

# Mati Bangladesh Self Defined Rural Development

## Annual Report 2007 / 2008

Dear Supporters of Mati,

We are happy to provide you with the latest Annual Report of Mati. Happy reading!

### The Project Area Flooded

#### Funding Agencies:

Mati e.V., Germany

Deswos e.V. . Germany

Stiftung Brücke e.V., Germany

Zukunftsstiftung Entwicklung, Germany

A combination of heavy monsoonrain and flood coming from India and Nepal put the project areas of Huzurikanda and Mymensingh for weeks under water.

Many of the already poor farmer families had lost their ricefields, fish ponds, vegetable gardens or smaller animals in the floods. There was no drinking water and different sorts of diseases had started to spread.

Mati reacted quickly and sent immediately hundreds of free support packages including rice, candles and medication which were handed out by the office and partially by boat.



The last connection between two villages...

Weeks and months later when the actual consequences of the flood were clear and how much harvest had been lost for the season, Mati e.V. and Deswos e.V. begun to call on donations in Germany. With the support of many friends, Stiftung Brücke e.V., Deswos

e.V. and Zukunftsstiftung Entwicklung Mati was able to collect 40.000 Euro. With this amount Mati was able to support the extreme poor families with a subsidised, non-interest agricultural based credit. This enabled families to buy seeds for the next season, chickens or goats. The region of Huzurikanda was hit severely as the flood had come twice within short time, meaning that those farmers who had already started to seed their land again had lost their seeds two times in a row.

As a result of the harvest loss food prices increased so high that it represented an enormous problem especially to those families who had already lost their income. If Mati would have not reacted so quickly and unbureaucratic many families would have had to have gone to a local money lender and its high interest rates. This Mati was able to prevent. Now it is important to wait and see how the situation develops as the the loss of the harvest has not only increased prices but also scarced seeds.

At the moment some farmers who were not so much affected by the flood are able to harvest their first crops again and will start now with the new seeding where as other farmers who were long effected by the floods only start now to seed for the first time.

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### Expansion of the project area



The community in Ajmotpur is installing its first water pump.

In August 2006 Mati started to assess the village area of Azmotpur/ Muktagacha with regard to a possible expansion of programme activities from Mymensingh/ town towards the village areas (12-15 km from Mymensingh). The contact between Mati and the villagers was established through locals, who contacted the Mati Office. The inhabitants of Azmotpur and the surrounding villages were very keen on profiting from the Mati programs.

During a first meeting with the village community, Mati made a socio-economic assessment of 60 households, all of whom fell into the category of extreme poor.

There were no sealed roads, no water pumps, no latrines. The only contact to aid agencies so far had been through two fake NGOs that had managed to disappear with the whole villager's savings.

Mati started with an immediate health project, to treat all children against worms.

The visible outcomes impressed the adults of the village. Soon, two women groups, each containing 20 members, were formed. Assisted by Mati, a community savings and loan fund was established, maintained through the women.



A woman with her ducks which are financed through a loan from the communal savings pot.

Within 12 months all women were able to borrow money from their communal fund once.

By April 2007 the village has several latrines and two waterpumps whose costs (170€) were 50% financed by the village and the other 50% through a loan from Mati.

The women continue to pay back their loans and their weekly savings rate into the communal savingspot. They are proud of what they have already achieved in such a short time and dream about a school for their children or a sewing centre for themselves.

By June 2008 20 women groups were active in the area and Mati had established a small office there. 60 extreme poor households were participating in the framework of IDAEP, a piloting project for extreme poor families, with a strong focus on female household heads.

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## Mati Sewing Centre

### Funding Agencies:

Stiftung Brücke e.V., Germany  
Landfrauenverband Teningen Germany,  
Dritte - Welt - Laden Ludwigsburg,  
Germany  
Coats GmbH, Germany  
Mati e.V., Germany  
German Embassy, Dhaka

### Number of participants in 2007/2008:

448 women in three stations

The Mati Sewing Courses have been a main element in Mati's vocational training concept. was from the very beginning its sewing training for women. In 2007/2008 269 women completed the three-months course in either of our three stations (Mymensingh, Huzurikanda, Borobilerpar) and received their certificate). 221 women also received a loan for a sewing machine and start-up credit to start their own tailoring business.

The demand for the courses is so high that Mati now offers two courses per day, which allows app. 540 women per year to complete the course in the future.



Those women, who do not have their own sewing machine, take advantage of the facilities of the sewing centres after their training hours to produce clothes on their own.

Some are working in smaller groups in order to produce and to sell with a profit margin for all group members. Out of this idea a new project of Mati was initiated and is now being supported by the German Embassy in Dhaka:

In Borobilepar, a village 10 km outside of Mymensingh, where Mati maintains a field station, a textile production facility is currently being build and will eventually be equipped with machines. Once the facility is completed it will be given to the above mentioned women so that they can work without any time pressure or restrictions.



Sewing production site in Borobilerpar during the monsoon period

## Clean Corner and Sunshine...

...are the names of our new projects which were initiated by two former German volunteers, Dominic Kloos and Oliver Keller. Throughout their 6 – 8 month stay at Mati they also realised that sewing training was an effective way for women to generate an income, thereby helping them to become independent. This led to the development of the two projects, including funding and the necessary publicity.

At the moment twelve young women from Mymensingh are receiving a professional sewing training for the Clean Corner Project

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in order to produce sportswear (e.g. shirts and pants) for German sports clubs and schools as well as for the local market here in Bangladesh.

The project is based on Fair Trade principles in contrast to the usual exploiting practices of the textile industry, which means that the women get a guaranteed minimum wage plus participation of the profits generated.

With moderate prices Mati wants to demonstrate that fair does not necessarily mean expensive for the customer.

Our aim in the long run is to transform the project into a women cooperative, meaning the women take over all business matters and decision making.

The Sunshine Project in Huzuriakanda presents young women effected by child marriage with the possibility for a professional training and subsequent income earning possibilities.

Besides the fair income for the women, both projects are an income source for Mati, enabling financial support for other nonfunded projects.

### Funding Agencies:

Stiftung Brücke e.V., Germany  
Mati e.V., Germany

### Number of participants in 2007/2008:

22 women

### SSP – Student Support Program

#### Funding Agencies:

Mati e.V., Germany

#### Number of participants in 2007/2008:

60 children



Moina, Khadiza, Aisha, Shati, Moina

Since 2004, the Student Support Program enables students from extreme poor limited families to continue going to school or to do an apprenticeship through small monthly scholarships.

Especially higher levels of education are rather expensive for the parents of those children whose income options are very limited.

As a consequence to the financial difficulties of their parents, many children drop out of school after primary school. The first victims of family poverty are girls, as education is still seen as a luxury for females.

A survey on over 100 extreme poor families in our area showed that 85% of the girls do not complete class 5; 98% of those who continue at secondary level leave without a degree.

In 99% of the cases the reason for prior termination of education is money shortage. For the future, therefore Mati resolved to focus especially on girls presently enrolled in Secondary Schools.

The financial support is given on a monthly basis for books, school fees, private lessons or nutrition. At the moment 45 students are being supported with a yearly contribution between 4000 BDT and 12 000 BDT

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### Mati School



The Mati school in Huzurikanda is growing and prospering. In January 2007 the Mati School in Huzurikanda was expanded from 5 classes/ grades to a 6th. grade, and 17 out of 25 students are girls! The parents are glad that their children can continue with school, most of them would have not been able to pay school fees and additional costs at public schools.



Due to the financial support of Deswos e.V., Germany Mati was able to start building its two new classrooms. One of them is already completed and is bright and cheerful. The students love it!



Mati is also working on the quality of its teaching. From August to October Achim Busse gave all teachers a training about different teaching methods, such as discussions, using interesting technics for class arrangements in order to drift away from the head-on teaching.

Since October the training is done by Andrea König. Three teachers were so motivated by the training that they have started enrolling for teacher trainings y at a nearby college.

Westermann-Verlag has donated from its broad publishing house some educational games and books for Mati's English classes. The children at Mati school enjoy playing with the different materials very much.

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School children serving their daily lunch

### Funding Agencies & People:

Mati e.V., Germany  
Deswos e.V, Germany  
Dritte - Welt - Laden Ludwigsburg, Germany  
Hilde Schmidt-Häbel, Germany  
Stiftung Brücke e.V. Germany  
Westermann-Verlag, Germany

### Participants:

298 children from poor rural households

### **Partner Schools**

The children of the Mati partner school in Kenzingen, Germany have supported Mati school once again. This year students had a stall on the local market throughout the Christmas period, where they sold cakes and drinks to raise funds for Mati's free in-school lunch. The German students proudly presented 600 € to the Mati School. This will finance the lunch for 6 months.

By now in Huzurikanda the gong which used to indicate the start of school in the morning is no longer needed as you can hear the children approaching through the cling noise made by their plates and eating utensils.

271 Students of the secondary school Kurfürst-Ruprecht-Gymnasiums in Germany collected donations through a sponsored running event and donated at the end 1500 Euro to Mati.

With this generous donation Mati wants to buy games and sports equipment as it is not only Mati's aim to ensure the basic needs of the people but to also give children the opportunity to a careless childhood.

### Funding Schools:

Kenzingen Gymnasium, Germany  
Realschule Beelitz, Germany  
Kurfürst-Ruprecht-Gymnasium, Germany

### **Kitchengarden and Tree Plantation Program**

### Funding Agency:

Misereor, Germany

### Participants:

225 female head of Households from marginal farming families

Once we had received confirmation from Misereor about the continuation of funding for the project with new project components Mati started implementing the project in July 2007, with the selection of 225 new women-members. The main goal of the Kitchengarden Project is to increase the family's food security by teaching women how to use the small often unused scraps of

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land around their huts (often only a few square meters) in an optimal way for vegetable cultivation. In addition about 50% of the members manage surplus yields which they can sell on the market and thus generate an additional income for their families (between 500 and 10.000 Tk per season, depending on the size of their gardens).



Participant in the Kitchengarden Project proudly presents her pumpkins

An integrated part of the program is the installation of a Central Seedbank at the Mati Office Compound, through which the women revive their knowledge in the practice of besoon. At the seedbank they can sell, buy, trade and store seeds of local varieties. Besides the effect that the women save money as they no longer have to buy the seeds, it is an active contribution to protect local plant varieties, which are threatened through the proliferation of Hybrid Seeds owned by multinational seed companies.

### IDAEP – Integrated Development Approach for the Extreme Poor

#### Funding Agency:

Bread for the World, Germany  
GTZ, Germany

#### Participants:

300 extreme Poor Families

Mati's special pilot approach for the extreme poor has been running since 2006 with the support of Bread for the World in Huzurikanda/ Sherpur District. GTZ Germany pledged their support in June 2007, so the initial TG of 100 families was expanded to 300. Up to now Mati can announce very positive results, which surpassed our own expectations. The 300 extreme poor families receive intensive support through the project staff, have access to an integrated nutrition and medication fund, combined with a no-interest loan, which enables the families to realize one or more business ideas. The families must develop their ideas on their own yet receive advice and support how to transform their plans into reality. Mati functions in all situations as a facilitator and looks intensively after the families through weekly visits. 20% of their income goes into a savings account and can be taken in case of crisis. The actual pay back only starts 24 months into the project. This enables the families to focus first on their primary needs. Examples of businesses started are: A barber shop, several home based tailor shops, two bakeries, mustard oil production, grocery shops or tea shops, and also common things like rickshaws, animal husbandry or land cultivation – all are important steps to become independent.

To illustrate an example, we would like to introduce you to the family of Nurjahani in the following case study:

Nurjahani's name means "light of the world". She is in her late 30s famous in the neighbourhood because of her sharp tongue. She, her husband Moghul and their four daughters live directly opposite the Mati Office in Huzurikanda.

Often Moghul is not at home because he is a construction day labour in Dhaka on different building sites. With this hard work he gets only 15 euros monthly and that's not enough to feed the family of six. Because they are often hungry the parents had to sell the little land they had in order to buy food. Nurjahani had one cow and a few goats. But the plan to

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sell the cow and buy back the land fails, because the cow gets ill and dies. A tragedy for the whole family. They think about how Nurjahani could earn some additional income during her husband's absence. They would like to turn a part of their hut into a shop. But in order to do this they need a loan. They hesitate, because they are afraid, like many others, to get into the endless circle of debts – local money-lenders demand around 120% interest

For the family the Mati-Project Ideaep is a gift of the heavens. Nurjahani prepares a shopping-list with all the goods she wants to sell in her shop. Mati's proposal that she could sell tea was cause for great embarrassment: She has never in her life prepared tea before, because it was too expensive for the family. One packet of tea costs 10 taka.

After discussions with her husband she agrees. In the evening a Mati-employee teaches her how to make tea. Nurjahani becomes the first female tea-shop owner in Huzurikanda. Her husband builds two simple bamboo-benches in front of the shop for the customers.



Nurjahani's tea shop is a popular meeting point till late in the evening

Especially for women out of the neighborhood the tea-shop is an important meeting point, because the shop owner is a woman, which is very unusual for Bangladesh. Making tea as well as drinking tea is normally male business. Daughter Moina (10) helps in the shop after school. Her

daily profit is around 120 tk (1,20 euro), which is a big additional income for the family. Every week she pays 240 taka in her Mati-Savings-Account. Because of her good saving-attitude she soon gets a second loan from Mati to buy a cow. Finally they bought their land back and cultivate it seasonally with vegetables and rice for their own needs. Now they can eat three times a day. Last winter they carried the first mattresses and blankets of their life to their home. Nurjahani's future plan? The children should pass their school exams, perhaps one or two cows and a good husband for her eldest daughter Aisha (16), who has just passed the SSC-Exam and now goes to college. She received a Mati- Scholarship two years ago, to help the family bear the financial burden of education. The whole family is proud of her achievement.

In the yearly partner's meeting of Bread for the World in Dhaka, Mati was given the opportunity to present the Ideaep project and its tools and strategies to a broad range of other NGOs in Bangladesh.

### Mati Volunteer Program

This year Mati started a new sort of volunteer program known as 'Seitenwechsel' – a change of perspective- which included four employees of the software consulting company *Emprise*, Germany. .

For one week the four software developers came to Mati to work in an entirely different environment. The aim was to enable the participants to see their work environment at home from the outer perspective and to evaluate their skills in the light of a different social setting. new perspectives had opened especially in regards to one's own abilities and expectations with oneself as well as opening itself to a complete new and different culture.

Together, they build compost pits, learned English and thought about one's own global responsibility with a nice cup of Bengali tea.

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Andrea König (Emprise) in the compost pit.

The feedback of such an unusual way of employee training was very positive; one employee had even returned shortly after for another stay of five weeks but when it was time again to say good bye Andrea König decided she would like to return yet again as a long term volunteer for 6 months to support Mati.

In 2007 Mati also offered internships in the area of a developing country. Three students grasped this opportunity, Achim Busse from Freiburg, Germany stayed for 6 weeks at Mati, Katja Schäfer, from Marburg, Germany and Marie Stickdorn from Berlin, Germany both stayed for 3 months in Bangladesh.

Henning Busse from Neustadt/Weinstraße, Germany began with his civil service in August and will stay for 10 months.

In September Mathias Mierau from Neumünster, Germany joined. He is doing a 10 month volunteering service (which is supported by the Germany government).

The volunteers support Mati with research as well as with data surveys from the project areas. Furthermore, they support Mati teacher's whenever they can.

Here, some of the volunteers describe their experiences of Bangladesh in a few words:

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**Henning Busse (20):**

„Bangladesh is not only a complete new culture to me, Bangladesh means to me personally a big change: Drifting away from the immoderate consumerism in the West to a very simple livingstandard.“



**Mathias Mierau (21):**

„Strange feelings come up when driving with the Rickshaw knowing that the sweaty Rickshaw driver in front of you has to support his family with such a tiny income. It will never become normal in my eyes, but will surely give me a better understanding.“



**Andrea König (32):**

„Bangladesh means to me new experiences every day: sad, happy, nice and not nice, interesting, intensive and sometimes also strange ones. Some things you get used to rather quickly, like eating food with your fingers, but others you just can't get used to like taking a cold shower in the rather currently cold temperatures (winter). But Bangladesh also means to experience an open hospitality and kindness. The open, friendly and loving kind of the people here, makes it easy for me to feel welcomed.

### Mati Employees on the Road:

By now, the intercultural exchange for Mati employees and volunteers has become normal in the project area, though this time two Mati employees, Mahmoud Hossain Muna and Jasmin Akhter, made their first experiences

abroad. Jasmin, a sewing instructor in Huzurikanda, was very impressed about the mission of Mother Teresa in Calcutta, India and said afterwards she could also see herself living as a nun.

Muna spend two exciting weeks with FIAN, Fact Finding Mission, in the Indian State of Karnataka and Tamil Nadu. Throughout this time he documented the offence of Coca Cola violating the rights of drinking water for the local inhabitants. Furthermore, Muna learned the meaning of the word 'buffet', after waiting hours hungry for the waiter to come and to serve him as well as the difficulty of using cutlery on a daily basis in comparison to Bangladesh where people eat with their fingers. His comment: "Now I understand the pain, the foreigners have to go through at Mati a lot more. I have a lot of respect for them."

...Just in time for Christmas Mati is glowing...

### Founding Agencies:

Stiftung Brücke e.V., Germany  
Grameen Shukti, Bangladesh

Due to Stiftung Brücke e.V., Germany and Grameen Shukti, Bangladesh Mati can turn on its lights...this week Mati installed its first solar equipment. Three batteries now supply the school, the office and the accommodation with light.

Mati is very proud of this step as solar also represents a great step towards environmental sustainability.

## **Mati Bangladesh** Self Defined Rural Development



Furthermore, Grameen Shukti, Bangladesh (who was awarded with one of the four Right Livelihood Awards) gave Mati the opportunity to also invest into an fuel saving oven which allows Mati to save 70% of its firewood when cooking.

Impressum:

Texts and Pictures: Sayed Rahaman/

ED MATI

Andrea Busse – Overall Coordinator

MATI