". A committed team of 8 project employees are involved in implementing the project in 4 Unions (Sirajganj Sadar, Raipur, Ghorjan and Sthall) of 3 Upazila (Sirajganj Sadar, Belkuchi and Chouhali) in Sirajganj. The project completed its 1st phase and the 2nd phase of "RECALL 2021" started in September 2017 which will continue up to March 2021. A total of 6768 households have been covered under this project.



On completion of the activities, the project aims to achieve three specific outcomes. As per project report, up to 30 June 2020, some specific changes happened through effective implementation. An update picture of Outcome-wise immediate achievements of REE-CALL 2021 are stated below.

IMMEDIATE ACHIEVEMENTS

- Total of 68% households increased their monthly income to BDT.10,696 which is 138% higher than base income (BDT.7734).
- Almost 90% producer groups got accessibility to local markets and getting good price by selling their Agricultural products.
- Almost 98% trained youths engaged themselves in livelihood development activities and earning BDT.800-1500 per day through small business like; tailoring, spinning, mobile servicing, weaving and contributing to their families.
- Almost 85% climate-vulnerable households prepared "Disaster Preparedness Plan" at household level and they are responding disasters through early preparedness.
- About 86% targeted people have earned safe hygienic knowledge, access to safe drinking water and improved latrine facilities that helped changing hygienic behavior and practices and reduced Abdominal Pain, Diarrhea, Dysentery, Typhoid, Hepatitis and related disease infections.
- A total of 500 households have been insured through 'life insurance' coverage.
- The management and communication skills and self confidence level have been increased among 40-45% CBO members on life-skills.
- Number of 54 CBO members became members of different social committees and raising their voices on behalf of the community people.
- CBO Alliance members are communicating with GO-NGO Service Providers and influencing them about community requirements and rights.

"FOOD BANK":

A Successful Community Initiative

A Community-based Organization-CBO has been formed in 2017. The name of the organization is "Dakshin Barongail Somaj Vittik Songathan" comprises with 193 members. An executive committee has been formed with 07 members headed by Mrs. Kohinoor Begum. The CBO has been formed with a view to "face the crisis happened due to the natural disasters and to be united to fight for

establishing fundamental rights of the grassroots specially women, in terms of social and economic rights and reduce violence against women, polygamy, child marriage and other discriminations exist in the society".

All the CBO members decided to maintain some specific norms and principles like; regular attendance in monthly meeting, regular monthly savings, establish food bank, voluntary works in emergency period, remain standby to support the needy persons at any time and keep the unity at any cost.



From the inception, the CBO established a "Food Bank" and started depositing "500 grams" rice every month aiming to provide support to the flood affected people during emergency period and help the needy as and when required. Also they provided support to the poor families for marriage of daughters, support to the mothers during high risk delivery, treatment support to the sick persons and support to other social welfare works. The CBO opened a Bank Account on Food Bank. They sold the excess rice and deposit money in Bank A/C. Till now they have deposited BDT.21,400 at Rajshahi Krishi Unnayan Bank, Chouhali, Sirajganj.

The CBO provided supports to good number of process needy in cash and kinds (Rice) from the Food Bank. Some of the supports are highlighted below;

- Provided rice support to two CBO members for their daughter's marriage. provided 90 KGs rice (45 Kgs each) to meet up the family crises.
- During last flood, they assisted 20 vulnerable families through cash and rice.
- Provided 160 Kgs rice to 20 families for coping up the critical moments during disaster.
- Provided cash and rice support to Tusti Vanu for reconstruction of her burning house. Also mobilized BDT.100,000 for Tusti Vanu from different sources including government donors and other individual donors Tusti Vanu is one of the members of CBO.



During the flood, on April 18, 2020 a national renowned Television Channel (ETV) has telecasted a news on the "Food Bank" and detail activities of the CBO highlighting the great initiatives of the CBO members with special focus on the dynamic leadership of Most. Kuhinoor Begum, the Chairperson. After telecasting the news, considerable number of donors came forward to extend their support to the Food Bank and the activities of the CBO in cash and kinds (Food and Non-food items). Some the supports are mentioned below.

- Dr. Nazmul Haque of Dhaka Medical College and Hospital provided meat by sacrificing a 'Kurbani' of a cow during Ed-ul Adha and BDT.15000 as cash.
- Ms. Salma Khatun, Social Worker, Dhaka donated BDT.10,000 for food & cloths and BDT.8,000 for Poultry Rearing.
- Mr. Akhteruzzaman, a businessman of Dhaka donated BDT.15,000 as cash for Food Bank.
- An amount of BDT.8,000 cash has been provided for 'Poultry Rearing'. by Ms. Salma Khatun.
- Md. Shopon Mirza (ETV correspondent) has contributed about BDT.34,000 to Food Bank.
- Besides, sugar, Semai, Rice, Chira, Cooking Oil, ORS, Biscuits, Shari, Cloths, Maxi, other garments cloths have been received by the CBO as donations from different sources.
- Assistance are being continued till now. Many national and foreign doners and social workers communicated with the CBO by this time.

In March 2020, Most. Kohinoor Begum awarded with "UNsung Women Nation Builders Award 2020" with a certificate and an amount of cash grant BDT. 200,000 for her dynamic leadership and awarded a Crest from Daily Star for outstanding contributions of the CBO in fighting against the poverty and their social works through the CBO. In 2019, Kuhinoor Begum, on behalf of the CBO, also received JOITA AWARD from the Upasila Parishad for tremendous contribution to social welfare.



The community people are happy, they think that the food bank is providing support in different ways to minimize the risks during flood and also meet up others family crises. The Upazila Chairman, Chouhali appreciated the concept of food bank for reducing risk of char vulnerable people and thanks to CBO members to take such type of activities for the flood affected people. The CBO Chairman (Kohinoor Bagum) has expressed her commitments like; "we will continue the Food Bank initiatives in future and expand the activities in a wider community". MMS initiated the concept of "Food Bank" to address the disaster risks reduction which is keeping a great impact in poverty reduction.

PROJECT 2

CHILD-CENTERED CLIMATE CHANGE ADAPTATION (CCCCA)

The project started in August 2017 with the support of 'Save the Children International' for achieving the outcome; "the ability of children and their communities in Sirajganj to respond to climate change is enhanced and sustained through strengthened sub-national processes, systems and national level advocacy". The project is financed by Australian Government with a budgeted amount of BDT.30,08,202.00 (3rd Phase). The project covered 2136 Community People (Girls: 928, Boys: 912, Women: 125, Men: 151, Child With Disability-CWD: 10, Persons With Disability-PWD: 10) in Kaijuri Union under Shahzadpur Upazila of Sirajganj District. A total of 06 employees are involved in project implementation. The 2nd phase of CCCCCA Project has been started in September 2017 which will continue up to March 2021.

IMMEDIATE ACHIEVEMENTS

- Demonstrated CCA-DRR adaptation and mitigation activities in community and school level like; Cage Fish, Vermi composting, Rainwater Harvesting, Agro-forestry, Renewable Energy, Organic Farming, Bamboo Shako, Vegetables Cultivation (in bagging method).
- Implemented 01 'Community Risk Assessment' plan & 04 'School Safety Plan' with the support of sub-national Government representative (Upazila Disaster Management Unit).
- Developed capacity of 25 UDMC members on the process of 'Community Risk Assessment' facilitated by government representatives (Project Implementation Officer, Social Welfare Officer, Upazila Youth Development Officer).
- A total of 30 CWDs & PWDs have been trained on CCA DRR facilitated by the Social welfare department.
- Implemented the 'Community Disaster Risk Reduction (DRR) Action Plan' and CCA activities at Kaijuri Union Parishad.
- A 1500 KW solar panel has been setup for reducing electricity consumption in Char Kaijuri Secondary School supported by the Department of Education Engineering.
- Provided support to 07 farmers in preparing 'Dry Seed Bed' supported by the Agriculture Department.
- Organized national dialogue on "Climate Financing and Children". Dr. Nurul Quadir, Additional Secretary (Climate Change), Ministry of Environment, Forest and Climate Change was present as Chief guest. Dr. Fazle Rabbi Sadeque Ahmed, Director, Environment and Climate Change of Polli Karma Sahayak Foundation presented the key notepaper.

"YOUTH ENTREPRENEURSHIP"

A Success Story of a Young Entrepreneur

I am Md. Raseel Mahmud (22), son of a Boatman Md. Badsha Miah, live the village Goshabari of Chawhali Upazila under Sirajganj District. Our village is situated in a Char of Jamuna River which is detached from mainland. Floods and River erosions are the common phenomenon in our char areas. Every year, our village becomes submersed by monsoon flood and eroded homestead and agricultural lands with huge damages and made us homeless. People are very poor and illiterate and most of the people are living under poverty here and living on hand to mouth.

My father is a poor boatman. We have no land to cultivate. Several times we have lost our homestead and assets due to river erosions. We are five members in our family consists of two brothers, a sister and our parents. Our mother struggle a lot to maintain the family along with our father. In every year, my father took loan from relatives or neighbors. We did not have any social dignity to other. As the elder son, I was always feeling guilty facing all those worse situations. My younger sister read in class two. My younger brother does not go to school, he helps my father's works by riding boat. I left the study after completing SSC and started working as day-laborer.



In 2018, my mother became the member of MMS Village Group. In the same year, I also started working with Youth Group, a youth's village organization of MMS. I was an active member of the Group and trying to involve in all the activities including attending different meetings and trainings in different issues like; Disaster Awareness, Women Empowerment, Poultry and Livestock, Kitchen Garden, Leadership and Group Management. In 2019, the Chairperson of CBO selected me to receive a three-month long training on "Mobile Servicing" organized by MMS. The Venue was at

'Gaibandha Gono Unnayan Kendra'. I became very honored and attended the training on time and completed successfully. I have repaired a number 14 damaged mobile sets during my training period which helped to draw the attention of my teaches. On completion of the training, I back to my home with high confidence. I shared my idea with my parents and other family members and all of them agreed with my idea to start a service center. Within a few days, I hired a small shop with an amount of BDT.800 as monthly rent at our local market, Goshabari Bazar.

My 'Mobile Servicing Center' is now very popular to everybody in our locality. I use to load the song, drama, movies into the mobile sets and started selling mobile spare parts. Now, I am earning BDT.700 to 800 per day i.e. BDT.20,000 to 22,000 per month. My income is gradually increasing. After meeting all maintenance cost, my monthly net income stands BDT.15000 to 16000.

I have built a house at Goshabari Bazar by my own income and shifted the shop in my own house. By this time, I have admitted in HSC at College, Chawhali, Sirajganj. I attended my class regularly and after the class, I work at my shop. Due to Corona endemics, I can now work full time at my shop. I am planning to shift my shop at Upazila market soon. I am now earning for my family, all my brothers and sister are going to school. I am planning to construct a house in a safe place from flood and river erosion for our better sheltering and purchase a piece of agriculture land.

B. INTEGRATED MICROFINANCE DEVELOPMENT PROGRAM (IMDP)

IMDP cluster covers mainly the areas of 'Employment Creation and Income Generation' through small and medium entrepreneurship development focusing women empowerment ensuring active participation of women side by side, with their counterpart in all possible development interventions. Also, this cluster includes the 'Total Livelihood Development' issues based on 'Family Concept' in which all the issues related to a family are addressed like; economic, health, education, agriculture, livestock, fisheries, housing, disasters, and all other social issues. All the family members are included within the development activities. The charity of senior citizens and employment creation for the bagger are also included in the programs.

PROJECT 3 INCOME GENERATING PROGRAM (IGP)

MMS started IGP activities in 1991. In 2005, the program has expanded by increasing borrowers and geographical coverage with the financial support of 'Polli Karma Sahayak Foundation (PKSF)' to achieve the goal to "Create opportunity for employment and income generation towards poverty reduction and empowerment of the women". The yearly budget of the program is BDT.211,47,15,916 (2019-2020).



The program covered 40,120 households in 724 Villages, 74 Unions of 14 Upazila under 3 Districts. A committed and skilled team of 199 employees are involved in program implementation.

IMMEDIATE ACHIEVEMENTS

- Organized a total of cumulative 2234 primary groups in IGP areas and making them aware about their capacity to bring about socio-economic changes in their livelihood. They sit in regular meeting once a month. A total of 292 primary groups have been formed consisting of 4558 women members during the reporting period.
- Developed capacity of 3500 farmers through training on Beef Fattening and 125 on vegetables and rice production.
- A total of 2004 received support to run the small-scale enterprises with an amount of BDT.15,26,93,000.
- Developed capacity of all 199 project staff through training/orientation on the project cycle management.
- Number of 3 women elected in Union Parishad as Public Representatives from CBO.
- A total of 19,496 women and 12,357 men entrepreneurs created employment for a number of 35,684 persons out of which 7677 are full time and 28007 are part time through small and medium entrepreneurship.
- An amount of 22,40,33,000 deposited as individual savings and refunded BDT.7,86,30,101 to 13,105 program participants.

- Number of 6,552 program participants used their savings in different entrepreneurship like; Cow Raring, Poultry Raring, Agriculture Plot, building houses, purchase of lands and used in different small business.

A brief picture of borrowers and outstanding based on the Components are mentioned below:

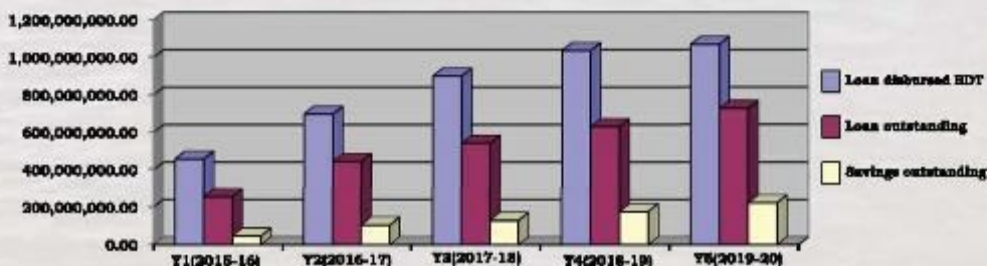
Sl.	Component of the Loan	No. of Borrowers		Outstanding (BDT)	
		2018-19	2019-20	2018-19	2019-20
1	Jagoron	20363	21867	347303709	391985145
2	Agrosor	1176	1139	74448622	62076876
3	Agrosor-MDP	0	865	0	44581521
4	Buniad	2106	1282	25606203	14388612
5	Sufolon	3225	3612	114503090	147371516
6	Sufolon-KGF	0	389	0	14047200
7	Sanitation Development Loan (SDL)	124	49	267555	252966
8	ENRICH-IGA	356	279	12419491	11039367
9	ENRICH-LIL	106	7	584045	24500
10	ENRICH-ACL	175	48	3579254	759990
11	Inclusive Home Solution (HIS)	585	564	52022927	40917930
	Total	--	--	630734896	727445623

Note: The analysis shows that the capacity of the program participants has been gradually increased in terms of utilization of the loan. The yearly figure clearly indicates the downward directions of disbursing the small amount of loan rather upward directions of disbursing the big size of loan amount as per needs and capacity of the borrowers. The capacity of the borrowers has been developed and find out different opportunities to use the capital in multi-sectoral enterprises and creating the income and employment for themselves and for others.

MICROFINANCE YEAR-WISE LOAN STATUS

Description	Year-wise Status				
	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020
Loan disbursed (BDT. in Crore)	45.77	69.76	90.00	103.67	106.98
Loan outstanding (BDT. in Crore)	25.55	44.46	54.24	63.07	72.74
Saving fund raised (BDT. in Crore)	4.68	10.52	12.86	17.58	22.40
Total Borrowers	16460	20476	22867	24859	26624

Loan Disbursement, Outstanding & Savings



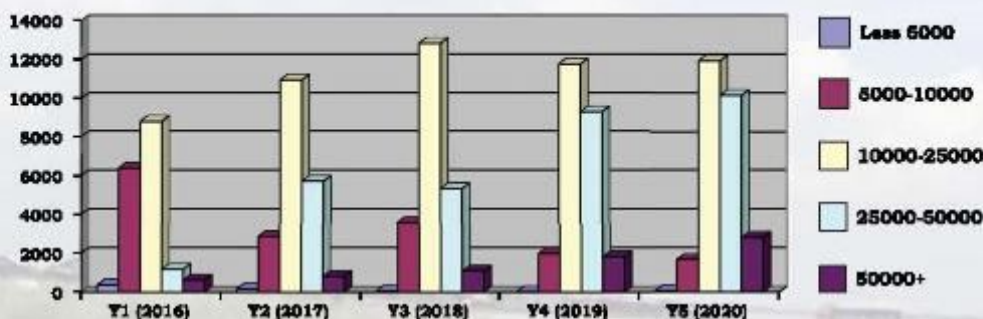
The Trend Analysis

The loan disbursement and outstanding have been increased gradually for last five years indicates the upward growth of creating employments and generating income. The figure shows that the loan disbursement has been increased by 138% within five years which is more than 2.5 times higher based on 2015-2016 FY. The breakdown is based on FY 2015-2016. The disbursed amount increased by 53% in FY 2016-2017, 30% in FY 2017-2018, 14% in FY 2018-2019 and 3% has been increased FY 2019-20.

COVERAGE UNDER MICROFINANCE PROGRAM

Information Year	Geographical Area Covered			No. of Branch	No. of Group	No. of Member	No. of Borrower		
	Dist.	UZF	UP				Male	Female	Total
2019 - 2020	4	14	72	25	2234	40120	36	26588	26624

TREND ANALYSIS ON CAPACITY DEVELOPMENT OF THE BORROWERS IN TERMS OF USING LOAN



Category of Financial Assistance	Year-wise development Trend				
	Y 1	Y 2	Y 3	Y 4	Y 5
Less than BDT.5000	367	163	56	25	56
BDT.5000 + BDT.10000	6377	2855	3566	1976	1670
BDT. 10000+ BDT.25000	8774	10948	12838	11774	11924
BDT.25000+ BDT.50000	1176	5700	5320	9261	10164
BDT.50000+	622	810	1087	1823	2810
	17316	20476	22867	24859	26624

PROJECT 4

PROBIN JANANGOSTHIR JIBONMAN UNNAYAN KARMOSUCHI PROJECT (A CHARITY PROGRAM FOR SENIOR CITIZEN)

In order to "ensure social dignity and sound health of aged persons of the community and their better living in the society by reducing the poverty" the project started in August 2018 with the financial support of 'Polli Korma Shayaok Foundation (PKSF)' with a budgeted amount of BDT.12,73,640 (2019-2020). The project covers 782 aged Persons at Chouhali Upazila of Sirajganj District. Only one staff member is involved in project implementation with the support of other employees of MMS.

IMMEDIATE ACHIEVEMENTS

- Number of 104 Old-aged People got Allowance @ Tk.500 per person.
- Received Wheel Chair-by 2 persons, Walking Stick-by 30 persons, Blanket-by 80 persons and Funeral support to 8 person @Tk.2000 per person.
- Awarded best Children of old-aged citizen to 3 Children @Tk.1500.
- Awarded best old-aged person to 3 senior citizens.

PROJECT 5

AGRICULTURE, FISHERIES AND LIVESTOCK PROJECT

The project started its activities in July 2019 with the financial support of Polli Korma Shayaok Foundation (PKSF) to achieve the goal to "increase farmers' livelihood and extension of farming technology, developed value chain on agricultural products". The project is budgeted with an amount of BDT.36,64,640 (2019-2020) and implemented in Sirajganj District. A total of 03 employees are involved in project implementation.



IMMEDIATE ACHIEVEMENTS



Agriculture Unit

- The project covered 84 families with 84 demonstration Plots.
- Introduced Tri-co composed-15, High Values/New HYV crops-20, HYV Rice new variety Plot-5, homestead vegetables plot-10, Integrated Crop Management (ICM)-20, introducing Multi-lair Cropping Pattern-2, Dike Cultivation for vegetables production-10 and seedling production by coco-dust.

Livestock Unit

- Demonstrated a total of 64 Dairy Farms for livestock rearing at 64 families.
- Received support to develop the small-scale enterprises on; Goat Rearing-6 Farms, Cow Rearing-30 Farms, High Breed Broiler Chicken Rearing-4 Farms, Bag Centre-3, Duck rearing-1 Farm (300), Fodder Cultivation-10 Plots, Local Chicken Rearing-10 Farms, All the Livestock and Poultry have been vaccinated.
- Provided support to establish one 'Varmy Compost Plant' where produced 2737 Kilogram of compost fertilizer.
- Established number of 2630 Solar System to reduced dependency on fuel and electric power.

Fisheries Unit

- A total of 59 families received support to establish 59 Fishery Demonstration Ponds, 29 for Carp-Mola-Telapia Mixed Culture, Sing-Magur-Pabda-Carp Mixed Culture-11 Ponds, Carp Fattening-6 Ponds, Mixed Culture of Rakkhushi Fish (Boal, Shail, Magur)-2, Vietnam Pangas-Carp-1 Pond, Nursery pond/Finger link Pond-5, Ornamental Fish Culture-2 Ponds and no. of 3 Rare Local fish Culture.
- Observed "World Egg Day" on October 08, 2020. Oriented a total of 250 students of an educational institution on "Egg as Nutritious Food" and organized campaign and rally.

PROJECT 6 INCLUSIVE HOME SOLUTION

The project has been implementing to "ensure safe drinking water, sanitation and housing for poor people by low cost through using financial support". The project works for homeless vulnerable people at char community by ensuring safe water and sanitation facilities with the financial assistance of "Inclusive Home Solution of Polli Karma Shahayok Foundation (PKSF)". The project is implementing with the support of MMS-IGP staff members with no separate workforces and implemented in Sirajganj Sadar, Belkuchi, Chouhali and Shahzadpur Upazila of Sirajganj District. The project started its activities from May 2014 and received BDT.9,00,00,000.00 that has distributed within 600 beneficiaries @ BDT 1,50,000.00. Up to June 2020, the outstanding loan is BDT.4,34,37,500.00.



শাপলায় স্বপ্নসাধা

মোহাম্মদ শাপলা খাতুন, টাঙ্গাইল জেলার কালিহাতি থানার উত্তর বেতজোবা গ্রামে ১৯৮০ সালে এক নিম্নবিত্ত পরিবারে জন্ম গ্রহণ করে। সিন্ডি মোঃ হাকিম উদ্দিন সামান্য কাঁচা মালের ব্যবসা করে কোন রকম সংসার পরিচালনা করতেন। শাপলা খাতুনের ৫ পোশ। তিনি বাবার বাড়ি মেয়ে। শাপলা যখন ৮ম শ্রেণীতে লেখাপড়া করে গ্রিক সেই মুহুর্তে তার বাবার সংসারে অভাব অনটন আরো প্রকট আকার ধারণ করে। তাই গরীব বাবা বাবা হয় বাড়ি মেয়ে শাপলাকে ২৮ জুন ২০০২ ইং তারিখে সিরাজগঞ্জ জেলার সদর থানার চর সন্ন্যাসবাদ গ্রামে মোঃ বাবু শেখের সাথে বিবাহ দেন।



স্বামীর সংসারে এসে শাপলা দেখতে পান তার স্বামী সামান্য কৃষি কাজ করে কোনো রকমে জীবিকা নির্বাহ করে। বাবার সংসারের অভাব অনটন দেখে বাড়ি বাড়ি শাপলা স্বামীর সংসারে একই অবস্থা বেনে নিতে পারেনা, কিন্তু এভাবে তো সারাজীবন চলা যায়না তাই উচ্ছ্বাসী শাপলা পাশের বাড়িতে মানব মৃত্তি সংস্থার সিরাজগঞ্জ সদর শাখার আওতাধীন চর সন্ন্যাসবাদ মহিলা সমিতির সদস্যদের সাথে যোগাযোগ করে বিভিন্ন ধরনের সুযোগ সুবিধার কথা শুনে সে সত্যেন্দ্রীর মাধ্যমে সমিতিতে সদস্য হিসেবে জড়ি হয়। সদস্য হওয়ার পর থেকে সে নিয়মিতভাবে সক্ষম জমা করতে থাকে। এক সময় সে সিদ্ধান্ত নেয় কিছু টাকা ঋণ নিয়ে গাভী কিনে শালন শালন করবে।

সেই সিদ্ধান্ত মোতাবেক সে ১,০০,০০০ টাকা ঋণ গ্রহণ করে এবং নিজে আরো কিছু টাকা যোগ করে ১২০০০০ টাকা দিয়ে ১টি গাভী ক্রয় করে। গাভীটি একদিন বাচ্চা গ্রহণ করে এবং প্রতিদিন ১৫ লিটার করে দুধ দেয়। এভাবে প্রতিদিন দুধ বিক্রি করে যা আয় হয় তা দিয়ে গরুর খাবার ক্রয় করে এবং অবশিষ্ট টাকা দিয়ে সে সংসার পরিচালনা ও ঋণের কিস্তি পরিশোধ করে। ১ম দফার ঋণ পরিশোধ করে সে আবার ২য় দফায় ২,০০,০০০ টাকা ঋণ গ্রহণ করে আরও ২টি গাভী ক্রয় করে। এভাবে তার আয়ের পরিমাণ বাড়ার পাশাপাশি গাভীর সংখ্যাও বাড়তে থাকে। ২য় দফার ঋণ পরিশোধ করে পুনরায় ২,৫০,০০০ টাকা ঋণ গ্রহণ করে আবার ২টি গাভী ক্রয় করে। বর্তমানে তার ৬টি গাভী থেকে পড়ে প্রতিদিন প্রায় ৬০ লিটার দুধ হয় যার মূল্য প্রায় ৩০০০ টাকা। সব মিলিয়ে তার খামারে ছোটবড় ১৮টি গরু রয়েছে। প্রতি বছরই ঈদ-উল-জাহাজকে সামনে রেখে কিছু ঐড়ে বাছুরকে মোটাভাজা করে বিক্রি করে। যার থেকে আরো বাড়তি প্রতি বছর ১ থেকে ১.৫ লক্ষ টাকা আয় থাকে। শাপলা খাতুনের ২ ছেলে ১ মেয়ে তারা সকলেই স্কুলে পড়াশুনা করছে। তাদের আর পিতামাতার দারিদ্রতা দেখে বড় হতে হচ্ছে না। সে চায়, "তার খামার একদিন অনেক বড় হবে এর আরও গরীব মানুষের কাজের সুযোগ সৃষ্টি হবে"।

C. INTEGRATED HEALTH DEVELOPMENT PROGRAM-IHDP

The IHDP included all the development interventions related to “Total Health Care Services” including health, nutrition, Water-Sanitation-Hygiene (WASH) and preventive and curative services with especial focus to mothers and child health care.

PROJECT 7

REGIONAL PROGRAM FOR MULTI-SECTORAL APPROACH FOR NUTRITION SMART VILLAGE IN BANGLADESH (NSV)

NSV was a two-year long project which started in September 2018 and continued up to August 2020. The project aimed to “upgrade the living conditions of women and children especially affected by food insecurity has improved in Bangladesh”. The project implemented with the financial assistance of Weltbungerhilfe and BMZ. A committed team of 7 project employees involved in implementing the project in 2 Unions (Kalia Haripur, and Meara) at Sadar Upazila of Sirajganj District which covered a total of 6368 households focusing the women of age 15-49 and children under 5. The project covered 6823 women and 3631 children under 5.

IMMEDIATE ACHIEVEMENTS

- Established 150 integrated farming unit to improve food security in NSV working area.
- Established 300 nutrition gardens to ensure food diversity in daily meal.
- A total 30 farmers got technology support for producing quality food.
- Organized 30 Nutrition Camps where 4000 women got nutrition items in NSV working area.
- Raised 1000 Tube wells and repaired platform of 500 Tube wells for promoting WASH facilities.
- Prepared video documentary on Nutrition Smart Village for raising awareness in wider community and demonstrated to thousands of people.
- Supported 07 Community Clinics for ‘Hand Washing Day’ observation as part of awareness building campaign.
- Participated and shared the learning and good practices with the participants attended in “Multi-country Workshop” from Nepal, India and Bangladesh.

PROJECT 8

ENHANCING RESOURCES AND INCREASING CAPACITIES OF POOR HOUSEHOLDS TOWARDS ELIMINATION OF THEIR POVERTY-ENRICH (SAMMRIDDI) PROGRAM

ENRICH project is working for improving education, treatment, livelihood and social development of Char dwellers with the financial assistance of Polli Karma Sohayak Foundation (PKSF). The aim of the project is to “contribute in National level poverty eradication through ensuring sustainable poverty banishment at household level”. A committed team of 5 project employees and 30 Volunteers are involved in implementing the project. The project is working in Ghorjan Union of Chouhali Upazila under Sirajganj District. The ENRICH project started from May 2012 and covered 3517 households of 20 Villages.

IMMEDIATE ACHIEVEMENTS

A total of 70885 community people received health services from this project through the following forums and door to door visits:



- Number of 1780 beneficiaries got health services through surgery organizing 167 Static Clinics.
- A total of 523 patients received treatment from 3 general health camps.
- A total of 110 Eye Patients received treatment and 52 Eye Patents got operation opportunity from 1 Eye Camp.
- Number of 521 pregnant mothers received services for improved delivery and 159 mothers received service during delivery.
- Number of 1891 persons received Calcium and iron tablets. Deworming tablets received by 800 family members. Received "Pustikana" (Child-feed) by 940 children. Diagnosed "Diabetes" to 175 persons.
- A total of 655 students got opportunity to read and write. Attendance rate is increased by 98%.
- A number of 2487 beneficiaries received technical and input support for producing vegetables using modern technologies and earning money with surplus productions.
- Total of 11 Baggers received IGA support @ BDT.100000 per person.
- A total of 171 beneficiaries received loan support and implementing Income Generating Activities and another of 100 beneficiaries received IGA training for running income generating activities.
- No. of 5 beneficiaries deposited BDT.48000 as their savings.
- Provided assistance for Artificial Insemination to 131 Cows.

A total of 452 women received training on WASH and they are capacitated to identify the sanitation related issues and problems based on which they are capable to provide assistance to the community. On completion of training, they installed 160 sanitary latrines in the community which have been collected from UP and 32 from project through effective coordination and communication.

“SANITARY NAPKIN CENTRE”

(Ensured Hygienic Behavior among the Adolescent Girls)

One of the CBO members of Dakshin Brongail Mohila Samity, Most. Salma Khatun lived with her husband Md. Jahirul Islam in the village of Dokshin Borangail under Ghorjan Union of Chawhall Upazila, Strajganj received training on WASH program from MMS along with some other women of Char community. After receiving training, Salma initiated to setup a “Sanitary Napkin Center” at her village along with four potential trained women having financial assistance form MMS. Every month, they are producing 100 to 150 packets of sanitary pad side by side with their households’ work. They are marketing the products in their local community. Salma targeted initially, the adolescent girls within the community and started building awareness among them. Through this entrepreneurship, they have created sources of generating extra income working with the centre and earning BDT.2000-2500 per month. They are now earned capacity to provide financial support to their families which make them empowered in their families as well as in the community.



At present, 30%-40% adolescent girls of the community became aware about their personal hygiene and using sanitary pad during their menstruation period regularly which helped them changing their personal hygiene behaviors and reduced the infectious diseases. Through this process, the production of sanitary pad is now getting popular among the adolescent girls and other women, and expanding beyond their local community.

D. MANAB MUKTI ACADEMY FOR EDUCATION AND RESEARCH (MAER)

PROJECT 9 SCHOOL FEEDING PROGRAM

“School Feeding Project” has been implementing at Chouhali Upazila under Sirajganj District which started from 2015. The aim of the project is to “improving the education quality and reducing dropout rate among the students and to ensure nutritional status of school going students at Char Areas”. The project is implementing with the financial assistance of World Food Program (WFO) and Bangladesh Government. The project covered 132 Primary Schools covering 25,448 students (Boys 14,400, Girls 11,048). Every day, each student is getting one packet of high energy biscuit containing nine pieces of biscuits at every opening day during school time. A committed team of 10 project employees (Male 10, Female 2) are involved in project implementation.

IMMEDIATE ACHIEVEMENTS

- Increased 10% attendance among the dropped-out students.
- Passing rate 5% has increased in final examination.
- Developed capacity of 1980 Khude Daktars’ among the students on primary health care for providing primary health care services to the students and respective family members.
- A number of 114 seasonal vegetables gardens established to ensure nutrition demand.

PROJECT 10 MMS FORMAL AND NON-FORMAL EDUCATION

The project has been started in January 2011 and continuing with the own fund of MMS. At present, a total of 03 formal primary schools are running in 02 Unions under 02 Upazila in Sirajganj District and 06 Non-formal education centers are running in 06 villages of Chouhali Upazila in the same District with 20 teachers out of which 15 are women.

Formal Primary School

SL.	Name of School	Location	Number of Students		
			Boys	Girls	Total
01	Khash Bara Shimul Primary School. MMS-H/O	Khash Bara Shimul, Soydabad, Sirajganj Sadar	166	117	283
02	Soydabad Primary School.	Soydabad, Sirajganj Sadar	32	26	58
03	Teghuri Primary School.	Dakshin Teghuri, Ghorjan, Chouhali, Sirajganj	80	65	145
Total Students			278	208	486

Non-formal Primary School

SL.	Name of School	Location	Number of Students		
			Boys	Girls	Total
01	Dakshin Nowhata Non-Formal Primary School-01	Dakshin Nowhata, Sthall Chouhali, Sirajganj	18	12	30
02	Dakshin Nowhata Non-Formal Primary School-02	Dakshin Nowhata, Sthall Chouhali, Sirajganj	20	10	30
03	Shekh Chadpara Non-Formal Primary School-01	ShekhChadpara, Sthall Chouhali, Sirajganj	16	14	30
04	Shekh Chadpara Non-Formal Primary School-02	ShekhChadpara, Sthall Chouhali, Sirajganj	18	12	30
05	Kuragasa Non-Formal Primary School	Kuragasa, Sthall Chouhali, Sirajganj	20	10	30
06	Goalbari Non-Formal Primary School	Goalbari, Sthall, Chouhali, Sirajganj	15	15	30
Total Students			107	73	180

IMMEDIATE ACHIEVEMENT

- A total of 133 students successfully completed PSC out of which number of 4 students secured GPA-5 and 1 student got scholarship from government. All successful students got admitted in secondary high school.
- One of the students is now studying at Dhaka University who received scholarship from MMS at his Primary and Secondary education levels.

PROJECT 11

MMS TRAINING CENTRE (MTC)

MMS established a hundred-capacity residential Training Centre in 1998 with a view to developing the capacity of program participants and its employees. Besides, to provide training facilities to the development professionals of government and non-government professionals. The training center is well equipped with modern facilities and training aids. A team of training professionals consisting of trainers, program personnel are involved in providing training. In addition, a pool of resource trainers from different background and experiences has been formed. The resources trainers are invited as per requirements based on the areas of capacity building. All newly recruited staff members of MMS received a course of basic training on the organizational background, values and principals and job orientation on the particular project from the training center. Also, huge skill-based training courses have been organized in MTC and field offices to develop the capacity of program participants.

The training center is equipped with two class rooms of forty capacity each and a big seminar room with hundred capacity with full training facilities and logistics. The accommodation facilities are well decorated for easy stay and organized with beds and toiletries. It has both air conditioned and non-air conditioned, as well as single and share rooms for the participants. There is a library consisting of more than three thousand collections and open for the participants and guests.

MTC has an open dining facility surrounded by natural beauty and capable to provide delicious food items with local taste in natural environment where hundred guests can be accommodated at a time. The training center usually remain busy round the year for the purpose of training, workshop, seminars and meeting. MTC is capable to meet the organizational requirements and also open for the use of others organizations.

A total of 1030 participants attended in the training center for receiving different type of training courses, meeting, workshop, seminars and orientations which organized by different projects of MMS and other government and non-government organizations. Besides, a number of 105 program participants received skill-based training and orientation organized by different projects of MMS at its field offices locations.

PROJECT 12

CLIMATE-ADAPTIVE AGRO-BASED RESEARCH AND INNOVATIVE PROJECT (KHAMAR BARI)

In order to “promoting climate-adaptive agro-based products and eco-friendly technologies for producing high value crops”, MMS took an initiative to piloting an innovative project. The project started in 2005 with the following components;

1. Agriculture (Horticulture, Apiculture, Vegetables)
2. Poultry and Livestock (Cow, Sheep, Goat, Poultry, Dairy Farm, Pigeon Rearing)
3. Weaving (Hand Loom, Power Loom)
4. Fisheries (Different type of Fish)

Due to continuous flood and Covid-19 during the reporting period, the productions of the project have been reduced. At present a dairy farm consisting of 15 milking cows with 5 Cuffs is running. Side by side, producing fodder for the cows. Vegetables are also produced in small scale.

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 fields of disaster-adaptive agriculture, livestock and weaving sectors of the char areas which can open windows for the poor and marginalized farmers to a wider scale of agricultural practices, producing high yielding varieties of products round the year.

The project created employment opportunity for 10 program participants and opened a tiny source of income generation which is considered as an innovative opportunity within the target communities as well as organization to encourage new innovations and ideas on the climate-adaptive productions. MMS initiated agriculture-based development through agro-based study, research and learning and piloting those ideas in practical actions in the disaster prone areas. This initiative can help to piloting and replicating new development ideas and research-based innovations in agriculture, livestock and weaving sectors in the disaster-prone char areas.



হোসেনপুরা একজন সফল উদ্যোক্তা

সিরাঙ্গাপাড়া জেলার সদর উপজেলার মুন্সিরাবাড়ী গ্রামে হোসেনপুরার বসবাস। তার স্বামী জহিরউদ্দিন একজন ভীত শ্রমিক। কোনো রকমে দিনাতিপাত করেন। স্বামীর একমাত্র বোজগারে জীবন যেন আর চলতে চায় না। তারা সিদ্ধান্ত নেন দু'জনে মিলে কিছু একটা করবে। স্বামী মেহেতু ভীত শ্রমিক মেহেতু তাঁদের ওপরই অর্জিত অধিকার তারা কাজে লাগাতে চায়। তাই তারা সুতা কুনিমে সেই সুতা ভীত ক্যাষ্টরীতে বিক্রি করার সিদ্ধান্ত নেন। কিন্তু এই সুতা তর করে কুনানোর কাজ করতে হলে তাদের অর্থের প্রয়োজন। তারা সিদ্ধান্ত নেন, বাড়ির কাছে চলমান মানব মুক্তি সংস্থার মুন্সিরাবাড়ী মহিলা সমিতিতে জড়িত হবে। স্বার্থান্বেষী পরামর্শদাতাদের হোসেনপুরার সমিতির সভানেত্রীর সাথে দেখা করেন এবং সরকারি দপ্তর আওতার মুন্সিরাবাড়ী মহিলা সমিতিতে। ০৮/০৫/২০০৮ ইং তারিখে তাকে সদস্য হিসেবে জড়িত হয়। সমিতিতে জড়িত হওয়ার ৩য় সভারের পর সে ১ম মক্কার ৪০০০ টাকা ঋণ গ্রহণ করে। ঋণের টাকা দিয়ে তারা সুতা তর করে কুনানোর কাজ শুরু করে এবং কুনানো সুতা তারা নিকটবর্তী ভীত ক্যাষ্টরীতে বিক্রি করে। এরপর সে ২য় মক্কার ১০,০০০ টাকা, ৩য় মক্কার ৩০,০০০ টাকা ঋণ গ্রহণ করে ব্যবসার প্রসার ঘটাতে থাকে। বর্তমানে সর্বশেষ ২,০০,০০০ টাকা ঋণ গ্রহণ করে। সুতা কুনানোর কাজ করতে করতে ব্যবসার বিত্তি এমন পর্যায়ে পৌঁছে যে সে তার মেয়েদের নামে শাহিনুর-মাদার কটন মিল স্থাপন করে। তার কটন মিলে এখন ৩৫ জন স্বামী-স্ত্রী শ্রমিক কাজ করে। বর্তমানে তার ব্যবসার যেটি মূলধনের পরিমাণ ২৪ লক্ষ টাকা।

“আমাদের এখানেই এখন অনেক মানুষ কাজ করে, সবই আমারই দম্পতি” কথাগুলো বলছিলেন মুন্সিরা বাড়ির হোসেনপুরা বৈশ্য।



নিভা দিনের অভাব দূর করে এখন সে স্বাবলম্বি মানুষে পরিণত হয়েছে। নিজের কর্মসংস্থানের পাশাপাশি অনেক গরিব মানুষের কর্মসংস্থানের সুযোগ সৃষ্টি করেছে যার কারণে সমাজে তার সম্মান ও গ্রহণযোগ্যতা বৃদ্ধি পেয়েছে। সমাজের মানুষ একসময় তাদেরকে অবহেলার চোখে দেখলেও এখন তাদের সামাজিক মর্যাদা বৃদ্ধি পেয়েছে।

হোসেনপুরা দুই কন্যা সন্তানের জননী। সে তার মেয়ে দুটিকে মানুষ করার জন্য কুশল পাঠিয়েছে। তার বড় মেয়ে শাহিনুর স্থানীয় সরকারি উচ্চ বিদ্যালয়ে নবম শ্রেণীতে অধ্যয়নরত এবং ছোট মেয়ে মাদার কেজি ওয়ালে পড়াশুনা করছে। তাদের ইচ্ছে, মেয়ে দুটি উচ্চ শিক্ষা গ্রহণ করে একজন চাকরী করবে এবং অন্যজন এই কটন মিলের পরিষ্কার নিষে এবং ব্যবসার পরিষ্কার বৃদ্ধির পাশাপাশি আরো অধিক সংখ্যক মানুষের কর্মসংস্থানের সুযোগ সৃষ্টি করবে।



E. HUMANITARIAN RESPONSES

PROJECT 13

HUMANITARIAN RESPONSES ON FLOOD 1019-2020

Sirajganj is one of the disaster-prone areas in Bangladesh specially, flood is the common phenomenon which effects the community every year. This year, the flood continued for long period of time that affected the char community very badly. Huge vulnerabilities happened due to joblessness, interruption of transport communications, lack of food & drinking water, lack of cattle rearing & lack of cattle feeding, hampered children's education



and lack of health services by the affected people. Moreover, COVID-19 created huge vulnerabilities among the families who were dependent on the private jobs on Garments and other factories as laborers. They didn't have any option to involve in any employment at the flood affected areas. Monsoon Flood 2019 continued 12 days with heavy current that caused river erosion, inundated one third area of 5 Upazila. Damaged 80% crops fields & homestead, vegetables, losses of household assets, stopped income and disrupted mobility. Also created food and fodder crisis, breakout water borne diseases, affected roads and schools, students' education and crisis of market commodity and goods. In this context, flood affected people were trying to cope with the situation by their won capacity. Especially the poor people were using their small saving money and food items for their survival. Then they started to sell their HH assets, lend money from neighbors and goods form shopkeepers. District administration distributed few General Relief (GR/VGD) like rice, food package, shelter material and cash among the flood affected people instantly which reached to a few portions of affected HHs.

MMS also came forward to stand beside them with relief works in cash and inputs support. As a humanitarian organization, MMS implemented a total of 2 projects on Flood and 3 projects on COVID-19 with an amount of BDT.11,530,000. The humanitarian responses covered a total of 40,915 population of 8,155 vulnerable households including 1566 students. The details summary of the supports is given below.

FLOOD 2020

A view of continuous flood in Jamuna Riverine areas of Chouhali under Sirajganj during June 2020. The flood also affected the Char areas of Pabna, Gaibandha and Tangail and the affected people lost their homesteads, agricultural lands and other assets by river erosion. The flood-affected people are shifting their houses and family materials to somewhere else. They have again entered into an uncertain situation with uncertain livelihood. This type of phenomenon are very common and regular sufferings for the riverine char community. Lots of families shifted their houses for several times, some people are badly experienced to shift their houses every year. This situation makes most of the affected people bound to enter into a vicious circle of poverty within very few years.



SUMMARY OF HUMANITARIAN RESPONSES ON FLOOD



A total of 1085 Population of 225 households covered with WASH support, Cash support to 9,000 population of 188 households (BDT.8100000), Input support to 904 households and support to 12450 population including 66 students of 2752 households (BDT.85,000) and the others support included; poultry & livestock treatment supports, education materials and supply of polythine papers for using as shelter materials etc. (A partial view of distributing a Tube-well in one of the flood shelters on the road-side for the flood affect people as part of ensuring safe drinking water).

SL. No.	Name of Activity	Donor Agency	HHS	Population	Budget
1	WASH	---	225	1085	2,15,000
1.1	Tube Well installation	MMS	25	150	5,000
1.2	Cyclo-Cline Machine	MMS	175	805	2,00,000
1.3	Sanitary latrine installation	MMS	25	130	10,000
2	Cash Support	---	1800	9000	81,00,000
2.1	Unconditional Cash distribution	START Fund Bangladesh	1000	5000	45,00,000
2.2	Unconditional Cash distribution	Save the Children International in Bangladesh	800	4000	36,00,000
3	Input Support	---	904	7020	31,30,000
3.1	Hygiene kit distribution HH	Save the Children International in Bangladesh	800	5000	16,00,000
3.2	Education Materials Distribution	Save the Children International in Bangladesh	—	1500	15,00,000
3.3	Food Assistance to Flood affected poor people, CBO's Initiative (Food Bank):	Oxfam in Bangladesh	104	520	30,000
4	Others	---	2,752	12450 (including 66 Students)	85,000
4.1	Health services for mothers and children	NSV, MMS, REE-CALL	2602	—	30,000
4.2	EIE Support for students	Gowhar Nayeem Wara	—	66	50,000
4.3	Veterinary technical service	MMS	150	—	5,000
4.4	Distribution of Shelter materials	MMS	29	—	14,500
Grand Total		---	---	---	1,15,30,000



A partial view of a flood shelter on a high land where the affected people brought their cows together for safety. The cows were facing huge problems due to lack of feeds and drinking water crisis.

PROJECT 14

HUMANITARIAN RESPONSES ON COVID-19 (Up to June 2020)

Sirajganj is one of the top ranked geographic priority areas for the COVID 19 responses, based on key composite indicators like; risks of exposure to COVID19, demographic, social and economic vulnerabilities and in a high-risk disaster-prone riverine area. Long term lockdown creates huge vulnerabilities among the migrant labour, weaving workers, jobless workers of private sector, daily local labourers and the households of extreme poor community. Uncertain COVID situation increased the challenges among the affected community. Moreover, alarming situation of flood is highly predicted. There is every possibility to increase the intensity of vulnerabilities of the existing vulnerable households. The circumstances made the situation difficult for the vulnerable community to come out from these situations. Huge number of workers became jobless due to the effects of COVID-19. As a result, huge families from poor and middle class of char areas became vulnerable. Almost at the same time, a long-term flood started which badly effects the char community. The jobless workers could not manage any jobs to maintain their families. All these vulnerabilities make them helpless and could not find any way to survive. A few donors came forward with inputs and financial supports for these vulnerable families. MMS also came forward to stand beside them with its highest possible support and provided cash and input support for them.

SUMMARY OF HUMANITARIAN RESPONSES ON COVID-19

A total of 12700 population covered through awareness building program on COVID-19. Provided cash support to 844 households, input support to 1630 households and support to 781 population in other ways for the COVID affected families with a total amount of BDT.4777,205. Besides, provided cash support with an amount of BDT.70,286 collected from the salary of MMS staff members on the call of Honorable Prime Minister of Bangladesh.

Sl. No.	Name of Activity	Donor Agency	HHS	Population	Budget
1	Awareness raising	---	0	12700	1,71,214
1.1	Awareness through Micking and Distributing leaflets	Oxfam in Bangladesh		10000	55,000
1.2	Awareness through Micking and Distributing leaflets	SKS Foundation		2000	10,714
1.3	Awareness through capacity development of community and sensitize	Oxfam in Bangladesh		60	1,00,000
1.4	Awareness (Public announcement, Poster)-REE-CALL	Oxfam in Bangladesh		640	5,500
2	Cash Support		844	4106	14,79,700
2.1	Cash Support to Loancee of Inclusive Home Solution-IGP	Inclusive Home Solution	520	2600	10,40,000
2.2	Multi-purpose Cash Grant (MPG)	Oxfam in Bangladesh	250	1136	2,89,700
2.3	Multi-purpose Cash Grant (MPG)	Shafiq Munwar Family & Friends	74	370	1,50,000
3	Input Support		1630	6157	27,92,905
3.1	Food Package Support-CCA	Save the Children in Bangladesh	140	700	1,00,000
3.2	Distribution of Hygiene Package-Oxfam Phase 1	Oxfam in Bangladesh	480	2048	8,54,880

Sl. No.	Name of Activity	Donor Agency	HHS	Population	Budget
3.3	Distribution of Hygiene Package-SKS Foundation	SKS Foundation	175	628	2,27,625
3.4	Distribution of Hygiene Package-Oxfam Phase 2	Oxfam in Bangladesh	250	1136	7,50,000
3.5	Hygiene Items Distribution-IRC	International Rescue Committee	300	1443	6,54,900
3.6	Handwashing Device-REE-CALL	Oxfam in Bangladesh	35	202	10,500
3.7	Daily Necessity Package Distribution to CBOs-REE-CALL	Oxfam in Bangladesh	250		1,95,000
4	Others		0	781	3,33,386
4.1	Contribution to Prime Minister Fund-IGP	MMS			70,286
4.2	Seed Money for Revolving Fund to Food Banks/CBOs-REE-CALL	Oxfam in Bangladesh		255	2,57,100
4.3	Repairs & Maintenance of Existing WASH-REE-CALL	Oxfam in Bangladesh		526	6,000
Grand Total					47,77,205

"TUSTO VANU"

Feels Proud of Being the Member of CBO

Tusto Vanu, one of the members of Dakshin Barangail CBO had a sudden damage of her house and most of the household assets by fire. She, along with her family suddenly fall into a great vulnerability with no shelter, no food, no cloths and lack of necessary kitchen materials. MMS immediately visited the spot and provided an amount of BDT.4000 as "Emergency Survival Grant" to Tusto Vanu.



Tusto Vanu is standing another damaged location of her house



New-built house of Tusto Vanu

The CBO started mobilizing funds for Tusto Vanu from different sources and asking the Local Administration, Local Representative of Union and Upazila Parishad, and other individuals of the society. Some dedicated persons came forward. Up to June 2020, CBO mobilized an amount of about BDT.100,000 and some Food & Non-food items for Tusto Vanu. Tusto Vanu rebuilt a new house for her family and became happy.

Section

04

FINANCIAL MANAGEMENT

A well-organized "Financial Policy" consisting of area-specific guidelines is developed which ensures the process of all kinds of financial transactions within MMS. This financial system works at all level of organizational capacity with an effective controlling mechanism keeping 'Zero Tolerance' to protect the fraud and corruptions maintaining the cost effectiveness. The system follows and practices all its financial transactions maintaining 'Bangladesh Financial Management Standard'. The 'Financial Information System' includes a package of set guidelines on financial transactions including finance principles and effective resources management which is the basis of all financial transactions. According to 'Delegation of Authority Chart', at least three persons are assigned to put signature in every single payment. The following steps and principles are practiced in a regular basis to maintain each and every transaction towards effective utilization of total financial resources. Review of financial policy-guidelines is a continuous process for updating the financial system for effective uses of resources.

PROCESS OF FINANCIAL MANAGEMENT

Basic Accounting System

The 'Books of Accounts' of the organization maintains on accrual basis. The organization also follows the guidelines and instructions of the donor/lending agencies with regard to record keeping in accordance with the terms of the agreement. MMS maintains separate set of 'Books of Accounts' for recording all financial transactions or operations exclusively incurring within the organization. MMS follows the principle of 'Double Entry' system on 'Accrual Basis'. At the end of each financial year, the entire financial operations and the final accounts of MMS integrated with the relevant program/project accounts.

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 the 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 arithmetical 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 step 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 follow the principles of 'Value for Money' for maintaining 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 the principles of 'Tag on Economy', Less cost-maintaining Quality, Efficiency, Outputs for Inputs-maintain Quality and Effectiveness, Outcomes for Equity.

Donor Compliance

Donor compliances are always responded with due honour that helps to avoid the gaps between the two parties and strengthen relationship with the donor.

Government Compliance

MMS strictly maintains the government compliance like NBR rules and regulations, Micro Credit Regulatory Authority (MRA) rules 2010 and NGO Affairs Bureau (NGOAB) compliance of government rules for foreign fund management.

Transparency and Accountability

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

Zero Tolerance Policy

To avoid the fraud and corruptions, MMS practices the 'Zero Tolerance' principle that helps fair and unbiased 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

A unique 'Financial Information System (FIS)' has been developed that supports MMS management through providing finance and 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 the project areas for supervision and monitoring which supports maintaining fair transactions and help to reviewing the financial transactions and to prepare financial reports for analyzing by monthly 'budget and expenditure plan'.

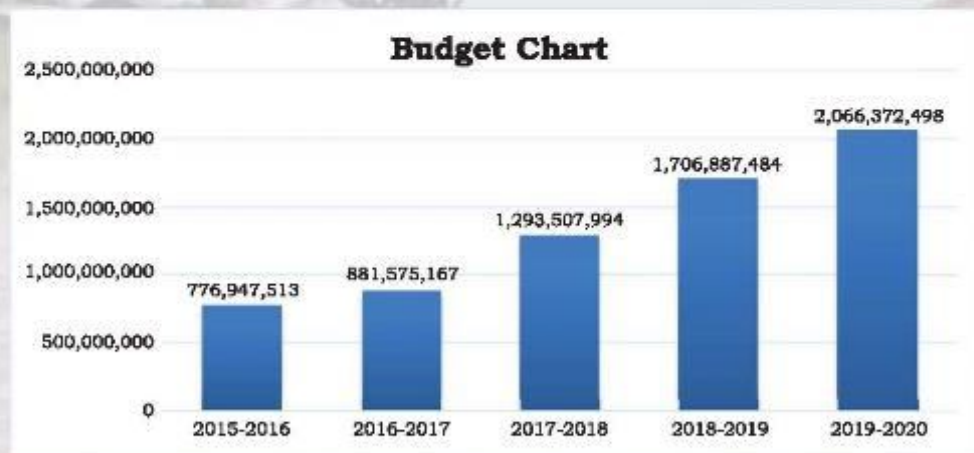
FINANCIAL TREND ANALYSIS ANNUAL BUDGET AND RECEIPTS & PAYMENTS

ANNUAL BUDGET 2015-2020 (Last Five Years)

Year	Budget	Receipt/Income	Total Expenditure	Burn Rate
2015-2016	77,69,47,513	78,32,62,026	77,43,36,346	99.66%
2016-2017	88,15,75,167	97,48,31,865	9,60,11,665	84.27%
2017-2018	1,293,507,994	1,282,080,845	1,274,843,421	98.56%
2018 - 2019	1,706,88,7484	1,370,611,315	1,343,814,165	78.73%
2019 - 2020	2,066,372,498	1,742,266,482	1,700,077,627	82.27%

TREND OF LAST 5 YEARS BUDGET

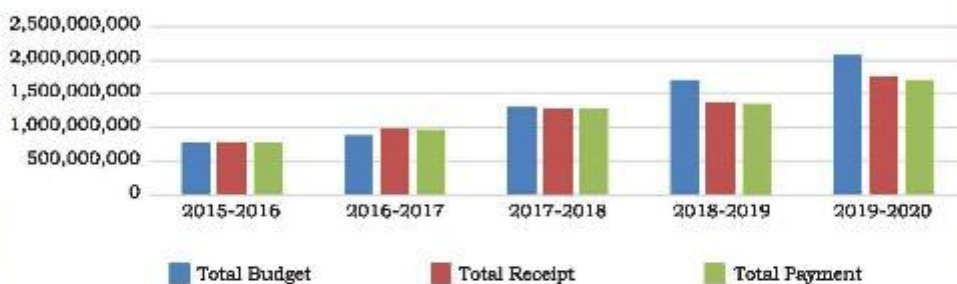
Graphical (Bar Chart) Presentation of 5 Year Budget and rate of increment		
Budget Year	Total Budget	% of increment
2015-2016	776,947,513	16%
2016-2017	881,575,167	12%
2017-2018	1,293,507,994	68%
2018 - 2019	1,706,887,484	32%
2019 - 2020	2,066,372,498	21%



TREND OF LAST 5 YEARS RECEIPT AND PAYMENT

Presentation of Last Consequent 5 Year's Budget, Receipt & Payment			
Budget Year	Total Budget	Total Receipt	Total Payment
2015-2016	776,917,513	783,262,026	771,336,316
2016-2017	881,575,167	974,831,865	964,350,586
2017-2018	1,293,507,994	1,282,080,845	1,274,843,421
2018-2019	1,706,887,484	1,370,611,315	1,343,814,165
2019-2020	2,066,372,498	1,742,266,482	1,700,077,627

5 Years Budget, Receipt & Payment Status



CONCLUSION

The Annual Report 2019-2020 has been developed through an in-depth analysis of the organizational practices as well as program interventions. MMS got a good learning about the present organizational challenges & opportunities and the programmatic dimensions through the process of developing the Annual Report.

At present the development organizations are facing huge challenges in terms of changing community needs and crisis of financial support from the donor organizations. Those challenges are signaling the NGO sector to find out overcoming strategies and generate alternative sources of funding. Community-centered program implementation, active community participation, developing grassroots' organizations, alternative strategic directions and leadership dynamism may provide ways to enhance programmatic sustainability and developing institutional capacity. Through all the efforts of MMS, mass awareness among the community have been developed, Community-based Organizations have been developed, huge self-employment has been created and generated working capitals & savings which created opportunities for generating further employments within char community. MMS established unbroken bondage with the Char community and earned a high level of reputation to the community, positive social acceptance, strong track records and continuous contribution to local government systems and visible development changes will help opening the windows for further ways of working with the community with innovative & need-based development issues and enhance the existence of MMS for long-term investments.

ANNEXURE

AUDIT REPORT 2019-2020

ASHRAF UDDIN & CO.
Chartered Accountants

Manab Mukti Sangstha (MMS)
Consolidated Balance Sheet-Financial Position
As at June 30, 2020

Particulars	Note	Figures in Tk.	
		30 June 20 Amount in BDT	30 June 19 Amount in BDT
Property & Assets			
Non-current assets			
Property, Plant & Equipments	37	66,618,607	63,481,171
Total Non-current assets		66,618,607	63,481,171
Current Assets			
Loan to Members	38	727,445,623	630,734,896
Loan Account	39	41,300,016	17,584,067
Investment in FDR	40	55,613,317	59,474,700
Advance & Pre-payment	41	643,196	1,388,108
Livestock and other assets	42	1,834,530	1,799,830
Bill Receivable	43	3,087,239	1,744,082
Security for VGD Program	44	-	100,000
Cash & Bank Balance	45	42,188,855	63,023,348
Total Current Assets		872,112,776	775,849,031
Total Property & Assets		938,731,383	839,330,202
Fund And Liabilities			
Fund & Reserves			
Capital Fund	46	167,429,550	171,572,361
Reserve Fund	47	16,516,855	16,162,538
Total Fund & Reserve		183,946,405	187,734,899
Non Current Liabilities			
PKSF Loan	48	129,966,653	126,504,163
IF S Loan	49	26,250,000	39,687,500
Total Non Current Liabilities		156,216,653	166,191,663
Current Liabilities			
PKSF Loan	50	190,927,509	170,637,502
IF S Loan	51	17,187,500	15,000,000
Loan Account (Other)	52	23,367,211	6,073,544
Savings Fund	53	224,033,044	175,846,675
Reserve & Provision	54	52,080,281	45,232,102
Other Fund & Liabilities	55	90,972,780	72,613,817
Total Current Liabilities		598,568,325	485,403,640
Total Fund & Liability		938,731,383	839,330,202

The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith.

Head of Finance & Accounts

Executive Director

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

Dated: Dhaka
28 July, 2020



Ashraf Uddin & Co.
Chartered Accountants

ACRONYM

TERM	ACRONYMS
MMS	Manab Mukti Sangstha
REE-CALL	Resilience through Economic Empowerment Climate Adaptation, Leadership and Learning
CCCCA	Child-Centered Climate Change Adaptation
IGP	Income Generating Program
IGA	Income Generation Activities
NSV	Nutrition Smart Village
MTC	MMS Training Centre
NGO	Non-Government Organization
CCA	Climate Change Adaptation
DRR	Disaster Risk Reduction
VDAP	Village Development Adaptation Plan
PCVA	Participatory Community Vulnerability Assessment
ADP	Annual Development Plan
CBO	Community-Based Organization
WASH	Water Sanitation and Hygiene
SMC	School Management Committee
CIG	Citizen in Group
CSAG	Civil Society Action Group
UPG	Ultra-Poor Group
CSP	Community Service Promoter
SDG	Sustainable Development Goal
MFI	Micro Finance Institute
DCP	Disaster Contingency Plan
RAG	Resilience Action Group
TBA	Traditional Birth Attendant
NFPE	Non-Formal Primary Education
VGD	Vulnerable Group Development
VGF	Vulnerable group Feeding
CRARIP	Climate-Resilience Agro-based Research and Innovation Project
CRA	Community Risk Assessment

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The Riverine Char community faced huge sufferings from continuous flood which lasted for more than three months. At the same time, huge population of Char areas became jobless due to effects of COVID-19 which affected all the members of their families. MMS stepped forward with a commitment to stand beside the affected people and implemented different programs for minimising the damage of the lives and livelihood.





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