

# ANNUAL REPORT-2007

বার্ষিক প্রতিবেদন-২০০৭



## SMKK

**SHEBA MANAB KALLYAN KENDRA**

সেবা মানব কল্যাণ কেন্দ্র (এসএমকেকে)

Dashani,  
Bagerhat Sadar,  
Bagerhat-9300,  
Bangladesh  
Phone: +88-0468-62692  
Fax: +88 0468 62915  
Cell: +88 01740-912416  
E-mail:  
smkk@khulna.bangla.net

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***Devastations of SIDR Cyclone in Mrelganj Upazila of Bagerhat district***

# Foreword

2007, the 11<sup>th</sup> year of SMKK's journey. Unfolded in 1996, SMKK has relentlessly been working hand in hand with the poverty-stricken people of southern area of Bangladesh for improving socio-economic status of the destitute, poor and marginal and disaster affected community. The organization has been trying to establish rights of the disadvantaged target people through education, building community-based organization, institutions, production and income generation activities, health and sanitation, agricultural technology transfer, business development services, building awareness on environment and providing necessary support for rehabilitation of SIDR affected helpless people.

During the year, Bangladesh experienced severe natural calamities, two floods and one devastating cyclone-SIDR, which blown in the middle of November 2007. Across the south region of the country, including SMKK working area was highly affected. The SIDR cyclone caused large-scale evacuations in the southern region in the storm history. An unimaginable number of homes have been destroyed, the rice crop is decimated, shrimp farming is obliterated, in some areas 80-100% being affected. Thousands of people are staying under the sky; people were found to be out of food; coastal areas were flushed with saline water, drinking water was scare.

The cyclone hit at a time when Aman rice, the predominant source of staple food in the country, was about to be harvested. People of the area have forgotten their identity. Those who had never gone for seeking help now became penniless and have no money for reinvestment in any activity.

Soon after the hits, SMKK began emergency rescue and relief operation with the financial assistance of Muslim Aid-UK, Islamic Relief and HOPE'87. Installed one water purification unit in the most affected area-Tofalbari of Shoronkhola upazila under Bagerhat district and distributed water with plastic cane. More than 70,000 packets of relief goods distributed among the victims, which includes, rice, pulses, potato, salt, spices, utensils and oil. During the period of Eid-ul-Azha, a total of 265 cows and 30 goats were sacrificed in Shoronkhola, Morelganj and Bagerhat district. All meats were distributed among the poorer, widow and old women victims of the cyclone. We are expressing our heartfelt gratitude to local Upazila Nirbahi Officers, Deputy Commissioner, Muslim Aid-UK, Islamic Relief, HOPE'87, NGO Federation-Bangladesh, Practical Actions, World Fish Centre and FAO in particular, for their financial assistance and cooperation regarding implementation of programs in the SIDR affected areas.

A quick assessment on damages of crops, livestock and fisheries were carried out for effective planning of rehabilitation and under taken massive program based on the priority. Now the most challenge is restoration of livelihoods of the affected households. Massive agricultural rehabilitation program needs to be initiated immediately to generate employment and increase food production, to minimize the effect on rising food prices and household level food insecurity.

As a development organization, SMKK have enough capabilities to implement the rehabilitation works but the resource is not enough to support such activities. We will appreciate any financial assistance from the national and internal donors who can extend their cooperation to help people restart their life, as they need.

For upholding the image of the organization, and to render best services to the target people, necessary attention was given for efficient implementation of the project. As a development effort, SMKK always gave preferences to include the women and children as beneficiaries. The efforts will continue and strengthening further in coming years. Micro-financed supported production and income generation activities are suspended due to SIDR crisis, normal activities

of projects have become impossible. For the reason, micro credit operation is hampered and need more time for restoration. All staff members had to take tremendous pressure during relief operation. The organization is pleased to recognize their sincere dedication for all staff members of SMKK.

We would like to express our sincere gratitude to Dr. Hossain Zillur Rahman, Executive Chairman of PPRC, Dhaka for his kind visit in our organization and valuable recommendations about SMKK, that have given us special inspiration in our efforts.

We appreciate and acknowledge the active cooperation and necessary guidance of the Upazila Nirbahi Officers and District Commissioners, for which our programmes have been implementing smoothly. Especially, for the relief and rehabilitation programmes carried out in cyclone affected area, administrative supports was highly appreciated and expecting a continuous support from the upazila and district authority.

We also feel proud that, the high officials of different national and international development organizations have paid their visit to our offices and field that has been encouraged our efforts.

SMKK is highly obliged I thankfully acknowledge the patronage and encouragements received so far from the Executive Committee and from the honorable members of the Advisory Board. Without their guidance we could not achieved these success and we may lose our confidence towards development activities.

SMKK is honored to have membership of the networks related to different activities and working with them as active partners. I must not forget the cooperation received from the local Government officials, local administration, fellow NGOs, CBOs working in the area.

By dint of our volunteers, staff members we have implemented some new project in recent past years specially this year. I would like to thank my colleagues as well the beneficiaries for their devotion in favor of the organization.

We are still far behind in our target, which is not possible without the help of funding assistance. SMKK is not a resourceful organization. As a non-profit organization, we do not have fund raising enterprise other than grant or credit from the concern agencies. We will appreciate those National and International Partners who will assist us with their resources to make successful of our programs.

We have started and committed to our determination. May Almighty Allah grant us courage and zeal for working for the people in deprivation and miseries.



**M. Manjur Kadir**  
**Executive Director**  
January 2007

# Executive Summary

**S**heba Manab Kallyan Kendra (SMKK) started its journey in 1996 and thriving its direction towards helping destitute people to reduce their suffering and establishment of rights in the society. With the vision of socio-economic upliftment and empowerment of illiterate, unemployed, disadvantaged families living in urban and rural areas, particularly those have no source of regular income. SMKK plans and implements its programmes to help through empowering to access on public and private resources.

The organization has already passed its life for a decade and tried to learn many aspects that have increased our capabilities. During the period, the organization has successfully implemented many development projects under the financial and technical assistance of national and internal donors. Some projects have been carried out with its own resources as pilot basis. The out come of these projects were found to be most effective, as commented by the monitoring and evaluation experts of the donors. Target beneficiaries were involved in the activities, from planning to implementation, thus ensured their active participation in phases of work. This strategy of implementations have resulted a wide scale of replication and sustainability. It could not be successful without the cooperation from our target beneficiaries, who are the major stakeholders of the organization.

During the year 2007, some projects were continued and extended its project duration, among which Agricultural Technology Transfer Project for poverty alleviation and Arsenic Mitigation are mentionable. These two projects has been implemented in 3 different location of 3 districts under the technical and financial support from Winrock International. With the participation of different actors of Maize business, 2 workshops were organized in two places; Tala and Mothbaria upazila. Linkages is expected to be established with the stakeholders for better growth of Maize business.

A total of 1200 beneficiaries under Sadar upazila of Bagerhat were trained on safe drinking water and sanitation and they are installing water sealed latrine. Also under the financial assistance of NGO Federation- Bangladesh, 1800 beneficiaries were trained on same courses in Morelganj upazila during the same period. In Fakirhat upazila of Bagerhat district, 1500 families were given awareness training on use of safe water in house hold and avoid arsenic contaminated water. BRAC supported education program has been continuing for the 3<sup>rd</sup> year and 300 school drop out children are enrolling in those centre.

To increase the agricultural production in the area, farmers should be encouraged and have technical knowledge. SMKK always given emphasis on production based income generation activities. Along with the crops, training were organized on carp-prawn polyculture and fresh water prawn culture. 600 farmers were participated in the training courses. SMKK assisted those beneficiaries through its micro-finance support.

It is mentionable that, the historic devastation caused by the SIDR cyclone, It has changed the whole lives of the south coastal region. Indescribable damages took place in every corners of the area. Thousands were found dead, destroyed dwelling houses, uprooted tens of thousands trees, major crops-aman were fully damaged, pet/domestic animals including draft animal killed, and washed away all belongings. Student had no books and school shed is no more for education. It halted the wheels of daily life for all irrespective of identity, whether he was rich or poor.

SMKK started its emergency relief operation immediately after the devastation and tried to reach the remote and unreachable areas where the devastation is higher than the main land. The organization distributed prepared food and canned water, rice, pulses, salt, cooking oil, potato, spices, and utensils for a period of one month to the most vulnerable families. Relief goods also included distribution of cloths, blankets and polythene sheets. Staff members of the organization was deployed with Muslim Aid-UK and Islamic Relief,

HOPE'87, BURO-Bangladesh and other organizations to assist them in emergency relief operation work. A total of 11,600 affected people were covered through relief programme.

During the period of Eid-ul-Azha, under the financial assistance of Muslim Aid-UK and Islamic Relief, 64 cows and 20 goats have been sacrificed during the Qurbani period and distributed meats among 4240 cyclone victims of Bagerhat Sadar, Morelganj and Shoronkhola upazila under Bagerhat district.

Subsistence became a question for the people of the cyclone-affected area. They need adequate support in all sectors to start their normal life. To address the issue of livelihood and rehabilitation, SMKK undertaken a massive rehabilitation programme under the financial assistance of HOPE'87 and NGO federation, Bangladesh started construction and reconstruction of dwelling houses in Shoronkhola upazila under Bagerhat district and is expected to be expanded immediately to Perojpur and Barguna district.

Networking and Child rights program was undertaken last year in Bagerhat district and expanded the program in Perojpur district in this year. Training and advocacy programs have been continued to create an impact in the program area. Parents, teachers, religious leaders and children of different age groups participated in training courses. Issues on child rights, especially rights of girls and women, impact of child labor, hazardous work and its long-term effect on individual, family and in the society, role of parents, teachers and religious leaders etc. were included in the training courses.

To support in construction of low-cost house for the poor, an amount of Taka 25.75 lakh was disbursed among 130 poor families of Nesarabad and Betagi upazila under the funding support of Bangladesh Bank.

Education programs on school dropout children were running its 3<sup>rd</sup> year and 300 new students were enrolled in 10 schools in Rampal upaila of Bagerhat district under the financial assistance of BRAC.

To increase employment and income opportunity, Taka 163.575 Lakh was disbursed so far during the reporting year. On average the rate of realization is 98.5%, which is remain same like previous year. The micro-credit program was suspended in the SIDR affected upazilas, for which the credit operation is hampered, and a large amount remains unrealized.

Through the staff members of the organization, target beneficiaries were encouraged to undertake different agro based and off-farm income generating activities. Technical and financial support were given for poultry rearing (broiler farming and semi scavenging), duck-farming, goat rearing, beef fattening, cow rearing, fish cultivation, maize cultivation, paddy cultivation, vegetable cultivation, homestead gardening, banana and papaya cultivation, shop keeping, small trades, paddy husking, dry fish marketing, puffed rice making etc. which contributed in improving of livelihood standard.

The partnership with CODEC is improved further and their credit assistance facilities increased during the year. Negotiations are going on with BRAC for more funding in micro-finance.

Beneficiaries were motivated and encouraged to accumulate savings out of their income to build their own capital that would support during any disaster or can be used for own purpose. Taka 517,390.00 is deposited in a savings account during the reporting year.

The organization is planning to increase its resources through different organization to carry out its programme in other area. SMKK believes in quality services and will maintain in coming days through our dedicated staff members.



***Packing Relief Material for Distribution***



The main objectives of SMKK are to improve skill based capacity development of its target beneficiaries of the underprivileged families in rural and urban areas through incessant motivation, training, education, organization building and action programs for their own benefits. SMKK is intended to provide necessary technical and financial support to the target beneficiaries to acquire adequate skills and knowledge leading to self-employment.

Among other objectives, are to foster qualitative and quantitative improvement in the living of the target beneficiaries of the poor communities. SMKK desires to ensure socio-economic development of the target groups along with their active and conscious participation in different development activities for their own development and to build a society free from exploitation, oppression and injustice, where every individual will be able to live in peace and harmony.

Bangladesh is always be very vulnerable to natural disasters and in extreme danger of expected climate changes that is affecting agriculture and fisheries production. Despite of many initiatives, disaster preparedness remains low. Devastation of recent cyclone proves the results in the south coastal area. As a development organization, SMKK tried its best to support these vulnerable cyclone affected people with its own resources. We need more work on the issues to save our lives and properties.

### **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 to create self financed, self employed and self empowered communities with increased capabilities by providing technical & financial supports enabling the target beneficiaries to involve themselves in various development programs like human development and skill development training, education, micro credit for income earning activities, gender awareness, nutrition, sanitation and environment etc.

### **Objectives of the Organization:**

#### **The long-term objectives of the organization include.**

- ❖ To build awareness of the people, on socio-economic structure and the role of individual and communities in establishment of right based society
- ❖ To encourage people for participation in community development activities implemented by SMKK to overcome the existing situation and improve livelihood.
- ❖ To mobilize community people for 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 implement pilot projects for employment for the target beneficiaries.



*Devastation of SIDR-Cyclone*

## Strategies:

Implicit in the program's 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 create awareness on disaster preparedness, support and rehabilitate disaster affected people.
- ❖ 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.

## Target People of SMKK:

- ❖ Destitute and disadvantaged, landless, poor and marginal families
- ❖ Widows, divorced, abandoned women
- ❖ Disabled children, adolescents and youths
- ❖ Families affected by natural disasters
- ❖ Families, who have no regular source of income.

## Financial Strategy:

Funds are generally collected from the following sources to meet the cost of its activities:

- ❖ **Financial assistance from donor:** The major finance for executing the activities of the organization is arranged from the national and international donor agencies.
- ❖ **Member's savings:** Members savings are utilized as one of important source to finance as revolving micro credit fund for the respective group. Member's savings are refundable to the respective member and a portion of income distributed among the members.
- ❖ **Loan from other organization/Bank:** SMKK receives loan from the banks and other organizations for its micro finance program.

## Governance of the Organization:

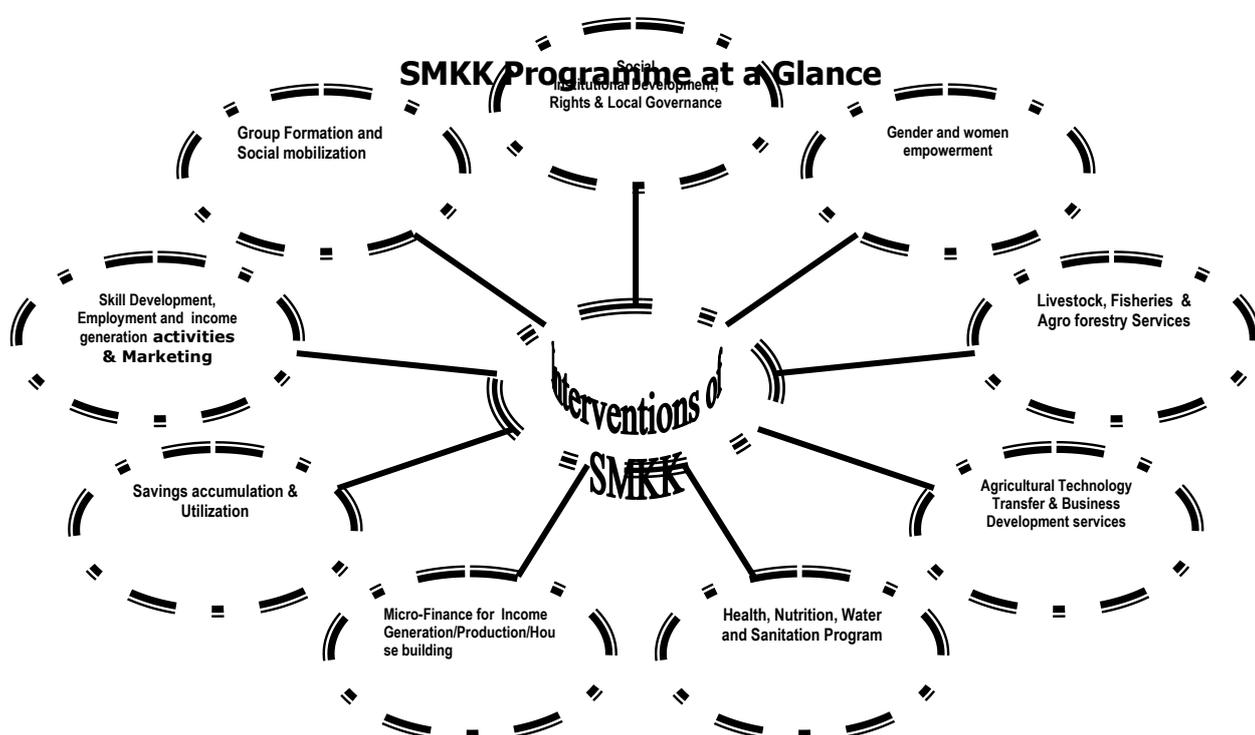
SMKK gives high priority on good governance, accountability and transparency and operating according to the approved constitution of the organization. The organization has its General Body, which is the supreme policy maker and guardian of the organization. The General Body meets once in a year in the form of Annual General Meeting (AGM). Review overall progress and performance of the organization, discuss and take decisions on the issues bestowed on it by the memorandum of SMKK. In the AGM, all project activities are reviews and approves its physical and financial performances, audit reports of the previous year, budget and work plan for the next year. The general body in the AGM elects members of the Executive Body for four year term.

The Executive body consisting of seven members meets in every two months interval on regular basis and takes decisions as per constitutional requirement to help management of the organization. The Executive Body may call emergency meeting at any time as per need of the organization. The Executive Director who is the Chief Executive Officer of the organization is responsible for design, planning, manage, administer, implement, monitor and coordination of the organization and authorized to raise funds for the organization.

## Financial Management of the Organization:

SMKK has a well-defined operation manual including financial operation. Its EC members approve financial guideline. The financial guideline has well defined rules and procedure of fund management and accounting methods. SMKK follows manual accounts keeping which is written as double entry system. It has one main Bank Account in name of the organization and has separate project wise bank account.

Project wise separate general ledger and subsidiary ledger book is maintained for each project. End of each month, all accounts related reports are prepared and reconciled as per rules. The organization has separate unit of audit, they are usually completed audit twice a year for all accounts maintained in the head office and field offices. Yearly I audit is carried out by a reputed CA firm appointed by the EC of the NGO. SMKK has its full team of accounts headed by one program coordinator (Admin & Fin), who is competent and dedicated staff member of the organization.



## Working Areas and Target Beneficiaries:

| Name of the Division | Name of the District | Name of the Upazila/Thana                                  | Target beneficiaries |
|----------------------|----------------------|--|----------------------|
| Barisal              | Barisal              | Kotowali, & Mehendiganji                                   | 1550                 |
|                      | Barguna              | Barguna Sadar & Betagi                                     | 6015                 |
|                      | Patukhali            | Patuakhali Sadar, Golachipa & Mirzagonj                    | 2260                 |
|                      | Bhola                | Charfasson & Daulatkhna                                    | 1130                 |
|                      | Pirojpur             | Pirojpur Sadar, Nesarabad, Bhandaria & Mothbaria           | 10570                |
| Khulna               | Bagerhat             | Bagerhat Sadar, Mollarhat , Fakirhat, Saronkhola, & Rampal | 9800                 |
|                      | Khulna               | Dacobe, Batiaghata & Phultala                              | 3865                 |
|                      | Satkhira             | Tala   | 1696                 |
| Dhaka                | Gopalganj            | Kotalipara & Tongipara                                     | 1846                 |
|                      | Gazipur              | Kapashia   | 1450                 |
| Rajshahi             | Rangpur              | Badargonj  | 1560                 |
|                      | Gaibandha            | Gobindagonj & Sadullahpur                                  | 2850                 |
|                      | Bogra                | Dhunat   | 1430                 |



SMKK targets this section.

## On-going Programmes of SMKK:

Since its inception, it works with the disadvantaged section of the community with particular focus to address the rights of children and women for bringing a positive change in their livelihood through implementation of various development projects - functional education, awareness development, health & nutrition, water and sanitation, income and employment generation through different production, trade and service-based enterprise development.

Following are the on-going programmes implementing under its different projects at the field level:

| <b>Human Development and Community Services Program</b>  | <b>Income and Employment Generation Program and Livelihood Improvement Program</b>  |
|--|---|
| <ul style="list-style-type: none"> <li>○ Group Formation &amp; Mobilization</li> <li>○ Skill Development Training on different non Traditional IGAs</li> <li>○ Non-Formal Adult &amp; Child Education</li> <li>○ Social Mobilization &amp; Advocacy</li> <li>○ Primary Health Care &amp; Nutrition Programme</li> <li>○ Awareness raising Training on Basic Human Rights, Women &amp; Child Rights</li> <li>○ Water &amp; sanitation</li> <li>○ Rehabilitation for disabled</li> <li>○ Networking and Advocacy for Child Rights</li> <li>○ Awareness Raising on HIV/AIDs &amp; STDs</li> <li>○ Training for Safe Delivery &amp; Infant Care</li> </ul> | <ul style="list-style-type: none"> <li>○ Savings Accumulation, utilization &amp; Micro Credit Programme</li> <li>○ Business Development Services</li> <li>○ Agricultural Technology Transfer through Training and Demonstrations</li> <li>○ Home Gardening and Nursery Raising</li> <li>○ Promotion of Poultry Farming (Broiler and Semi-scavenging)</li> <li>○ Black Bengal Goat Rearing</li> <li>○ Tree Plantation &amp; Nursery</li> <li>○ Low cost Housing for poor</li> <li>○ Integrated Community Based Arsenic Mitigation Program(ICBAMP)</li> <li>○ Disaster Preparedness, Relief and Rehabilitation Program</li> <li>○ Emergency Relief Program for SIDR Victims and Rehabilitation Program</li> </ul> |

### List of Projects implemented by SMKK under the Technical and Financial Assistance of National and International Donors

| Sl. No. | Name of Project  | Location & Duration        | Beneficiaries | Name of Donor                           |
|---------|--|----------------------------|---------------|---|
| 1.      | Women Development Programme (Sewing Training for IGAS) | Barguna (Betagi) 1997-2000 | 560           | Department of Women Affairs, under MWCA |

|     |  |   |        |   |
|-----|--|---|--------|---|
| 2.  | Routine Maintenance Program (Embankment Maintenance)           | Barishal, Gopalganj, Patuakhali, Barguna & Jhalakathi 1997-2002         | 10,500 | World Food Programme (WFP) & Bangladesh Water Dev. Board (BWDB) |
| 3.  | Women Development Program (IGA Training)                       | Barguna (Betagi) 1998-2021  | 360    | International Resource Development Management Inc. (IRDM) USA   |
| 4.  | Micro Credit Program   | Pirojpur, Bagerhat, Barguna district 1998- 2022                         | 10,000 | SMKK Own Fund   |
| 5.  | Pre-primary Education  | Barguna (Betagi) & Pirojpur (Nesarabad) 1998-2020                       | 10,500 | SMKK Own Fund   |
| 6.  | Lean Season Training Program                                   | Barisal, Gopalganj, Patuakhali, Barguna & Jhalakathi district 1998-2001 | 1,120  | World Food Programme (WFP) & Bangladesh Water Dev. Board (BWDB) |
| 7.  | Early Implementation Project-EIP (Embankment Maintenance Work) | Barguna (Bamna) 1998-1999   | 700    | Royal Netherlands Embassy & BWDB                                |
| 8.  | Poultry Farming Programme                                      | Pirojpur (Nesarabad) 1999-2005  | 450    | SMKK Own Fund   |
| 9.  | Tree Plantation & Nursery Programme                            | Patuakhali (Rangabali) 2000-2002  | 720    | Department. of Forestry, & ADB                                  |
| 10. | Sunderban Bio-diversity Conservation Project (SBCP)            | Pirojpur (Nesarabad) & Bagerhat (Sharakhola) 2000-2004                  | 5,810  | LGED, World Bank & SDC  |
| 11. | Cages Program (fish culture)                                   | Pirojpur (Nesarabad) 2000-2003  | 300    | CARE- Bangladesh  |
| 12. | Integrated Fish & Vegetables Farming (IFVF) Project            | Pirojpur (Nesarabad) 2001-2002  | 300    | Depart of Agriculture Extension & ASIRP- DFID                   |
| 13. | Development of Sustainable Aquaculture. Project (DSAP)         | Barguna (Betagi) 2001-2004  | 475    | World Fish Center (WFC) & USAID                                 |
| 14. | National Minor Irrigation Development Project (NMIDP)          | Pirojpur (Nesarabad) 2001-2002  | 7,750  | Department of Agriculture Extension (DAE)                       |
| 15. | Free Friday Clinic Program                                     | Barguna (Betagi) & Pirojpur (Nesarabad) 2002-2016                       | 5,200  | SMKK own fund   |

|     |   |   |                |  |
|-----|---|---|----------------|--|
| 16. | Child Education Program   | Barisal City Corporation<br>2003-2004               | 120            | Department of Social Welfare                           |
| 17. | Tree Plantation & Nursery   | Pirojpur (Nesarabad)<br>2003-2004                   | 807            | Department of Agriculture Extension (DAE) & IDB        |
| 18. | Post-Literacy & Continuing Education for Human Development Project (PLCEHD-1)                           | Khulna (Phultala)<br>2003-2004                      | 3,000          | Ministry of Primary & Mass Education, World Bank & SDC |
| 19. | BPJ B- Smallholder Support Project (SHSP)   | Barguna (Betagi)<br>2003-2005                       | 6,400          | Department of Agriculture Extension (DAE) & IDB        |
| 20. | GMSP-Integrated Area Development Program (IADP)   | Pirojpur (Nesarabad)<br>2003-2007                   | 7,500          | Department of Agriculture Extension (DAE) & IDB        |
| 21. | Low-cost Housing for poor Families Programme  | Pirojpur & Barguna district<br>2003-2017            | (1,000)<br>200 | Bangladesh Bank (GrihayanTahabil)                      |
| 22. | Right based development approach & Social Movement Programme  | Bagerhat, Pirojpur & Barguna district<br>2004-2007  | 2500           | International Voluntary Services-Bangladesh (IVS), USA |
| 23. | Maize Cultivation Program Under Bangladesh Rural Environment Agriculture Development (BREAD-II) Project | Satkhira (Tala) & Pirojpur (Mothbaria)<br>2004-2006 | 1,260          | Winrock International, USA & USAID                     |
| 24. | Reproductive Health Programme   | Bagerhat (Sharankhola)<br>2005-2008                 | 4,500          | Dept. of Family Planning                               |
| 25. | BRAC-Education Support Program (ESP)  | Bagerhat (Rampal)<br>2006-2012                      | 750            | Bangladesh Rural Advisement committee                  |
| 26. | NGO & Civil Society Networking Project (NCSNP)  | Bagerhat (Sadar Upazila)<br>2006-2012               | 5,000          | DANIDA & NGO Forum-DWSS                                |
| 27. | Micro-credit Program  | Pirojpur (Nesarabad)<br>2006- 2019                  | 6,099          | STROMME Foundation                                     |
| 28. | Poverty Alleviation in Southern Districts through Agro-Technology                                       | Satkhira (Tala) & Pirojpur (Kawkhali)<br>2006-2008  | 855            | Winrock International, USA-JBIC/BARC (ATTP)            |
| 29. | Networking & Advocacy for Child Rights in Bangladesh  | Bagerhat Sadar<br>2006-2009                         | 2,500          | Bangladesh Sishu Odhikar Forum (BSAF) & DANIDA         |
| 30. | Integrated Community Based Arsenic Mitigation Program-ICBAMP  | Bagerhat (Fakirhat)<br>2007-2010                    | 4,500          | European Commission (EC), MISEREOR& NGO Forum,         |
| 31. | Water & Sanitation Program  | Bagerhat (Sharankhola)<br>2007-2009                 | 3,000          | Bangladesh NGO Foundation (BNF)                        |

|     |  |   |        |                           |
|-----|--|---|--------|---------------------------|
| 32. | Emergency Relief work and Rehabilitation for SIDR Victims                              | Bagerhat (Sharankhola) 2007-2008                            | 10,500 | Muslim Aid-UK             |
| 33. | Emergency Relief work and Rehabilitation for SIDR Victims                              | Bagerhat (Sharankhola) Morelgonj & Kachua Upazila 2007-2008 | 6,300  | Islamic Relief-World wide |
| 34. | Emergency Relief Distribution for SIDR Victims for poor families                       | Bagerhat (Shoronkhola) & Pirojpur (Nesarabad) 2007-2008     | 250    | HOPE'87, Austria          |
| 35. | Rehabilitation of Construction House in the SIDR affected area                         | Bagerhat (Shoronkhola) & Pirojpur (Nesarabad) 2007-2008     | 535    | HOPE'87, Austria          |
| 36. | Rehabilitation of Sanitary Latrine & Tube well Installation in the SIDR affected area. | Bagerhat (Sharankhola) 2007-2008                            | 475    | HOPE'87, Austria          |

### Cooperation and Networking with other Agencies:

SMKK has been implementing its different programmes keeping a strong and cordial cooperation with many national and international Agencies and Forum; Among others, SMKK has built strong network with the following organization/bodies

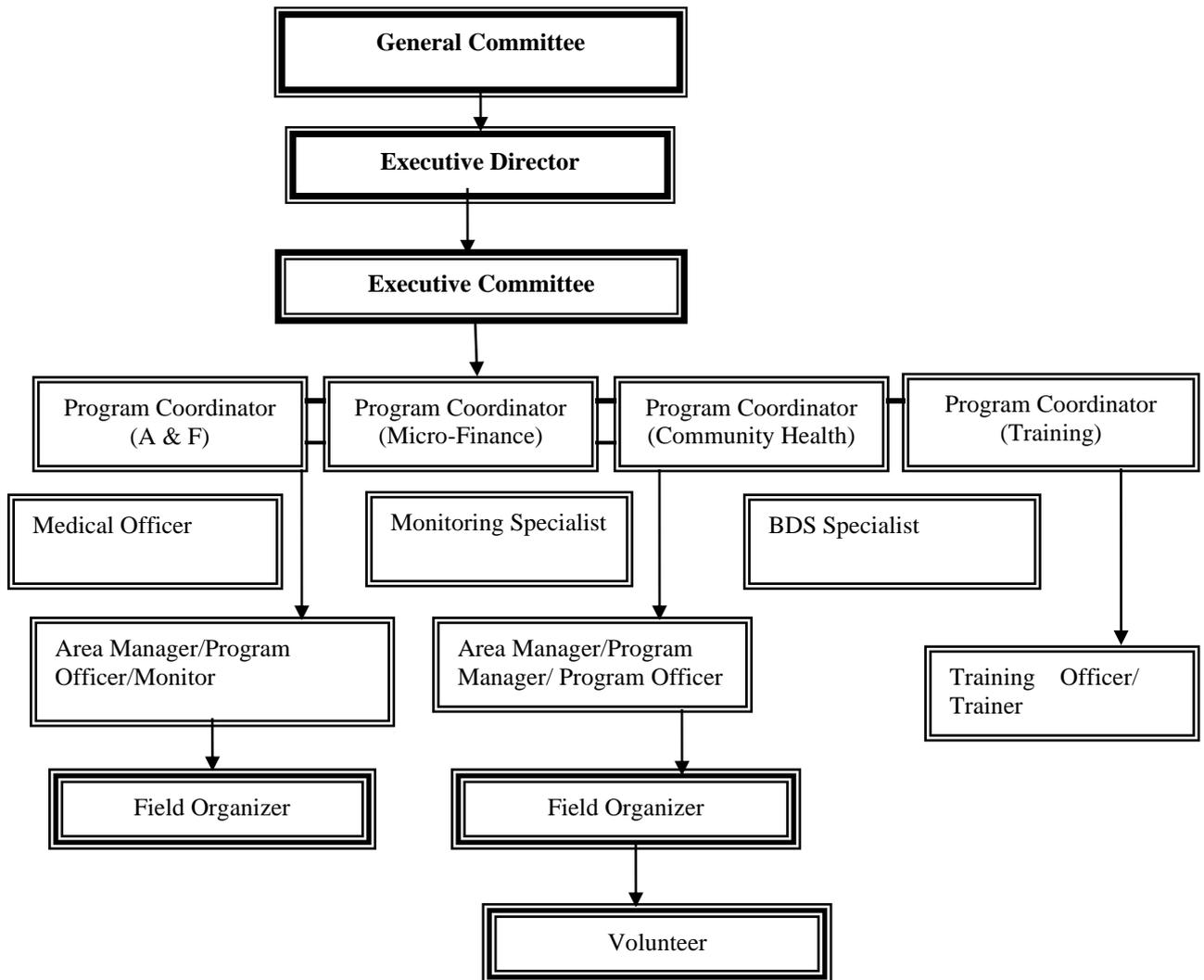
| No  | Name of Organization  |
|-----|---|
| 01  | Micro-finance Research and Reference Unit (MRRU), Bangladesh Bank |
| 02  | Credit Development Forum-CDF                                      |
| 03  | Micro credit summit campaign. USA                                 |
| 04  | The Federation of NGOS in Bangladesh (FNB)                        |
| 05  | Bangladesh Shisu Adhikar Forum (BSAF)                             |
| 06  | Muslim Aid Bangladesh-U.K   |
| 07. | Community Development Centre (CODEC)                              |
| 08. | International Voluntary Services-Bangladesh (IVS),                |

### Human Resources of SMKK:

The organization has a good number of experiences and dedicated staff with different capacities guided by its own service policy.

| Sl. No. | Categories of Employees | Male       | Female    | Total      |
|---------|-------------------------|------------|-----------|------------|
| 01      | Regular/Permanent       | 27         | 14        | 41         |
| 02      | Project Staffs          | 86         | 33        | 119        |
| 03      | Part-time Staffs        | 7          | 2         | 9          |
| 04      | Volunteer               | 23         | 16        | 39         |
| 05      | Consultant              | 2          | -         | 2          |
|         | <b>Total</b>            | <b>145</b> | <b>65</b> | <b>210</b> |

## Organisational Structure of SMKK



## Human Development and Community Services Program

In order to create knowledge-based society and to develop awareness on socio-economic issues, several programme were implemented during the year. With a view to raising literacy rate among the beneficiaries, informal education was imparted through group meeting. 60 tutor were given 5 days training on non-formal education management and they played a significant role in educating their fellow members.

Due to lack of knowledge, information and clear concept of the rural disadvantaged people, they could not identify the issues that are hindering their development process. They need to adequate support to overcome the vicious cycle of poverty. Institutional development and managerial capacities of the community-based organization is essential to solve these crises. Considering the existing context, awareness training and community mobilization efforts were undertaken for the target people. The organization also imparted training on environmental issues, which is necessary to ensure their safe life for now and in the future. Mobilized them to take active part in saving environment and refrain from creating problem on the environment.

300 school drop-out children were given class room training through 10 schools at Rampal upazila under Bagerhat district. During the weekly group meeting issue based open discussions were arranged to share the experience and learnt from the discussion. SMKK staff members have played his role as a facilitator.

### The Objectives of the Training Programs:



SMKK working for their Future.

- ❑ to raise skills and capabilities of target beneficiaries especially for women, to enhance the courage of the participants to face the challenges,
- ❑ to improve the leadership quality for implementing different development programs.
- ❑ to build the entrepreneurship attitude for self employment
- ❑ to improve health and nutrition status of poor and disadvantages families
- ❑ SMKK also organized following training courses during the year, 2007

### Training Courses Organized During the Year 2007:

| Sl. No | Name of training courses                    | Duration | Target beneficiaries |        |       |
|--------|---|----------|----------------------|--------|-------|
|        |   |          | Male                 | Female | Total |
| 01     | Group management and Leadership Development | 3 days   | 150                  | 225    | 375   |
| 02     | Technology Transfer on Agriculture          | 1 day    | 290                  | 680    | 970   |
| 03     | Business Development                        | 1 day    | 60                   | -      | 60    |
| 04.    | Refresher on T.B.A                          | 10 days  | -                    | 35     | 35    |
| 05     | Health and family Planning                  | 3 days   | 615                  | 1585   | 2200  |

|     |  |          |      |      |      |
|-----|--|----------|------|------|------|
| 06  | Nutrition                              | 1 day    | 75   | 810  | 885  |
| 07  | Water, Sanitation & Hygiene            | 2 days   | 1060 | 1650 | 2710 |
| 08  | Homestead Gardening                    | 1 day    | 330  | 975  | 1305 |
| 09. | Sewing                                 | 3 months | 0    | 60   | 60   |
| 10  | Year Round Vegetable cultivation       | 2 days   | 90   | 30   | 120  |
| 11  | Homestead Agro-forestry                | 1 day    | 30   | 90   | 120  |
| 12  | Awareness Raising                      | 1 days   | 375  | 1150 | 1525 |
| 13  | Human Rights                           | 1 day    | 150  | 775  | 925  |
| 14  | Family law and Women Issues            | 1 day    | 105  | 275  | 380  |
| 15  | Education for School Drop-out Children | 6 months | 110  | 190  | 300  |
| 16  | IGA Management                         | 1 day    | 450  | 150  | 600  |

### **Community Mobilization on Health Care, Nutrition, Water and Sanitation:**

SMKK emphasizes the need of MCH & FP services program for reducing child & mother mortality rate and population growth. In rural areas majority of delivery cases are conducted by the traditional birth attendant (TBA), (They are usually called Daima) and all of them are female, They have no authentic training for conducting delivery of the pregnant mothers. This practices, causing serious problem to the new born babies and the mothers. Due to mishandling and poor care, the rate of child and mother mortality has been increasing.

SMKK has been providing training for TBAs for raising their skills in handling efficiently, as they require this most. They are also trained to refer critical cases to Govt. Upazila Health Complex or to district hospitals. SMKK has been trying to build a cadre of Health Service Workers (H.S.W) to implement its health services activities. SMKK has so far trained 150 TBAs with all modern concepts necessary to functioning MCH program during 2003. It will soon seek cooperation from government agency, donor agency and other NGOs to build a cadre of H.S.W for sustainable health services development in rural areas specially in the neglected poor communities where SMKK works. SMKK spent Tk. 85,750 during 2005 and Tk. 115,000 during the year 2006. The amount have been substantially increased in 2007 and spent an amount of Tk 245,750 to render it services in other area.

SMKK undertaken health and nutrition program in the working area with its own fund to address the issue. 18 project upazilas were brought under the activities with a view to expand the area if adequate fund is available. SMKK agriculture team has taken a massive program on to impart training on the home based agro-income generation activities. Besides, With the help of Upazila Health and Family Planning Officers, training program were carried out in 7 upazilas under Bagerhat and Pirojpur district.

During the year 2006 and 2007, a total of 6820 beneficiaries were (female- 5020) trained on primary health care, sanitation, nutrition and home gardening. Medical officers of the respective upazilas were the resource person along with organization's own staff members The programme were carried out in Bagehat Sadar, Pirojpur Sadar, Nesarabad, Tala, Mathbaria, Soronkhola, Rampal, Bagehat Sadar, Pirojpur Sadar, Nesarabad, Tala, Mathbaria, Soronkhola, Rampal,Upazilas

Another project is currently implementing in Fakerthat upazila under financial assistance of NGO Forum, European Commission (EC) & MISEREOR. The activities includes; survey of existing hand tube well to identify arsenic presence within the project area and listed the tube well those are contaminated with arsenic. Organize workshop and seminars aiming to create awareness. Installation of arsenic free tube well with cost sharing basis of the community.

In Morelganj upazila of Bagehat district, a total of 1800 target beneficiaries were trained in awareness raising on sanitation and environment. The project is financed by NGO Foundation, Bangladesh.

As a part of its social development programme, SMKK engaged his staff members on to deliver the awareness messages on health, nutrition and sanitation in weekly meeting and to provide necessary services to respond on government program for women to meet, and enable them to act for the benefit of themselves and their families. Special focus was given on the education of adolescent girls to reduce the incidence of child marriages and promote spacing between children; making efforts to bring about social transformation through participation of the community so that the responsibility for nutrition management is transferred from the government to civil society.

### **Networking and Advocacy for Child Rights:**

Early involvement of children in work leads to serious health and developmental consequences. Working children suffer significant growth deficits as compared with school children. They grow up shorter and lighter, and their body size continues to be smaller even in adulthood. Many of them work under conditions that leave them alarmingly vulnerable to chemical and biological hazards. Poor working conditions make them more susceptible than their adult colleagues to infectious diseases, injuries and other workplace-related ailments. Many even experience amputations or loss of body parts. Moreover, children in certain occupations experience particular types of abuse. Child domestic workers are often found to be victims of verbal and sexual abuse, beating or punishment by starvation. Children, engaged in scavenging, rag-picking or marginal economic activities in the streets, are exposed to drugs, violence, and criminal activities, physical and sexual abuse in many parts of the country.

Poverty is the single most important factor responsible for the prevalence of child labour in the country, especially in the southern region. Poor households badly need the money that their children earn. They commonly contribute around 20-25 percent of family income. Since poor households spend the bulk of their income on food, the earnings of working children are critical to their survival. Children have the right to a caring, protective environment and to nutritious food and basic health care to protect them from illness and promote growth and development.

Bearing in mind about the existing situation, massive awareness programmes have been carried out during the year to address the issue and sensitizing the parents for taking proper care of their children, especially for their daughters. Issues related to the rights of the children; rights of education, refrain from engagement of their children for hazardous work, family level abuse, harsh punishment, early marriage, discrimination between male and female child etc. were discussed and motivational activities were carried out through formal and informal messages dissemination process. Several workshop and village level meeting were organized, participated by the local elites, religious leaders, teachers and parents. Highlighting the trend of the social issues, elaborate discussion was held to mobilize the common people and convinced them to come forward to establish the rights of children. Motivating the parents to undertake business and other income generation activities and financial support are being given as capital to those families.

SMKK is an active member of Bangladesh Shishu adhikar Forum and playing its role in different occasions. It is maintaining a partnership relation with other organization working in the sector.

### **Awareness Raising on HIV/AIDS & STDs**

To address the issues of HIV/AIDS and sexually transmitted diseases, that are becoming a serious threat for the society, awareness campaign and group level discussion meeting were organized. Messages were given to the common people about the consequences, transformation of diseases, social responsibilities and role of individual were detailed in those sessions. Participants are found to be positive and expecting that a better impact will be created through the programme

## **Income and Employment Generation and Livelihood Improvement Program**

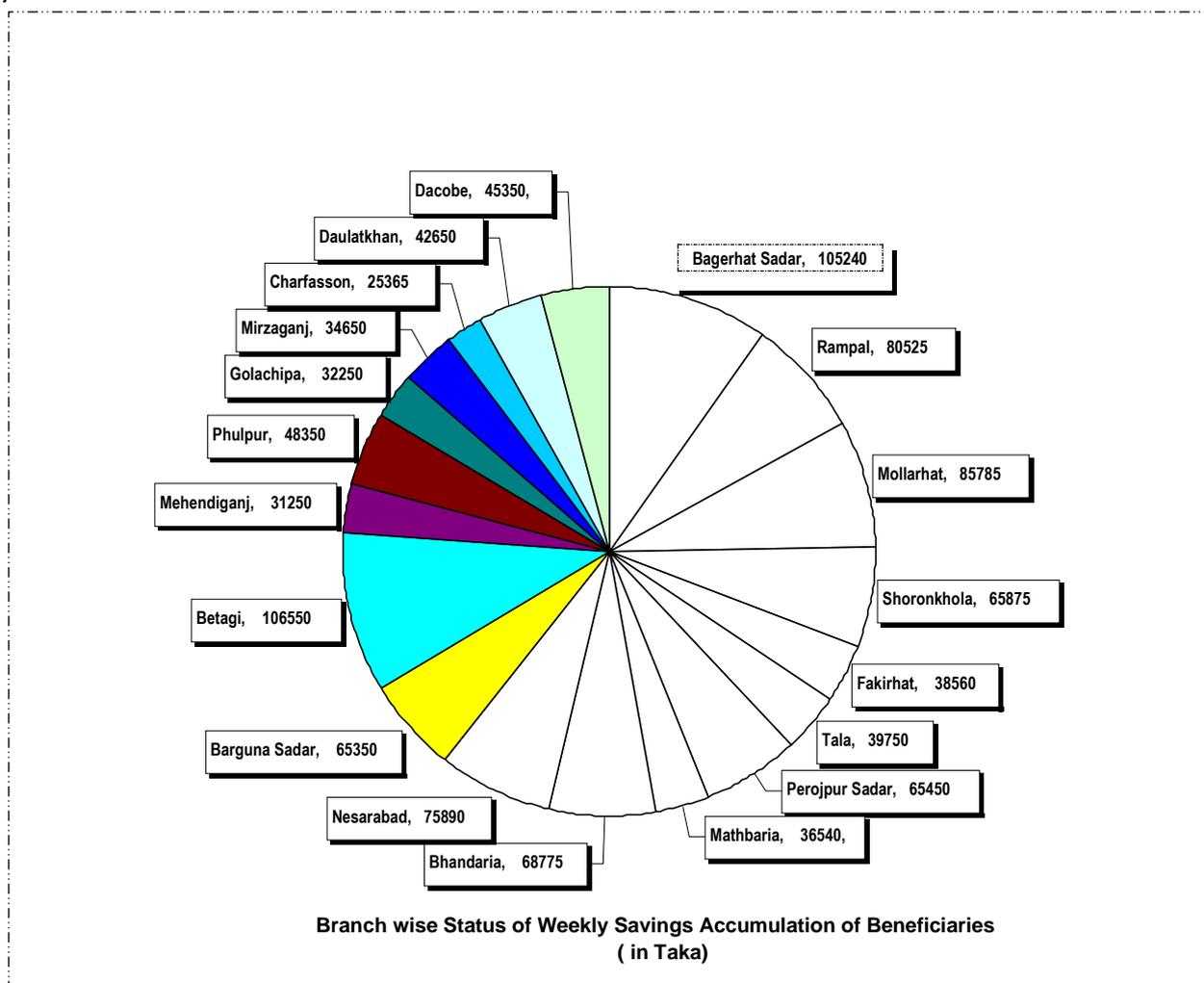
### **Savings Accumulation, utilization & Micro Credit Programme:**

Poor people often borrowing money from the money lenders of the village, either for consumption of as capital support for his business. Now, most of them are borrowing money from the NGOs and largely depends on the micro-finance institutions. To reduce the dependency on others money, SMKK always encouraged its beneficiaries to generate fund through accumulation of savings which is possible for all poor people. Through the training and motivation, members were convinced and saved a portion from their daily consumption. It is expecting that, within 3 to 5 years, a member will able to accumulate an amount of money which is sufficient to contribute his business capital. Also they can use the amount during any crisis.

During the year 2007, a total of Taka 335,390.00 is deposited in savings account and Taka 48,530.00 also refunded to the respective members who left or withdraw their savings. The groups in their income generation activities on different trades have so far utilized an amount of Taka 270, 775.00. Savings amount deposited by the members are recorded properly in their passbook and statement of accounts are made available for all members.



The chart shows the upazila wise status of savings accumulated by the members during the year 2007.



### Micro-Credit Operation to support Livelihood

SMKK operated micro-credit to supports its target beneficiaries for undertaking IGA (Income Generating Activities) on production, service and trading sector. Out of total Taka 13, 81,894.00 disbursed during the reporting period, 58% amount were disbursed in the production sector, 23% in Trading and 19% in Service sector. Cultivation of different crops, livestock ( Poultry rearing, cow rearing, beef fattening), nursery raising, Beetle leaf cultivation, fish culture, prawn culture and home based agro-processing were given preference in selection as IGAs.

Poor families need new sources of income to move out of poverty. Women in rural areas do not have much opportunity to involve themselves in income earning activities, as they remain busy with their household works and taking care of their babies. Also lack of knowledge of business operation and capital is a major obstacle for them. SMKK tried to empowered them through training and capital support as micro-credit, that have given them opportunity to contribute an additional income and in some cases, as a major source of income.

Along with disbursement of credit, transfer of technology, extension support, regular monitoring on the performance and marketing linkages were ensured to the concern beneficiaries. Flexible repayment schedule were introduced based on the type of enterprise that has been reduced the pressure of loan repayment by the beneficiaries.

The target beneficiaries were encouraged to select suitable income generation activities, bearing in the mind that, he has the skills and has good marketing opportunity for the product.

Preferences were given during selection of potential entrepreneur for credit disbursement to those Women beneficiaries, who have no male earning members in the family and have physical ability to operation IGAs at her own. They were encouraged to undertake IGAs like; poultry rearing (broiler farming and semi scavenging), duck-farming, goat rearing, vegetable cultivation, banana and papaya cultivation, shop keeping, paddy husking, dry fish marketing, puffed rice making etc.

SMKK has taken initiatives to increase its revolving loan fund through a soft loan was received from CODEC. In an another arrangement, BRAC is expecting to be approve a credit for micro-finance operation.

Necessary training on skill development and management of income generation activities were organized prior to disburse credit among the new members. Close monitoring is being carried out to learn on credit operation, performance of enterprises efficient utilization of credit amount. Trend of deviation and misuse of loan fund is reduced as field visits of SMKK staff members is strengthen further.

**Business Development Services:** It has been witnessed that, the results of the projects could not retain for long time as many factors are not addressed during the implementation of the project. To ensure the business as commercially viable, different actors ( input seller: seed , fertilizer, pesticides and other materials, Service Providers: Power tiller operator, irrigation unit operator, transport providers, local Agriculture Extension officials and market Actors: Bulk buyer, retailers, aratders and others) of the vegetable and maize production were invited in two upazila. In the day long workshop, different problems/constraints and opportunities were discussed and all participants have expressed their experience in the sector. They have given their individual commitment for future growth of the secotor.

**Agricultural Technology Transfer through Training and Demonstrations:** Under the funding assistance of Winrock International, a project titled Poverty Alleviation in Southern Districts through Agricultural Technology Transfer was started in July, 2006 and the project is continued up to December, 2007. Main objectives of the project are; disseminate profitable agricultural technologies that were been recommended by National Agriculture Research System (NARS). Three agricultural technologies have been implemented in 3 upazilas of Perojpur, Satkhira and Barguna district. The technologies are: Year Round Vegetable cultivation, BRI-Dhan 28, 29 and 45 Cultivation and Homestead Agro-forestry. Ass per performance report, farmers have earned Taka 10000 to 14000 per bigha from vegetable cultivation, Taka 4500 to 5200 per bigha from BRI-Dhan and Tk. 4000 to 4600 from agro-forestry project. The technologies were transferred through training and demonstration and micro-finance support is given for replication of the technologies to the interested farmers.

**Home Gardening and Nursery Raising:** Aiming to empower the women, homestead gardening and nursery raising activities were initiated in 6 upazilas of Bagerhat and Perojpur district. Necessary skills were imparted through training and micro-credit support were given to purchase inputs. Extension and marketing support also provided to all beneficiaries. The activities have found to most effective for women, income and nutritional support of these beneficiaries have remarkably increased. Increased consumption of fruits and vegetables, particularly by young children and women of reproductive age. Created awareness about nutrition and the potential of homestead or nutrition gardens to meet individuals and household requirements for particular nutritions and Increased rural women's participations in agricultural activities

**Livestock Sector for Livelihood:** Domestic livestock (poultry, cow and goats) are one of the important sectors through which, poor families can earn much income than other activities. It is one of the best activities that require little place for rearing and only women can be employed for the purpose. SMKK encouraged and arranged all necessary measures for its women beneficiaries to choose livestock as a prime source of income. Extension and micro-finance and linkages with local DLS offices were ensured to the beneficiaries. Backyard poultry and Goat rearing is an integral part of many farming systems in Bangladesh. The goat is probably the only animal, which in Bangladesh is managed for multiple ends uses: meat, hides, milk and manure. It provides one of the main sources of income for the farmers.

The organization, SMKK always intended to improve the livelihood standard of the destitute people rather than operation of micro-finance. With a view to support the farmer, skill training and extension support were given to the farmers. More than 2700 farmers were involved in the livestock sector and contributed their families with additional income earned by female members of the families.

**Services to Fisheries Sector:** Harvesting of fishes from the river and sea is the main earning source of the people of south coastal region. In some cases, all male persons sailed to the sea for catching of fish. Also, large numbers of farmers are engaged in fish culture including fresh water Golda prawn culture in ponds and gher. Contribution of Bagerhat district is prominent in the sector. SMKK organized 20 batches of training on fish culture, participated by 600 farmers. An amount of Taka 1,500,000 has so far been disbursed in the sector until December, this year. The programme will be strengthened further as many farmers are requesting support from the organization.

#### **Low-Cost Housing Construction Support:**

Poor people have dreamt for a shelter of their own. Under the financial assistance of Bangladesh Bank, credit support is being given to the poor people of Nesarabad of Pirojpur district and Betagi upazila of Barguna district. A total of Taka 47.75 Lt was disbursed so far among 300 poor which is scheduled for repayment within next 10 years @ 5% interest.

#### **Support to Disable Children**

Disability is not a sin rather disabled should be cared and create opportunity to bring them into a force equal to normal human. SMKK has been working to provide supports such as treatment and rehabilitation services to the affected and disabled of its target areas. The Program has received hectic acceptance in the target areas where SMKK is active. The demand of such services is too high and requires urgent addressing. Because 10% of the total population are disabled as per reports of the World Health Organization, GOB (Government of Bangladesh) also has taken many development programs for the disabled who have long been left neglected. SMKK wants to continue to provide the existing services for the betterment of the disabled people especially of the poor communities of its target areas. SMKK spent from its own fund during the year and wishes to expand this program. During 2005, the organization has spent Tk. 42,940/- within its 2 project areas.

#### **Disaster Preparedness Program:**

Almost every year, Bangladesh faced a multifarious problem during flood. The country is environmentally vulnerable and the deterioration of environment caused untimely flood, draughts and cyclone. As a part of the programme, SMKK worked closely with the people living in the coastal area. Organized awareness raising, networking, training and community based social mobilization were done. To improve the environment, Road side tree plantation, homestead plantations, agro-forestry activities were carried out. People were motivated to take preparation well ahead to save their lives and property.

### **Emergency Relief and Rescue Operation during SIDR:**

During the disaster caused by cyclone SIDR, which is indescribable and destroyed the total south coastal zone within a short time. People of the area could not think even, how much devastation has taken place. Lives, properties, crops, animals, trees everything are witnessed its destruction.

SMKK rushed to the most affected area, Southkhali union, Tofalbari and adjacent areas of Shoronkhola upazila under Bagerhat district immediately after the cyclone. Emergency relief operation was started with its own resources. All staff members working in other upazila, deployed to rescue the wounded, burying dead bodies, rebuilding shelters, distribute old cloths and dry food with water, removed uprooted trees from the road.

The organization has given all cooperation to Muslim Aid-UK and Islamic Relief, World wide for massive relief operation. Installed one water purification unit at the most remote area, Tofalbari of Shorokhola upazila and distributed canned water among the victims. During the devastation, relief materials were distributed to at least 5600 cyclone victims. Our staff members visited house to house and assessed the condition of each family and prepared a list on the priority basis and all relief goods were distributed the enlisted victims.

The relief package includes; 10 to 20 Kgs rice, 1-2 liter edible oil, 2- 3 kgs Potato, 1 kg pulses, 1 Kg onion, spices, utensils, 5 liter water, flatten rice, Ghur, Match box, candle, saline packet and water purifying tablet. Blankets received from different individual and organization also distributed among the people, especially to the old ages men and women.

District Commissioner of Bagerhat and Perojpur, Upazila Nirbahi Officer of Shoronkhola, Morelganj, Bagerhat Sadar, Rampal, Nesarabad, Betagi, Bhandaria, Mathbaria have extended their active cooperation for which the programme was carried out successfully.

### **Rehabilitation in the SIDR affected area:**

The organization deployed its staff members to assess the losses and damages of houses, crops, livestock, fisheries and other source of income. Preliminary lists have already been prepared. Letter, requesting for funding assistance for rebuilding the houses, input support for cultivation, starting businesses, fish culture and rehabilitation by other means is solicited to the national and international organization. Mean while, many organizations have already contacted with SMKK and some funds are processing to start rehabilitation work. People of south coastal area usually hard working and they never gone to other's door for any financial support, but the situation has changed which was beyond their control. They need immediate support to survive in dignity. To bring them in their normal life, humanitarian support is needed for rebuilding and restarting their journey.

### **Qurbani Program in the SIDR area:**

Irrespective of status, people of the SIDR affected area could not sacrifice cows or goats as Qurbani. During the Eid-ul Azha, poor people move different places to collect meat from their portion. But this year, the situation is different. They knew that, nothing is waiting for them.

Muslim Aid-UK has given fund to purchase 19 Cows and 20 Goats for Qurbani. All the animals were sacrificed in the name of Almighty Allah, and distributed among the SIDR victims of Shoronkhola upazila. 2 Kgs meats in each packet were distributed among 1540 poor families.

In another similar programme, Islamic Relief funded for sacrificing 45 Cows, which was implemented in Morelganj, Shoronkhloa and Bagerhat Sadar upazila during Eid –ul-Azha. The Qurbani program is praised by the local people and extended their gratitude to the donors and SMKK.

### **Visits by Donors and Dignitaries:**

During the Year, 2007 many high officials from different donor organizations paid visits in the SMKK project area. Among them, Dr. Hossain Zillur Rahman, Chairman of PPRC, Team Leader of Winrock International's Bangladesh Agriculture Program, ATTP, Chairman of Muslim Aid, They have shown their interest in different activities of SMKK and given valuable advice, which encouraged our staff members toward achieving goal of the organization and SMKK expressing heartfelt gratitude to all the guest and dignitaries.



***Packing Relief Material for Distribution***