

Maitii



ANNUAL REPORT 2011



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Mymensingh, January 2012

Dear Friends, Partners and Supporters,

We would like to present our recent Annual Report and thank all of you for your continued support, be it of financial or logistic nature, or just a kind word or helping hand at the right time.

We draw a lot of strength for our every-day work from the fact that so many of you are genuinely interested in our work and how our projects and Mati develop.

This report is not a complete overview of all our projects and activities, but each year we try to illustrate our work with a number of examples.

We remain with the best wishes for you and your families, may God keep you safe,

**Andrea and Lenen Rahaman
Along with the complete Mati Team**

Mati in general:

In 2011, Mati worked at five different locations: Mymensingh, Borobilerpar, Azmotpur and the Millennium Village Harguzirpar in the District Mymensingh, as well as in the region around the village Huzurikanda in the neighbouring District Sherpur.

In 2011, we continued the consolidation of all activities concerning our loan programme. This area of work has been continuously expanding and now we had to redefine the concept in the context of a necessary registration with the Micro Finance Regulation Authority should Mati decide to expand further. Then, we would have had to charge almost 20 % interest from our loanees. Since Mati does not think that the poor can pay these amounts of interest and still develop themselves. Thus we decided to restructure our loan program, and keeping it below the limit for registration.

We also made changes with regard to the use of loans, which in the future will only be given for pre-defined investments such as domestic animals, agricultural requirements, business investment, solar lamps, educational purposes or as relief support after floods and droughts.

2534 women in 84 women groups (previous year: 4479 women in 179 women's groups) participated in our general training and awareness program in 2011. 1920 women received one or more interest free loans of up to 15.000 BDT in order to improve their situation. In flexible weekly instalments they are paying the loans back within one or two years.

The mentoring/supervision of the Mati womens groups and the communal savings is financed in cooperation with our partner organisation Mati e.V. in Germany, whereas „Stiftung Brücke“ takes over the costs for the 5 groups in the Millenium Village Harguzirpar.

News from the projects:

IDAEP – Integrated Development Approach for the Extreme Poor supported by „Brot für die Welt“ and „GIZ“

In 2011, 300 extremely poor families have been supported by Mati within he IDAEP program. The families received intense support in the areas nutrition, health, education and income generation. All families received an initial loan of 12.000 BDT for investment into a business idea.

In order to evaluate the project's impact, yearly surveys are done along preset indicators

In 2011 we can manifest the following results that after 2 years:

- the income situation has improved in nearly all the families, and 45% have more than 200 TK daily family income, while in 2009 this was true for only 5% of the families.
- increased food security, as 71% of the families say they eat more and better than before the project started.
- 60% of the families could make necessary repairs to their often deprecit huts.
- the making of new debts was slowed down, 75% of the families did not take new credits, the amount of outstanding debts was halved.

One main aim of the project besides mere reduction of poverty is women empowerment and increased social and economic participation of women:

- Nearly 80% of the women had access to money, which is an indicator that they participate in the decisionmaking processes at household level.
- 70% of the women had their own productive asset, such as a cow or chicken or a business they were doing themselves. Before the project this was true for only 28%.
- Participation within the project is connected to the condition that the families refrain from the practice of childmarriage. Thus the average child marriage rate dropped from 62% to 3%.

The project concentrates especially on education. The families are being motivated to invest in their childrens' education and receive loans in order to be able to pay the

high school fees. In addition, Mati provides „AsharAlo“ school stipends for extremely poor families.

- thus the rate of drop-outs could be reduced 21% to 2,5% yearly

- No girl had to drop out of secondary school in the past 2 years, but 3 girls passed their class 10 exams. Before the project in all the 300 families, there was not a single girl who had passed these exams.

The substance of extreme poverty does not only refer to a lack of material means, but equally a lack of access to government services. They face barriers when trying to admit their children into schools, they are neglected with regard to potential free government medical care, they don't get access to the Social Security system, as these benefits are reaped by those with power and connections. That is why Mati together with the women has increased the pressure on local political decision-makers. Through this joint effort, some of the women got access to social services, basic medical treatment, agricultural help or places under the Work for Cash program, which provides the women with a desirable additional income of 175 TK per day.

These results encourage us to increase our scope of activities.

Since 2010, we have supported and trained 2 smaller local NGOs in Mymensingh which assist now 87 families, following Mati's approach. The „GIZ“ plans to extend its support for the project during the next 3 years.

The focus will then be especially on food security and gender equality.

„Brot für die Welt“ also extended their support from July 2012 onwards, with a stronger focus on Land Rights.

Therefore, the work with the extremely poor will play the most important role in our work within the next 3 years.

MATI & Stiftung Brücke: Millennium Village Harguzipar

Our aim is to show how on the basis of one village with exemplary “from the bottom up” decision making and inclusion, could show what self defined development in the frame of the **UN-Millennium Goals (MDGs)** could look like.

Harguzirpar is a small village near Mymensingh with about 300 households, of which 70 % are poor or extremely poor.

At the beginning of our work in 2009, the villagers have set their priorities for improvement in the village:

Improving the sanitation, education for the children, and income generation possibilities for the women were top of their list

Within the last year, many things have started to change in Harguzirpar.

Pre-School

In the Community Centre which was built in 2010 by the village people and Mati, a pre-school opened up in January 2011. 36 children have been admitted.

They received 2 lessons a day and were taught the Bengali as well as the Latin alphabet, days of the week, months and numbers up to 20. These are the things they have to know before they can pass the admission test for class 1 in the government school.

One educated woman, who also lives in the village, receives a small salary from Mati for teaching the children.

The children do not have to pay any school fees, all the materials are for free.

As there was no pre-school in the village before, most children did not enter a regular school because they could not pass the test.

In January of 2012, 31 children participated and passed the test for being admitted into the government school!

For parents and children alike, it was a special day when the new students went off to school in their brand-new uniforms together with accompanying Mati employees.



In January of 2012, the pre-school was enlarged to two groups of 20 children each. The German volunteers sing, draw and play with the children during their weekly visits, as well as they teach some English.

Sanitation

Since many families do not have a water pump, they take their water for daily use as well as their drinking water out of ponds in which they also wash themselves. Obviously, this leads

to health problems.

Therefore, Mati financed 3 water pumps which have been installed by the village community. In order to reach fresh water, one has to go about 70-100 m deep into the ground. Beforehand, there were many discussions within the women groups because every family wanted to have the pump installed closest to their house. After long talks, a satisfactory solution for all could be found.

Costs for repairing the pumps in the future will be shared among the participating families.

On top of that, several shared toilets have been installed.

Income Generation Possibilities

While men usually do day labour work as construction workers in Mymensingh or Dhaka, there are hardly any working possibilities for women. They wished for a sewing trainig, and thus a course was set up in the Community Centre.

The „Stiftung Brücke“ financed the sewing machines and the costs for the training in 2011 for 25 women. After the 4 months- course, the women can keep the sewing machine and pay them back in small installments. They also receive a small loan in

order to be able to buy cloth and all the other equipment needed. The training, sewing machine and loan costs 150 Euros for each woman. The demand is high. The German Newspaper „Badische Zeitung“ has just donated 20 „sewing packages“ together with „Stiftung Brücke“.

On top of that, 23 women have already received loans for buying cows or agricultural equipment, investing in small peddling businesses for fish or rice. They also engage in the community savings groups. 150 women are now active within the 5 groups in the village. The women save money into one „pot“ out of which they give loans to the group members. At first, the women were sceptical as they did not trust each other. However, already 69 women have borrowed money from this „pot“ in order to buy some chickens, medical treatment, school books and so on. During their weekly meetings they are paying the instalments back.

The groups receive regular training through Mati.

Health Care

The villagers have hardly any access to health care facilities. As private doctors are expensive, people only consult them in questions of life and death .

In Octobre, Sabine Breisacher, a German nurse from Freiburg i. Brsg., came in order to train our Mati paramedics Rouf for 4 weeks.

The villagers on Harguzirpar were waiting in long lines for Sabine and Rouf to profit from this opportunity.

Stiftung Brücke had established a small Health Fund, out of which costs for medication are financed.

On top of that, through our collaboration with the BNSB Eye Hospital Mati conducted eye screenings and people could receive low-cost treatment and the hospital.

Film Crew arrives in Harguzirpar

Britta Schneider and Zora Mieszczanin from Berlin came in Octobre in order to make a documentary movie about the developments in the village for the „Stiftung Brücke“ with financial support from EED.

The aim was to show what rural deveelopment within the frame of the millenium development goals means by recording everyday life and the improvements which were achieved by the villagers with the help of Mati.

MATI Health Fund:

The „Mati Health Fund“is solely financed through private donations. Thus we are able to provide fast and unbureaucratic medical treatment for the poorest. This is how we financed Sabine Breisacher’s work in 2011. She did not receive any salary.

After short verification of the case, we accompany the patient to the hospital, where one needs cash in order to be treated, which the poor obviously do not have, or provide important medicine.

Each month, about 15 people receive financial and logistical support when it comes to visiting a doctor. On top of that, 120 can receive urgently needed medicine.

Mati Vocational Training Programmes:
Computer training

There are still many courses for underprivileged teenagers. Two teachers teach 4 courses every day.

Each 3-months-course accomodates of 15 participants, who take a test at the end and receive a certificate, with which they can apply for jobs. 40% of the participants are female.



Thanks to a donation from the „**Hessen Agentur**“ we were able to offer an additional course about software applications and hardware repair and maintenance.

In the year 2011 152 participants successfully completed the course.

We also set up a course in the premises of PUS, one of our IDAEP partners, so that 15 teenagers of Kalibari Rd slum area had access to the course.

„Carpentry training“, financed by the German Federal Ministry for economic development and cooperation (BMZ)“

In February of 2011, construction works started in Borobilerpar, 8 km out of Mymensingh town.

Especially in rural areas, there are no vocational training possibilities for adolescents. If the family does not know any craftsman intimately, who takes their son as apprentice, then there is hardly any chance other than becoming rickshaw-driver or day labourer.

The third possibility is migration to Dhaka. Dhaka, however, can hardly accomodate all the migrants who come from the villages and living- as well as working-conditions are almost unbearable, especially for the untrained.

That is why it is very important for rural development to create vocational training possibilities.



Building work for the planned carpentry training was finished by the end of September, despite a rainy spring season. The centre has a workshop and a training room for theoretical lessons, a small office and sanitary facilities are attached.

As Borobilerpar is situated in a flood prone area, the centre was built on stilts.

The first course for 20 students shall start in May. In order to make the project more

sustainable, the students will already make simple furniture such as tables and chairs which can be sold nearby.
25% of the project were financed by „Mati e.V.“. Total costs were 46.400 €.

Mati Schol in Hururikanda, Sherpur District:

At the moment 300 students go to the Mati School. There are classes 1-7, as well as a Playgroup. The students are taught by 5 female and 3 male teachers.
The school is financed by private donations, „Mati e.V.“ and through several support schools in Germany.

Again, Mati 5th class became first in central exams of the Thana

Mati students could keep up the good example they set in the previous for years, and achieved once more the best result in the centralized government exams of all kore than hundred primary schools in Nakla Thana. Every student passed.
Mati's teachers have offered special exam coaching for weeks in order to provide preparation. Both students and teachers were extremely happy because of the result.

2011 was the year of maintenance and construction at the Mati School. Many areas were in urgent need of repair, in the 13th year of the school's existence.
With the 2500€ assistance received from the „**3. Weltladen Ludwigsburg**“, urgent renovation of the sanitariy facilities, which had originally been constructed fro just inehundred students, could be done. The students were very happy about the new, brighter and bigger toilets and already set up a cleaning team to make sure they keep their looks for a while.
The „**3. Weltladen Ludwigsburg**“ has supported Mati's work for the last five years now.

Toilets - before



after



Mati Students' Hostel:

Together with „**DESWOS e.V**“, who have already supported us when building two classrooms, we have started a new project: building a students' hostel at the Mati School.



Since our students are from very poor families, every now and then, parents leave the village, going to Dhaka, hoping to find work there. As they often don't know where they will be staying, nor if they actually will find work, it is a rather difficult situation. . If there are no relatives in the village who take care of the children, the children have to move too. This means that they will drop out of school and become probably another one among the inumerous street children begging in

Dhaka's streets.

The Mati Hostel should become a home for 10 boys and girls from such migrant families. Their up-keep for one year will cost around 360 Euros.

We are still looking for sponsors who will contribute to financing the costs of one child.



Another building project this year was financed with the support of the **German Embassy in Dhaka**: a new creative room for the school children to explore their many undiscovered talents.



School children enjoying their in-school lunch

Farm for the school – an attempt to more sustainability



Our “Farm for the school” had to fight great losses in 2011. In November, all 60 chickens died of influenza, which killed chickens all over the region. The money we earned by selling eggs and little chicks was just enough to pay for 30 new chickens, since the price for chickens has raised 70% compared to the summer before.

We had also bought 8 dairy cows, which all gave birth to a little calf. Unluckily, 3 calves died and that was why we sold their mothers. Now we have 4 cows and 5 calves. Altogether, the income of this

project was rather small. We hope to be more lucky in 2012.

Schoolstipendprogram „AsharAlo” – Ray of Light

Along with private sponsors mainly from Germany, but also from Luxembourg, Switzerland, Norway, Denmark and Ireland, Mati continued to finance poor childrens' education with a monthly school stipend.

128 children received a monthly scholarship, which the parents mainly spend on private lessons and food (2010: 90 children). Most of the supported children are girls. When deciding to whom we grant a stipend, we do not only consider the family income, but also the visible wish of the child to continue with school. Actual performance in school is not the main criteria.

Mati employees are always in touch with the families in order to support as soon as there is a problem and to control the use of the stipend money.



The first children who were supported since 2005, did their A-Levels now and are starting their studies in college or at a university. Before, this was absolutely impossible for the extremely poor.

We are celebrating this great success with them!

Costs are 80 – 120 Euros a year to support a child.

From the back to the front: Selim (back), Kadhiza & Aisha (middle) did their A-Level and are starting their studies at a university – thanks to AsharAlo.

Volunteering at MATI

Since 2003 Mati has been welcoming people from all walks of life to help as volunteers, learn first-hand about third-world issues, and become multipliers on one-world issues such as production standards and consumer attitude, climate change, poverty, solidarity and responsibility when they are back in Europe. Between July 2011 and June 2012 we could welcome 18 women and men between 18 and 55 years of age.

Interested to be a volunteer with Mati as well? Then send an email to info@matibangladesh.org

Weltwärts...

Is the name of the German government sponsored volunteer program for young people up to the age of 28.

Mati can welcome two Weltwärts-volunteers per year, who have to stay at least 6 months. The German host organisation who puts interested volunteers in touch with Mati and prepares them for their stay is the „Nothelfergemeinschaft der Freude“ e.V. in Düren.

Quick notice:

Our awareness-campaigns have continued in 2011. Climate change and “Eve-teasing” have been presented weekly in schools, colleges and universities in Mymensingh and venues close to the Mati-school.

We have initiated a „climate-project“ in schools, in which students can develop ideas about a climate-friendly school. The best ideas shall be awarded with a prize.

The “Cafe Retro” from Copenhagen provided the financial support for this competition. Additionally, we are working together with 10 Highschools in Mymensingh, in order to talk about the growing problem of public verbal degradation of women, so-called “eve-teasing” and try to find solutions.

Starting in 2006, our „**Soup Kitchen**“ has developed into a permanent program Especially mothers with children and old people come to the weekly free communal lunch. Regularly, we can count more than 100 guests. The joint meal is a good possibility to stay in touch with the people who live in the slum communities close to our head office and it is a good possibility for an exchange on eye-level

The meal for more than 100 people costs between 10 and 12 Euros each Thursday.

How to Support Us?

There are several projects where we need your support to accomplish them. For the following we would be grateful for donations:

☀ The monthly upkeep of our Mati – School (total running cost = 1000 Euros per month)

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- ☀ The health fund for responding to immediate medical emergencies.
- ☀ The Mati-Winter-Support : at a cost of 25 Euros each, we give out packages which include a mattress, warm blankets and mosquito net to our women.

Also you could.....

- ☀ enable a poor child to go to school (AsharAlo programme)
- ☀ Support Mati as a volunteer

Thank you for your attention!

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