





# 40 Years of Glorious Services!

Manabik Shahajya Sangstha (MSS) is Bangladesh's one of the oldest non-governmental organizations. The formation of this voluntary, charitable, relief and development organization had its root in Dhaka when the country was hit by a devastating flood and a group of students of Dhaka Residential Model School started a movement to deliver humanitarian aid in 1974. When the need for humanitarian aid was over the movement was given an organizational shape under the name of Manabik Shahajya Sangstha (MSS) with emphasis on rehabilitation and development.

# PAST PROGRAMS

From 1977, MSS redirected its focus on poverty alleviation and empowerment of the poor, especially the urban women and children of Dhaka city undertaking a variety of programs aimed at rehabilitation and development. Thus, MSS ran pre-school and non-formal primary education programs; skill development programs for women to facilitate employment opportunities; handicraft production and marketing by disadvantaged women and continued emergency disaster relief operations.

From 1982 MSS provided maternal-child and family planning services in two wards of Dhaka City Corporation. In 1984, an integrated savings and credit program – Small Credit Fund (SCF) - for the urban poor was launched to cater to the financial needs of small businesses in the informal sector and to introduce them to the formal banking sector. MSS also conducted collective advocacy campaigns on violence against women and other social issues. *MSS received the Prime Minister's Population Award in 1991 and Dhaka City Corporation Mayor's Award for its Immunization program in 1992 for outstanding performance.* 

MSS was in the frontline when focus of development shifted to building democratic societies and promoting good governance in the early nineties. MSS believes that democracy and development are intimately related; one cannot occur without the other. MSS through its democracy promotion arm – the Study and Research Group (SRG) - undertook programs on good governance, countrywide domestic election monitoring and electoral law reform followed by a proactive advocacy campaign for implementation of reform recommendations led by the civil society; human rights, civic and voter education; Study Circle program to resolve community issues collectively; Legislative Support program to provide technical support to the lawmakers; dialogues and discussions among members of parliament and with other professional groups, among others.

One of the outstanding achievements of MSS was the establishment of the Fair Election Monitoring Alliance (FEMA), in 1995, which started as a citizen's coalition for monitoring elections comprising over 170 national and local non-governmental organizations and eminent individuals with network throughout the country. FEMA remained an unregistered coalition housed in the MSS until 2003, when it became an independent organization.

While MSS is headquartered in Dhaka, many of its programs were conducted in other districts and some were conducted in all 64 districts of Bangladesh through local partner organizations.



MSS receiving the 9th Citi Microentrepreneurship Awards for best Microfinance Institution, 2013

#### PARTNERS & DONORS

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### PRESENT PROGRAMS

Women's Credit Program (WCP): With lessons learned from its earlier credit and savings program, SCF, MSS started the Women's Credit Program (WCP) in 1989. With Grameen's technical assistance MSS-WCP became the first urban replication of the Grameen Bank model in Bangladesh. It is now an integrated savings and credit program with crucial social services component. The WCP mobilizes women, supports them build their own institutions, mobilize savings and provide credit to its members, encourage establishment of micro enterprises, promote small and medium enterprises, provide skill development trainings, awareness raising and counseling, give loans to beggars and ultra-poor and provide support to its calamity stricken members.

The WCP has since expanded to rural areas as well. It has 83 branches across 14 districts with over 821 staff managing over 144,000 active members, a savings and loan portfolio of over Tk. 724 million and Tk.1,827 million respectively; maintaining a loan recovery rate of 99.37% as of June 2014. The WCP with its social services component is self-sustainable program. *MSS received the 9th Citi Microentrepreneurship Awards for best Microfinance Institution, 2013.* 

# SELF-SUSTAINABLE SOCIAL SERVICES

A range of essential social services are extended to the WCP members to cater to their needs. These services include Daycare Centers for children of poor working mothers; clinic based Family Planning and Mother and Child Health Care; General Treatment, Satellite Clinics; Health Awareness Education; Eye Vision Centre; and Eye Camps.

# **EDUCATION & SCHOLARSHIPS**

MSS continues to run its Non-Formal Primary Education program to benefit the working children who are unable to attend regular schools. Educational materials and uniforms are provided to the children. Scholarships are awarded to encourage meritorious children of WCP members studying in different educational institutions.

# DEMOCRACY AND GOVERNANCE

Promoting good governance, democracy and human rights is one of the thematic program areas. Thus, MSS promotes these issues in cooperation with the development partners, the concerned government agencies and the members of the civil society undertaking various programs. MSS is an active member of the network of Election Working Group (EWG), working on domestic election observation and imparting voter education to facilitate holding free, fair and impartial elections in the country.

# COMMUNITY BASED RESOURCE CENTER (CBRC)

Skilled human resources play an effective role for smooth functioning of development programs. Bearing this in mind, MSS built a Community Based Resource Center (CBRC) in Saidpur upazilla of Nilphamari district and has opened the opportunity to conduct training on various development issues in the region. Equipped with the state of the art facilities the training center has residential facility for 30 trainees. It has two training rooms, a recreation room and a library. Commissioned in March 2011, the CBRC has been playing a significant role in developing human resources for internal and external stakeholders.

### NETWORKING AND ADVOCACY

For effective functioning and coordination of different development activities undertaken by different organizations, MSS played a vital role to initiate different coalitions/ networking forums such as Coalition for Good Governance, Coalition for the Urban Poor, Credit & Development Forum, Bangladesh Shishu Adhikar Forum and Fair Election Monitoring Alliance. MSS has memberships of some international networks such as International Housing Coalition (IHC), Banking With The Poor (BWTP), Micro-credit Summit Campaign, International Network of Alternative Financial Institutions (INAFI) and South Asia Microfinance Network (SAMN). MSS also works for establishing housing rights for the underprivileged people of Bangladesh.



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