

Annual Report 2020-2021



Manab Mukti Sangstha (MMS)

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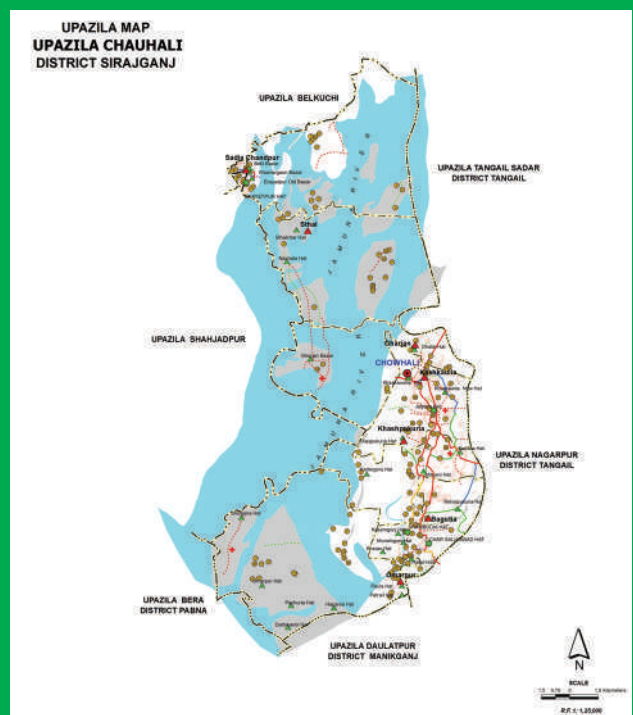


MANAB MUKTI SANGSTHA (MMS)

CONTEXT OF ORGANIZATIONAL EVOLUTION

MMS born in Char-land area, lives in Char-land area and works with the Char-land community. It was evolved in 15 January 1984 in a remotest Char-land area of Chouhali-an isolated island of Jamuna River in Bangladesh. It is very near to the capital city but covered with huge darkness under the lighting candle. Huge river erosions, flood, drought, and so many disasters are the regular phenomenon of Char community due to climate change effects. The people of Char-land areas are the most sufferers from all these disasters every year. Poor education system, no health services, no regular supply of electricity, no smooth communication system and no sources of income generation are available here. Every monsoon, river erosions displace the people and make them bound to migrate from one place to another. Poverty hits them every year and within a few years, they fall into the vicious cycle of poverty. The Island is totally remains out of the development process undertaken by government or any other development agencies from the very beginning till now. MMS took birth here and has been working with these backward and vulnerable Char community since its inception with the objectives of their livelihood development and building a climate-resilience community.

Due to hard to reach area, there are no scope to establish any industries or enterprise, finally the people of this areas are remaining beyond the national development plans in compare to other geographical areas of the country.



Message from the Chairperson



Manab Mukti Sangstha (MMS) is a community-driven organization working since 1984-a journey of 38 years. The reporting year was very critical for MMS due to COVID-19 situation which hampered all the planned activities and the dynamism of development process. MMS is a multi-development as well as a humanitarian organization. The organization contributes to the community development which creates impact to the process of national development in the specific areas of; poverty reduction, women empowerment, health & nutrition, education, employment and income generation and on the issues of climate changes adaptation. MMS also contributes to Disaster Management at local and national levels responses mechanism. A team of committed staff members, motivated program participants, supportive community people and the dynamic leadership efficiently showed their outstanding performance in the past.

I am very pleased to present our annual report for the financial year 2020-2021 which reflects the organizational growth, program achievements, financial overview, the future directions and the strategies of the organization. I would like to thank our valuable stakeholders including program participants, community people, civil society members, Local Government representatives, Local Administration, Donor Agencies, INGOs representatives and all other well-wishers for their continuous support and cooperation to MMS throughout its development journey.

Md. Abdur Rob Montu
Chairperson



Forewords

The year 2020-2021 was very crucial and decisive for the inhabitants of the World because of the pandemic of COVID-19. The unseen power that stopped the total mechanism of lives and livelihoods of the people around the world. COVID-19 took thousands of people from the earth irrespective to rich, mid-level and poor countries. Thousands & thousands have been affected by Corona virus and still going on. The leaders, the political powers, the atomic super power had nothing to do but had to watch the vulnerabilities of the people around. Hundred thousands of people became jobless and fall into a deep hole of poverty which are still continuing. Bangladesh is also a part of this disaster.

MMS has been continuing its 38 years of journey with full momentum for ensuring the sustainable community development through implementing the integrated development programs. From its inception, the organization works with the most disaster and poverty-prone riverine community of Jamuna, Dholeshwari and Padma River of Sirajganj, Tangail and Pabna Districts in Bangladesh. Initially, MMS faced lots of constraints and challenges for continuing the journey forward. Day by day, the acceptance and reputation of MMS has been increased among the grassroots, civil society, the government and the donors at local and national levels which strengthen the level of confidence of working together with the people. MMS believes in achieving the mid-term goal of "Vision-2040" and bring a process of dynamism within the organization for building institutional capacity. During this long journey, the year 2020-2021 is considered as a very critical and challenging year for the organization.

Considering all these limitations, we are pleased to publish the "Annual Report 2020-2021" to maintain the regular practice of the organization and to make our stakeholders update about the changes happened through implementation of all our development interventions.

On my behalf and from organizational behalf, I would like to congratulate the co-fighters against COVID-19 and colleagues of MMS who fought against the all those adverse situation of pandemics and disasters and shown their confidence and commitment to overcome all those vulnerabilities and effectively implemented the programs as per our operational plan. I am thankful to the donor agencies who came forward with need-based support and stand beside the affected community. I am grateful to the honorable members of GC & EC for their overall support and commitment to the organizational development.

Md. Habibullah Bahar
Executive Director

MMS BOARD MEMBERS



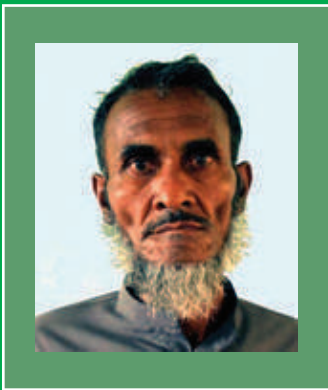
Md. Abdur Rob Montu
Chairperson



Mrs. Nazneen Chowdhury
Vice Chair



Md. Abdur Rashid
Vice Chair



Md. Riaz Uddin
Founder Executive Member



Mrs. Jinnat Ara Ferdaus Monika
Executive Member



Md. Sirajul Islam Suruz
Executive Member



Mrs. Husnara Begum
Executive Member



Md. Aminul Islam Juel
Executive Member



Md. Habibullah Bahar
Founder Executive Director
and General Secretary

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Executive Summary

The COVID-19 has been pushed back the lives and livelihood and hampered the total process of development all over the country including our working areas. Also the flood-2020 made vulnerabilities within the Char community of Jamuna River. The people of the working areas were hardly trying to cope with the adverse situation for their survival. MMS implemented the development programs at the field level in limited scale during the COVID-19 situation. During the period, MMS emphasis to implement the COVID-19 and Flood-2020 response programs which were very essential and lifesaving for the community. In this adverse situation, MMS implemented the programs very successfully as per the operational plans. A short discretions of the annual achievements are presented in the Annual Report-2020-2021.

The annual report 2020-2021 starts with the “Basic Information of the organization”. The **1st Chapter** highlights the geographical coverage, population covered, staff strengths, legal authorities and about the partnerships and membership of the organization.

The **2nd Chapter** describes about the “Organization Development” which include the organizational background, Vision, Mission, Mid-term “Vision 2040” and strategic issues, Program Objectives, the Theory of Change, Strategies & Strategic Approaches, Priority of Works, Highlights of the Year, the Donors, and working Collaboration and Coordination.

The **3rd Chapter** highlights about the Profiles of Program/Projects implemented during the reporting period which include the projects activities, their immediate achievements and about the donors agencies. Also, this chapter described on the disaster responses initiated during the reporting period.

The **4th Chapter** analyzed the summary of “Financial Management” of the organization which include the total financial management system followed by MMS financial review.

I would like to thank all my colleagues at different levels including the program heads, the program participants who involved in developing the Annual Report 2020-2021. Special thanks to Mr. Mohammad Shamsuzzaman, Program Manager-Development for his hard work and contributions to formulate the total report. I am grateful to the Consultant of MMS who provided support in finalizing and publishing the report.



সালমা একজন সফল উদ্যোক্তা

মোহা: সালমা বেগম, বয়স: ৩৯ বছর, স্বামী: মো: ঠাভুমিয়া, গ্রাম: সয়দাবাদ, উপজেলা: সিরাজগঞ্জ সদর, জেলা: সিরাজগঞ্জ। সালমা বেগমের ঘরে ৪টি মেয়ে ও ১টি ছেলে সন্তান রয়েছে। বড় ২ মেয়ে বিয়ে দিয়েছেন। বাকী ৩ জন ছেলে-মেয়েই লেখাপাড়া করছে। বর্তমানে সালমার পরিবারে ৩ সন্তানসহ সদস্য সংখ্যা রয়েছে মোট ৫ জন।

সালমা বেগমের স্বামী পূর্ব থেকেই তাঁতের কাজ করতেন। তাদের ৪টি নিজস্ব হ্যান্ডলুম রয়েছে। হ্যান্ডলুমের মাধ্যমে তারা শাড়ী তৈরি করেন। ওখান থেকে যে আয় আসত তা দিয়ে তাদের সংসার ঠিকমত চলত। তারা চিন্তা করতে থাকেন কি করে তাদের আয়বৃদ্ধি করা যায়। এক পর্যায়ে সালমা মানব মুক্তি সংস্থার সয়দাবাদ শাখায় ভর্তি হওয়ার সিদ্ধান্ত নেয়। এরপর সয়দাবাদ শাখা আওতাধীন সয়দাবাদ মহিলা সমিতিতে ১৫ই ডিসেম্বর ২০১৯ সালে ভর্তি হয়ে সদস্যপদ লাভ করেন। কয়েক সপ্তাহ সঞ্চয় জমার পর তাদের ব্যবসা বৃদ্ধির লক্ষ্যে উক্ত সমিতি থেকে জাগরণ খাতে তাঁত ও শাড়ী প্রকল্পে ১ম দফায় ৫০,০০০ টাকা ঋণ গ্রহণ করেন। সেই টাকা দিয়ে তারা আরও ২টি হ্যান্ডলুম মেশিন ক্রয় করেন। তাদের ব্যবসায় নতুন ২টি হ্যান্ডলুম যুক্ত হওয়ায় হ্যান্ডলুম সংখ্যা দাঁড়ায় মোট ৬টি। ফলে শাড়ী তৈরির পরিমাণ বৃদ্ধি পেতে থাকে। এভাবে শ্রমিক ও অন্যান্য খরচ বাদ দিয়ে তাদের ব্যবসা লাভ জনকভাবেই চলতে থাকে। কিন্তু মহামারি কোভিড-১৯ সাড়া পৃথিবীতে হানা দেয়, বাদ পড়েনি বাংলাদেশও। বাংলাদেশ সরকার ২৫ মার্চ ২০২০ জাতীয় ভাবে সারাদেশে লকডাউন ঘোষণা করেন। থমকে দাঁড়ায় সালমার জীবন-সংসার। জমানো পুঁজি লকডাউন চলাকালীন সময়ে সংসার পরিচালনার কাজে খরচ করেন। ১৫ মে' ২০২০ লকডাউন শেষ হলে পুনরায় ব্যবসার কাজ শুরু করেন। কিন্তু ব্যবসায়ের পুঁজি কমে যাওয়ায় ব্যবসা সম্পূর্ণভাবে শুরু করতে না পারার ফলে হতাশার মধ্যে পড়ে যান সালমা বেগম। এরমধ্যে সমিতির মাধ্যমে তিনি জানতে পারেন যে, ক্ষতিগ্রস্ত সদস্যদের সহায়তা করার জন্য স্বল্প সার্ভিসচার্জে অফিস থেকে ঋণ প্রদান করা হবে। তখন তিনি অফিসের সাথে যোগাযোগ করে ক্ষতিগ্রস্ত ব্যবসা পুনরুদ্ধারের জন্য ১৬ ফেব্রুয়ারী' ২১ তারিখে ২০,০০০ টাকা এলআরএল (Livelihood Restoration Loan) গ্রহণ করেন। তিনি নতুন উদ্যমে ব্যবসা পরিচালনা করতে থাকেন। তার ব্যবসায় ভালো লাভ হতে থাকে। সংসার চালানোর পাশাপাশি তিনি কিস্তি পরিশোধ করতে থাকেন এবং একসময় তার এলআরএল-এর পূর্বে গৃহীত ৫০,০০০ টাকা ঋণ সম্পূর্ণরূপে পরিশোধ করেন। এরপর তিনি ব্যবসার প্রসার ঘটানোর জন্য ৭ই জুন' ২০২১ তারিখে পুনরায় ৭০,০০০ টাকা ঋণ গ্রহণ করেন। বর্তমানে সালমা বেগমের ব্যবসায় মোট ৬টি হ্যান্ডলুম চালু আছে এবং পূর্বের তুলনায় আয় অনেক বৃদ্ধি পেয়েছে। এতে করে তাদের কাজের প্রতি আগ্রহ অনেক বেড়েছে। বর্তমানে স্কুল বন্ধ থাকায় সালমার পরিবারে সকলেই মিলে ফ্যাক্টরীতে কাজ করছে। ফলে বাইরের কোন শ্রমিক প্রয়োজন হচ্ছেনা। এতে করে তাদের খরচ কম হচ্ছে এবং আয়ও বৃদ্ধি পাচ্ছে। সালমা বেগম হ্যান্ডলুম থেকে প্রতিমাসে ৩০০-৩৫০ পিস শাড়ী উৎপাদন করছেন এবং তা বিক্রি করে খুব ভালোভাবে সংসার পরিচালনা করছেন।

সালমা তার ছেলে-মেয়েদের ভবিষ্যতের কথা চিন্তা করে নিয়মিত কিছুকিছু করে সঞ্চয় করছেন। সালমা বেগম চিন্তা করছেন যদি পুনরায় কোভিড-১৯ এর খাবায় না পড়তে হয় তাহলে দ্রুত তিনি আরও ৩টি হ্যান্ডলুম ক্রয় করে ব্যবসায় যুক্ত করবেন। হ্যান্ডলুম ছাড়াও সালমার আরও কিছু লাভজনক প্রকল্প প্রতিষ্ঠা করার পরিকল্পনা রয়েছে। সালমা বেগমের উন্নতি দেখে তার এলাকার অন্যান্য সদস্যদের মধ্যে উৎসাহ সৃষ্টি হয়েছে এবং তারা সালমার পথ অনুসরণ করে সফল হওয়ার স্বপ্ন দেখছে। সালমা বর্তমানে একজন সফল নারী এবং সফল উদ্যোক্তা।

SUMMARY OF THE PROGRAMS AND ACHIEVEMENTS

During the reporting period, the organization has been implemented all its planned programs at the field level. Under the Disaster Management Program, the organization increased the social capacity of risk reduction of COVID-19. As part of COVID-19 response, MMS provided possible hygiene package, food package and involved in awareness raising of the people through the financial support of Oxfam Bangladesh, Save the Children, inclusive Home solution Ltd. and PKSf. MMS also provided support to the community for vaccine registration, food support and hygiene support from its own funds of the organization. MMS donated one-day staff salary to relief fund of the Prime Minister of Bangladesh. A total of 9 program implemented for the COVID-19 response and covered 4,150 families. During the flood-2020, MMS supported the affected people by providing Cash grants, hygiene materials and food package. Oxfam Bangladesh, Save the Children, Start Fund Bangladesh and PKSf provided financial support for the responses. Total 5 response programs implemented for the flood-2020 response and covered 8,121 families.

During the cold wave situation in 2020, MMS supported the warm cloths and blankets to the affected people. Save the Children provided financial support financial for 1000 families and wider community and privet sector also provided donation for the emergency support. Total 1,198 families covered through the response.

MMS well-wishers, friends and families provided support for the Qurbani Program for sharing the Eid festival and provided Qurbani meat support to the ultra-poor families. Mr. Ghawhor Nayeem Wara, Mr. Depu Mahmud, Navida Khan, Manwar Shafq and other well-wishers of MMS supported for the Qurbani program. The Qurbani implemented in 8 centers and covered 571 families.

MMS established 23 CBOs out of which 17 CBOs got registration from Department of Social Welfare and Cooperatives. The CBOs are mobilizing funds from savings of the members and capital fund from others sources. The REE-CALL-2021 program provided seed fund to 10 CBOs as revolving fund for creating income generation opportunities in the community and bringing sustainability of the CBOs.

The program provided support to 188 youths for getting life-skills training on mobile and computer servicing and operating system, cattle and poultry rearing, tailoring, carpentering, blacksmith, welding and motorcycle repairing. The program provided financial support for vocational training and seed capital for starting business, 27 got jobs and 166 youths are running business as entrepreneurs in local markets. MMS has been implementing micro-finance and Income Generating Program (IGP) in Sirajganj, Pabna and Tangail and covered a total of 44,551 families under the program.

As part of women empowerment, two women from each primary group have been selected for managing the group activities, maintaining office linkage, communication with others members, strong contributing in credit and savings management of the group. They also representing the group in the Branch Management Committee as active members. A total of 4,816 women leadership have been developed during the reporting period. A total of 16511 households covered through health and nutrition program and covered 2614 pregnant women through ANC and PNC, 2296 children covered through vaccination. Total 99% covered of the total population of the areas through this program.

MMS started a "Research and Innovation Project" from 2011 by its own fund. The main objective of the project is to "promoting agro-based innovative products using eco-friendly technologies for producing high value crops".

For ensuring Water, Sanitation and Hygiene (WASH) facilities in the community, a total of 109 Tube-wells repaired and installed 8 new Tub-wells for ensuring safe drinking water and installed 560 emergency latrines in the flood affected community for ensuring sanitation facilities. Developed hygiene awareness among 6,228 families. MMS provided support to the small and medium entrepreneurs through capacity building and financial support. MMS also provided financial support for cow rearing for family-level income generation.

During the COVID-19 situation, the formal and Non-formal education was very limited. Total 626 students were enrolled in 21 pre-primary schools and 160 students were enrolled in Manab Mukti Academy (MMA). MMS established an education academy for ensuring the quality education in the Char areas.

During the COVID-19 situation, MMS implemented a total of 9 development programs with the support of various donors and own fund.

REE-CALL-2021 program is implementing with the financial support of Oxfam Bangladesh for resilience community building, women empowerment and financial capacity building of women. Provided technical support to the CBOs for capacity building. School Feeding Program (SFP) is implementing with the financial support of Bangladesh Government and World Food Program (WFP). Through the SFP, high protein biscuits distributed visiting house to house during the COVID-19 situation and also motivate the caregivers for continuing the education of the children. Save the Children provided support for implementing the Child-Centered Climate Change Program for implementing climate adopting activities at school and community level.

MMS earned remarkable reputation and recognition as a “specialized organization for Disaster Management”. MMS provides voluntary technical support to the others organizations for disaster management and responses programs.

Active support of the General Committee (GC) and Executive Committee (EC) of MMS have brought a dynamism within the organization. Due to the good partnership relation with donor and good reputation with local government, national and international organizations and development platforms, MMS earned good acceptance and reputation among the grassroots level people. Based on the good acceptance and reputation, MMS got encouraged to expand its geographical coverage. MMS believes that the organization is on the process of achieving its “Vision-2040” and expects to cover more people within its development interventions.

ORGANIZATIONAL BACKGROUND

Manab Mukti Sangstha (MMS) is a local level Development Organization established in January 15, 1984. The Organization initially started the journey from Sthal Union under Chauhali Upazila in Sirajganj district which was most vulnerable, remote, disaster prone, poverty stricken area. At the beginning, MMS worked in Chauhali in a small scale but now we are working in Sirajganj, Pabna and Tangail district. MMS implemented development programs in the char areas of Jamalpur and Bogura District in small scale.



MMS implements its programs and projects focusing chars and river basin area of the river Jamuna, there is no communication and transportation facilities and it is still remaining as untouched the minimum facilities of electricity and gas. Every year this area becomes affected by the natural disasters like; flood, river bank erosion, cold wave, tornado and drought in several times which damage the lives and livelihoods of the rivers basin community and stop the normal flow of development. Char does not have fertile lands but the soil is sandy and sandy-loamy and due to poor access for utilization of modern agriculture technology and equipment, 90% people depend on traditional agriculture system. At least 50% people lead their families by selling labor. In an average, almost 7 months there is no job opportunity in the locality, so that they have to migrate to neighboring districts even in the capital city for labor selling which create unsecured situation for female members even they have to take extra responsibility for maintaining the family. In char, there is no minimum health and banking facilities, sanitation condition is very poor and quality education is totally absent. As a result, people have to survive fighting with poverty and suffering by various diseases and unhealthy situation. Due to river bank erosion and complexity of alluvion and diluvion people are losing their own distinction and becoming poorest to the poor.

The Char dwellers are living in Char areas but practically, they are not the owner of this lands. They came in the Char when they lost their own homesteads due to river erosion. They have access to using the lands in the Char area but they have no legal access to the lands. They cannot legally sell or buy the lands. More than 50% of the Char dwellers have no won lands, they are using the land through lease or hired. For this reason, severity of the poverty and number of destitute families have been increasing day by day.

At the beginning any initiative was not found from the end of either government or non-government department for changing the living status of Char dwellers. As a result, people of this area were remaining out of the total development process of the country. In this situation MMS started its activities under the leading of present chief executive with the joint efforts of some enthusiastic young people. At primary stage, activities were started with financial and technical assistance of Oxfam and after that various international funding agencies including national level networking agencies came forward to provide supports to MMS to implement community-led development programs. During this long journey, MMS become able to draw attention of potential stakeholders specially, donors, INGOs, local government and local administration and contribution to significant changes of the livelihood of Char dwellers by successfully implementing the disaster management and Char-friendly development projects. Now MMS is a medium scale organization as per the criteria of MRA and PKSF. MMS is committed to serve more number of vulnerable people within short period of time and become a national level organization. MMS is gradually expanding the arena of its program coverage following right-based approach which will lead the organization towards a sustainable shape.



CHAPTER 1

BASIC INFORMATION

BASIC INFORMATION

GEOGRAPHICAL COVERAGE AT A GLANCE				
Description	District-wise Breakdown			
	Sirajganj	Pabna	Tangail	Total
Upazila	7	4	3	14
Municipality	2	2	-	4
Union	49	25	12	86

Note: MMS works in 14 Upazila out of which 10 Upazila are the remotest Riverine Char areas. MMS implements programs through setting up a total of 28 Branch Offices at community levels in 86 Union, 4 Municipality 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 equip 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 HQ campus.

DIRECT PROGRAM PARTICIPANTS				
Total Families		Total Population Coverage		
61,243	Women-Headed HHs	Women	Men	Total
	464	178,287	127,929	306,216

TOTAL STUDENT COVERED			UNDER 5 CHILDREN
Boys	Girls	Total	2296
334	292	626	

STAFF STRENGTHS							
STAFF MEMBERS				COMMUNITY SERVICE PROMOTER-CSP (COMMUNITY VOLUNTEERS)			
Type of Staff	Women	Men	Total	Type of Volunteer	Women	Men	Total
Regular	46	198	244	Paid	30	00	30
Contractual	03	5	8	Non-Paid	-----	-----	-----
Total	49	203	252	Total	30	00	30

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 • Department 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 • Naveeda & Friends • Standard Chartered Bank

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

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

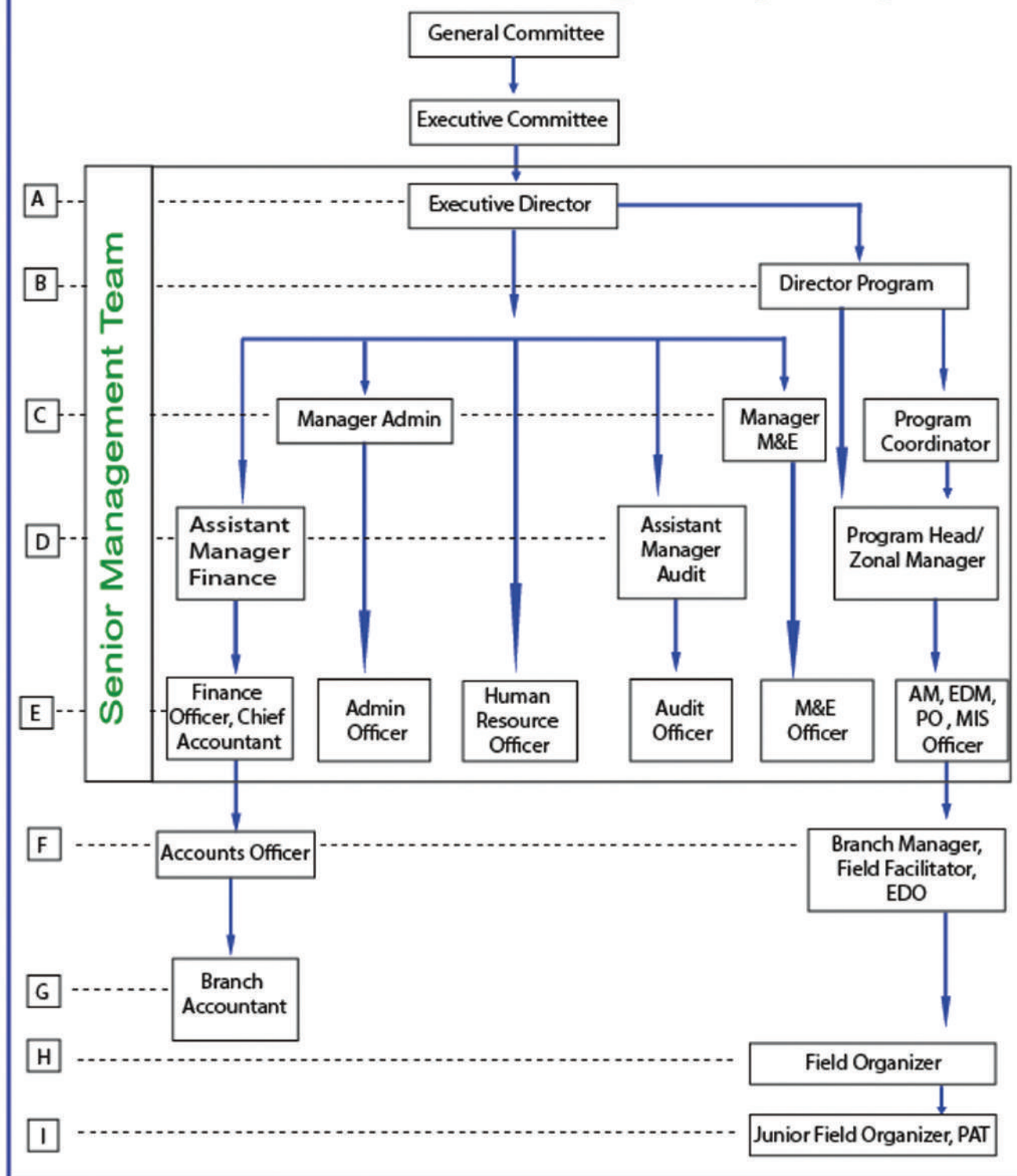
PROGRAM PARTICIPANTS

MMS exclusively works with the people of riverine Char community applying 'Family Concept' giving special emphasis to women and include 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.
Special Category	Road Safety Project with special focus to Road-Transport Drivers, Supervisors, Helpers and Mass People.
<p>Note: Priority has been given to the disadvantaged groups like, Poor Women Headed Families, Persons With Disability (PWD), Child Headed Families and Ethnic Families.</p>	

Organogram

Manab Mukti Sangstha (MMS)



CHAPTER 2

ORGANIZATION DEVELOPMENT

ORGANIZATION DEVELOPMENT

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 the 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 climate-resilience livelihood development for Char community. 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 social changes and the change of the people's needs which are continuous. 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.

Our Vision



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 pathways 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 as global standard.
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.

OUR BELIEFS, VALUES, PRINCIPLES AND COMPETENCIES

MMS BELIEFS AND VALUES

MMS upholds some specific “Beliefs” and “Values” which is the bases of maintaining program quality and earned certain specialized competencies to work with people.

- 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 beliefs 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 equip 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.

OUR PROGRAM OBJECTIVES

- Increasing households capacity for reducing food insecurity and poverty for livelihood and economic development;
- Empowering the women for reducing Gender discrimination and bring Gender equality;
- Protecting women and children, specially girls from any kind of violence and reducing Gender Based Violence (GBV);
- Improve health and nutritional status of Mother and Child, improve WASH facilities including hygiene promotion;
- Improve quality Education in formal and non-formal education institute;
- Supporting the most vulnerable families who are affected by disaster;
- Establishing a climate resilience environment in the community for adopting the climate effects;
- Sensitizing the high way drivers for safe driving and safe road for reducing the road accident;
- Increasing organizational capacity and development and improve Governance system.



OUR THEORY OF CHANGE

BE THE CATALYST

MMS works as catalyst for organizing people, Community Empowerment and Entrepreneurship Development

BUILDING COMMUNITY RESILIENCE

Collaborate with poor people, Civil Society, Community Based Organization (CBOs), Local Government, Local Administration, institutional and private donors to develop resilience from all kinds of discriminations and social injustice and establish human rights.

BE THE VOICE

MMS fights for raising voice of the poor and disaster affected community for establishing rights and social justice.

ACHIEVE ULTIMATE RESULTS

MMS supports effective implementation of best practices, program and policies for replicable and sustainable development.



VISION 2040

A MID-TERM VISION FOR ORGANIZATIONAL CHANGES

MMS is a multidimensional visionary organization that emphasize the process of intuitional capacity building of the organization to address the national and global challenges. MMS believes in developing community-led organizations for building self-reliant and disaster-resilience community. The situation demands the programmatic expansion based on the community needs and considering climate effects and global issues. At present, MMS is operating the development activities addressing the local and regional issues and possible components for the specific related ethnicity and geographical location. MMS intends to develop its own capacity to stand on its own feet through mobilizing own resources and reducing donor dependency. With a view to expanding the geographical coverage and operational arena at national level and contribute to address the upcoming global challenges and greater contribution in national development policy and Sustainable Developments Goals (SDGs), MMS undertook a mid-term vision as "Vision 2040" and planning to reach the following specific areas of changes.

- MMS intends to expend its geographical coverage programmatic dimension in the poverty-stricken and disaster-prone areas of Bangladesh with special emphasis on socio-economic development, climate resilience and disaster risk reduction and humanitarian response.
- In order to effective program implementation and close monitoring, MMS classifies all its program activities based on program areas and bring into clusters that lead to building intuitional capacity for smooth management of the development program.
- Develop data management and data security as well as information delivery system for preservation of all necessary data related with organization and community.
- In order to develop the skills of youth groups and women, MMS plan to set up community-based vocational intuitions which will open the window of rural employments and income generation that will contribute to national growth.
- Establish a community-based health-structure where the rural people can establish their rights to access to quality health services within a common system. Clinical services can be ensured setting-up medical centers and quality treatment with minimum cost.
- Develop capacity of MMS as a resources organization on the areas of disaster management and humanitarian response with maintaining the international slandered.
- Institutionalize the Manab Mukti Academy for Education and Research (MMAER) and develop capacity to implement different learning programs on education, training and research and others innovations which will provide support to others development initiatives and create new windows for new programming of MMS.
- Develop Micro Finance Institution (MFI) for organizing the small and medium entrepreneurs and institutionalize the services for the grassroots community for getting more financial support as per requirements. Develop institutional capacity within the organization and at the community level through bringing the small and medium entrepreneurs within the institutional systems of financial services.

OUR STRATEGIC APPROACHES

The organization is a Char-based development organization that works with the disadvantaged community of Char-basin community of Jamuna River. MMS implements its activities in two dimensions. The first one is; focusing the climate Changes and livelihood development of the char community and the second one is focusing the Humanitarian responses and Disaster Risk Reduction (DRR) issues.

Based on the community needs and organizational capacity, MMS developed eight strategic approaches for effective implementation of the program and achieving the organizational goal. MMS considers these strategies as guidelines for implementing program activities and indicators to tracking the program achievements. At the end of the project duration, MMS calculates all its program achievements based on these strategic approaches. Investing all its efforts and sincerity, MMS achieved considerable amount of results from the inception till now which are addressing the strategic approaches directly and indirectly.

Strategic Approach 1

Develop Disaster Resilience Community Combating with Disaster Risk Reduction (DRR) and Climate Changes Adaptation (CCA): MMS works with the distressed and vulnerable community of the Char-Basin of Jamuna River. Sufferings from disasters related problems are the common phenomenon of the char community throughout the year. So all the development programs are designed focusing the disaster related issues as a crosscutting factor in implementing the development initiatives. Effective implementation of program activities and efficient efforts of development professionals of MMS, brought tremendous changes the Char community during last 38 years.

Strategic Approach 2

Increasing Quality Education through Formal and Non-formal Education: MMS works in the remote Char areas where education is very difficult to reach for the community, quality education is totally absent over there. A few schools exist in the Char areas without having education quality and conducive learning environment. Considering the situation, MMS started implementation of formal and non-formal education aiming to ensure education quality and addressing the Education in Emergency (EiE). Access to quality education program opened the windows for the distressed and vulnerable children through establishing formal and non-formal education centers in the remotest areas.

Strategic Approach 3

Ensuring the Maternal and Child health and Nutrition (MCHN) services and Sexual and Reproductive Health Services (SRHS): Disadvantaged group of people in the Char basin areas have got access to information and services that enhanced their health and nutritional status. MMS covers “total life-cycle” of the targeted people for providing health services both clinical and non-clinical support of common diseases and by providing information, measuring the nutritional status of the children and counselling the mothers for improving the nutritional status with providing micronutrient and counseling on Sexual and Reproductive Health Services (SRHS). If need any specialized services, MMS refers the patients to Upazila Health Complex (UHC) through referral linkage.

Strategic Approach 4

Develop self-reliant community through Entrepreneurship development, Income Generation Activities (IGA) and Employment Creation: With a view to bringing about sustainable changes in the areas of poverty alleviation and women empowerment of the Jamuna river-basin community, MMS started implementing the Income Generating Program (IGP) since 1991. Under this strategy, a good number of development activities have been initiated to ensure self-employment and income generation of the char households through group development and individual entrepreneur in different sectors like; Agriculture, Poultry & Livestock, Weaving, Small Factories, Cooperative Business, and Small business that created employment and upgrade the level of income.

Strategic Approach 5

Reduce Social Discrimination through Capacity Building, Leadership Development and Creating Employment Opportunity of Women: Social discrimination is a common phenomenon in the Char community that mislead the community to back dimensions. Discriminations between women and men are highly visible and badly affected the process of development initiative that hampered the women empowerment. To improve the relationship and to minimize the discrimination issues between women and men. MMS initiated development activities on awareness building and generating income through creating employment opportunity for women to address the issues.

Strategic Approach 6

Establish Effective System of Participating Good Governance at Community and all Levels of the Organization: In order to increase the workable situation and enabling environment within the organizational system and in community level in terms of planning, implementation, decision making and financial transaction. MMS initiates developing sector-wise policies & procedures, manual and strategies, and different forums and committee. These policy guidelines and forums helped MMS to ensure transparency and accountability within the organization and at the community level that reflected in active participation of the community people at all level of project designing, budgeting, project implementation and activity monitoring.

Strategic Approach 7

Mobilization of Resources, Developing people-oriented opinion through Social Mobilization, Policy Advocacy and Networking: A group of social workforce like; Group Leaders, Local Service Promoters, Community Health Volunteers (CHV), Change Maker, Community Volunteers, Resource Farmers, and Local Resource Persons have been developed which helped to enhancing resources mobilization and strengthened linkage with financial sources and others services providers. MMS gives importance on raising the voice of community that supported to raise the voice and initiate advocacy and policy advocacy and leadership within the program participants.

Strategic Approach 8

Develop Self-reliant Community through Organizing Grassroots' Organizations and developing institutional Capacity of the Organization: The program participants are organized into different small and large groups and initiated to bring about visible changes in the community through developing Community based Organization (CBOs), Branch Management Committee (BMC) and Core Committee.

OUR MAJOR AREAS OF FOCUS

In order to achieve the organization goals and objectives, all the program interventions of MMS focuses the following areas to achieve.

WOMEN EMPOWERMENT

Women empowerment is one of our major strategic issues and it's a crosscutting issue for all kinds of programmatic interventions. The organization has given high importance to women empowerment both at organization and community levels. Women empowerment is considered as one of the cross-cutting issues in developing policy guidelines, program implementation and at all level of organizational capacity. MMS considers women as the vital primary stakeholders of input allocations, enrollment as primary stakeholder with a view to creating enabling environment for women to develop their leadership qualities, decision making capacity, negotiation skill, managerial capacity and economic development which will lead the to become empowered. More than 5000 representatives form 2500 village groups are managing under the leadership of women at community level. They are taking leading roles in the primary groups for running group activities and social development initiatives. Community women leaders are now representing as MMS General Committee and Executive Committee.

CCA-DRR

As the Organization works with the community of disaster-prone areas, the disaster management issues have been mainstreaming with other projects and implementing accordingly. The organization has been implementing its overall activities focusing disaster preparedness and disaster risk reduction and implementing climate change adaptation and disaster risk reduction projects giving high emphasis. The CCA-DRR is one of the cross-cutting factors and incorporated in the process of all MMS program implementation.

In designing project-wise plans and its implementation, area specific potential disasters have been considered and based on that organization-based workable 'Disaster Contingency Plan (DCP)' are developed. An emergency savings and material unit has been developed by collecting funds from different sources for smooth implementation the contingency plan. In the period of disasters, organization plays pioneer roles in emergency responses with its skilled manpower in the working areas. At the time of national disasters, MMS provided emergency disaster support with its skilled human resources based on demand from other national and international organizations and worked with disaster affected people. MMS introduced climate-adaptive technologies in the development sectors of agriculture, livestock, water & sanitation, developing market-chain and in constructing housing.

EDUCATION

One of the mandates and priority areas of the Organization is to ensure quality education and increasing literacy rate within the Char community. To ensure quality education for children of poor families specially, in Char areas, MMS introduced both Formal, Non-formal Primary and Secondary education. During reporting period, organization has provided both reading and writing materials, activated School Management Committees (SMC), formed Teachers-Parents Forums (TPF) and provided assistance to infrastructure development in order to continue education during and after the disasters. During the reporting period, formal education was closed but we have distributed High Energy Biscuit with the financial support of WFP and Department of Primary Education. We also provided Personal hygiene materials for Primary school children and their families in Char areas.

HEALTH AND NUTRITION

MMS tries to develop a system of providing smooth health services to the community so that they can get easy access to this services at any time for their family members. Family is considered as the unit for providing all kinds of health services in a holistic approach. In order to improve the overall nutritional status of Char community, MMS works to improve the overall WATSAN services and promotion of Hygiene practices at community level.

INSTITUTION DEVELOPMENT OF GRASSROOTS AND MMS

Initially, MMS forms "Village Primary Group" and ultimately turn into "Community Based Organization (CBO)". MMS provides support to the CBOs for implementing the community based development initiatives, disaster responses and establishing linkage with GO-NGOs and also developing capacity to take part in local level decision making process. Number of 25 CBOs are under the process of getting registration from Department of Social Welfare and Cooperatives. A "Branch Management Committee" has been formed at all Branch level with the representation of all primary groups under the concerned Branch. Central level "Federation" formed at MMS organization level and they nominate their representatives for General Committee of MMS. The CBO members are now representing in the "General Committee" as well as in the "Executive Committee". The CBO established a functional relationship with the government and non-government service providers at Union, Upazila and District levels and they are now considered as the valuable and important persons to the government departments. The CBO members have been nominated/selected as the members of related committees and forums at UP, Upazila and District levels.

HUMANITARIAN RESPONSE AND EMERGENCY SUPPORT

MMS is a humanitarian organization. Humanitarian response programs get high priority considering the disaster-risks and level of vulnerabilities. MMS has developed a "Disaster Contingency Plan-DCP" to address the vulnerabilities and recovery of disasters in emergency basis. The DCP is being updated every year incorporating the learning and latest knowledge gained. MMS collected the vulnerability information in 675 high risky villages that approved by Local Administration.

MMS has got capacity to response disasters and management of preparedness as well. We updated the disaster policy and formed an “Emergency Response Teams (ERT)”. The team is equip with necessary skilled human resources and materials with specific roles and functions of the team. A group of Volunteers have been developed consisting of the youths of local community who are always standby to came forward to work for the affected people. MMS developed an emergency fund and an emergency stock of disaster-equipment to quick response of the disasters.

OUR PRIORITIES TO WORK

All the program interventions of MMS are implementing based on the strategic directions of mid-term “Vision 2040” with a view to gradually achieving the greater objective of reaching to the “Organizational Vision”. Keeping these intensions in mind, MMS categorized all its program activities to achieve the following specific outputs and outcomes giving high priority.

- Emphasis on Institutional Development and Governance within organization and at community level.
- Life-skills and Entrepreneurship Development of the community people specially, of the youths.
- Micro-Financing and Income Generating Program for people specially for women and help to become self-sufficient.
- Enhance Women Empowerment and minimize Gender-Based Violence (GBV) within the organization and at the community.
- Make the education reachable to the children of the Char community through introducing Formal and Non-formal Education.
- Enhance Child Rights and Child Protection and create an enabling environment for the children of the community.
- Develop a workable system to get easy access to Health and Nutrition and improving hygiene practices within the community.
- Introduce Climate-adaptive Agriculture and Livestock system and modern technologies for better livelihood of the community.
- Humanitarian Response and emergency support for disaster-affected people for early recovery.
- Safe Driving and Road Safety for the ensuring safe and smooth transport communication of the people.

HIGHLIGHTS OF THE YEAR

- A total 1162 Families received Hygiene kits package with the support of Oxfam Bangladesh and International Rescue Committee (IRC) and raising awareness during flood-2020 and COVID-19 Situation.
- Total 1445 families received food support during flood-2020 funded by Save the Children, Oxfam Bangladesh and PKSF.
- Number of 1417 students received hygiene materials through mobilizing 64 individual donor funds during COVID-19 situation.
- Provided cash and hygiene support by 7,701 families during flood-2020, funded by Start fund.
- Received warm clothes by 1378 families during Cold waves-2020 funded by Save the Children and individual donors.
- Received support by 571 families through Qurbani programs.

- MoU Signed with Concern Worldwide and Lancaster University and IPM (Institute of Professional Training and Management).
- Expanded 3 branches for Income Generating Program (IGP).
- Reviewed and updated the financial guideline and IGP operation guidelines.
- Activated Mukti enterprise: a community based small entrepreneurship managed by community women.
- Demonstration of "Indigenous Low-Cost River-Bank Protection" in the bank of River through active participation of the community which helped to protect the homestead and agriculture fields.

WE WORK TOGETHER WITH



WORKING COLLABORATION AND COORDINATION

- Members of Union Parishad, Upazila Parishad and Municipalities.
- Local Upazila and District Administration.
- Members of Development Agencies.
- Members of Donor Agencies.
- Humanitarian Clusters.
- Members of Network and Forums.
- Members of Executive and General Committee.
- Representatives of Civil Society and Community people.

OUR CONTRIBUTIONS TO SDGs

In September 2015, the General Assembly adopted the 2030 Agenda for Sustainable Development that includes 17 Sustainable Development Goals (SDGs). Building on the principle of “leaving no one behind”, the new Agenda emphasizes a holistic approach to achieving sustainable development for all. As a development organization, Manab Mukti Sangstha tries to contribute to SDGs through its different programs. Up to the reporting year 2020-2021 in brief, MMS contributions are furnished below:



1 NO POVERTY



The vision of MMS is to establish a poverty free community. During the reporting year, MMS provided micro-financing support to 44,551 families for generating family level income and supported to reducing poverty. MMS collected an ultra-poor list from 7 unions of an Upazila which is endorsed by the local government. The ultra poor families will get priority for any kinds of development activities, safety-net program and humanitarian support. MMS provided support to 13 beggars through involving them in income generation activities.

2 ZERO HUNGER



MMS provides supports the poor and ultra-poor families during emergency and crisis period for reducing the food insecurity. During flood-2020, a total of 7021 households received unconditional cash support for reducing food insecurity. During COVID-19 situation, 275 families received food and cash support for reducing food insecurity.

3 GOOD HEALTH AND WELL-BEING



MMS try to ensure good health and well-being of the Char community through its health and nutrition programs. MMS covered 16,511 households through health and nutrition support, 2614 pregnant women received ANC and PNC support from static-clinic and satellite clinic, 2296 children received vaccination support. Total 25,283 students received high protein biscuits as mid-day meal in schools for improvement of their nutritional status.

4 QUALITY EDUCATION



MMS established a Manab Mukti Academy for Education and Research (MMAER) for ensuring quality education in the remote char areas. MMS also established 21 pre-primary schools for ensuring the access to education to the vulnerable children.

5 GENDER EQUALITY



MMS provides high priority to ensure gender equality. During the reporting period, MMS developed leadership of 4816 women for managing the village groups and they are representing in 28 branch management committees. For establishing women entrepreneurship as part of empowerment. MMS developed skills of 5 women as entrepreneurs within the community. MMS considers the issue as one of the cross-cutting issues at all level of organizational activities.

6 CLEAN WATER AND SANITATION



Clean Water and Sanitation: During the reporting year, MMS installed 8 new tube-well and repaired 109 tube-wells after the flood-2020 for ensuring safe and clean water in the flood effected areas. Installed 560 emergency latrines in flood affected areas for ensuring safe sanitation during flood-2020 MMS provided hygiene package to 6228 families for promotion of hygiene practices.

13 CLIMATE ACTION



Climate Actions: One of the priority areas of MMS is to 'build climate resilience community'. During the reporting period, MMS worked on raising awareness and ensured community practice for adopting the climate resilience practices within the community, the community people have been practicing climate and flood resilience vegetable gardening, varieties of crops which are contributing to the issue of food security, improving nutritional status, as well as reducing the climate effects. Climate adopting pigeon and sheep rearing are practicing at households' level which is contributing to increase the income level.

MMS is indirectly contributing to the others goals through participating the discussion meeting, idea sharing and partnership programs with international organizations and UN agencies.

CELEBRATION OF MUJIB 100 YEARS



Manab Mukti Sangstha colorfully observing the MUJIB 100 Years from 17 March 2020 in the working areas. A large bill-board has been setup in-front of MMS head office. The important pictures and documents are pasted in bill board for getting the learning by the new generations. On the other hand, different festoons and banners are shown in-front of all branch office all over the MMS working areas. An eye camp has been organized at Chauhali Upazila as part of the event, a total of 55 participants received services from the eye camp. The Chairperson and the Executive Director of MMS were present and exchange greetings to the audience on the day of MUJIB 100 Years. The representatives from different local and national were present and took a common oath to serve our Nation holding the values of Father of the Nation.

National Mourning Day Observation 2020-21



On August 15 is a day of National Mourning for Bangladeshi. Bengali Nation lost their Great Leader on that day. The day is very tragic day for Bangladesh. Every year, the people of Bangladesh observance the day as National Mourning Day. MMS observed the day during the reporting period. Due to the COVID-19 situation and Flooding in Sirajganj, MMS observed the day in a very limited gathering. The following events have been organized for observing the day:

1. Wreath-laying
2. Prayer
3. Discussion Meeting
4. Cash Support to the flood-2020 affected people

The day started with national song and National Flags hoisting by lowering by the staff members of MMS and by placing wreaths at portrait in front of Bangabandhu. Organized a prayer session for Bangabandhu Sheikh Mujibur Rahman at Chauhali where Upazila Nirbhai Officer, Upazila Chairman and others Government Officials participated in the Prayer Session. After prayer Session, a discussion meeting was held at MMS Chauhali Branch office. MMS distributed tree sapling among the participants. As part of the day observation, MMS provided cash support to flood affected people with the financial support of PKSf. The PKSf mobilized the donations from their Bhoishki bonus fund.



A total of 793 most vulnerable families received the cash support, each family received BDT.1,500 and a total distributed amount of BDT.11,89,500 to 793 beneficiaries selected earlier from remotest 7 Unions of Chauhali Upazila. During cash distribution, the Upazila Nirbhai Officer, Upazila Chairman attended in the cash distribution center.

CHAPTER 3

PROGRAM PROFILE

OUR PROGRAMS PROFILE

A total of 14 development and humanitarian projects/programs have been implemented during the reporting period. Out of which number of 7 programs/project have been implemented on the integrated livelihood development issues and 7 were on the emergency response activities on major 3 issues like COVID-19, Flood and Cold-weave. A pilot project on "Anticipatory Actions for Flood-2021 has been initiated during the last part of the reporting period. All the programs are categories in 4 major thematic areas.

MMS RUNNING PROGRAMS/PROJECTS AT A GLANCE

MMS CORE PROGRAMS: THEMATIC AREAS	SL.	MAJOR PROGRAMS/PROJECTS
CLIMATE CHANGE ADAPTATION AND DISASTER RISK REDUCTION (CCA-DRR) 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	Enhancing Resources and Increasing Capacity of Poor Households Towards Elimination of Poverty (ENRICH)
	5	Agriculture, Fisheries and Livestock Project
	6	Inclusive Home Solution (IHS) 2020-2021
MANAB MUKTI ACADEMY FOR EDUCATION, RESEARCH AND TRAINING (MMAERT)	7	Formal and Non-Formal Education
	8	School Feeding Program
	9	MMS Training Centre (MTC)
	10	Agro-based Research and Innovative Program (ARIP)
HUMANITARIAN RESPONSE PROGRAMS	11	Disaster Response Program on COVID-19 (2020-2021). (COVID-19 Response Project (CRP)-2)
	12	Disaster Response Program on Flood 2020
	13	Monsoon Flood Response 2020 Sirajganj
	14	BGD CSF Northern Districts Floods 2020
	15	BGD ECHO Monsoon 2020
	16	BGD CSF-Bangladesh Emergency Cold Wave Response 2020
	17	Disaster Response Program on Cold Weave 2020
	18	Scaling-up Anticipatory Action to reduce the impacts of flood in Sirajganj District, Save the Children

MAJOR PROGRAM DETAILS

Considering the community needs and gaps, future challenges of the development, the national and global contexts, institutional shaping of Manab Mukti Sangstha (MMS) and the issues of sustainable development of the grassroots, MMS initiated to design its roles to implementing the development activities. The MMS implements all its development activities addressing the possible components of “Sustainable Development Goals-SDGs” with special emphasis of socio-economic development of Char communities and Climate issues. The development program have been designing and applying as integrated development approaches for sustainable development and intent to bring sustainable changes in the life and livelihood of the Char community and support them to come out from all kinds of vulnerabilities, discriminations and poverty through this process. The program details are furnished below:

Project 1

RESILIENCE THROUGH ECONOMIC EMPOWERMENT CLIMATE ADAPTATION LEADERSHIP AND LEARNING (REE-CALL2021)

Funded by Oxfam Bangladesh

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 (Soidabad, Rajapur, Ghorjan and Sthall) of 3 Upazila (Sirajganj Sadar, Belkuchi and Chouhali) in Sirajganj. The project completed its 1st phase (2010-2017) and the 2nd phase of “RECALL 2021” started in September 2017 which continued to March 2021. A total of 6786 households have been covered under this project.

On completion of the activities, the project aims to achieve three specific outcomes. As per analysis, up to 30 June 2022, some specific changes happened through effective implementation project activities.

Immediate Achievements:

Organizational Capacity Building at Community live for Building Better Resilience

Formation of 23 CBOs in the community with community interest. Getting technical support from MMS, the CBOs developed village level annual plan through participatory process for infrastructure development, Disaster risk management and response, supporting in safety net program, HHs development for IGA. Establishing functional linkage with Local Government, Local Administration, NGOs and GoB official. 17 CBOs got registration from Department of Cooperative Society. CBOs are mobilizing fund from savings of members, Capital fund from others sources. The program provided Seed fund 10 CBOs as revolving fund for creating income generation opportunity in the community and sustainability of the CBOs.



Revolving Fund Management by CBOs

The CBOs revolving the received fund from the program, Savings and other sources through providing loan to community with minimum service charge. MMS provided technical support for financial and accounting management. The CBOs will use the profit for community development and disaster response as well as sustainability of the CBOs.



Community-based Disaster Risk Reduction and Response

Established 32 Food bank in the community, the community members preserve the food as regular basis in the food bank. During emergency situation the community member will use the food as emergency support. Established 07 fodder bank in the community for ensuring the cattle fodder during flooding.



Women Entrepreneurship Development

Number of 05 women got technical support from the program for establishing the women entrepreneurs in the community. The women entrepreneur producing sanitary napkin, sanitary latrine materials and marketing the materials within the community. The program developed capacity and linkage for marketing the production.



Life-skills and Youth Entrepreneurship Development

The program supported to 188 youth for getting life skill training on mobile and computer servicing, and operating system, Cattle and Poultry, tailoring, Carpenter, blacksmith, welding and Motorcycle repairing. The program provided financial support for vocational training and seed capital for starting business. 27 got job and 166 youth are running business as entrepreneur in local market. As a result the youth are contributing to develop skill of other youth and creating employment opportunity and new entrepreneur.



Project 2

CHILD CENTERED CLIMATE CHANGE ADAPTATION PROJECT

Funded by: Save the Children

The impacts of climate change pose risks to children's health, safety and survival; education; and family and individual security. However, children are not only passive victims. There is a growing body of evidence that demonstrates how child-centered responses to climate change can and do contribute to building the resilience of individual children, their households and their wider community. Children have repeatedly demonstrated that they can be effective communicators of climate risks and information, including communication that leads to behaviors change. They possess unique perceptions of risks, and distinctive knowledge and experiences, and are capable of identifying and implementing viable, locally appropriate adaptation responses. However, barriers remain that can prevent children's inclusion and full participation in community resilience-building programming. Interventions that fully integrate the whole of community including children would enhance both children's and their communities' resilience.

CCA project mainly focus on Climate change adaptation, Mitigation & Disaster risk reduction through inclusive engagement and empowerment of children, youth and community.

The project Goal is "The ability of children and their communities in Sirajganj communities to respond to climate change is enhanced and sustained through strengthened sub-national processes, systems and National level Advocacy." The immediate achievement are as follows:

Immediate Achievements:

Students and Youth Initiatives for Climate Adoptive Practices

The student established an Oxygen Bank, for Green clean campus, waste management and school safety measures at school level. The students and youth established a youth club at the community level, from the club they are introducing the different demo on climate adoptive practice-sack garden, bed garden, bottle garden, vegetable gardening, Vermi compost, rain water harvesting process, Green house and green campus. The community learn the system and process from the club and practicing in the community.



Climate Adoptive Agriculture Practice

The community are practicing and adopting the climate and flood resilience practices in the community, the program introduced the climate and flood resilience vegetable gardening, varieties of crops which are contributing in the food security, improving nutritional status, as well as reducing the climate effect.



Climate Adoptive Poultry Practice at HHs Level

The households (HHs) using the knowledge at practice level, the HHs rearing the climate adopting Pigeon and sheep rearing which is contributing in HHs level income. Total 10 HHs received the support from 4CA project.



সমন্বিত ক্ষুদ্রঋণ কার্যক্রম একটি পর্যালোচনা

মানব মুক্তি সংস্থা তিন যুগেরও অধিক সময় ব্যাপী নদী বেষ্টিত চরাঞ্চলের মানুষের ভাগ্য ফেরাতে বিভিন্ন ধরনের উন্নয়নমূলক কার্যক্রম বাস্তবায়ন করেছে। কৃষি, স্বাস্থ্য এবং শিক্ষা কর্মসূচির পাশাপাশি ক্ষুদ্রঋণ কার্যক্রমের মাধ্যমে দরিদ্র অসহায় মানুষের আর্থ-সামাজিক উন্নয়ন তথা কর্মসংস্থান সৃষ্টির মাধ্যমে জীবনমান উন্নয়নে সমন্বিত ক্ষুদ্রঋণ ও উন্নয়ন কর্মসূচি-আইএমডিপি (Integrated Microfinance & Development Program-IMDP) গুরুত্বপূর্ণ ভূমিকা পালন করেছে। এই কর্মসূচির আওতায় ক্ষুদ্র ব্যবসা পরিচালনার জন্য মূলধনের যোগান, কৃষি ইউনিট, মৎস্য ও প্রাণিসম্পদ ইউনিটের আওতায় আধুনিক প্রযুক্তি উন্নয়ন প্রশিক্ষণ ও প্রযুক্তির ব্যবহার, মাঠ প্রদর্শনী তথা ফলাফল প্রদর্শনীর মাধ্যমে কৃষি-জ্ঞানের বিকাশএবং প্রযুক্তি সম্প্রসারণে নিরলসভাবে কাজ করে যাচ্ছে। এছাড়া জলবায়ু পরিবর্তন মোকাবেলায় কৃষি অভিযোজন, প্রতিকূল পরিবেশ সহনশীল নতুন জাতের ফসল প্রচলন, কীটনাশক ব্যবহার না করে ফেরোমনলিউর ও আলোরফাঁদ ব্যবহার করে নিরাপদ সবজি উৎপাদন, রাসায়নিক সারের ব্যবহার কমিয়ে ট্রাইকো কম্পোস্ট এবং কোকোডাস্ট ব্যবহার করে ফসল উৎপাদনে কৃষকদেরকে উদ্বুদ্ধ করা হচ্ছে। প্রশিক্ষণের মাধ্যমে প্রযুক্তি হস্তান্তর পূর্বক বাণিজ্যিক ভাবে ট্রাইকো-কম্পোস্ট এবং ভার্মি-কম্পোস্ট উৎপাদন করে কৃষকদের আয়বৃদ্ধি করা এবং এইসব উপকরণ ব্যবহার করে পরিবেশ দূষণ রোধ করার পাশাপাশি স্বাস্থ্যসম্মত নিরাপদ শাক-সবজি চাষকরে উচ্চমূল্যে বাজারজাত করার সুযোগ সৃষ্টি হয়েছে। সমৃদ্ধ কর্মসূচির মাধ্যমে কর্ম এলাকায় যে সকল ব্যক্তি, প্রতিষ্ঠান, হাসপাতাল ও ক্লিনিক স্বাস্থ্যসেবা প্রদান করে তাদের সাথে সমন্বয়ের মাধ্যমে অসহায় দরিদ্র মানুষকে সার্বিক স্বাস্থ্য ও চিকিৎসা পরিষেবা প্রদান করা হচ্ছে। অতি দরিদ্রদের বিনামূল্যে চিকিৎসা এবং হাস্যকৃত মূল্যে ঔষুধ দেয়ার পাশাপাশি প্রত্যন্ত অঞ্চলে প্রতিসপ্তাহে স্যাটেলাইট ক্লিনিকের মাধ্যমে এমবিবিএস ডাক্তারের সেবা প্রদান এবং প্রতি কোয়ার্টারে বিশেষজ্ঞ ডাক্তার সমন্বয়ে “স্বাস্থ্য ক্যাম্প” পরিচালনা করা হচ্ছে। কর্ম এলাকায় বিপুল পানি নিশ্চিত করার জন্য বিনামূল্যে নলকূপ স্থাপন ও স্বাস্থ্যসম্মত ল্যাট্রিন সরবরাহ করা হয়েছে। স্বাস্থ্য সেবিকাদের মাধ্যমে প্রতিটি বাড়ি ভিজিট করে পরিবারের সকল সদস্যকে স্বাস্থ্য সচেতন করা যাতে অসুখ-বিসুখ হতে পরিবারের স্বাস্থ্য সুরক্ষা নিশ্চিত করা যায়। স্বাস্থ্যের পাশাপাশি শিক্ষা কেন্দ্রের মাধ্যমে ছাত্র-ছাত্রীদের কোচিং করানো হয় যাতে শিক্ষার্থীদের বারপড়া রোধ করা যায়। ভবিষ্যতে আইএমডিপি অর্ন্তভুক্ত সমন্বিত ক্ষুদ্রঋণ কর্মসূচি ও উন্নয়ন কার্যক্রম কর্ম এলাকার সামগ্রিক উন্নয়নে ভূমিকা রাখার পাশাপাশি জলবায়ু সহনশীল সামাজিক আন্দোলনে পরিনত হবে।

চরাঞ্চলের মানুষের প্রাণ প্রিয় প্রতিষ্ঠান হলো মানব মুক্তি সংস্থা। প্রতিষ্ঠানের স্বচ্ছতা ও নৈতিক অবস্থান সামাজিক পর্যায়ে ইতিবাচক প্রভাব ফেলছে। কারণ, জনগণের প্রাপ্য সুবিধা বা অধিকার কড়ায়-গড়ায় বুঝিয়ে দেয়ার পাশাপাশি তাদের জন্য বরাদ্দকৃত বাজেট উন্মুক্ত করার সামর্থ্য মানব মুক্তি সংস্থার রয়েছে যা প্রতিষ্ঠানের স্বচ্ছতা ও জবাব দিহিতা নিশ্চিত করে। আইএমডিপি কর্মসূচির মাধ্যমে গ্রামীন জনপদে বহুমুখী কর্মসংস্থানের সুযোগ সৃষ্টি হয়েছে। সদস্যদের মধ্যে ঋণ ব্যবহারের সক্ষমতা বৃদ্ধি পেয়েছে। এক সময়ের ক্ষুদ্র ব্যবসায়ী আজ সফল উদ্যোক্তা হিসেবে প্রতিষ্ঠিত হয়েছে। নিজের কর্মসংস্থানের পাশাপাশি তারা অন্যের কর্মসংস্থানের সুযোগ সৃষ্টি করেছে। সামাজিক মর্যাদা বৃদ্ধি পেয়েছে। কোনো কোনো সদস্য ইউনিয়ন পর্যায়ে প্রতিযোগিতা করে স্থানীয় সরকারে নিজেদেরকে অর্ন্তভুক্ত করতে পেরেছে। সামাজিক সিদ্ধান্ত গ্রহণের ক্ষেত্রে তারা অবদান রাখছে। বিভবহীন হিসেবে সমাজে এক সময় যারা অবহেলিত ছিলো আজ তারা স্বচ্ছল মানুষ হিসেবে সমাজে তাদের অবস্থান তৈরি করেছে। আইএমডিপি কর্মসূচির মাধ্যমে সদস্যদের আর্থ-সামাজিক অবস্থার পরিবর্তনের পাশাপাশি শিক্ষা-স্বাস্থ্য-কৃষি তথা সামাজিক উন্নয়নে মানব মুক্তি সংস্থা সক্রিয় ভূমিকা পালন করেছে। যার ফলে সামাজিক গ্রহণ যোগ্যতায় অনন্য নজির স্থাপন করেছে এই প্রতিষ্ঠান।

করোনা পরিস্থিতির কারণে সংস্থার সম্প্রসারণ বাধাগ্রস্ত হলেও লকডাউন পরবর্তী সময়ে তার গতিবৃদ্ধি পেয়েছে। বর্তমানে সংস্থার ৩০টি শাখা রয়েছে যা আগামী ২০২৩ সাল নাগাদ ৫০টি শাখায় পরিনত হবে এবং ঋণস্থিতি হবে ২০০/- (দুইশত) কোটি টাকা। দরিদ্র অসহায় মানুষের জন্য নিবেদিত প্রাণ এই প্রতিষ্ঠান তার অগ্রগতির ধারাবাহিকতা বজায় রেখে কাজ করবে এবং আইএমডিপি কর্মসূচির মাধ্যমে অধিক সংখ্যক জনগোষ্ঠিকে সম্পৃক্ত করে তাদের জীবন মানউন্নয়নে ভূমিকা রাখবে। মানব মুক্তি সংস্থার কার্যক্রমের ব্যাপ্তি এবং পরিধিবৃদ্ধি পেলেও অতিদরিদ্র মানুষকে সাথে নিয়েই পথ চলবে যতক্ষণ পর্যন্তনা তারা দারিদ্রের অভিশাপ থেকে মুক্ত হতে পারবে। আগামীতে সংস্থার কর্ম এলাকা সম্প্রসারণ, অধিক জনগোষ্ঠিকে কর্মসূচির সাথে সম্পৃক্তকরণ এবং তাদের উন্নয়নের মূলশ্রোতে সন্নিবেশিতকরণের মাধ্যমে কর্মসংস্থান ও আয়বৃদ্ধির পথ সুগম হবে। সদস্যদের কর্মসূজন ও আয়বৃদ্ধিতে সক্ষমতা সৃষ্টি এবং তাদের সংগঠনিক উন্নয়ন ও স্থায়ীত্বশীলতা বৃদ্ধিতে অতীতের ন্যায় ভবিষ্যতেও মানব মুক্তি সংস্থা নিরবিচ্ছিন্নভাবে কাজ করে যাবে এবং এর মাধ্যমে কর্মসূচি ভুক্ত লক্ষিত জনগোষ্ঠির টেকসই উন্নয়নের পাশাপাশি সংস্থার স্থায়ীত্বশীলতাও বৃদ্ধি পাবে।

মো: আশরাফুজ্জামান খান সেলিম
পরিচালক-কর্মসূচি

Project 3

INCOME GENERATING PROGRAM (IGP)

Funded by: Polli Karma-Sahayak Foundation (PKSF)

Micro-Financing

MMS starting the Micro-financing program 1991 with the financial support of PKSF. The main focused area of the program are-poverty reduction through entrepreneurship development, employment creation, reduce gender discrimination and enhance women empowerment. Initially, MMS started the program as micro-credit manner as small scale, now the program expended as medium scale and covering Sirajganj, Pabna and Tangail Districts. Total 44,551 families have been benefited from the program. All the beneficiaries were organized into 2,408 groups; each group was formed by 20-25 members. The program has been covering 982 villages of 86 Union, 4 Municipality under 14 Upazila of Sirajganj, Pabna and Tangail District. Most of the beneficiaries are Poor, hardcore poor and marginal farmers. Major components are group formation, employment creation through income generation activities, savings fund creation, awareness raising and capacity building and micro-credit support through Ultra Poor Program (UPP), the Rural Micro-credit Program (RMC) and the Micro-Enterprise Loan (MEL). The IGP are implementing from 28 branch offices of the organization.

Loan recovery rate was less than 70% due to the COVID-19 effect. Loan recovery was stop in locked down period and loan was rescheduled during locked down time.

Immediate Achievements:

Women Leadership Development

Two women selected from each group for managing the group, maintaining office linkage, communication with others member, strong contributing in credit and savings management of the group. They also representing the group in the Branch management committee as members. Total 4816 women leadership have been developed in 2408 groups.

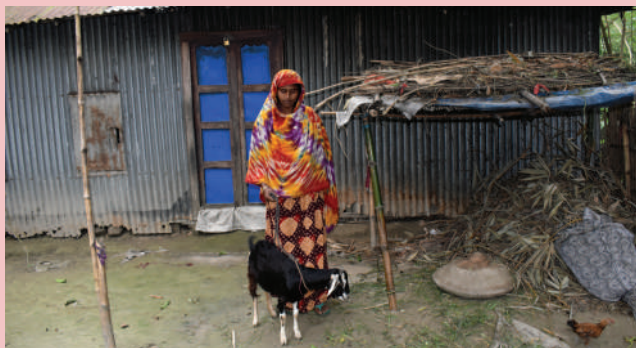
Entrepreneurship Development

A number of 2623 middle class person getting financial support BDT.21,37,57,000 from Agroshor component for restarting the business as entrepreneur. Main purpose of business are pharmacy, dairy farm, Power loom, Hand loom, Glossary shop, Jewelry etc. The entrepreneur also created employment in the business. Resulting the entrepreneur are contributing in the social economic improvement.



Self-Employment Creation

Sufolon is one kind of seasonal to the primary group member. The primary group member receive the support for cow fattening or rearing, seasonal vegetable cultivation, got and sheep rearing etc. The support for a season for specific purpose, after the season the receiver get benefit from the scheme and return the loan. Resulting the support is creating self-employment in the family of primary group member and contributing extra income of the family. Total amount of 5,188 person received BDT.20,68,04,000 as Sufolon support.



Humanitarian Support from Surplus Fund

Income Generating Program (IGP) supported the primary group members during crisis period- COVID-19, Flood, Cold wave etc. from surplus fund. The program provided cash support to 793 family during flood-2020, blanket support to 30 family during last cold wave and cash, food and hand sanitizer support to 800 family during COVID-19 situation. The program donated one day salary BDT.70,286 to the relief fund of Prime Minister of Bangladesh for COVID-19.



A brief picture of borrowers and outstanding based on the components are mention below:

Sl.	Component of the Loan	No. of Borrowers	Loan Outstanding (BDT)
01.	Jagoron	23000	387314440
02.	Agrosor	1268	58053619
03.	Agrosor-MDP	1538	86861806
04.	Buniad	850	9790594
05.	LRL	1795	22272195
06.	Sufolon	2850	116833761
07.	Sufolon-KGF	328	11930500
08.	Sanitation Development Loan (SDL)	43	219276
09.	ENRICH-IGA	326	11278272
10.	ENRICH-LIL	20	92423
11.	ENRICH-ACL	59	1169702
12.	HIS	507	30303895

The Trend Analysis

The loan disbursement have been increased gradually for last three years indicates the upward growth of creating employments and generating income. The figure shows that the loan disbursement has been increased by 35.6% within three years which is based on 2017-2018. The breakdown is based on 15% in FY 2018-19, 19% has been increased FY 2019-20 and 36% has been increased FY 2020-21.

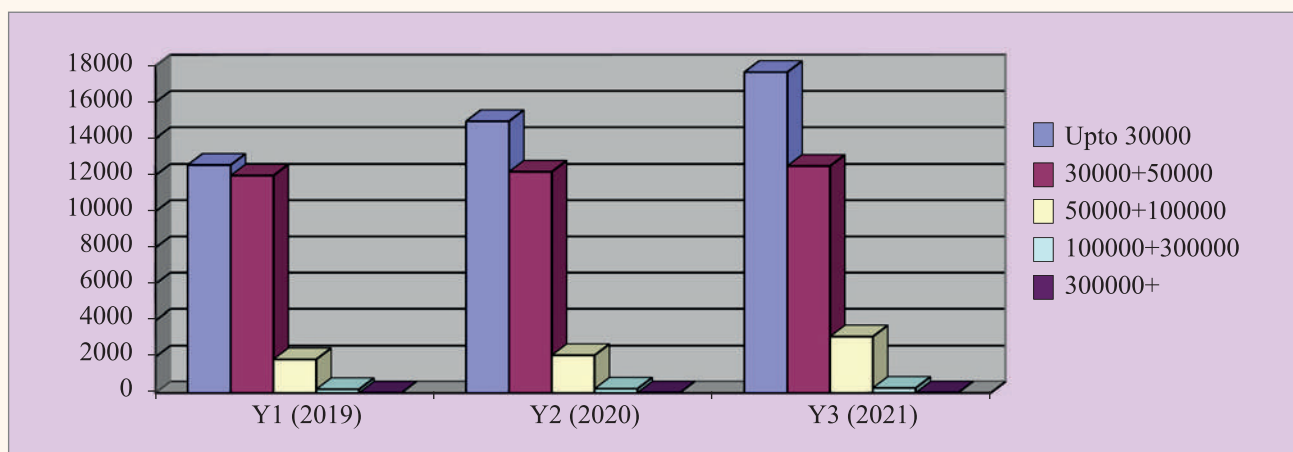
GEOGRAPHICAL AND POPULATION COVERAGE UNDER MICROFINANCE PROGRAM

Information Year	Geographical Area Covered				No. of Branch	Total Group	No. of Member	No. of Borrower		
	Dist.	UZP	Municipality	UP				Male	Female	Total
2020 - 2021	3	14	4	86	28	2408	44551	28	28662	28690

CATEGORY OF BORROWER-BASED DISBURSEMENTS

Category of Financial Assistance/ Category of borrower-based on Loan Disbursement	Year-wise Disbursement Trend		
	Y 1 (2018-19)	Y 2 (2019-20)	Y 3 (2020-21)
Upto BDT.30000	12555	14936	17648
BDT.30000 + to BDT.50000	11969	12178	12501
BDT.50000 + to BDT.100000	1850	2076	3110
BDT.100000 + to BDT.300000	199	226	271
BDT.300000+	5	9	11
Total	26578	29425	33541

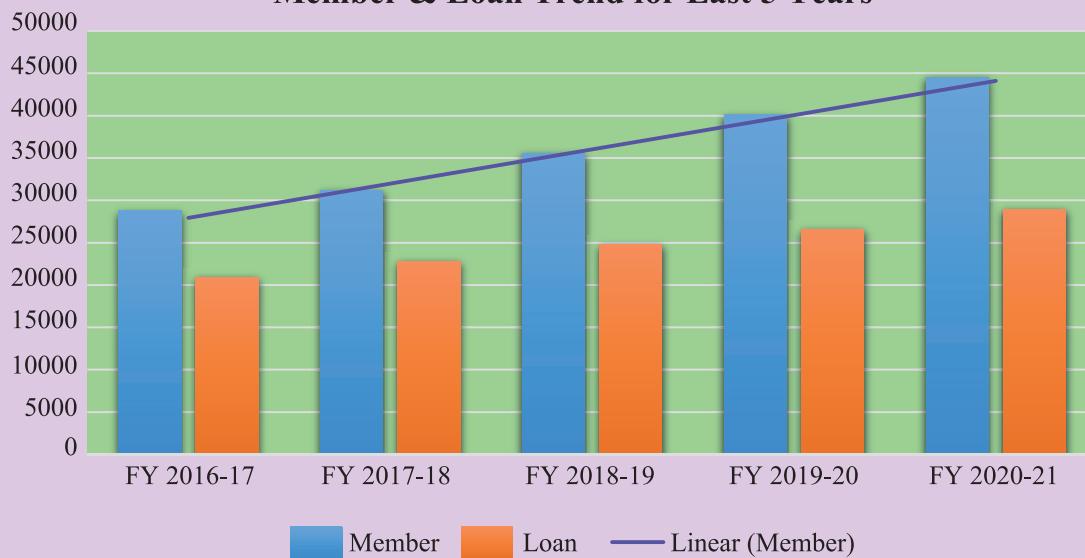
YEAR-WISE DISBURSEMENT TREND FOR LAST 3 YEARS



TREND OF LAST 5 YEARS MEMBERS & BORROWERS

Description	Year Wise Trend				
	FY 2016-17	FY 2017-18	FY 2018-19	FY 2019-20	FY 2020-21
Member	28770	31196	35562	40120	44551
Borrowers	20986	22867	24859	26624	28960

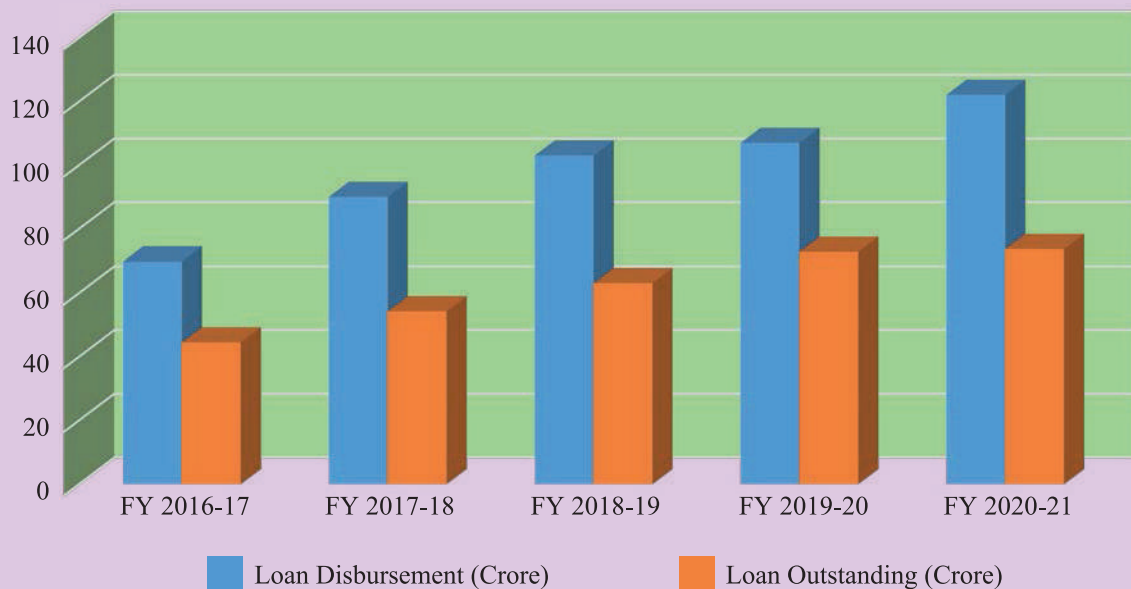
Member & Loan Trend for Last 5 Years



LAST 5 YEARS LOAN DISBURSEMENT & OUTSTANDING TREND

Description	Year Wise Trend				
	FY 2016-17	FY 2017-18	FY 2018-19	FY 2019-20	FY 2020-21
Member	28770	31196	35562	40120	44551
Borrowers	20986	22867	24859	26624	28960

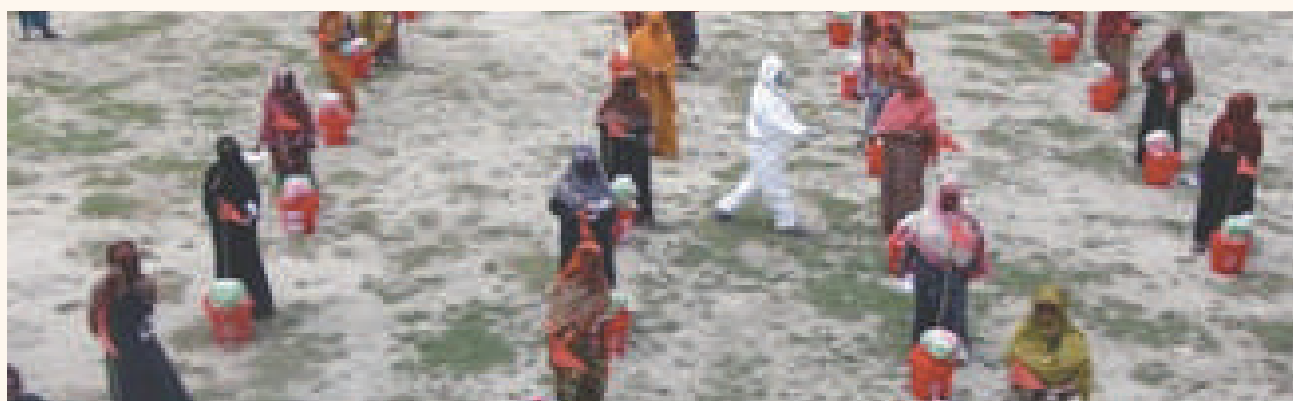
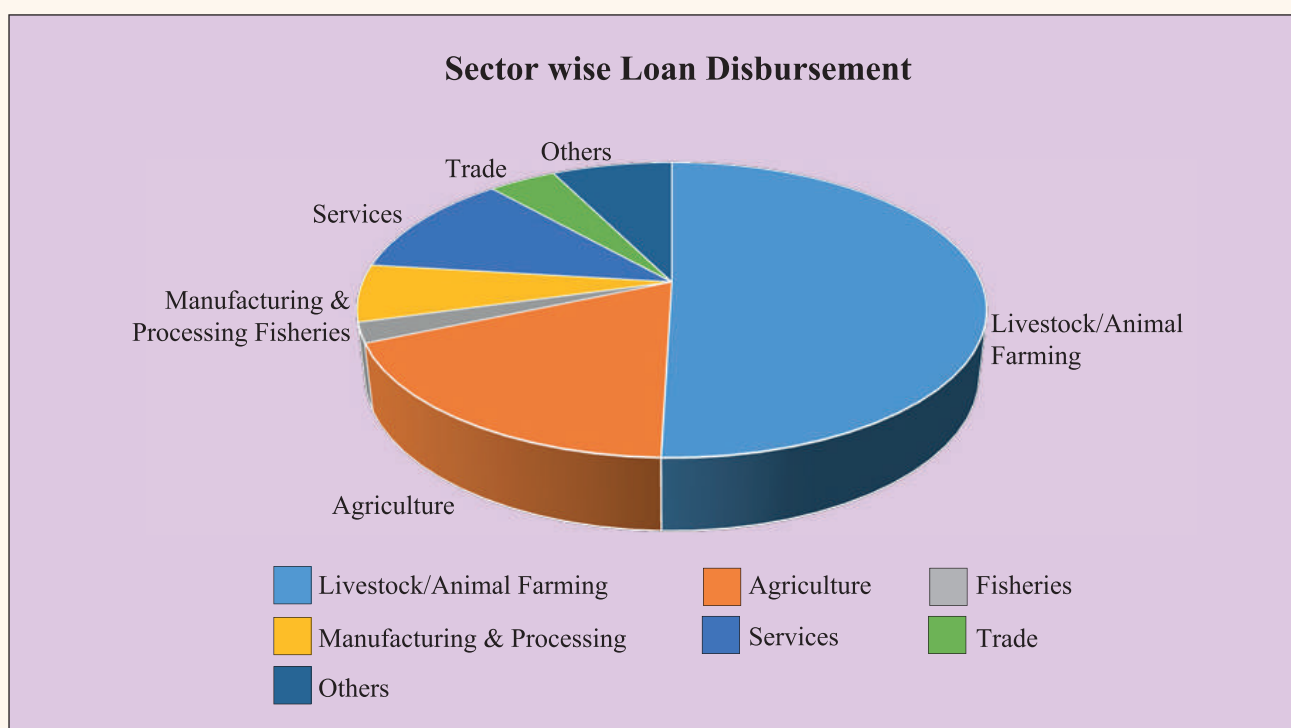
Loan Disbursement & Loan Outstanding for Last 5 Years in Crore



SECTOR WISE LOAN DISBURSEMENT INFORMATION (BORROWERS & DISBURSEMENT AMOUNT) 2020-2021

Sector	Disbursement (Borrowers)	Disbursement (BDT.)
Livestock/Animal Farming	16188	615874000
Agriculture	6804	219844000
Fisheries	680	26825000
Manufacturing & Processing	2140	76594000
Services	4313	140765000
Trade	1143	50735000
Others	2273	90077000
Total=	33541	1220714000

MMS SECTOR WISE LOAN DISBURSEMENT FY 2020-21



Project 4

ENHANCING RESOURCES AND INCREASING CAPACITY OF POOR HOUSEHOLDS TOWARDS ELIMINATION OF POVERTY (ENRICH)

Funded by: PKSf

MMS has been implementing the ENRICH Program with the assistance of PKSf since 2012 aiming to poverty reduction through intergraded approach where poor, hardcore poor, marginal farmers and other community people are the targeted people. Under ENRICH program total 16,511 char dwellers are getting benefits. The major components of the ENRICH program is education, Health and Nutrition, financial support and social development.

Immediate Achievements:

Health and Nutrition Initiative

16511 household covered through improvement of health and Nutrition, supported 2614 pregnant women for ANC and PNC, 2296 children covered through vaccination. Total 99% covered of the total population of the areas



Special Health Support

18 patient received treatment from special eye camp, organized one Health Camp and 207 persons received service from the health camp and Referred 731 persons to Upazila Health Complex and District hospital for specialized treatment.



Increasing student enrollment

The program enrolled 626 students for 21 pre-primary schools, due to COVID-19 situation the activities are stopped.



Beggar Free

MMS provided financial support to 13 beggar for income generation and give-up the beggar profession.

Aged people support

Total 100 aged persons got aged allowance from the program for treatment and regular health check-up.



Project 5

AGRICULTURE, FISHERIES AND LIVESTOCK UNIT-2020-2021

Funded by: PKSf

Manab Mukti Sangstha (MMS) is implementing Agricultural, Fisheries and Livestock unit from July 2019 funded PKSf. The objective of the unit is to improve capacity of farmers, develop value chain and marketing and financial support to the farmers. The program is implementing in Shahjadpur under Kaijuri and Jamrita Branch and in Ullapara under Solonga branch. Total allocated budget for Agricultural unit is BDT.11,95,800 for the program where PKSf is allocated BDT.8,33,520 and MMS is contributing BDT.3,62,280. Total allocated budget for Fisheries unit is BDT.12,55,760 where PKSf contribution is BDT.8,89,020 and MMS contribution is BDT.3,66,780. Total allocated budget for livestock unit is 13,65,760 where PKSf contributed a total of BDT.9,96,800 and MMS contribution is BDT.3,68,960.

Major Achievements:

Agricultural Unit

S.L	Activities	Achievements
1	Tricho compost	15
2	Disaster tolerant rice varieties introduced	10
3	Disaster tolerant crops varieties introduced	20
4	Vegetable production hub	30
5	Entrepreneur develop for hybrid fruits	02
6	Home gardening	10
7	Summer gardening plot	2
8	Farmers training	3
9	Agricultural information Center	4
10	Pheromone lure	100
11	Vegetable seeds	20

Fisheries and Livestock

S.L	Activities	Achievements
1	Carp and small fish production	15
2	Mixed fish production	15
3	Entrepreneur develop for fishing gear	5
4	Carp fattening	10
5	Entrepreneur develop for fish hatchery	15
6	Ornamental fish production	02
7	Cow rearing by Good practice ensure	50
8	Goat rearing	10
9	Buck centre/Buck fattening	5
10	Duck rearing	15
11	Indigenous Poultry rearing using by modern technology	30

Project 6

INCLUSIVE HOME SOLUTION (IHS) 2020-2021

Inclusive Home solution (IHS) started from May 2014 in 3 Upazila Sirajganj Sadar, Belkuchi and Shahjadpur under Sirajganj district and Nagarpur Upazila under Tangail district for introducing the low cost house building and improving water and sanitation facilities in the poor families. Total budget of the project is BDT.9,00,00,000 which is distributed to 600 families for improving the water and sanitation facilities at household level. The financial support is fully refundable, the family take the support as borrows and refund it as installment.

Immediate Achievement:

A total of 600 poor families constructed their house as per their choice and also ensure sanitation facilities. The beneficiaries received financial support as borrows from the program for constructing the home. As result the children are get an enabling learning environment and social status have been improve of the families.

Project 7

FORMAL AND NON-FORMAL EDUCATION

MMS has been working in Char and hard to reach area where overall education situation is very poor due to inadequate number of schools and lack of quality education. There are government and registered primary schools in MMS working areas but most of the schools are led by one or two teachers which is the major cause for poor education without quality. Because most of the teachers live in Upazila and District head quarter level and due to poor communication it is very hard to attend the schools regularly.

Considering the situation, MMS has taken initiative to ensure the quality education in Char areas and established Manab Mukti Academy in 2011 with MMS own fund where 160 students are getting quality education services in current year. Due to COVID-19 situation, the academy was closed from April 2020 to September 2021. Due to the long vacation of the academy, the teachers have visited the students' houses for motivating the parents and also organized parents meeting for containing the education at home and after COVID-19 situation will be improved. The attendance rate will be remaining same without drop out.

Project 8

SCHOOL FEEDING PROGRAM (SFP)

Funded By: World Food Program (WFP) and Bangladesh Government

This is very innovative project where every day each and every students receive 75g high protein biscuits during tiffin period. The SFP project has started in Chauhali with the assistance of Bangladesh Government and WFP where around 25,283 students of primary school and Madrasha receive biscuit every day. This project highly appreciated by local government, local administration, students, parents and teachers. This project has contributed to increase daily school attendance and will cover 67% of nutrition deficiency of children who are living in char and suffering from malnutrition.



Immediate Achievements:

- Due to COVID-19 Situation, all the schools were full closed. During this situation the program ensured the protein biscuits distribution to 25,283 students. The program staff visited student's house and provided the protein biscuits. During the COVID-19 situation, the biscuits has contributed for keeping nutritional status of the students of Char and remote location.
- Established 34 vegetable garden at School level. We provided technical support to the students, they established the vegetable garden. Demo following and HHs level.
- During COVID-19 situation, the program staff visited regularly the student's house for follow-up the reading practice at HHs level. To continuing the reading practice the program staff motivate the parents for caring the students.



Project 9

MMS TRAINING CENTER (MTC)

MMS believes in program quality. To ensure quality, we need skilled and efficient staff members, capable project participants and supportive local government and local administration. With a view to developing skilled person power, MMS developed a training center with modern equipment, adequate logistics and other facilities. It is situated on the bank of river Jamuna and closed to Bangobondhu Bridge surrounded by natural beauties in a very natural environment where participants can enjoy sweet chirping of various country birds which will bring in a dreamy kingdom. We have 2 air-conditioned classrooms where can accommodate 40-50 persons in each and one seminar room where 100 participants can accommodate at a time. Also there is a separate non-air-conditioned classroom in a tin-shed building which can accommodate 60-70 persons at a time.

We have dining facilities with very decent and natural environment. We provide food with delicious test in domestic environment where at a time 100 people can take dinner, lunch and breakfast.

MMS has also General Fund where we have taken some income generating activities which is called MMS own source of income like MMS poultry and dairy firm, MMS agriculture firm, MMS horticulture, apiculture and MMS handloom factory. The both TC and GF are conducted with group of skills and efficient manpower. MMS TC and FG has big contribution in annual budget which is 30% of total budget.

Project 10

AGRO-BASED RESEARCH AND INNOVATIVE PROJECT



MMS started a research and innovative project from 2011 by its own fund. The main objective of the research and innovation is to promoting agro-based innovative products using eco-friendly technologies towards high value crops. The project started working with the components of Agriculture-Agriculture farm, fish culture, horticulture and apiculture and poultry and livestock farm-cow, sheep, poultry, dairy farm, pigeon rearing. MMS considered the program as long-term initiative where new idea and innovation will be generated and tested out to bring about changes in the agriculture and livestock that can open new window for the poor and marginalized farmers of Char areas which help to a wider scale of agricultural practices and producing high yielding varieties of production round the year.

A COMPREHENSIVE REPORT ON

EMERGENCY HUMANITARIAN RESPONSE 2020-2021

Project 11

The working area of MMS is one of the disaster-prone area of Bangladesh. The life and livelihood are affected in every by different type of disaster. As a result the sufferings and intensity of the poverty are increasing in the areas. Due the frequent of the disaster 100% family are affected and the development work are hampered in the working area. MMS considered the issues as crosscutting, MMS are responding the all kinds of disasters in Sirajganj from 1997 and implementing different types of disaster response programs through immediate support, recovery and implementing livelihood development program.

MMS is a renown and specialized organization on Community Based Disaster Response and Management (CBDRM). MMS are providing the technical support and capacity building support of others organization as expertise. The technical expertise of the organization are as follows:

Disaster Contingency Planning (DCP)

MMS prepared a disaster Contingency Plan (DCP) for emergency response and Management. The DCP support to the Emergency Response Team (ERT) for timely and efficiently operating the emergency response work at field level. The DCP guided to identify the vulnerable village, community consultation for preparing very poor households list and initiation response process. Designing emergency first responder kits which will be used during emergency response. Based on DCP emergency prepositioning stock are available in difference places which will help for quick response. Emergency vendor enlistment which will help to quick procurement of emergency goods, renting vehicle and others transport. Emergency fund Mobilization and Capacity building of ERT are included in the DCP. Every six month the DCP are updated. Every year a simulation exercise is organized for ERT member as part of capacity building.

Humanitarian Responses 2020-2021

Sirajganj is one of the disaster-prone area northern part of Bangladesh specially flood and river erosion is the common phenomenon which effects the char community with huge sufferings every year. Year-2020, the flood continued for long period and 3 times that affected the char community very badly.

Moreover, 2020 another disaster COVID-19 pandemic created huge vulnerabilities among all kind professions. People in this area didn't have any option to involve in any employment at the flood affected areas. Monsoon Flood 2020 continued for more than three weeks with heavy current that caused huge river erosions, inundated one third area of 5 Upazila. Damaged 85 % crops in the agriculture fields, homestead vegetables, losses of household assets and stopped sources of income and disrupted mobility. Created food and fodder crisis, break-out water borne diseases, damaged muddy roads and muddy floors of the houses, stopped students' education and consumable goods were at crisis. In this context, flood affected people were trying to cope with the situation by their won capacity. Especially, the poor people do not have any or stock of food items. So after a few days, they started selling their households assets, lend money from neighbors and goods form shopkeepers.

As humanitarian organization Manab Mukti Sangstha (MMS) took initiatives to stand by the people who were affected from Flood, River Erosion and century most devastating pandemic of COVID-19 with all its possible efforts along with Government of Bangladesh.

TOTAL REACHED THROUGH THE RESPONSE



8384 Households



38,252 People



14,910 Adult



23,342 Children

OUR DELIVERABLES



**Unconditional
Cash Support**



**Shelter
Repairing**



**WASH and
Hygiene support**



Fodder Support



Sapling Support



Food Support

SUMMARY OF THE HUMANITARIAN RESPONSES 2020-2021

The reporting year 2020-2021 is one of the critical and challenging for Manab Mukti Sangstha (MMS). COVID-19 pandemic, Flood-2020 and Cold Wave simultaneously hampered life and livelihood of the MMS working areas and also fully collapse the all kind of development. As humanitarian organization, MMS responded the COVID-19, Flood-2020 and Cold wave-2020 with efficiently and timely. MMS implemented number of 9 project for responding the COVID-19 situation. MMS mobilized BDT.80,84,344 from various donors and covered 2782 households (14,982 people) through supporting the Hygiene kits, food package, Cash support and awareness raising initiatives. The most of the interventions implemented in 7 Upazila of Sirajganj District and 1 Upazila of Tangail District for the COVID-19 response.

The Monsoon Flood 2020 continued for more than three weeks with heavy current that caused huge river erosions, inundated one third area of 6 Upazila of Sirajganj. Damaged 85 % crops in the agriculture fields, homestead vegetables, losses of household assets and stopped sources of income and disrupted mobility. MMS mobilized BDT.3,9732,666 from various donors and reached total 7901 household (33,935 people) through 9 implemented Flood-2020 response Projects. MMS covered the 5 Upazila from Sirajganj and 1-Upazila from Tangail District for the Flood-2020. MMS provided Unconditional Cash Grants, Hygiene Package, Fodder, Sapling, WASH support to flood affected people for reducing vulnerability of the flood and continuing life and livelihood.

During Cold Wave situation in 2020, MMS implemented 2 projects with fund from Save the Children and 13 individual donor. Total BDT. 32,94,200 received from the donors and covered 2198 households (11578 people) through the project by providing warm cloth and blanket.

Humanitarian Response 1

COVID-19 RESPONSES

COVID-19 pandemic created huge vulnerabilities in Sirajganj district among all kind professions. People in this area didn't have any option to involve in any employment during countrywide lockdown. Most of the people are day labor and fisherman in area, the poor people do not have any or stock of food items and savings for continuing their livelihood. So after a few days, they started selling their households assets, lend money from neighbors and goods form shopkeepers. Manab Mukti Sangstha (MMS) took initiative for supporting the most vulnerable people during COVID situation. MMS implemented 9 project for responding COVID-19 situation. MMS received BDT. 80,84,344 from various donors Total 2782 households (14,982 people) covered through Hygiene kits, food package, cash support and awareness raising initiative. MMS covered 7 Upazila of Sirajganj District and 1 Upazila of Tangail District The projects detail are as follows for COVID-19.

S.L	Name Activity	Name of Donor	HHs Covered	Population Covered
1	Hygiene Package	Oxfam in Bangladesh	480	2039
2	Awareness Raising	Oxfam in Bangladesh	480	2039
3	Hygiene Package	SKS Foundation & Oxfam in Bangladesh	125	628
4	Awareness Raising	SKS Foundation & Oxfam in Bangladesh	125	628
5	Hygiene Package	Oxfam in Bangladesh	257	1136
6	Hygiene Items Distribution	International Rescue Committee (IRC)	300	1443
7	Food Package	Save the Children	140	665
8	Food Package	Oxfam in Bangladesh	785	3935
9	Hygiene Kite	Oxfam in Bangladesh	785	3935
10	Cash Grant Support	PKSF, MMS & IHS	520	2550
11	Hygiene Kite for the Students	64 Individuals donor	0	1417



Project-1: COVID 19 Response in Sirajganj, Funded by Oxfam Bangladesh: Oxfam Bangladesh funded for COVID-19 Response in Sirajganj. The Project Started from 31st March 2020 to 30 April 2020 for raising awareness of the community people about the transmission of COVID 19 and protect the individuals of vulnerable affected households by providing hygiene materials for personal protection. The Project Covered 480 families (2039 people) from 3 Unions (Khaskaulia, Kashpukuria and Ghorjan) of Chauhali and (Baruhash Union and Pouroshova) from Tarash Upazila of Sirajganj.

Project-2: COVID 19 Response, Funded by Oxfam Bangladesh and SKS Foundation: Oxfam Bangladesh and SKS foundation provided support for Hygiene Package Distribution, Awareness raising on COVID-19. The Project Started from 8 April 2020 to 27 May 2020. The project covered 125 households (628 People) from Soidabad Union of Sirajganj Sadar Upazila. During awareness message dissemination through Miking 2000 leaflet also distributed.

Project-3: COVID 19 Response in Sirajganj, Funded by Oxfam Bangladesh: Oxfam Bangladesh Provided support for Baghutia Union of Chauhali Upazila and Deshigran Union of Tarash Upazila. The project Started from 10 May 2020 to 9 June 2020 and Covered 257 household (1136 People) through providing hygiene Package and awareness raising.

Project-4: COVID-19 Responses in Rayganj Upazila of Sirajganj District, Funded by International Rescue Committee (IRC): International Rescue Committee (IRC) supported a project from 16May 2020 to 30 June, 2020 for providing hygiene support to 300 households (1443 people). The project implemented in Nolka and Pangashi union of Raygonj Upazila under Sirajganj district.

Project-5: Child-Centered Climate Change Adaptation Project (Additional Work for Covid-19, Funded by Save the Children: TheSave the Children provided support through existing program CCCA. The project provided food package support to 140 households (665 peoples) of CCCA beneficiaries during the COVID-19 situation.

Project-6: Covid-19 Response Activities as an Extension of Implementation of "Reecall 2021" Project Under Support to Development Program, Funded By Oxfam: The Oxfam Bangladesh provided Support to COVID-19 affected people through existing REE-CALL program. The project started from April 2020 to June 2020. The project implemented in Sthall and Ghorjan Union of Chauhali Upazila, Rajapur Union of Belkuchi Upazila and Soidabad of Sadar Upazila under Sirajganj District. The project Provided Food Package, Hygiene kite, Cash for Insurance Premium support to 785 households (3935 people). The project also provided seed money to 15 food bank for recovering risk of COVID vulnerable those have unemployed during Corona Virus pandemic. Each food bank received BDT.17,140 BDT through Bank transfer and the food bank provided loan with low interest to the members of food bank.

Project-7: Covid-19 Response of Income Generating Program, Funded by PKSf: The HIS PKSf and HIS supported the COVID-19 affected people through IGP. The project started from 16th May 2020 to 30th June 2020. The project provided cash support to 520 households (2550 people) and covered 2 Unions of Sirajganj Sadar Upazila, 6 Unions of Belkuchi Upazila, 7 Unions of Shahzadpur Upazila, 2 Union of Chauhali Upazila and 1 Union of Kamarkhando Upazila under Sirajganj District and 1 Union of Nagarpur Upazila under Tangail District.

Project-8: Protecting Children from COVID 19 and Other Contagious Diseases by Distributing Hygiene Kits and Promoting Awareness, funded by 64 individual donors. Number of 64 well-wisher of MMS provided individual donation during COVID-19 situation. From the donation, provided hygiene kits to 1417 students of Ghorjan Union under Chauhali Upazila of Sirajganj District.

Project-9: Covid 19 Response Project (CRP)-II, Funded by Oxfam Bangladesh and SKS Foundation: Oxfam Bangladesh and SKS foundation provided 2nd time support to COVID-19 affected people. The Project started 10 July 2020 to 23 August 2020 and provided food Items and awareness raising support to 275 households (1169 people) of Soidabad Union under Sirajganj District.

Humanitarian Response 2

FLOOD RESPONSES-2020

The monsoon floods of the year 2020 has an overall impact on the Northern, North-Eastern and South-Eastern region of Bangladesh. The floods have impacted 21 districts of Bangladesh with moderate to severe impact on 16 Districts. Highest peak of the flooding was predicted to be at the Bahadurabad point, with 71% probability of high flooding. The peak of the flood was anticipated to hit on the 18th July 2020. As of 22 July, 2020, 6 Upazila and 51 unions have been inundated in flood in Sirajganj District and affecting 198,120 people in the areas.

The Monsoon Flood 2020 continued for more than three weeks with heavy current that caused huge river erosions, inundated one third area of 6 Upazila. Damaged 85 % crops in the agriculture fields, homestead vegetables, losses of household assets and stopped sources of income and disrupted mobility. Created food and fodder crisis, breakout water borne diseases, damaged muddy roads and muddy floors of the houses, stopped students' education and consumable goods were at crisis. In this context, flood affected people were trying to cope with the situation by their won capacity. Especially, the poor people do not have any or stock of food items. So after a few days, they started selling their households assets, lend money from neighbors and goods form shopkeepers. MMS took initiative for supporting the most vulnerable people of flood affected areas. MMS received BDT.3,9732,666 from various donors and reached total 7901 household (33,935 people) through 9 implemented Flood-2020 response Projects. The project details are as follows.

S.L	Name Activity	Name of Donor	HHs Covered	Population Covered
1	Cash Grants Support	Start Fund Bangladesh	1027	4323
2	Hygiene Package	Start Fund Bangladesh	1027	4323
3	Food Support in Flood Shelter Support	Start Fund Bangladesh	1027	4323
4	Unconditional Cash	Start Fund Bangladesh	700	2979
5	Hygiene Package	Start Fund Bangladesh	700	2979
6	Fodder	Start Fund Bangladesh	700	2979
7	Sapling	Start Fund Bangladesh	700	2979
8	WASH	Start Fund Bangladesh	700	2979
9	Unconditional Cash	Oxfam in Bangladesh	720	3202
10	Hygiene Package	Oxfam in Bangladesh	720	3202
11	WASH	Oxfam in Bangladesh	720	3202
12	Cash Support	PKSF	793	3887
13	Unconditional Cash	Save the Children	331	1340
14	Hygiene Package	Save the Children	331	1340
15	Unconditional Cash	Save the Children -ECHO	4330	18204
16	Hygiene Package	Save the Children -ECHO	4330	18204
17	WASH	Save the Children -ECHO	4330	18204
18	Shelter	Save the Children -ECHO	4330	18204

Project-1: Humanitarian Response to Flood Affected People of Chauhali and Belkuchi Uz Under Sirajganj District-2020 (Funded by Start Fund Bangladesh): Start fund Bangladesh provided support to flood affected-2020 people. The started from 12th July 2020 to 26th August 2020. The project provided Cash & Hygiene Package support and food package support in Flood Shelter. The project Covered 1027 households (4323 people) in 3 Union of Chauhali Upazila and 2 Union of Belkuchi Upazila under Sirajganj Districts.

Project-2: Flood-2020 Response in Nagarpur Upazila of Tangail District, (Funded by Start Fund Bangladesh): Start fund Bangladesh provided support to flood affected-2020 people of Nagarpur Upazila under Tangail district. The project provided Unconditional Cash grants , Hygiene Package, Fodder, Sapling, WASH support to 700 households (2379 People) from 2 Unions of Nagarpur Upazila under Tangail District.

Project-3: Monsoon Flood Response 2020 Sirajganj (Funded by Oxfam Bangladesh): Oxfam Bangladesh provided support to flood-2020 affected people of Sirajganj. The project started from 3rd August 2020 to 30th September 2020 and covered 720 households (3202 people). The project provided Unconditional Cash Distribution & Hygiene Package, WASH support in 3 Unions of Chauhali Upazila under Sirajganj District.

Project-4: Flood Response of Income Generating Program (Funded by PKSF): PKSF provided support to 793 households (3887 people) through cash support. The project covered 7 Unions of Chauhali Upazila under Sirajganj District.

Project-5: BGD CSF Northern Districts Floods 2020, Funded by Save the Children: Save the Children provided support to flood-2020 affected people of Sirajganj. The project started from 1st September 2020 to 31st October 2020. The Project Covered 331 households (1340 people) through Unconditional Cash Distribution & Hygiene Package in one Union of Shahjadpur Upazila.

Project-6: BGD ECHO Monsoon 2020 (Funded by Save the Children): Save the Children provided early recovery support to Flood-2020 affected people. The Project Started from 15th September 2020 to 31st January 2021. The project covered 4330 households (18,204 people) through Unconditional Cash Distribution & Hygiene Package, WASH, Shelter support in 4 Unions of Chauhali Upazila, 2 Union of Belkuchi Upazila and 3 Unions of Kazipur Upazila.





Project-7: Scaling-up Anticipatory Action to Reduce the Impacts of Flood in Sirajganj District, Save the Children. (*Anticipatory Actions for Flood-2021: Forecast-Based Financing for Flood-FBFF*).

The project is a trigger-based flood risk reduction piloting project. MMS is one the very few organizations who is piloting this new concept of disaster management. This project has been funded by Save the Children with the goal to “reduce the losses of flood affected people of Shahzadpur & Belkuchi Upazila of Sirajganj District by taking a set of pre-disaster initiatives”. The activities of this project has been started from 16th May 2021 and will continue up to 15th November 2021. Under this project a total of 2500 households will receive 3000 UCG and hygiene kit package immediate before the flood to minimize their sufferings in advance. A set of early actions would be taken under the project such as repair flood shelters, damaged roads, setting up toilets and tube-wells, hand-washing devices, construction of bamboo-bridge etc. Through this project, local community, administration and government will be sensitized by different meetings and workshops. Approximately 20,000 populations would be covered under this project.

Lines for the Major Achievement of the Year Part

- Implementing a Forecast Based Financing for Flood (FBFF) pilot project which is a new dimension of disaster management. The project is funded by Save the Children.

Humanitarian Response 3

COLD WAVE RESPONSE-2020

The Cold Wave is very much severe in northern districts of Bangladesh where it affected civic life and agriculture activities due to the sharp fall of fog and the gap between minimum and maximum temperatures. The severity of cold mounted as the sun remained covered behind clouds and fogs amid blowing cooler winds throughout the day causing untold miseries to the people and affecting normal life and farm activities. Resulting normal life are hampered for livelihood, aged people and infant child are suffered by pneumonia and others cold related disease. During Cold Wave situation MMS implemented 2 projects with funded from Save the Children and 13 individual donor. Total amount of BDT.32,94,200 received from donors and covered 2198 households (11578 people) through the project.



S.L	Name Activity	Name of Donor	HHs Covered	Population Covered
1	Warm Cloth	Save the Children	1000	5618
2	Blanket	Save the Children	1000	5618
3	Blanket	13 Individual Donor	1198	5990

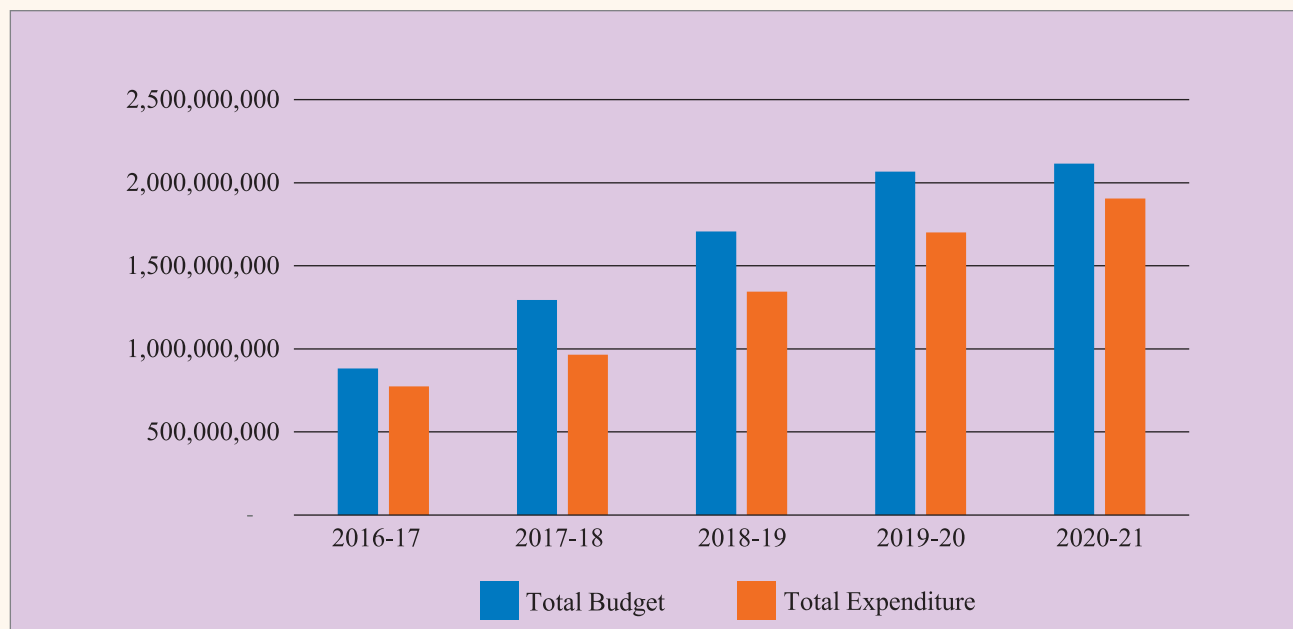
Project-1: BGD CSF-Bangladesh Emergency Cold Wave Response 2020 (Funded by Save the Children): Save the Children provided support to the Cold Wave affected people of Sirajganj. The project started 26th December 2020 to 8th February 2020 and covered 1000 households (5618 people) through providing Warm Cloth and Blanket. The project implemented in 3 Unions of Chauhali Upazila and one Union of Belkuchi Upazila.

Project-2: MMS has a large number of well-wisher & great-hearted people who has been supporting to underprivileged communities of Sirajganj District through MMS in different crisis and occasional event. During Cold Wave situation total 13 individual donors provided support to Cold Wave affected people. The project covered 1198 household (5960 people) through providing Blanket.

FINANCIAL MANAGEMENT

FINANCIAL MANAGEMENT SYSTEM

A smooth functional system has been developed by introducing a set of controlling mechanism and keeping the principle of Zero tolerance for effective financial management within the organization. The mechanism helps to protect the fraud and corruption and maintains the process of cost effectiveness. MMS follows the principles of Bangladesh Financial Management Standard and shows high level of commitment to maintain the transparency and accountability in the total process of financial transaction. 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 transaction. The process of financial management in every steps is clearly mentioned in MMS financial policy. Review of financial guidelines is continues process for updating the financial system for effective uses of resources. According to Delegation of Authority Chart, at least three persons are assigned to put signature in every single payment.



Financial Controlling Mechanism

A Unique 'Financial Information System (FIS)' has been developed that support MMS management through providing finance and account related information from fields in a regular basis which helps taking management decisions in financial transaction. The Internal Audit Team provide 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 and MMS executive committee once a year. The members of management team make frequent visits to the project areas for supervision and monitoring which supports maintaining fair transactions and support to reviewing the financial transactions and to prepare financial reports for analyzing by monthly budget and expenditure plan.

The following steps and principles which are practiced in regular basis to maintain each and every transaction that led MMS to effective utilization of total financial resources.

Basic Accounting System

The 'Books of Accounts' of the organization maintains on accrual basis. The organization also follows the guideline and instructions of the donor agencies with regard to record keeping in accordance with the 'Terms of the agreement'. MMS maintains separate set of 'Books of Accounts' for recoding 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 Micro Fin 360 data automation software. All kinds of data and information related to accounts and finance are collected and consolidated through the software. This system support to produce swift accounting of all income and expenses and preparing default report. Also this system support to avoid all kinds of arithmetical errors.

Joint Signature System

To avoid the risks and fraud in financial trisections at every steps, MMS maintains separate accounts for each Projects/Programs and maintain the provision of 'Joint Signature Transection' policy. Three persons are assigned to put joint signature on all payments.

Delegation of Authority (DoA)

MMS developed a 'Delegation of Authority (DoA)' chart and follows the chart strictly in every steps of all kinds of transections for making the transections easy and defaults. This mechanism helps to save time and minimizes the cost of transections.

Value for Money

MMS follow the principle of value for money for maintaining cost effectiveness, economy and quality. Cost effectiveness gets high priority as and when transections are made. This principle support to reduce the excess costs and increase the efficacy to maximum utilization of fund for projects activities.

Donor Compliance

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

Government Compliance

MMS strictly maintains the Governments compliances-NBR rules and regulations, Micro Credit Regulatory Authority (MRA) rules 2010 and NGO Affairs Bureau (NGOB) compliance of Government rules for foreign fund management.

Transparency and Accountability

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

FINANCIAL OVERVIEW

HUDA HOSSAIN & CO.
CHARTERED ACCOUNTANTS

Manab Mukti Sangstha(MMS)
Khas Bora Shimul, Saydabad, Sirajganju
Consolidated Statement of Financial Position
As at June 30, 2021

Particulars	Note	Figures in Tk.	
		30 June 21 Amount in BDT	30 June 20 Amount in BDT
Property & Assets			
Non-current assets			
Property, Plant & Equipments	6	68,210,336	66,618,607
Total Non-current assets		68,210,336	66,618,607
Current Assets			
Loan to Members	7	736,220,483	727,445,623
Loan Account	8	3,636,478	41,300,016
Investment in FDR	9	128,113,466	55,613,317
Advance & Pre-payment	10	1,371,285	643,196
Livestock and other assets	11	-	1,834,530
Bill Receivable	12	2,990,650	3,087,239
Security for VGD Program	13	100,000	-
Cash & Bank Balance	14	210,858,079	42,188,855
Total Current Assets		1,083,290,441	872,112,776
Total Property & Assets		1,151,500,777	938,731,383
Fund And Liabilities			
Fund & Reserves			
Capital Fund	15	186,767,121	167,429,550
Reserve Fund	16	18,743,710	16,516,855
Total Fund & Reserve		205,510,831	183,946,405
Non Current Liabilities			
PKSF Loan	17	236,234,999	129,966,653
IH S Loan	18	10,000,000	26,250,000
Total Non Current Liabilities		246,234,999	156,216,653
Current Liabilities			
PKSF Loan	19	263,314,996	190,927,509
IH S Loan	20	22,500,000	17,187,500
Loan Account (Other)	21	3,200,056	23,367,211
Savings Fund	22	266,358,105	224,033,044
Reserve & Provision	23	58,105,315	52,080,281
Others Fund & Liabilities	24	86,276,475	90,972,780
Total Current Liabilities		699,754,947	598,568,325
Total Fund & liability		1,151,500,777	938,731,383

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: 28 July, 2021
Place: Dhaka, Bangladesh




(MD) AMINUL ISLAM, FCA
HUDA HOSSAIN & CO.
Chartered Accountants

CONCLUSION

Manab Mukti Sangstha came across a challenging year in 2020-2021. Throughout the year, the wave of COVID-19 pandemic and countrywide lockdown hampered the development journey. Moreover, long-term flood and heavy Cold Weave created deep holes among the affected people of Char community. During all these disaster situation, MMS stands beside the vulnerable community with its full capacities and provided humanitarian assistance and financial support for minimizing the disaster-crisis and for managing daily needs. MMS provided all kinds of available supports to the Char community through lifesaving materials and financial assistance. Local Administration, Humanitarian Donors, local Government Institutions and also the well-off community extended their hands and provided support to the community people. MMS completed the reporting year with series of successful implementation of the program bypassing all those crisis and challenges. Few limitations have also been faced to implement the programs smoothly because of COVID-19 and restrictions of movements. A group of diversified and experienced staff were involved and contributed by taking challenges and helped developing the resilience capacity to improving the economic condition, reducing disaster risks and climate affects, improvement of health and nutrition status, running of formal and non-formal education and improvement of Water, Sanitation and Hygiene practice. The Annual report has been developed through ensuring the participation of all level of stakeholders including the program participants and the senior management of the organization.

Instrumentals of Annual Report 2020-2021

Coordinated By: Ashrafuzzaman Khan Salim, Director IMDP

Information Provided By: All Program Heads of MMS

Edited By: Md. Habibullah Bahar, Executive Director

Co-Facilitated By: Mohammad Shamsuzzaman, Program Manager-Development

Facilitated By: Habibur Rahman, Consultant

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ACRONYMS

TERMS	ACRONYMS
MMS	Manab Mukti Sangstha
AGM	Annual General Meeting
PKSF	Polli Karma Sahayak Foundation
CBO	Community Based Organization
ANC	Antenatal Care
PNC	Postnatal Care
WASH	Water, Sanitation and Hygiene
GC	General Committee
EC	Executive Committee
MRA	Microcredit Regulatory Authority (MRA)
CCA-DRR	Climate Change Adaptation and Disaster Risk Reduction
GBV	Gender Based Violence
SDGs	Sustainable Developments Goals
EiE	Education in Emergency
UHC	Upazila Health Complex
SRHS	Sexual and Reproductive Health Services
IGA	Income Generation Activities
CHV	Community Health Volunteers
DCP	Disaster Contingency Plan
SMC	School Management Committees
ERT	Emergency Response Teams
IRC	International Rescue Committee





Manab Mukti Sangstha (MMS)
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