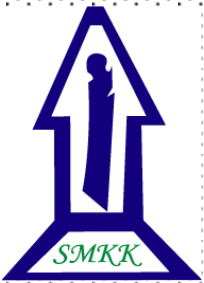


# 2011



## ANNUAL REPORT

বার্ষিক প্রতিবেদন-২০১১



# SMKK

**Sheba Manab Kallyan Kendra**

সেবা মানব কল্যাণ কেন্দ্র (এসএমকেকে)

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# SMKK Annual Report -2011

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# FOREWORD

*Sheba Manab Kallyan Kendra (SMKK) has crossed successfully yet another eventful year 2011, its 17<sup>th</sup> year of operations in the field of poverty reduction services. Some new areas have been covered during the year under the partnership with international donors including CARE and UPPR and other projects are being successfully implemented. As part of the commitment to keep informed the stakeholders including donors and local government authorities on the activities undertaken during the year, this Annual Report has been publishing for year 2011 containing statement of different activities, achievement, outcomes and successes as well constraints.*

*Since its inception in the year 1996, SMKK has unremittingly been working hand in hand with the poverty stricken people of different districts with particular focus in the southern districts of Bangladesh. A numbers of projects have been implemented in disaster affected area through supporting in reconstruction of shelters, agriculture, fisheries, livestock, and water and sanitation sector.*

*During the year 2011, a total of 19 projects are being implemented by SMKK through which more than 36,000 beneficiaries were covered under its services.*

*Our deepest gratitude to Food and Agriculture Organization (FAO) of United Nations, United Nations Development Programme (UNDP), WorldFish Center-WFC & USAID, European Union (EU), United Nation Environment Program (UNEP), Winrock International- India, Hope'87 Austria, Islamic Relief- Worldwide, Muslim Aid-UK, Bangladesh NGO Foundation (BNF), Training and Technology Transfer(TTT) Ltd., STORMME Foundation, BRAC, CODEC, SAWAB, DEMOCRACY WATCH, NGO Forum for DWSS, MISEREOR. The Art of Living Foundation (AOLF), SONNE International Austria, Power and Participation Resources Center (PPRC), DAE, DoF & DLS for their financial and technical assistance and guidance in implementation of the projects.*

*We are delighted to recognize the active cooperation from the local administration, especially the Deputy Commissioner (DC) of Bagerhat, Pirojpur, Barguna, Khulna, Rangpur, Dinajpur and Gazipur. The Upazila Nirbahi Officers of the respective upazila who were provided timely and active support in different phases of the project implementation. I thankfully acknowledge the patronage and inspirations received from the Mayors and UP Chairmen, Ward Members and other elites from the working area.*

*We are also thankful to the members of Executive Committee and the honorable members of the Advisory Board. It made possible to achieve these successes through their guidance and support that enhanced our courage and confidence towards development activities.*

*Finally I am taking the opportunity for appreciation to all hard working staff members who have been found to be enthusiastic in their respective field. It would not be possible to uphold the image of the organization without having their dedication and sincerity toward accomplishing the assignments, I would like to thank my colleagues as well the beneficiaries for their devotion.*

**M. Manjur Kadir**  
**Executive Director**

**31 December, 2011**

## SMKK: AN OVERVIEW

<b>Established</b>	January, 1996
<b>Name of the Organization</b>	Sheba Manab Kallyan Kendra (SMKK) সেবা মানব কল্যাণ কেন্দ্র (এসএমকেকে)
<b>Address (Head office)</b>	Dashani, Bagerhat Sadar, District: Bagerhat-9300 Bangladesh Phone: +88-0468-62692, Fax: +88 0468 62915 Mobile: +88 01740-912416, 01712-634508 E-mail: ngo@smkk.org, smkk@khulna.bangla.net Website: www.smkk.org
<b>Liaison Office</b>	House No. Ka 175/5 (Ground Floor) Moddo Para, Kuril, Badda, Dhaka-1229, Bangladesh Bangladesh Mobile: 88-01711-338026, 01711-339956 Email: ngo@smkk.org, smkk@khulna.bangla.net Website: www.smkk.org
<b>Contract Person</b>	M. Manjur Kadir, Executive Director

### Legal Status of the Organization

Sl	Name of Department	Registration No.	Date
01	Department of Women Affairs (DWA), GOB	MBA-112	28.04.1997
02	NGO Affairs Bureau, Prime Minister office, GOB	FDR-1362	06.04.1999
03	Department. of Social Welfare, GOB	BARI-676	27.09.2000
04	Joint Stock Companies & Firms, GOB	S-3642 (431)	09.03.2004
05	Department of Family Planning, GOB	Affiliation- 191/05	15.02.2005
06	Micro Credit Regulatory Authority, Bangladesh Bank	03182-00207-00143	07.02.2008
07	PADOR under European Commission, EuropeAid ID	BD-2008-GGJ- 2801701663	20.01.2010
08	Bagerhat Municipality (Trade License)	287/1668F	16.11.2009
09	Income Tax Office, Khulna	TIN No. 435-400-005	16.11.2009
10	Customs Excise and VAT	3051045454	31.10.2010

## Background

Sheba Manab Kallyan Kendra (SMKK) is a non-profit, non-political voluntary development organization, established in January 1996 and registered with the competent authority of the Government including NGO Affairs Bureau, Bangladesh. It's main office is based in Bagerhat and a liaison office in the Dhaka and also operated its field offices strategically located in different districts of Khulna, Barisal, Dhaka, Rajshahi and Rangpur divisions.

Given the situation of mass poverty in the country and lack of resources and its effective utilization, SMKK undertook multifarious development projects/programs since its embarkation and working with the poorer section of the community with particular focus to address the rights of children and empowering women for bringing a positive change in their livelihood. It has also been actively engaged in the fields of education, livelihood, health, water and sanitation, HIV/AIDS, human rights and social justice.

Over time SMKK has gained experience and capacity by working on various development issues with technical and financial support from different national and international donors including Winrock International, USAID WFP, DFID, FAO, SDC, DANIDA, EC, WorldFish Center, HOPE'87-Austria, Islamic Development Bank, Muslim Aid-UK, Bangladesh NGO Foundation, STROMME Foundation, MWA, BRAC, CODEC, NGO Forum DWSS, UNICEF, Islamic Relief, Bangladesh Bank, LGED, DAE, BWDB, CARE Bangladesh, UNDP, Winrock International India, SONNE International Austria, Pubali Bank Limited, The Art of Living Foundation & UNEP. Many of those were continued for long term duration. It has gained a significant institutional competency to implement larger initiatives for achieving development objectives.

SMKK has a team of 399 staff members who are well qualified and experienced in the field of livelihood improvement, agricultural technology transfer, business development, human resources development and training, vulnerable group development & empowerment for wider adoption by its target beneficiaries, thus enabling them to attain improvement of livelihood standard. The organization has so far been involving over 3 million people through development initiatives and able to changes in the lives of disadvantaged people.

The organization has a pool of experts who are involved in providing technical supports, particularly in the areas of baseline study, institutional development training, disaster management and climate changes.

SMKK has experience in implementing income generation activities through off-farm and agro based technology transfer, including Agriculture, Fisheries, Forestry, Livestock, home based IGA operated by women. SMKK has been working for women empowerment through raising their awareness and involving in different income earning activities and linked with micro finance for startup capital. Educating the adolescent girls, especially school dropped girls of poor families on

reproductive health and hygiene, personal and social safety and rights. It has also long working experience in building institutional capacity development of the rural community people to address social issues through collective efforts. Participatory approaches are being followed to identify issues and action-oriented program implemented to address those issues that hindered the process of their development.

SMKK strongly believes in target population concept for its basic development efforts in which the focus is the destitute and disadvantaged poor with emphasis on children and women. The organization follows regular monitoring, feedback, sharing experiences and immediate action for the successful implementation of the projects/programmes. It is dedicated to foster qualitative and quantitative improvement in the living standard of the target beneficiaries.

SMKK has a policy to work in that area where the people are comparatively more vulnerable. Its programmes specially targeted to ensure its support to establish rights of the women, adolescent girls and children to remove social injustice and bring a society free from discrimination.

## Objectives of the Organization

### The long term objectives of the organization include;

- To build awareness of the people about socio-economic structure and their role in the development process;
- To encourage people to come under SMKK umbrella to overcome the existing situation and improve livelihood;
- To eradicate poverty by utilization of internal and external resources;
- To educate illiterate children and men & women;
- To initiate institution building campaigns;
- Campaign anti-drug education and to aware about AIDS & STDs;
- To improve health care facilities , MCH and FP services;
- To rehabilitate the affected victims of women & child trafficking & acid burns;



- To implement pilot projects for employment for the target beneficiaries;
- To afford access of the target beneficiaries to NGOs and govt. facilities;
- To carry canal digging for reserving water irrigation.

## Vision

The long term envision of SMKK is empowerment of its target beneficiaries through education, health services training and development approaches ensuring social and economical development for the disadvantages and destitute and remove sufferings of the resource poor people.

## Mission

The mission of SMKK is guided in providing technical & financial supports enabling the target beneficiaries to involve themselves in various development programs to create income and employment opportunities for their sustainable development.

## Strategies

Implicit in the programs strategy is a belief in the efficacy of strengthening the demand side of the services equation based on felt needs of the target beneficiaries.

The strategy of the development and training programs included the following:

- ❖ To provide the target groups with different need based training for improving professional efficiency;
- ❖ To organize groups for the target male and female beneficiaries both in the urban and rural areas;
- ❖ To promote awareness through education, training and exchange of technical know how for sustainable development;
- ❖ To mobilize youths for playing effective role in socio-economic development activities leading to self - reliance;
- ❖ To create opportunity for exploring and mobilizing locally available resources;
- ❖ To undertake different government programs for raising awareness of the target beneficiaries emphasizing on employment, health, sanitation, food value, safe drinking water, MCH & FP, protection of environment and other programs for community development;
- ❖ To ensure women participation in the development activities and raising awareness for preventing child abuse; cruelty on women, strengthening sound gender relation, increasing income of women through various IGAs;

- ❖ To afford access to the target beneficiaries to NGO and Government operated credit facilities for income generating activities;
- ❖ To establish contacts with credit and other support services offered by the NGOs, Government agencies, international donors etc.

## **The Ideologies following by SMKK**

- ❖ Participation in decision making and promotion of participatory approaches at all levels
- ❖ Self evaluation and constructive criticism
- ❖ Mutual respect, unity, discipline and mutual cooperation
- ❖ Honesty, transparency and accountability at all level
- ❖ Dedication and sincerity

## **Governance of SMKK**

SMKK is governed and managed by a team of bodies and committees as per provision of its constitution. At the top, SMKK is governed by the General Committee, comprising of 17 members. A powerful Executive Committee (EC) consisting of 7 members elected by the members of general committee. The EC is headed by one Chairman and assisted by 6 Directors and responsible for overall planning and management of the organization.

For effective management of the project, sub-committees are being formed by the Executive Committee and the decentralized management practices are helping in expediting project implementation. Executive Committee usually organizing regular meeting for planning, reviewing, providing guidance to the Executive Director in allocation of resources, coordination and implementation of projects and taking strategic decision for the organization.

Annual General Meeting (AGM) are being held once in a year where the Chairman of the EC presents annual progress and financial reports and keep informed to all the members of the general committee.

## **Board of Advisors**

SMKK is also guided by an advisory board comprised by 7 senior and renowned personalities who proven expertise in their respective field. They are working voluntarily and dedicated their time and contributing in planning and management of the organization. Their valued expert services are highly appreciated and SMKK feels honored for them and recognize their sincere services for the humanity.



## Membership with Networks

As a development organization, SMKK tried to maintain its active participation in nation building activities through different programmes and displayed significant role. SMKK has its active membership from the following organization.

No	Name of Organization	Category
01	Credit Development Forum-CDF	National
02	Bangladesh Shisu Adhikar Forum (BSAF)	National
03	International Voluntary Services-Bangladesh (IVS),	National
04	Climate Change Development Forum (CCDF)	National
05	Community Development Centre (CODEC)	National
06	Micro-Credit Regulatory Authority (MRA), Bangladesh Bank	National
07	NGO Forum for Drinking Water Supply & Sanitation	National
08	DEMOCRACYWACH	National
09	Power and Participation Resources Center (PPRC)	National
10	Muslim Aid -UK	International
11	Micro Credit Summit Campaign. USA	International
12	Bangladesh Rural Advancement Committee (BRAC)	International
13	Islamic Relief World-wide	International
14	SONNE International, Austria	International
15	Pro-Poor	International

## Projects Implemented so far by SMKK

Totally 82 project have so far been implemented by SMKK since its inception under the technical and financial assistance of national and international donors. Most of the projects were targeted to reduce poverty through generation of income and employment opportunities. Some projects were exclusively targeted to rights, education, water, sanitation and health related activities, transferring of knowledge and skills among the poor and marginal families for undertaking different agricultural and non-agricultural income earning activities as the major focus area for addressing poverty at individual level and contributing to the national development processes. Also some projects were short-term and those were addressing the immediate need of disaster victims of the SIDR and AILA. Through those projects, more than 2.1 million beneficiaries were supported; among them about 85% were women. It has been revealed from different studies carried by the internal and external evaluation that significant changes are witnessed in the livelihood of the beneficiaries. SMKK has given special attention to attain self



reliance by the individual and community through their group initiative. Community led approaches has been cultured and supported during implementation of the project that helps in sustainable development among the beneficiaries.

SMKK also tried to provide support in linking with other NGOs for sustainability and established a viable linkage with government service providing department, especially for agricultural technology transfer, water, sanitation, health and nutrition services for ensuring supports to the beneficiary after withdrawal of project funding. SMKK has given utmost responsiveness to ensure proper service delivery to the target beneficiaries. All the projects were successfully implemented and highly appreciated by the concern funding organization.

The following table is presenting the lists of projects which are being implemented by SMKK till December 2011.

#### List of National and International Donor Supported Projects implemented by SMKK

SI	Name of Donor/Organization	Name of the Project	Duration	Target Bene.
1.	Department of Women Affairs, under MWCA, GOB	Women Development (Sewing Training for IGAs)	1997-2005	260
2.	International Resource Dev. Management Inc. (IRDM) USA	Women Development (IGA Training)	1998-1999	360
3.	World Food Programme & Bangladesh Water Dev. Board	Routine Maintenance Program (Embankment Maintenance)	1997-2002	10500
4.	CODEC, STROMME Foundation & SMKK	Micro Credit Program	1998-	20,700
5.	SMKK Own Fund	Pre-primary Education	1998-	5000
6.	World Food Programme (WFP)	Lean Season Training	1998-2001	1120
7.	EIP-The Netherlands Embassy	Embankment Maintenance Work	1998-1999	700
8.	SMKK Own Fund	Poultry Farming	1999-2005	450
9.	Department. of Forestry, & ADB	Tree Plantation & Nursery	2000-2002	720
10.	World Bank, SDC & LGED	Sunderban Bio-diversity Conservation Project (SBCP)	2000-2004	5810
11.	CARE- Bangladesh	Cages Program (fish culture)	2000-2003	300
12.	ASIRP- DFID & Depart of Agriculture Extension-DAE	Integrated Fish & Vegetables Farming (IFVF)	2001-2002	300
13.	World Fish Center (WFC), USAID	Development of Sustainable Aquaculture. Project (DSAP)	2001-2004	475
14.	NMIDP & DAE, GOB	Khal Re-excavation	2001-2002	1750
15.	Department of Social Welfare	Child Education Program	2003-2004	60

16.	Islamic Development Bank & Depart of Agriculture Extension-DAE	Tree Plantation & Nursery	2003-2004	807
17.	Ministry of Primary & Mass Education, World Bank & SDC	Post-Literacy & Continuing Education for Human Dev.	2003-2004	3000
18.	Department of Agriculture Extension- (DAE) & Islamic Development Bank	BPJ B- Smallholder Support Project (SHSP)	2003-2005	6400
19.	SMKK own fund	Free Friday Clinic	2002-2006	1800
20.	Department of Agriculture Extension (DAE) & Islamic Development Bank	GMSP-Integrated Area Development Program (IADP)	2003-2007	7500
21.	Bangladesh Bank (Grihayan Tahabil)	Low cost Housing for poor Families	2003-2014	1000
22.	Winrock International, USA.BREAD-II Project funded by USAID	Maize Cultivation Program	2004-2006	1260
23.	BRAC	Education Support Program	2006-2009	450
24.	NGO Forum-DWSS & DANIDA	NGO & Civil Society Networking Project (NCSNP)	2006-2010	5000
25.	Muslim Aid-UK	Social and Religions Program (Ramadan & Quarban)	2005-2008	14880
26.	CODEC & STROMME Foundation	Interest Free Micro-credit Program for SIDR victims	2008-	99
27.	Dept. of Family Planning & SMKK	Reproductive Health	2005-2008	3900
28.	JBIC/BARC ATTP/Winrock International	Poverty Alleviation in Southern Districts through Agro-Technology	2006-2007	855
29.	DANIDA & BSAF	Networking & Advocacy for Child Rights in Bangladesh	2006 -2009	150
30.	NGO Forum, European Commission (EC) & MISEREOR	Integrated Community Based Arsenic Mitigation Program-ICBAMP	2007-2009	1500
31.	Bangladesh NGO Foundation	Water & Sanitation Program	2007-2009	3000
32.	Muslim Aid-UK	Emergency Relief work and Rehabilitation for SIDR Victims	2007-2008	10500
33.	Islamic Relief-World wide	Emergency Relief work and Rehabilitation for SIDR Victims	2007-2008	6300
34.	Islamic Relief-World wide,	Social and Religions Program(Quarban Program )	2007-2008	6600

35.	HOPE'87, Austria	Emergency Relief work Distribution for SIDR Victims for poor families	2007-2008	250
36.	HOPE'87, Austria	Rehabilitation of Construction House in the SIDR affected area	2007-2008	535
37.	HOPE'87, Austria	Rehabilitation of Sanitary Latrine & Tube well Installation in the SIDR affected area.	2007-2008	475
38.	Bangladesh NGO Foundation (BNF)	Construction of Dwelling house of SIDR Victims for poor families	2007-2008	377
39.	WorldFish Center & USAID	Cycle Affected Aquaculture Rehabilitation Program (CAARP-1)	2008-2009	3353
40.	Food and Agriculture Organization (FAO)	Seed Distribution and Extension support to the SIDR affected Poor Farmers	2008-2009	30883
41.	STROMME Foundation & CODEC	Education for Adolescent Girls (Sanglap Program)	2008-2012 (On-going)	1200
42.	HOPE'87, Austria	Rehabilitation Program Distribution of Milking cow	2008-2009	381
43.	HOPE'87, Austria	Construction of Dwelling Mosque of SIDR Affected	2007-2008	450
44.	Bangladesh NGO Foundation (BNF)	Construction of Dwelling Mosque of SIDR Affected	2007-2008	950
45.	STROMME Foundation & CODEC	Seed Distribution Support to the SIDR Affected Small Farmers	2007-2008	500
46.	Training & Technology Transfer (TTT) under ATT Project JBIC & BARC	Increasing Rice Production, Quality seed production & HYV crops for Food production.	2008-2010	1000
47.	BURO-Bangladesh & Spanish Embassy	Emergency Relief work Distribution for SIDR Victims	2007-2008	3950
48.	NGO Forum DWSS & UNICEF	Early Recovery Activities for SIDR Response Project.	2008 -2009	2150
49.	ECHO & Muslim Aid - UK	Nomad Water Purification System	2008 -	5500
50.	UNDP	Family Shelter Construction in the SIDR affected area.	2009-	05

51.	DEMOCRACYWATCH	Emergency Relief work Distribution for AILA Victims	2009	450
52.	Mr. H. Rahman PRACTICAL ACTION	Emergency Relief work Distribution for AILA Victims	2009	200
53.	Mr. Abul Hossain's Family & Friend Circle, Dhanmondi, Dhaka	Emergency Relief work Distribution for AILA Victims	2009	560
54.	WorldFish Center & USAID	Cycle Affected Aquaculture Rehabilitation Program (CAARP-2)	2009-2010	4083
55.	Winrock International India & USAID	Harnessing Poultry Litter and Cow dung for Bio-Gas to Empower the Rural Women in Coastal Zone of Bangladesh.	2009-2010	100
56.	SMKK Own fund	Bondhu Chula	2009-	100
57.	Muslim Aid - UK	Food for Disaster Preparedness Training Program	2009	120
58.	Bangladesh NGO Foundation (BNF)	Local Poultry Farming for ultra poor families	2009-2011	550
59.	IDE, WorldFish Center & USAID	Dike-cropping Training Support	2009-2010	1000
60.	Muslim Aid - UK	Dig A Well Project	2009	200
61.	Muslim Aid - UK	Qurbani Program	2007-11	5500
62.	SAWAB	Qurbani Program	2009-11	200
63.	Power and Participation Resource Center (PPRC)	Winter blanket distribution	2010	500
64.	SONNE International Austria	Winter cloths distribution	2010	655
65.	Department of Women Affairs (DWA), GOB	Vulnerable Group Development (VGD) Program	2010-2013	6498
66.	Pubali Bank Limited	Agricultural rural credit program	2010-	2250
67.	Food and Agricultural Organization (FAO), EU, DAE, DoF & DLS (FAO-EUFF Project, GCP/BGD/043/EC)	Support to Assist Landless, Marginal and Small Farmers to Overcome Soaring Input and Food Prices in Impoverished Areas Area of Bangladesh	2010-2011	8299
68.	Muslim Aid UK	Disaster Risk Reduction (DDR) Training	2010	60

69.	The Art of Living Foundation & UNEP	Coconut Tree Plantation Program under Billion Tree Campaign	2010-2015	200
70.	UNDP, UK Aid, LGED & CARE Bangladesh	Urban Partnerships for Poverty Reduction project (UPPRP)	2011-2012	2000
71.	Food and Agricultural Organization (FAO) of the United Nation & Spain govt., DoF & DLS	Immediate Assistance to Restore the Livelihoods of Women and Fish Farmers Severely Affected by Cyclone in South Western Bangladesh	2010-2011	2800
72.	STROMME Foundation & CODEC	Non Formal Primary Education (NFPE)	2011-2012	90
73.	STROMME Foundation & CODEC	Quality School Program	2011-2012	567
74.	Muslim Aid-UK	Fidya Distribution Program (UK)-2010	May-Nov, 2011	1375
75.	Muslim Aid-UK	Allocation of NGO staff capacity building training on Disaster Risk Reduction (DDR)	2011	30
76.	Bangladesh Water Development Board (BWDB), World Bank & Netherlands	Water Management Improvement Project (WMIP)	2011-	1500
77.	SNV, Netherlands Development Organization & IDCOL	National Domestic Biogas and Manure Programme (NDBMP)	2011-	450
78.	Save the Children	Training on Early Childhood Development Program including Preprimary Education under PROTEEVA project	2011-	60
79.	Muslim Aid-UK	Feed the Fasting Program under Ramadan Program	2011	25

As a part of humanitarian activities, relief and rehabilitation work has been carried out in AILA affected areas like previous year and provided support in restoration of the lives of the disasters victims. The devastations of SIDR and AILA was quite different in nature and intrusion of saline water totally disrupted normal life of the affected areas but it is a matter of fact that the wreckages and long term effect on the

people could not draw the attention of the humanitarian national and international organization and no such rehabilitation programme were carried out like SIDR.

The indefinable sufferings of the affected communities' have created massive economic vulnerability as the damages were quite much higher in some places. SMKK tried to bring the issues to the organization and individuals for their active support and some resources were allocated for the area. The table presenting the activities those were carried out to support the AILA affected people.

### **Cyclone – AILA Response by SMKK**

<b>No</b>	<b>Name of the Project</b>	<b>Name of Donor</b>	<b>District</b>	<b># HH</b>	<b>Activities</b>
1.	Immediate Assistance to Restore the Livelihoods of Women and Fish Farmers Severely Affected by Cyclone in South Western Bangladesh	Food and Agricultural Organization (FAO) of the United Nation, Spanish govt., DoF & DLS	Bagerhat & Pirojpur	2800	Fisheries & Livestock Input distribution & Training to the cyclone affected farmers
2.	Interest Free Micro-credit Program for disaster victims	CODEC & STROMME Foundation & NGO Forum, E C & MISEREOR	Pirojpur, Bagerhat	315	Interest free loan distribution among cyclone affected poor families
3.	Fidya Distribution Program (UK)-2010	Muslim Aid-UK	Khulna	1375	Rice distribution among AILA victims poor HH

### **Programmes and Activities of SMKK**

SMKK's activities mainly are divided into two broad category; Training and Development programs. To achieve the development objectives of the organization, SMKK have been offering skill development training courses to the beneficiaries; men, women, adolescents and youths belonging to poor and disadvantaged families of both rural and urban areas. Some short term special courses have been organized aiming to create immediate employment opportunity of the trained beneficiaries. Trained members got employment support services including micro-credit or are assisted to have links with other institutions for employment.

A separate training unit has been established within the organization under the leadership of one coordinator and technology based training equipment and other

logistics have been arranged for all training centers. For capacity development of the concern staff members, in-house and external training organized for improving training skills. In most of the technical courses, concern public and private recourse persons are usually been invited. Module and methodologies are regularly reviewing for making of learner's friendly training.

The following training courses are being organized for the beneficiaries.

### **Name of the Training Courses**

1. Skill development training for IGAs	2. Business Development Services
3. Traditional Birth Attendant (TBA)	4. Value Chain development & market linkage
5. Maize, Paddy & Wheat Production	6. Safe Delivery & Pre & post natal Care
7. Disaster Preparedness	8. Nursery & Vegetable gardening
9. WATSAN, Health & Nutrition	10. Gender Issues
11. Poultry Farming	12. Fish Farming
13. Handicraft production	14. Vocational Training
15. Coconut Fiber Craft production	16. Wooden Craft Training
17. Earthen Craft Making	18. Bamboo & Cane Crafts
19. Jute Crafts	20. Mobile Beauty Parlors
21. Beef Fattening/Cow Rearing	22. Mobile Phone Servicing
23. Female Driving Training	24. Electronics & Electrical
25. Food Processing Training	26. Screen Printing, Block & Boutique Print

### **Development of Programme**

1. Community based institution building	2. Technical service for baseline study, mid-term and terminal evaluation
3. Savings Accumulation and Utilization	4. Non-formal Adult and Child Education
5. Micro-credit for IGAs	6. Rural Enterprise and Agricultural Development Project
7. Gender Equity Development Activity (GED)	8. Tree Plantation & Nursery raising
9. Child Development Programme	10. Low Cost Housing Program
11. Disaster Preparedness and post Disaster response programme	12. Integrated Community Based Arsenic Mitigation Program
13. Combating Child Trafficking	14. Business Development Services
15. Aquaculture Rehabilitation Project	16. Human Rights, Women and Child Rights programme
17. Awareness Raising on HIV/STDs & AIDS	18. Rehabilitation of Disabled



19. MCH, Nutrition & Free Friday Clinic	20. Agricultural Technology Transfer Program
21. Micro Enterprise Development Programme	22. Grants for Religious Festivals for the poor
23. Social Mobilization for Livelihood Activities	24. Construction/ Re-construction of Social and Religious Institution.
25. Health, sanitation and Safe Water	26. Adolescent Girls education
27. SIDR/AILA Shelter & Rehabilitation Program	28. Program for Sustainable Energy
29. Poultry production	30. Climate Change Development Programme
31. Bio-gas installation for ecological balance.	32. Pre-primary education & adult literacy for ultra poor
33. Food Facility Project	34. Advocacy program for education of Early Marriages & Dowry

### Coverage till December, 2011

**Beneficiaries:** Total: 296,430 (236,010 female and 60,420 male)  
Ratio: Male 20% Female: 80%

**Staff Strength:** Total: 399, Male: 219 (55%), Female: 180 (45%)

**Working Area:** 4 Divisions, 15 Districts, 38 Upazilas, 99 unions/Powrasovas, and 387 villages

### The Spread of SMKK Operational Area

Increasing demand and with the expansion of the project area, SMKK's services has been reached to the communities of 387 villages of 38 upazilas under 15 districts. About 35,320 new families have been additionally included during the reporting year and supported for improving livelihood situation of the poor and extreme poor families. Preference were given to include women and children and mostly from the natural shocks prone area.

The rapidly expanding series of development programs were targeted to draw the attention of beneficiaries for which a numbers of poor people are seeking support form SMKK as the organization has not given to operate micro-finance rather providing services for increasing business opportunities. The following table is presenting details of working area as of December, 2011

### SMKK working areas

SL.No	Division	District	Upazila	Union / Powrashova	Villages		
1	Dhaka	Dhaka	Savar	1	14		
		Gazipur	Gazipur	1	13		
			Kapashia	1	2		
		Gopalganj	Kotalipara	2	7		
			Tongipara	2	7		
2	Khulna	Khulna	Sadar	3	12		
			Phultola	2	8		
			Dakob	1	3		
			Koira	1	2		
			Dighalia	4	40		
		Sathkhira	Tala	2	8		
		Bagerhat	Sadar	5	32		
			Rampal	10	68		
			Saronkhola	4	18		
			Morelganj	6	24		
			Fakirhat	2	21		
			Kachua	5	17		
			Mongla	2	3		
		3	Barisal	Barisal	Kotwali	2	4
				Barguna	Sadar	4	24
Betagi	5				35		
Bamna	4				9		
Amtoli	2				5		
Pathorghata	1				7		
Patukhali	Mirzagonj			2	5		
	Golachipa			2	4		
	Kalapara			3	10		
Bhola	Borhanuddin			1	3		
Jhalakati	Sadar			1	4		
	Kathalia			2	5		
Pirojpur	Nesarabad			5	16		
	Kawkhali			2	3		
	Bhandaria			3	14		
	Mothbaria	2	7				
	Nazirpur	1	2				
4	Rajshahi	Bogra	Dhunat	1	3		
		Rangpur	Rangpur	1	17		
		Dinajpur	Dinajpur	1	11		
Total	4	15	38	99	387		

## Disaster Response in the SIDR and AILA affected areas

It is an un-debated issue that the country frequently confronts severe disasters almost every year with heavy loss of lives and resources, coastal area in particular. SMKK's disaster unit is closely working with the communities for preparation of community led action plan for disaster preparedness and planning for alternate options in mitigation and absorption of the shocks. SMKK's interventions on DRR thus aim at improving living conditions of



the people by reducing vulnerabilities to disaster through building the capacity of people to get prepared for facing disaster, efficiently manage the situations during hazard, and to find out ways for early recovery. Mobilizing the communities on disaster preparedness, and make them aware on the importance of acting collectively at the time of hardship.

SMKK was closely involved in rescue and relief operation in the SIDR affected districts and mainly carried out those activities in the Bagerhat, Khulna, Pirojpur, Patuakhali, Barguna, and Jhalokathi districts and massive rehabilitation programme were carried out which included shelter construction and reconstruction, installation of tube wells and sanitary latrines, distribution of agricultural inputs like seeds, fertilizers, organized training for fish farmers and distributed fish fries, and juveniles of prawn. Distributed cows, goat and poultry birds among the poor families within the disaster affected districts. Those activities have created a positive impact among lives of the disaster victims and supported in restoration of normal life. However, some rehabilitation programme in the field of agriculture has been continuing especially for the poor farm, families.

Similarly, SMKK rushed with its all out support immediately after May 25, 2009 when the AILA hit the southern coast and created a massive destruction in the communities that it ripped through. The losses of lives was not so high but in has devastated the property in terms of material and livelihood. This disaster mainly destroyed normal lives through saline intrusion and damaging of crop fields. Scarcity of drinking water is also becoming a big problem in the AILA affected areas.

During the year 2011, SMKK implemented several projects under the financial assistance of Food and Agricultural Organization (FAO) of the United Nations, and support from EU, DAE, DoF & DLS and STROMME Foundation, CODEC & Pubali Bank Ltd. The project has been implemented under Khulna, Bagerhat, Pirojpur and Barguna districts and supported resource poor farm families through distribution of inputs and interest free micro-credit for undertaking agricultural activities for improving their livelihood.

A total of 8,299 households are benefited from the project titled “Support to Assist Landless, Marginal and Small Farmers to Overcome Soaring Input and Food Prices in Impoverished Areas Area of Bangladesh” assisted by FAO and 2,800 farmers are benefitted from the project, titled “Immediate Assistance to Restore the Livelihoods of Women and Fish Farmers Severely Affected by Cyclone in South Western Bangladesh” . Both the project was successfully implemented and overall situation of the target population has significantly improved.

Another project was implemented in Bagerhat and Pirojpur district under financial assistance of The Art of Living Foundation & UNEP against the project of Coconut Tree Plantation Program under Billion Tree Campaign in which 200 families were involved in the project activities.

SMKK has strengthen its service delivery approaches in the coastal district and working closely with the communities through mobilizing them in formation of groups and providing proper guidance in accumulation of savings for generating their own capital which would be a source of fund during the shocks.

The group members are attending informal training that are enhancing their skill and knowledge. The field staff of the organization is working to establish linkages with local Disaster Management Committee at the union and upazila level and providing services to increase the access in different public and private agencies. By the end of December 2011, a total of 20,700 beneficiaries from Bagerhat, Pirojpur and Barguna districts have received micro-credit for starting different IGAs. The project has been implementing under the funding assistance of STORMME Foundation, CODEC & Pubali Bank Ltd. Besides, 315 beneficiaries from Pirojpur and Bagerhat have received interest free micro-credit during same period. These projects have contributed in improving the livelihood situation of the poor and extreme poor communities.

### Activities for Disabled People

During the year 2011, SMKK implemented activities for disabled people to increased their socio-economic condition. The mention below activities has done during the last year;



Activities	No. of Person
Cow, goat, poultry inputs and training support through FAO-EUFF Project	45
IGA support through micro finance program	52
IGA and life skill training through Vulnerable Group Development (VGD) Program	36



## Donor Assisted Programmes implemented during the year 2011

Some projects have been continued as it was planned and 24 more new projects have also started during the year. Totally 50,605 targeted beneficiaries have been covered under these short and medium term projects. The table appended below is the list of programmes implemented during the year 2011 under the financial assistance of National and International donors.

No	Name of the Project	Name of Donor/Organization	District	# of HH
1.	Support to Assist Landless, Marginal and Small Farmers to Overcome Soaring Input and Food Prices in Impoverished Areas Area of Bangladesh	Food and Agricultural Organization (FAO), EU, DAE, DoF & DLS  (FAO-EUFF Project, GCP/BGD/043/EC)	Bagerhat & Khulna	8299
2.	Immediate Assistance to Restore the Livelihoods of Women and Fish Farmers Severely Affected by Cyclone in South Western Bangladesh	Food and Agricultural Organization (FAO) of the United Nation, Spain govt., DoF & DLS  FAO-Spanish (OSRO/BGD/001/SPA)	Bagerhat & Pirojpur	2800
3.	Micro Credit Program	STROMME Foundation, CODEC & Pubali Bank Ltd.	Bagerhat, Pirojpur & Barguna	20,700
4.	Interest Free Micro-credit Program for SIDR victims	CODEC & STROMME Foundation & NGO Forum, E C & MISEREOR	Pirojpur & Bagerhat	315
5.	Low cost Housing for poor Families	Bangladesh Bank (Grihayan Tahabil)	Pirojpur & Barguna	1000
6.	Urban Partnerships for Poverty Reduction project (UPPRP)	UNDP, UK Aid, LGED & CARE Bangladesh	Rangpur, Dinajpur, Gazipur & Savar Pauroshova	2000
7.	Vulnerable Group Development (VGD) Program	Department of Women Affairs (DWA) & WFP	Pirojpur	2254
8.	Water Management Improvement Project (WMIP)	Bangladesh Water Development Board (BWDB), World Bank & Netherlands	Patuakhali	1500

9.	Education for Adolescent Girls (Sanglap Program-phase)	STROMME Foundation & CODEC	Pirojpur	600
10.	Non Formal Primary Education (NFPE)	STROMME Foundation & CODEC	Pirojpur	90
11.	Quality School Program	STROMME Foundation & CODEC	Pirojpur	567
12.	Education Support Program	Bangladesh Rural Advancement Committee (BRAC)	Bagerhat	450
13.	Local Poultry Farming for ultra poor families	Bangladesh NGO Foundation (BNF)	Pirojpur	550
14.	Pre-primary Education	SMKK Own Fund	Pirojpur & Barguna	5000
15.	Free Friday Clinic	SMKK own fund	Pirojpur & Barguna	1800
16.	Coconut Tree Plantation Program under Billion Tree Campaign	The Art of Living Foundation & UNEP	Pirojpur & Bagerhat	200
17.	Reproductive Health Project	SONNE International Austria	Bagerhat	800
18.	Fidya Distribution Program (UK)-2010	Muslim Aid-UK	Khulna	1375
19.	Allocation of NGO staff capacity building training on Disaster Risk Reduction (DDR)	Muslim Aid-UK	Bagerhat	30
20.	National Domestic Biogas and Manure Programme (NDBMP)	SNV, Netherlands Development Organization & IDCOL	Bagerhat & Pirojpur	10
21.	Training on Early Childhood Development Program including Preprimary Education under PROTEEVA project	Save the Children	Pirojpur	60
22.	Feed the Fasting Program under Ramadan Program	Muslim Aid-UK	Bagerhat	25
23.	Qurbani Program	Muslim Aid - UK	Bagerhat	100
24.	Qurbani Program	SAWAB`	Bagerhat	80

## Training Programmes

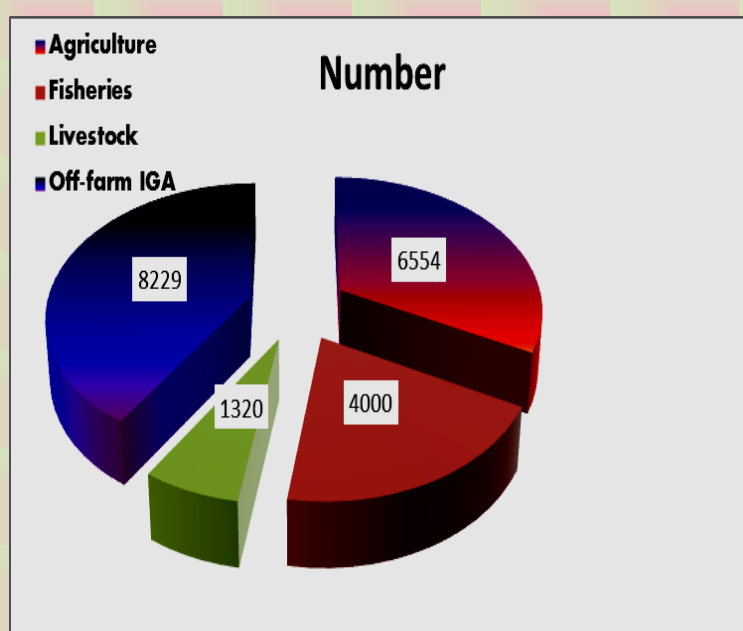
During the year, SMKK organized different human and skill development training for the beneficiaries to increase their basic awareness, knowledge, behavior, attitude and entrepreneurship. Well designed training materials (mostly visual) were used for the target recipients and practical sessions were organized for the skill development training. SMKK hired some experienced resource persons from other organization besides its own training personnel. Strong emphasis was given to utilize the knowledge in their daily life to increase income. Regular mentoring and extension support and in some cases refresher training was organized for the beneficiaries.



A total of 20,103 beneficiaries were trained on 24 courses under 4 sectors during the reporting year, out of which 13,441 (67%) were female and 6,662 (33%) were male.

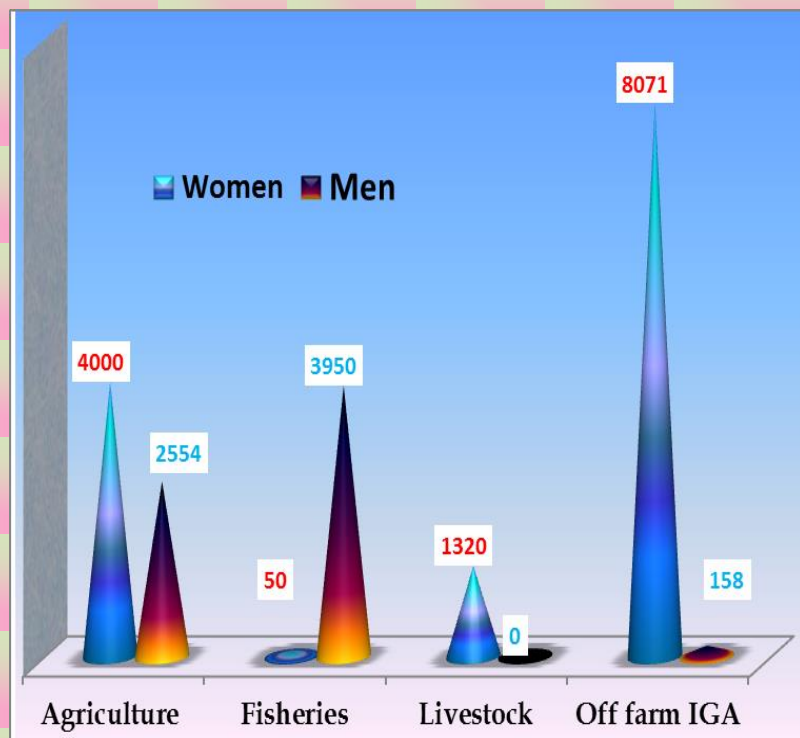
Sector wise trained beneficiaries are mentioned in the following figure.

For selection of training participants, a care selection process was followed, especially for the off-farm IGA. Physical facilities in operation of the selected trade, its market opportunity and financial capabilities are considered during the process of selection. These exercises have prevented misuse of resources and more than 85% trained beneficiaries have utilized their skills. Similar approaches also applied for other agricultural training.



Follow-up services were rendered at the community level for ensuring proper utilization of the skills and micro-finance supports were given to the trained beneficiaries. A strong business development services have also been provided to establish a market linkage with the input supplies and bulk buyers. For agricultural activities, local officials from DAE, DLS and DoF were invited in the training courses and a viable linkage have established that enabled the beneficiaries for taking necessary technical advises as and when required. These approaches also help in sustainability of the project activities and long term impact has been created.

As it has been mentioned, SMKK has been working to empower the women and providing necessary support in increasing their awareness, skills, knowledge and income earning opportunity. A comparison of training participants on different sector is presented in the following figure.



All the off-farm IGA training was conducted with practical demonstrations and on spot assessment was carried out and repetition on the session was done to provide exact skills that needed to operate the training. It was greatly considered that the illiterate participants should acquire adequate skills from the training that will help them in running the business successfully and would be able to compete with other business operators.

Under the project of Urban Partnerships for Poverty Reduction (UPPR) project, a total of 2,000 women from Rangpur, Dinajpur, Gazipur & Savar Pauroshova took part in skill development training on different home based IGAs. The training was organized in close cooperation of the Pauroshova authorities and CARE project staff members.



Course wise details of the training are presented in the following table.

### Details of training organized during the year

S N	Name of Training Courses	Duration	No. of Participation		
			Male	Female	Total
<b>Agriculture Sector</b>					
1.	Horticulture & vegetable gardening	1 day	--	4000	4000
2.	BRRRI Dhan 28/47 Cultivation Technology	1 day	1000	--	1000
3.	Aus Cultivation Training	1 day	500	--	500
4.	Power Tiller & Power Thresher Driving & Maintenance	1 day	1000	--	1000
5.	Cultivation and Preservation Technology of Hybrid Maize	1 day	54	-	54
6.	Mug Beam Cultivation	1 day	500		500
<b>Fisheries Sector</b>					
7.	Carp/GIFT Fishery Training	1 day	2800	600	3400
8.	Aquaculture Training	1 day	550	50	600
<b>Livestock Sector</b>					
9.	Poultry Rearing Training	2 days	-	1300	1300
10.	Backyard Poultry Rearing and Prevention Bird Flu	1 day		1300	1300
11.	Goat Rearing Training	2 days	-	200	200
12.	Cow Rearing Training	2 days	-	70	70
<b>Off-farm Income Generating Activities</b>					
13.	Jute Crafts production	10 days	-	984	984
14.	Beef Fettering	4 days	100	32	132
15.	Food Processing & marketing	4 days	-	262	262
16.	Coconut Fiber Crafts	4 days	-	90	90
17.	Bamboo Crafts making	4 days	58	60	118
18.	Door Mat production	4 days	-	13	13
19.	Earthen Crafts production	4 days	-	33	33
20.	Sewing / Tailoring	25 days	-	120	120
21.	Block & Boutique Printing	4 days	-	69	69
22.	Savings & credit management	3 days	-	2254	2254
23.	Social Awareness and human rights issues	3 days	-	2554	2554
24.	Awareness on HIV/AIDS & STDs	3 days	-	1600	1600

## Highlights of the project implemented for improving livelihood

During the reporting year, some 24 projects are being implemented by SMK K out of which a few projects were started in previous year. Brief discussions on those projects are noted in following section.

### Support to landless, marginal and small farmers to overcome soaring inputs and food prices in improvised areas of Bangladesh.

The FAO-EUFF Project, GCP/BGD/043/EC was awarded by Food and Agriculture Organization (FAO) of the United Nations which is funded by European Union and implementing to support AILA affected poor families. Through the project, a total of 8,299 poor and marginal farmers of Dighalia Upazila under Khulna District & Rampal Upazila under Bagerhat district are being supported for undertaking agricultural activities aiming to improve their livelihood situation. An amount of Taka 6,523,524 has been utilized for project from the period from July 2010 to June 2011. Following services have been delivered to the selected beneficiaries;



- ❖ Transferred agricultural technology through training and extension support to assist landless, marginal & small farmers.
- ❖ Support landless, marginal & small farmers through distribution of agricultural inputs
- ❖ Establishment of sustainable market demand and marketing demand of the farmer's field product.
- ❖ Provided necessary support for income and self employment opportunities of the farmers.
- ❖ Extended supports for re-starting of unutilized pond/ditches and Ghers for fish culture.

**The following activities are being carried out to achieve the planned results of the project**

- ➔ Distributed saplings of fruit trees, spade, watering can, secateurs, vegetable seeds & NPKS among 4000 farmers.

- Distributed carp/GIFT fish fingerlings, lime, fish feeds, fertilizers among 470 Farmers.
- Distributed materials, like CI sheet, bamboo for repairing or construction of cow shed and a cow with feeds to 70 farmers.
- Distributed goat shed materials like CI sheet, Bamboo and goat including feed among 200 farmers
- Distributed poultry shed materials, 13 chicken + 2cock and feed 150 kg each among 500 farmers.
- Distributed rice/pulse seed (BRRI-28/47), Urea, TSP, MoP among 1,000 farmers
- Distributed maize seed & fertilizer among 55 farmers
- Distributed mechanized fishing boat, life jacket, torch light to 5 fisherman groups.
- Distributed 64 Power Tillers & 16 Power Thrashers for using by 1,000 farmers.
- Distributed 10 Low lift pumps for Irrigation that has been covered the crops field of 250 farmers.
- Distributed fresh water prawn PL, feed, lime & fertilizers to 600 farmers.
- Provided skill development training to all participating farmers



The immediate outcome of the project can be summarized as follows which has been assessed through regular monitoring of the performance at the field level.

- ▣ Livelihood of the targeted poor farm families has been improved.
- ▣ Unutilized and underutilized pond/ditches and Ghers are brought under fish culture.
- ▣ Income and employment opportunities have greatly been increased through fisheries, agriculture & livestock activities.
- ▣ Nutritional intake has been improved at the poor farm families.
- ▣ Supply of animal protein in the local market and in the country is increased.
- ▣ Strengthened the capacities of the targeted farmers.
- ▣ Increased agricultural production.
- ▣ Reduced poverty and improved socio-economic status.

## **Immediate Assistance to Restore Livelihoods of Women and Fish Farmers severely affected by cyclones in South Western Bangladesh.**

The project was implemented under the financial support of Taka 840,000 (administration cost) and Input support near 30 million taka from the Spanish government through Food and Agricultural Organization (FAO) of the United Nations and provided services to 2,800 poor and marginal farmers of Morelgonj upazila of Bagerhat district and Mothbaria upazila of Pirojpur district. The overall objective of the project was to restoration of the livelihoods and improves the food security and nutrition of women and fish farmers living in the severely disaster affected communities in south western coast of Bangladesh.



The following activities are being carried out to achieve the objectives of the project

- ▣ Organized technology transfer training on fish culture and poultry rearing for undertaking income generation activities by the landless, marginal & small farmers.
- ▣ Support landless, marginal & small farmers through distribution of agricultural inputs including fish fingerlings, lime, fertilizer and fish feeds, chicken, materials for shed repairing and poultry feeds.
- ▣ Provided extension services to all target beneficiaries.
- ▣ Established close linkages with the Department of Fisheries (DoF) and Department of Livestock Services (DLS) for necessary technical assistance to the beneficiaries.

The services delivered through project have significantly improved the livelihood and increased nutrition intake by the members of the targeted families. The technology for improved culture of fish and poultry farming has widely been popularized in the community and many neighboring families are replicating the technology.

## **Micro Finance for Income Generation Activities and Rural Agricultural Credit Program**

The program is supported by CODEC/STROMME Foundation and Pubali Bank Limited to open an opportunities for starting and/or re-starting income generation activities for improving overall livelihood situation of the poor and marginal families. This initiative for disbursement of micro-credit to the poor farmers was started in the year of 2006 as pilot basis. The ultimate results in poverty reduction through supporting in increasing agricultural production were found to be highly effective and now the program has been extended other area. Currently the program is successfully operating in 18 upazilas under Pirojpur, Bagerhat and Barguna district. Some basic information of the program is as follows:

- ❖ Fund received so far from CODEC/STROMME Foundation: BDT 10,100,000
- ❖ Fund received from Pubali Bank Limited: BDT 4,000,000
- ❖ Total amount disbursed till December, 2011: BDT 98,257,680
- ❖ Total amount realized as of December, 2011: BDT 85 ,679,927
- ❖ Number of families covered: 6,048
- ❖ Outstanding as on December, 2011: BDT 12,577,753
- ❖ Operational areas: 18 upazilas of Pirojpur, Bagerhat and Barguna districts

**The prime objectives of the micro-financing program were to;**

- ➔ Support the poor and disadvantaged families in improving livelihood through micro financing in undertaking income generation activities.
- ➔ Help in generation of income and employment opportunity for the poor families.
- ➔ Reduce dependency on the traditional money lending practices with higher rate of interest.
- ➔ Create facilities of income and employment opportunities.
- ➔ Help in accumulation of saving fort building own capital



For achieving the objectives, following activities have been carried out and facilitated the poor and disadvantaged families in generating their own savings fund to reduce the dependency on the external support that will help them in standing as self help group.

- ☐ Assessed physical and financial feasibility at individual level and Scope of women employment and role of female members in operating the IGA.
- ☐ Identified the individual interests to operate self employed income generation activities.
- ☐ Assess funding requirement, cost-benefit ratio and opportunity of expansion of the business.
- ☐ Provided market information and supported in establishing linkages with different market actors.
- ☐ Established linkages with other micro financing institutions.

### **IGAs Selection Planning and Management (SPM) Training of Group members under Micro-credit Programme**

STROMME Foundation & CODEC allocated 29,950.00 BDT for Leadership and capacity building training on Income Generating Activities during 5 to 9 December, 2011 at Nesarabad upazila under Pirojpur district.



SI	Name of Training	Beneficiaries	Duration
1	Leadership Training on Selection Planning and Management	32	1 day
2	Beef Fettering	32	1 day
3	Fish Culture	32	1 day
4	Poultry Rearing	32	1 day
5	Homestead Gardening & Nursery	32	1 day

### **Interest Free Micro Finance to SIDR affected Families**

Considering the existing situation in the SIDR affected areas, SMKK has undertaken a program to disburse interest free micro credit among the most vulnerable families in the most affected areas. The program also supported by CODEC & STROMME Foundation, NGO Forum, EC and MISEREOR. This initiative helped the recipients in starting and/or restarting of home based income generation activities and contributed in reducing food insecurity. The program only covered the beneficiaries of Nesarabad upazila under Pirojpur district which is inadequate to meet the demand. An amount Taka 392,500 has only allocated for the program and it has already been proved as an effective tool for improving livelihood of the most vulnerable disaster affected families, especially the women headed families. Though it was a beginning of the program that has been initiated and the fund is being used as revolving credit fund and necessary steps are take to ensure maximum utilization of the resources and try to manage more funds to cover more areas.



The ultimate objective of the initiative was to provide financial support to the victims of SIDR and AILA who had lost their assets and have no capacities for (re) starting their income earning activities and usually have no alternative source of managing fund. The specific objectives of the project are;

- ➔ To create employment and income opportunities for the most vulnerable families affected during SIDR.
- ➔ To create alternative livelihood options through self employed business
- ➔ To reduce dependency on the external relief assistance
- ➔ Improve livelihood situation.

**Following activities have been carried out to achieve the planned results;**

- ▣ Selected most vulnerable families with special consideration to women headed families through active partition of community people.
- ▣ Disbursed interest free micro credit among 315 poor families affected during Sidr.
- ▣ Provided extension and business development services to the credit recipients for operating profitable IGAs.
- ▣ Established linkages with other micro financing institutions

### **Low Cost Housing Program for poor families**

Housing for the poor communities is a major concern as they have lack of resources to invest for construction of house. Low cost housing program has been started by SMKK in the year of 2003 under the funding support of Bangladesh Bank (Grihayan Tahabil). This is long term project through which credit supports are being provided to the poor families with less interest and flexible repayment facilities. Till end of December, 2011, a total of BDT 4,750,000 has so far been disbursed.



The project is being implemented at the Nesarabad upazila of Pirojpur district and Betagi upazila of Barguna district and during the year 34 poor families have been included for the housing support.

Since the operation of the project, it reveals from the monitoring report that the utilization and repayment of the fund is highly satisfactory. Bangladesh Bank authority extended their support and expressed their satisfaction on the performance and given commitment for continuation of the project. Through the project, one of basic need of human being has been fulfilled and dream of poor families is becoming truth.

### **Organizing Skill Development training under the project of United Nation's Urban Partnership for Poverty Reduction (UPPR) Project and contracted by CARE Bangladesh.**

The UPPRP, a project is being implemented by the UNDP is close collaboration of LGED and Municipal authority, aiming to reduce the poverty of urban poor and extreme poor. SMKK was awarded a contract for organizing skill development training for the project beneficiaries under Savar, Gazipur, Rangpur & Dinajpur Paurashova.

An amount of Taka 4,780,206 was allocated for the training of UPPRP beneficiaries on different off-farm income generation activities. All the trades were selected based on the suitability for operating by the trained beneficiaries. SMKK engaged specialized Master Craftsman for conducting those training in all paurashovas. The activities were successfully carried out with the active cooperation from the management of UPPRP, CARE and Municipality.

The overall objective of the training program was to reduce poverty and hunger for poor and extreme poor people living in urban areas by increasing their incomes and assets and the specific objectives were to;

- ❖ Create access to wage employment by increasing the technical capacities of poor and urban poor people living in urban areas and linking them with appropriate sources for employment; and
- ❖ Build capacities of peri-urban poor and extreme poor people to engage in small enterprise, agro development processing.





To achieve the object and respond in the term and conditions for the assignment SMKK developed training manual for all the training detailing the course curriculum including methodology. Emphasis was given to impart the training that helps the target participants for acquiring best skills and knowledge. All the training was conducted by using demonstration, practicing and learning. Necessary skills on budgeting and market planning, business linking with input suppliers and bulk buyers also being done. Best efforts were dedicated to make the training program successful and it is anticipated that the trained beneficiaries would be able to utilize the skills for their livelihood improvement. Market linkage and market development supports were given to the beneficiaries. The skill development training was conducted for following trades.

- Jute crafts training
- Beef fettering training
- Bamboo crafts training
- Door mat training
- Coconut fiber crafts training
- Earthen crafts training
- Block batik training
- Food processing training
- Tailoring training

### **Vulnerable Group Development (VGD) Program**

The VGD program is being implementing at Mothbaria upazila under Pirojpur district under the award of Department of Women Affairs (DWA) for a period of 2 years started from July, 2010. Total amount allocated for the project was Taka 1,915,900 in which Taka 957,950 has been utilized during the reporting period.



The objectives of the project are;

- ❖ To improve overall socio-economic conditions of the VGD beneficiary women.
- ❖ To build income-earning capacities of VGD women
- ❖ To empower the VGD beneficiaries through awareness training
- ❖ To build skill through IGAs training

Under the scope of work, following activities are being carried out to achieve the planned objectives.

Provided training on social awareness.

- ☐ Increases awareness on STI/AIDS through informal learning sessions and organize awareness campaign against STI/AIDS
- ☐ Imparted training on income generating activities.
- ☐ Provided support and motivation for saving & credit management

## Water Management Improvement Project (WMIP)

Under the financial assistance of World Bank and Netherlands through Bangladesh Water Development Board (BWDB), the project is being implemented at Kolapara upazila of Patuakhali district for a period of 5 years and has been started during middle of the year. Total allocation of fund is Taka 360,000.

The objectives of the project are to;

- ➔ Improve national water resources management by involving the local communities to play an expanded role in all stages of the participatory scheme cycle management (PSM), from planning and design to operations and management.
- ➔ Enhance institutional performance of the Country's principal water institutions, particularly BWDB and WARPO.
- ➔ Reduce vulnerability and enhance livelihood opportunities for the beneficiaries through increased food production and favorable environment for improved water resources management.
- ➔ Capacitate project's operational management by the local stakeholders.



The following activities are carried out to achieve the expected results of the project

- ☐ Organized Water Management Group (WMA) and Water Management Associations (WMA) mobilizing the local community where WMA & WMA do not exist.
- ☐ Re-organized and strengthening the Water Management Group and Water Management Associations where those are exist but are not strong enough to function.
- ☐ Mobilized, motivated and aware the beneficiaries to develop their sense of ownership and responsibility about the schemes.
- ☐ Develop capacity of the WMA and WMA members through training, meeting and workshop so that they can self run the WMA and WMA.
- ☐ Provided necessary supports for sustainability of Water Management Organization.

## Education for Adolescent Girls (Songlap Program)

The Songlap program has been implementing under the financial assistance of STROMME Foundation & CODEC. The project was started in the year of 2008 and continuing as agreed by the management of both organizations. Currently, the project has been implementing at Nesarabad upazila of Pirojpur district. Total amount of Taka 1, 167,340 was allocated against the project and out of which Taka 847,500 has so far been utilized during the reporting year.

The project is addressing the most demand based issues as a significant percentage of the population are young and adolescents and most of the rural adolescents have no or less education and knowledge on the safety, health and hygiene issues that are mostly relevant to their present and future life. Even the ignorance of the parents in arranging early marriage and its consequences can be more threat in the life of the adolescents.



However, through the Songlap Program, a section of the community are becoming aware on the life skills and practicing in their life that is ultimately securing their future. This is one of most appreciable and result oriented program of SMKK

The objectives of the project are;

- ❖ To improve the awareness of the adolescent girls and change their role in the society as change makers
- ❖ To improve women rights in the community and prevention of STI/AIDS
- ❖ Increase knowledge on reproductive health and hygiene practices of the targeted adolescent's girls.
- ❖ Increase awareness on the human rights and other social issues

**The following activities are being performed to achieve the planned results.**

- ☐ Organized education for adolescent girls following adult literacy curriculum
- ☐ Organized awareness of the community people regarding women rights and importance of girl's education.

- ▣ Provided necessary support to reduce early marriages in the project area.
- ▣ Raising awareness on STI/AIDS and re-productive health.

## Non Formal Education

The Non Formal Education Program has been lunched under the financial assistance of STROMME Foundation & CODEC and implemented at Nesarabad upazila of Pirojpur district.

Through the project, community based education program has been carried out to prevent dropping out of the children and provided necessary support for enrolling and continuing their education in the mainstream schools. The specific objectives of the program were;



- ❖ To prevent dropout of the poor children from regular education
- ❖ To improve education in the community.
- ❖ Provide active support for continuation of education of the children of poor families

To achieve the objectives of the program, following activities have been performed in the working area and a remarkable success has been observed in the communities and rate of dropout is reduced as zero percent.

The activities were

- ▣ Provided necessary support to 90 children who were dropped out from the regular education including educational materials.
- ▣ Teaching them from class 1 to 3 in this center
- ▣ Organized community awareness campaign on importance of education and role of parents

## Quality Education Program

The Quality Education Program has also been lunched under the financial assistance of STROMME Foundation & CODEC for a period of one year and implemented at Nesarabad upazila of Pirojpur district.

With the aim of providing quality education to the young learners, a learner's friendly education curriculum has been introduced through which the young learners from the poor families are found to be capable in building a foundation of formal education. Training was organized for the Teachers and school management committee members and holding parents meeting.

The specific objectives of the program were;

- ❖ To ensure quality education in the community register primary school.
- ❖ Provide active support for continuation of education of the children of poor families
- ❖ Improve quality of primary education.

Adequate measures were taken to improve the school management which are identified as B & C grade registered primary school improvement through training to the management committee of the schools and supported with Class equipment & materials support and organizing annual cultural & sports program for improvement of the teaching environment. It revealed that those activities have increased the enrolment of the students and overall results of the young students has been showing a positive trend.

### **Education Support Program (ESP)**

Poverty is closely linked with education as the human poverty leads to the other root causes of poverty, thus SMKK strongly believes in education and this is one of the important areas of the organization. A special attention was given to impart the lessons of education through formal and informal sessions and focus was given to the dropped out children in bringing back them in formal education.

The schooling program was started in the year of 2006 under the financial support of BRAC and will be continued till end of 2012. The organization is trying to mobilize more resources for operating more schools in other area. The school program currently running at the Rampal upazila of Bagerhat district and Taka 721,927 has been utilized during the year. The specific objective of the programs is;

- ❖ To prevent dropout of the poor children from regular education.
- ❖ Provide active support for continuation of education of the children of poor families.



To achieve the planned results of the program, following activities are being carried out during the year.

- ▣ Provided necessary support to 450 children who were dropped out from the regular education including educational materials.
- ▣ First phase 300 children 10 school center and 2<sup>nd</sup> phase 150 children 5 school center.
- ▣ Organized community awareness campaign on importance of education and role of parents.

### **Pre Primary Education Program**

In rural areas, pre-schooling is not usually being practiced because of facilities and affordability of the poor families. Pre-schooling is one of the effective approach to induce the children in schooling and it would change the behaviors of the children as well as the parents. SMKK tried to create a suitable environment among the communities to make them understand about its effectiveness and



ultimate results. Through the program, the parents of the children of early aged are convinced for sending their children in the non-formal school which will lead the young learners for their formal education. The program was piloted through own funding from the SMKK and implementing in Betagi, Bamna, Nesarabad, Kachua, Bagerhat Sadar, Sharankhola upazila of southern districts. Following are detail of the program. The program aimed to increase literacy rate among the poor communities and ensuring 100% education for the children who are at the age of 6-10 years. Following activities are being carried out for achieving the planned goal of the program.

- ❖ Provided child education for children of women beneficiaries who involved SMKK micro-credit program.
- ❖ A total of 5, 600 children were educated under this program since 1998
- ❖ Each micro-credit group used their school center and SMKK field level staffs were involved as teachers of those centers.
- ❖ SMKK also supported through distribution of books, pencil, note book and others materials.

### **Local Poultry Farming for ultra poor**

Under the financial support of Bangladesh NGO Foundation, SMKK is implementing a project for income generation through rearing of local poultry birds. The project will have no operational cost, e.g. feeding cost but after rearing of 6-9

months, the beneficiaries will have some income to support their family as well as this will help in increasing nutritional intake. The project was started in September, 2009 and ended in December, 2011 and utilized an amount of Taka 500,000. The project was provided support to 100 poor families under Nesarabad upazila of Pirojpur district.

The specific objectives of the project were;

- ❖ To reduce poverty and increase income of the extreme poor families.
- ❖ To increase nutritional intake of the target families
- ❖ To build their skill on local poultry farming.

Though this a traditional IGA and almost all families in the rural areas have local poultry birds but due to lack of proper care, like feeding, safe housing and vaccination, mortality was high and laying performance is lower comparative to the hybrid poultry. To increase the production of local poultry birds and reduction of vaccination, necessary knowledge was transferred to the beneficiaries. In addition, following activities were performed to achieve the better results.



- ☐ Provide 2 days long training support on local poultry farming for 100 beneficiaries.
- ☐ Distribution of poultry cages each beneficiaries 1 cage.
- ☐ Distribution of 9 hens and 1 cock total 10 to each beneficiary.

### **Free Friday Clinic Program**

Health and affordability for treatment of the poor families is still a major concern as those families have no enough resources for managing fees of the physician and cost of medicines. The initiative was taken to help the poor and distressed people for their treatment of some common diseases. This is not a large program but have a good impact in the community. People, who have no money for their treatment, now are getting proper health care support from the organization. The program is running under Nesarabad upazila of Pirojpur district & Betagi upazila of Barguna district through utilizing own fund of SMKK and active cooperation from the doctors of the respective upazila.

Under the program, doctors are attending in a selected spot in each Friday and checking the health of the poor men, women and children free of cost and some medicines are distributing among the patients. The program is highly appreciated by the community people. Besides, some other health related issues were addressed to create awareness among the community people.

- ☐ Awareness raising of the adolescents on reproductive health, role of youth, potential threat of STD and HIVs, effect on the family life, society and long term impact of the diseases.
- ☐ Organized courtyard sessions with the parents to aware on nutrition and primary health care.

### **Coconut Tree Plantation Program**

Under the financial assistance of United Nations Environment Program (UNEP) & The Art of Living Foundation, coconut saplings were distributed among 200 community people of Nesarabad upazila under Pirojpur district & Sharankhola upazila under district. This initiative is expected to be improving the ecological balance and also contribute in additional income. Local DAE officials have provided technical assistance to the people in plantation and caretaking of the coconut trees.



### **Reproductive Health Program**

The program has been implemented under Morelgonj & Rampal upazila of Bagerhat district to increase awareness of the adolescents on reproductive health and hygiene issues, safety and security and the role of the youth ion family and society. The program is funded by SONNE International Austria for a period of one year.



### **National Domestic Biogas and Manure Program (NDBMP)**

Under the financial assistance of Netherlands Development Corporation (SNV) & KFW through Infrastructure Development Company Limited (IDCOL), the program was initiated to all working upazila of SMKK in popularizing the domestic biogas and manure program. The objective of the program is;

- ❖ To generate employment of the rural women and to enhance their income by 15-20%



- ❖ To ensure economic use of poultry litter and cow dung
- ❖ To install a biogas plant and establish gas connections to poor rural households
- ❖ To save 1/3rd of the cooking time of the focused group and 5-7 kg of fire wood per family per day
- ❖ To reduce health cost of the focused group relating to respiratory and other health related problems associated with cooking.



To achieve the planned results of the program, following activities have been carried out;

- ☐ Baseline survey and beneficiaries selection for bio-gas setup
- ☐ Beneficiaries training on ecological balance, how to bio-gas plant, how to use cow dung and poultry litter & cooking.
- ☐ Installation Bio-gas plant.
- ☐ Distribution bio-gas plant and training to beneficiaries on bio slurry uses.

### **Fidya Distribution Program (UK)-2010**

Under the financial assistance of Muslim Aid UK, The program is implemented in the Koira Upazila under Khulna District. Total fund support 550,000 BDT. Benefited beneficiaries 1375 household

The objective of the project:

- ❖ To help cyclone Aila affected poor household
- ❖ Food support among cyclone Aila affected poor families



## **Allocation of NGO staff capacity building training on Disaster Risk Reduction (DDR)**

Under the financial assistance of Muslim Aid UK, The program is implemented in the Bagerhat District. Total fund support 19,500 BDT. Main activities of the programme staffs training for capacity building on Disaster Risk Reduction (DDR)



## **Training on Early Childhood Development Program including Preprimary Education under PROTEEVA project**

Under the technical and material assistance from Save the Children SMKK implementing in the community pre primary education under PROTEEVA Project, Project location Nesarabad Upazila under Pirojpur District, Total center 2 and children 60.

The objective of the program;

- To reduce Illiteracy and increase literacy in poor community.
- To build their educational capacity and prepare their primary school education



## **Feed the Fasting Program under Ramadan Program**

Under the financial assistance of Muslim Aid UK, The program is implemented in the Bagerhat Sadar. Total fund support 29,000 BDT

### **Activities:**

Relief distribution among poor Muslim families for food support



## Quarbani Program

Under the financial assistance of Muslim Aid UK & SWAB, The program is implemented in the Bagerhat Sadar. Total fund support Muslim 32,000 BDT & SAWAB 15,000 BDT, Total benefited families 180.



## Hygiene, Sanitation and Water Supply Project (HYSAWA) And NGO and Civil Society Networking Project (NCSNP)

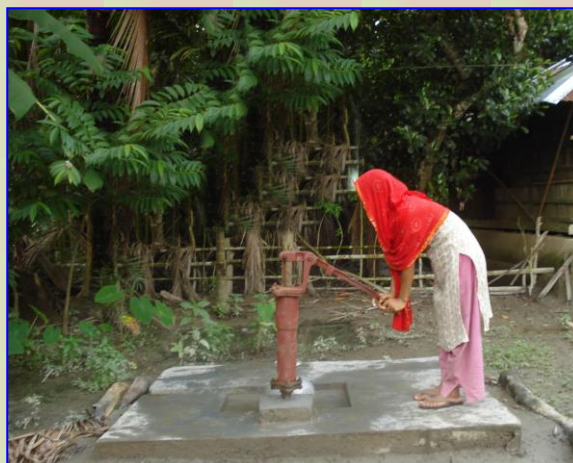
- o Funded by: DANIDA
- o Supported by: NGO Forum for Public Health
- o Duration of the project: July 2010 to December 2011
- o Fund Utilized: Tk. 37,000/- (Admin cost only)
- o Location: Bagerhat sadar upazila

### Objectives of the project:

- o To ensure pure drinking water supply for poor community
- o To reduce water flow diseases
- o To ensure Arsenic free water sources for the use of safe water for community people.

### Activities Performed:

- o Undertaken survey
- o Provide training the beneficiaries
- o Sanitary Latrine support among the community
- o Monitoring to install arsenic free DTW in the area.



## CONCLUDING WORDS

As a development organization, SMKK is committed to its target communities in eradicating their poverty and trying to address multifarious socio-economic issues which are encumbering the process of development. The organization follows the strategy of partnership and participatory program planning and implementation to build an ownership attitude among the target service recipients from which those beneficiaries can go forward with their own initiative and ultimately reduce the dependency on the external.

The Baseline Survey is a prime tool to learn about existing situation and also necessary to assess the needs of the target group and to determine what was important for facilitation of effective implementation of the project. Through household level survey, discussions with community members and key informants and relevant stakeholders, the survey provided benchmark information on the variables/ like levels of awareness/knowledge of community members on their rights and legal issues, their vulnerability to violence, overall existing pattern and prevalence of violence in the community, access to and availability of support services, which would be used for assessing the project impact. This information would help develop a vulnerability mapping for the purpose of determining appropriate intervention spots.

Similarly, outcome survey, periodic review and mid term evaluation and end evaluation will help in understanding about the effectiveness, efficiency, performance level, deviation and what extent the services are given that is relevant for the sustainability.

SMKK has given much importance on baseline study and performance evaluation at different stages of the project implementation to improve the service delivery mechanism. These strategies are also improving the competences of the staff members through the feed back and lessons sharing from the evaluation. As usual, the overall performance of the projects implemented during the year was found to be highly satisfactory. The project coordinators, assigned for each project and the field team have shown their dedication in accomplishing their duties and tried to complete all planned activities within the time frame allowed for the project.

SMKK has running with the support from different national and international development partners. It is absolutely a non profit organization and has no large fund for undertaking long term program for the target beneficiaries. Therefore, SMKK is placing its appeal for financial assistance from institutions and individuals to support in the development initiatives that urgently needed to support the disaster victims and other vulnerable communities.

SMKK has experienced and dedicated staff members who are committed to their jobs and the organization follows the strategy of human development for which we can assure that any resources received from the donors would be best utilized. Our financial management is more transparent and audited by the competent Chartered

Accounting Firm in each year and has no restrictions for any donor agencies for verification.

We have strong relationship with the local administration and local government that privileged to ensure our services to the most deserve beneficiaries without any discrimination. We tried our best to reach the most vulnerable and deprived people and stands besides their initiative with our limited resources.

To reduce the gap between the well to do people and resource poor, many issues like reduction of poverty, gender discrimination, child labor, polygamy, early marriage, school drop-out, ill health, malnutrition, reproductive health and hygiene management for the adolescents and women, maternal mortality, pre and post natal care, under weight birth of babies, domestic violence and violence against women, safe drinking water and sanitation, unemployment and under employment and many others need to be addressed to improve the livelihood of the people, peace and harmony in the society.

SMKK has persistently trailing forward to overcome those issues which are mentioned above. SMKK need cooperation and sharing of other development partners for consolidation of their hands. We acknowledged patronage and encouragements received all way long from a host of national and international friends and development partners and hoping their continual support in coming days as well.





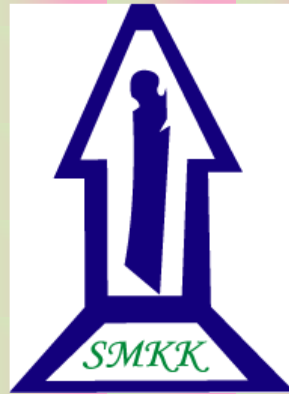
# SMKK Registration Certificate



European Commission  
PADOR  
Potential Applicants Database Online Registration  
EutopeAid ID: BD-2008-GGJ-2801701663

CCR under the U.S. Department of Health and  
Human Services, USA (Grants.gov online  
registration)  
DUNS: 731573452, NCAE: SQP33

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