

Five Year Strategic Plan of Mati 2023-2027



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Five Year's Strategic Plan of Mati 2023-2027

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Forewords

Starting with a very small project at Huzurikanda a remote and underprivileged village of Nakla Upazila under Sherpur district of Bangladesh in 1997, Mati has now reached to a milestone of 25 years of her operation. In the meantime, the organization spread her interventions in about 60 villages and 30 wards of Mymensingh City Corporation in 3 districts namely Mymensingh, Jamalpur and Sherpur. Since very inception Mati focused on creating a process of self-defined participatory development in a holistic approach. The programs of the organization covered the development sectors including livelihoods, sustainable agriculture, health & WASH, education, and environment & climate change.

I am proud to mention that the organization has become successful in creating satisfactory impacts in the life and livelihood of the target people in her working area. It is true that Mati focused more on the charity works and never tried the microcredit program which has been proven very effective tool for achieving financial sustainability of an organization. Therefore, at present Mati has been facing huge challenges regarding the sustainability of the programs as well as of the organization herself. The challenges have been aggravated by the recent drastic changes in the country and global economic and policy scenario. Bangladesh is on the way to graduate to the status of a middle-income country that has influenced in changing donors' focus on the country resulting in reduced fund flow. But it is irony for the poor people of the country that they are still facing huge challenges of survival in the context of increasing cost of living as well as enlarging inequalities. Therefore, relevance of the development organization like Mati is not reduced at all. In addition to this challenge the major portion of the donors' funds are being siphoned to the Rohingya crises in Bangladesh. Moreover, climate change and COVID-19 have brought new challenges for the people of the country.

In such a context, this is the right time for the organization to prepare a strategic plan in order to move ahead in creating greater impacts of our works as well as achieving sustainability of the organization. The development process of the strategic plan was started more than two years back just after the economic shock of the COVID-19 with discussion among the target people, staff, governing body and other stakeholders of Mati, I am grateful to all of them. I am also grateful to Dr. Volker Kasch who facilitated the final process of the strategic plan. Finally, thanks to Mr. Shahidul Islam, the Development Director of Mati who played a vital role in the whole process of developing the strategic plan.

I do hope it will help all the stakeholders of Mati to decide for the future course of activities and support.

Lenen Rahaman

Executive Director

December 2022

Abbreviations & Elaborations

ATD = All Together in Dignity

BD = Bangladesh

BRAC = Bangladesh Rural Advancement Committee

COOP = Cooperative

COP = Conference of Parties

CSR = Corporate Social Responsibility

ECD = Early Childhood Development

EoL = Essence of Learning

FAO = Food and Agricultural Organization

FSSP = Family and Student Support Program

FVBBB = Stiftung Brucke, Bruke Balingen

GRTC = Greenscape Retreat and Training Centre

HDI = Human Development Index

HSC = Higher Secondary Certificate

IDAEP = Integrated Development Approach for Extreme Poor

IFOAM = International Federation of Organic Agriculture Movement

MDG = Millennium Development Goal

MEAL = Monitoring, Evaluation, Accountability and Learning

MVTTI = Mati Vocational and Technical Training Institute

NGO = Non-Government Organization

PGS = Participatory Guarantee System

SCP = Savings and Credit Program

SDG = Sustainable Development Goal

SES = Senior Expert Service

SME = Small and Medium Enterprise

SRHR = Sexual and Reproductive Health Rights

SSC = Secondary School Certificate

SSP = Student Support Program

SWOT = Strength, Weakness, Opportunity and Threat

UNIFEM = United Nations Development Fund for Women

USD = United States Dollar

WASH = Water, Sanitation and Hygiene

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1. Executive Summary

Mati is a Non-Government Organization (NGO), established in 1997 and registered under Department of social services in 1998 and under NGO affairs Bureau in 2000. The organization envisions that the people living in Bangladesh are free from poverty, hunger & discriminations and enjoy all human rights. At present Mati works in 100 villages of Mymensingh, Sherpur and Jamalpur districts of Bangladesh focusing on the people living with multidimensional poverty in the hard-to-reach areas prioritizing the women & girls, persons with disabilities, marginalized farmers, children, elderly people, religious & ethnic minorities, Dalits, in both rural and urban areas etc.

Economic development and social security, Sustainable Agriculture & Food Security, Raising awareness & building resilience to Climate Change, Quality Education and Vocational training, health & WASH service, social and environmental awareness Mati's programs have so far created significant impacts and still there is high relevance & acceptance of the organization in the area. Moreover, Mati's unique works in the field of women empowerment, livelihood development, sustainable agriculture, early childhood development, health services in the remote area deserve expansion throughout the country.

Since the start MATI has established strong links with German funding organisations. There are three solidarity groups who do substantial private fund raising and they generate funding from the German Development Ministry. Actually a major funder is MISEREOR, one of the biggest German funding agencies.

This strategic plan has been developed through a participatory process by engaging almost all the stakeholders for the period of 2023-2027. In this strategic plan the future direction of the Mati's programmes has been set to be 1. Development of the peoples' cooperative, 2. Develop collective SMEs of the Co-op in the field of sustainable agriculture & safe food value chain, and 3. The other services of Mati in the sectors of Health, WASH, Early childhood development education support, Vocational & technical skill development etc. will also be integrated with the cooperative. Women empowerment, social & environmental awareness raising, climate change adaptation and mitigation, disaster preparedness and response would be the cross-cutting issue.

In order to improve organizational capacity to sustain in the face of changing context and perspectives at national and international level as well as to achieve the sustainability of the programs it has also intends to develop a core funding project in an integrated and holistic approach. The long-term development partners of Mati will be approached for core funding with a view to achieve both organizational and program sustainability.

2. Background

2.1 Inception and development

Mati is a Non-Government Organization (NGO), established in 1997 and registered under Department of social services in 1998 and under NGO affairs Bureau in 2000. From the beginning, poverty reduction through people's empowerment, especially of women, and self-defined, participatory development methods were at the core of Mati's activities. Since those early days, Mati's activities have continuously expanded, and its mission, vision and goals have been fine-tuned over the years.

At present Mati works with 88 cooperative groups having 2000+ members in 60 villages and 30 wards of Mymensingh City Corporation of Mymensingh, Sherpur and Jamalpur districts of Bangladesh focusing on the people living with multidimensional poverty in the hard-to-reach areas prioritizing the women & girls, persons with disabilities, marginalized farmers, children, elderly people, religious & ethnic minorities, Dalits, in both rural and urban areas. Under all of her programs Mati works with about 70,000 direct beneficiaries through different programs while the indirect beneficiaries are more than 250,000. Among the direct beneficiaries 53% are women, 29% are men and 18% are children while about 70% of the Cooperative members are women.

2.2 Present key supporters and funders

- Mati eV, Germany
- Forderverein Brücke Balingen- Bangladesh e.V., Germany
- Misereor, Germany
- Stiftung Brücke, Germany
- Foundation 100, Germany
- Diocese of Limburg, Germany
- Schmitz Foundation, Germany

3. Identity of the organisation

3.1 Vision

MATI envisions that the people living in Bangladesh are free from poverty, hunger & discriminations and enjoy all human rights.

3.2 Mission

To develop & implement sustainable, locally grounded & participatory programmes to serve the needs of most disadvantaged & marginalized people of Bangladesh in the fields of sustainable agriculture, basic health, education in addition to skill & vocational training, resilience to disasters & climate change and economic advancement including shaping up the value chain. Gender equality, intersectionality and DO NO HARM principles have to be respected in all program design and implementation.

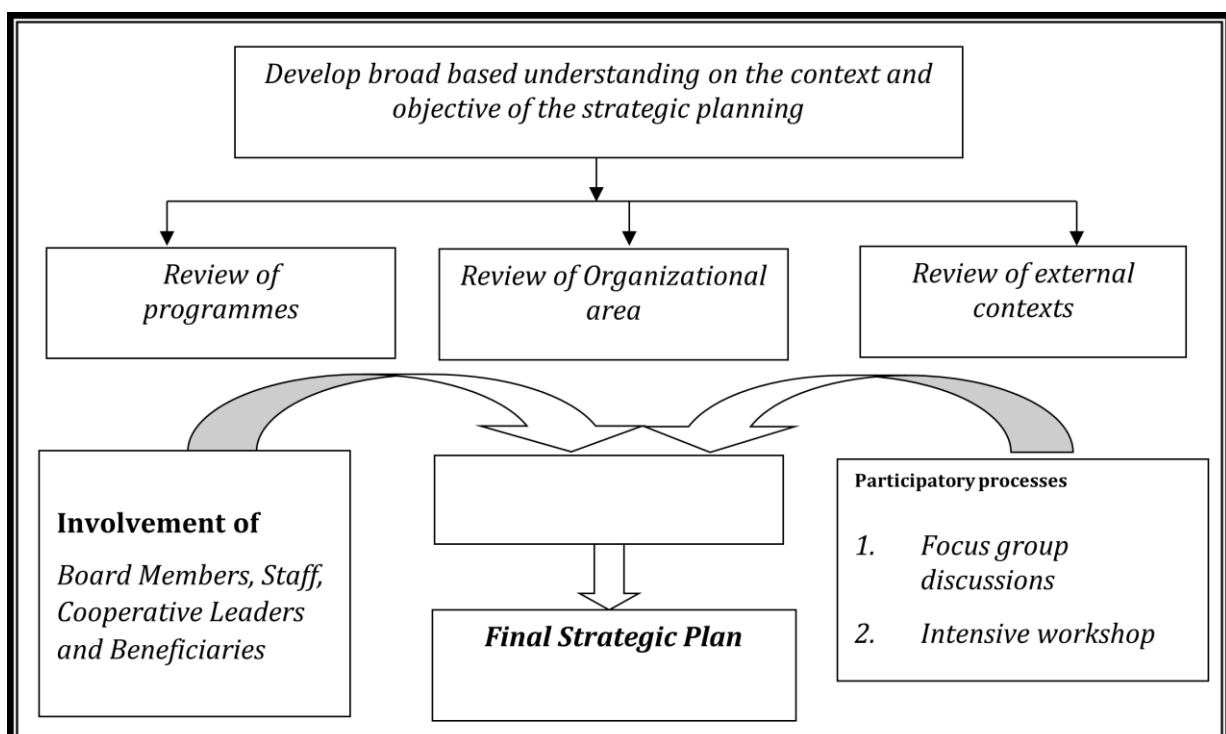
3.3 Objectives

- To address the needs of people living with extreme poverty and minority groups
- To develop cooperative as a peoples' organization for economic Empowerment specially for target women
- To promote climate resilient sustainable agriculture and establish a value chain of organic products of the smallholder farmers
- To promote market access of the agricultural and non-agricultural products of the cooperative members through entrepreneurship development
- To improve and extend the primary health services and alternative healthcare methods.
- To promote quality education in addition to skill & vocational training,
- To improve peoples' resilience to disasters and climate change and response to emergency needs of them.

4. Strategy Process

The strategic plan has been accomplished through a participatory process over last more than two years. This strategic plan document of MATI is the result of a reflective, investigative, interactive and participatory process involving a wide range of stakeholders. All senior & Field level staff of MATI and representatives of community people actively participated in the strategic planning processes. They have contributed to identify future needs of the programme beneficiaries and stakeholders as well as to assess advantages, challenges, threats and opportunities of MATI in the ever-changing external environment.

The following processes were followed for strategic plan:



A draft of the strategic plan was articulated through the above-mentioned participatory process. Finally, the development expert of SES Dr. Volker Kasch was invited to facilitate the final process of strategic planning during the period of 15 November to 3rd of December 2022. Dr. Kasch conducted FGDs with different target people of Mati's programs including Daycare mothers, Cooperative members & leaders, sewing trainees, farmers, parents of Mati's daycare, Mati eco-school, entrepreneurs of the agricultural value chain etc. After that a 5 days' planning workshop was held with participation of the staff of Mati where the final draft of the strategic plan was articulated. Dr. Volker Kasch was also studied the secondary documents including organizational profile, reports & other publications, mid-term evaluation of MISEREOR supported project, staff profile, existing organogram, website as well as relevant national and international policy documents. Thus, the draft strategic plan was prepared in the workshop which was then furnished by Mr. Shahidul Islam the Development Director of Mati with assistance from Mr. Lenen Rahaman the ED of Mati and also other senior management staff of Mati. The draft report was then finetuned by Dr. Volker Kasch.

5. SWOT Analysis of MATI

Strengths	Weaknesses
<ul style="list-style-type: none"> • Mati has created positive image and credibility through the quality of their long-term work in various sectors and addressing the needs of the people living under extreme poverty and minority groups • Good access to the people and their high level of participation in the programs • Competent in networking with civil society organizations in Bangladesh and linkage with international networks • Ownership of offices, health & training centres, school building, agricultural lands in both rural & urban locations • Mati has a group of motivated, highly skilled & experienced core administrative & program staff and able to recruit new staff for program implementation • Growing cooperatives with motivated & dedicated members esp. female farmers as role models • Well-established relationship with institutional donors and strong continuous supports from various partnership organization in Germany • Partnership with Universities and international research institutions. 	<ul style="list-style-type: none"> • Lack of realistic planning and prioritizing programs in line with available financial and human resources • Insufficient monitoring on the changing policies & priorities of donor organizations and comply with the changes and lack of continuous communication • Little efforts on local fundraising activities and not competitive in fundraising of domestic funds & collaboration with government agencies • Lack of motivation among some staff members due to lack of identification and lack of competitive salary & benefits • Need for improvement of capacity for managing the array of diverse programmes • Insufficient attention to employ skilled staff to develop the MEAL (Monitoring, Evaluation, Accountability and Learning) system and training • Lack of capacity enhancement in financial management and cooperative development • Lack of lobbying for institutional funding for capacity building and training courses.

Opportunities	Threats
<ul style="list-style-type: none"> • General interest of people to join the cooperative and other services provided by Mati • Cooperatives can contribute to the existing health and education services of Mati by making their enterprises sustainable • There are a growing market demands of the safe food and other products of the cooperative members having established value chain • Mati can become a PGS certification body for organic food in Bangladesh in collaboration with Demeter, IFOAM • Strengthen collaboration with new potential partners for supporting Mati's program • Establish systems to attract the development partners for institutional funding and also for core program funding specially from MATI eV, Germany and Mati Canada, Stiftung Brucke, Bruke Balingen (FVBAB), Stiftung 100, etc. • Develop a framework for a comprehensive program of Mati) to be entitled for example, Mati Economic Empowerment Program (MEEP) • Cooperation with Universities and Research Institutions both at national and international level • There is increased opportunity of participating in government's development projects • Propagate Greenscape Retreat and Training Centre (GRTC) to support Mati's work • Emphasize climate change mitigation through partnership with Eco-home Solution 	<ul style="list-style-type: none"> • Fluctuation of funding due to policy changes in donor countries and external shocks • Influence of local vested interest groups and interference of regulatory bodies in smooth implementation of the programs • Social conflicts, religious extremism etc. • Lengthy bureaucratic processes of regulatory agencies in BD • Repressive laws and government policies reducing the freedom of operation for NGO • Dropout of staff and volunteer • Development partners are becoming stricter in the issue of own contribution

6. Current Programs and activities

i. Cooperative Development program

- SDG village development
- Mati Eco-village development
- Cooperative development (governance & management)
- Entrepreneurship development of Coop
- Biodynamic/Organic Agriculture
- Climate Change adaptation & mitigation
- Disaster response
- Support to elderly people

ii. Education/Training program

- Daycare
- Mati Eco-school
- Vocational Training
- Student support program
- Poverty research
- Greensape Retreat and Training Centre
- International Exchange (SES+Volunteer)

iii. Health

- Primary health care Services
- Health care for peoples with special needs (Disability)
- Eyecare services
- Sexual & Reproductive Health (SRH) Awareness
- Physiotherapy

7. Available Resources

7.1 Human Resources (30% are paid volunteers)

Staff level	Designation	Full-time	Part-time	Required Qualification	Improvement needed
1. Field Staff	Field Motivators	12	0	Minimum Higher Secondary Certificate (HSC) having training and experiences on field motivation, mobilization, cooperative development and micro-finance operation	Need further training on software based financial management of cooperative and refreshers training on motivation, organic agriculture and entrepreneurship development.
	School Teacher	12	0	Minimum Secondary School Certificate (SSC) having training and	The newly recruited staffs need training on Essence of

				experiences on Essence of Learning (EoL) method of education	Learning (EoL) method of education
	Day-care educator	10	0	Minimum SSC having training and experiences on Early Childhood Development (ECD) and Essence of Learning (EoL) method of education	The newly recruited staffs need training on Early Childhood Development (ECD) and Essence of Learning (EoL) method of education
	Health field worker	18	0	Minimum paramedic training	All have paramedic training but need further trainings on different health issues
	Vocational Trainer	5	0	Minimum vocational training on subject matter	All have basic trainings but advance level training needed
	Paid Vocational trainees (Greenscape)	5	0	Minimum SSC and no experience required	Advanced in-service training required
	Field Coordinator	4	0	Min. Bachelor degree and training and experiences on cooperative development and software based financial management with computer operation	Need software-based accounting training, training on computer applications and cooperative management
	Student Support Program (SSP) volunteer	3	0	Bachelor level student in any discipline	---
	Support staff	12	0	---	---
	Subtotal field staff	76	0		
2. Head office staff	Program Coordination	5	0	Master's degree and have enough training and experiences on program coordination and management	Master's degree and have enough training and experiences on program coordination and management
	Monitoring and Evaluation	3	0	Bachelor/Master's degree and Expert in MEAL ¹ system, data analysis and reporting	New staff is needed having expertise on meal system data analysis and reporting
	Finance and Administration	5	0	Bachelor or Master's degree in accounting	One staff with CACC needed and the existing staff need

¹ MEAL : Monitoring, evaluation, accountability and learning

				and one with Chartered accounting course completed (CACC)	software-based accounting training, training on computer applications and cooperative management
	Public relation officer	1		Minimum Bachelor degree with good communication skill	---
	Coordinators at Dhaka Liaison Office	2	0	Minimum Master's degree with high skill of communication and fundraising	Have enough qualification, training and experiences.
	Support staff	3	0	---	---
	Subtotal Head Office staff	17	0		
	Total staff:	93	0		

Domestic Support Structure: Paid Freelancer

Responsibilities	No.
Website maintenance	1
Chartered accountant	1
legal adviser	1
Engineer	1
Land & property registration support	1
Total	5

Expert Support from Germany: Non-paid Freelancer

Category	No.
Medical doctor	3
Physiotherapist	4
Teachers	2
Researcher	2
Student	10
Development Expert	2

7.2 Financial Resources

Sources of Current Income

Level	Sources
Local	Land & agriculture production
	Local donation (cash & kind)
	Small corporate social responsibility (CSR) donations
	Voluntary Labour force
International	Misereor

	Bruecke Balingen (FVBBB)
	MATI e.V
	Stiftung 100
	Stiftung Brucke
	Diocese Limburg
Research Projects	Texas State University
	ATD fourth world

Future Fundraising Strategy:

- Strengthen capacity for fundraising from international partner organizations
- Lobby with partnership organizations for institutional funding
- Put more emphasis on local fundraising from govt. and private sources
- Formation of a Mati Alumni Association at International level

Potential Partner Organizations:

Level	Institutional partner	Private Partner
Local	Government funding	CSR (BSRM,
International	Misereor	Bruecke Balingen (FVBBB)
	Diocese Limburg	MATI e.V
	BftW	Stiftung 100
	Andheri Hilfe	Stiftung Bruecke
	Kindernothilfe (KNH)	Patrizia Stiftung
	Helvetas	Eco home solution
	Fastenopfer (Switzerland)	IKEA (Diter)
	Bread for all (Switzerland)	Amazon Smile
	CAFOD	
	Malteser	
	Christian aid	
	Actionaid	
	Oxfam GB & NOVIB	
	Texas State University	
	ATD fourth world	
	Global playground	
Embassies in Bangladesh (German, French etc.)		

8. Strategic program priorities

Programs and activities	Current Situation	Expected Outcome in next 5 yrs.
1. Cooperative Development Program		
SDG village development	Resource available from S. Brueke, Mati e.V and FVBBB but continuous fund-raising efforts needed	80% of the target SDG goals are achieved by 2027
Mati Eco-village development	Financial resources available from MISEREOR, D. Limburg	Established as a model organic farm and resource centre
Cooperative development (governance & management)	Financial resources available from MISEREOR	The cooperative has adequate governance and policies are in place and 3 new cooperatives are registered
Entrepreneurship development of Coop	Some Financial resources are available from MISEREOR, D. Limburg and expected from CSR	<ul style="list-style-type: none"> • 10 big entrepreneurs on crop preservation, processing and carpentry are established • 100 small entrepreneurs on small business are developed
Biodynamic/Organic Agriculture and Climate Change adaptation & mitigation	Some Financial resources are available from MISEREOR	80 youth organic farmers have become role model
2. Education/Training Program		
Daycare	Currently 5 day-care centres are running with partial support from Mati e.V	Close 5 current centres and start 4 new centres with support from Patrizia Stiftung in a sustainable approach since 2024 onwards
Mati Eco-school	No external funding	Approach Mati e.V for one year transition period support and also make a sustainability plan or stop
Vocational Training	Mati e.V is supporting which will continue for next 4 years	1000 no of youth are trained
Family and Student Support Program (FSSP)	Funding is available for 240 students from Mati e.V, Stiftung 100, Stiftung Bruke and FVBBB.	To be integrated with cooperative in family development approach
3. Health Program		
Primary health care & eyecare Services	Only a small amount of money available from FVBBB	Approach FVBBB to integrate the service with cooperative for achieving the sustainability
4. Sustainability Program	<ul style="list-style-type: none"> - Greenscape Retreat and Training Centre (GRTC) - Cooperative Enterprises 	GRTC and Coop enterprises generate substantial income to contribute to the programs of Mati by 2027

5. Other services/activities:

services/activities	Current Situation	Expected Outcome in 5 yrs
Research and cooperation with universities	Current Cooperation with ATD fourth world, Texas state university and Bangladesh Agricultural University	Strengthen the cooperation and also other universities and research institutions
International Exchange (SES+Volunteer)	Ongoing	based on need

9. Strategic Objectives

1. Cooperative Development Program

- The COOP members have reached to 5000 by the end of 2027
- 80% of the target SDG goals are achieved in the SDG village by 2027
- Mati eco-village is established as a model organic farm and resource centre by 2025
- 80 Youth organic farmers have become role model by 2025
- A value chain for cooperative products is established by 2023 with continuous upscaling thereafter
- The cooperative has adequate governance and policies are in place and 3 new cooperatives are registered by 2023
- 10 big entrepreneurs on crop preservation, processing and carpentry are established by 2024 with continuous upscaling thereafter
- 100 small entrepreneurs are developed in safe food value chain by 2024 with continuous upscaling thereafter

2. Education/Training Program

- 3 existing and 4 new daycare centres with support from Patrizia Stiftung is running in a sustainable approach from 2024 onwards
- 1000 nos of youth are trained on different vocational trades viz. sewing, computer, carpentry, hotel management, mobile repairing, welding & engineering etc.
- Mati e.V and Stiftung Bruke are approached for one year transition period support for 2023 and a sustainability plan is prepared for the Mati Eco-school
- SSP is integrated with cooperative in family development approach by 2023

3. Health Program

- Mati has reached to a Joint understanding with FVBBS by 2023 on how to integrate the health services with cooperative for achieving the sustainability

4. Sustainability Program

- GRTC and Coop enterprises generate substantial income to contribute to the programs of Mati by 2025

5. Other services/activities:

- Strengthened cooperation and also other universities and research institutions
- International Exchange (SES experts and Volunteers) is continued based on need

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Annex

Annex-A: Organizational Values

- **Patriotism & commitment to national interest, sovereignty and national pride:**

Patriotism and national interests will be on top of all concerns of the organization. In every sphere, national sovereignty and pride will be given priority over the interests of groups and individuals. The organization will also be respectful to promote the progressive outlook and good elements of our culture.

- **Justice, Transparency and Accountability:**

The organization do believe that the rich, the poor, minority, indigenous people, small occupational class, differently able and human beings of all ages cannot be discriminated on any ground, and all are entitled to equal rights and justice. The organization will have clear stand against any sort of violence, oppression, discrimination caste-distinction, communalism, fundamentalism and prejudice within the society. The organization will remain transparent and accountable to its' primary stakeholders and others concerned for the effectiveness of its' work.

- **Do no Harm:**

The organization must follow the "Do no Harm" principle in planning and implementation of organisation's interventions. The principle includes, i. Empowerment – support for individuals to make their own decisions, ii. Protection – supporting those in need as a result of abuse or neglect, iii. Prevention – taking action before harm occurs or risk escalates. Organization will always take a step back from an intervention to look at the broader context and mitigate potential negative effects on the social fabric, the economy and the environment.

- **Gender Equity and Mutual Respect:**

The organization recognizes that each person is uniquely creative and believes in human equity. The organization has mutual respect both for the people and for their environment. The organization believes that mutual respect leads to true participation, empowerment, motivation and commitment. Organizational environment will be respectful to gender equity where everyone will be considered as human beings not just men and women. Where necessary, the organization will discriminate in favor of women and girls to promote their human rights.

- **Respect for Diversity & Intersectionality:**

The organization believes that the diversity is one of the common major characteristics in every society that paves the way for creativity. It will be respectful to the diversities with an effort to create and promote unity. Moreover, we acknowledge that everyone has their own unique experiences of discrimination and oppression and we must consider everything and anything that can marginalise people – gender, race, class, sexual orientation, physical ability, etc.

- **Quality and Excellence:**

The organization will strive for highest possible standards in its' conduct and performance. This will require continual renewal and regeneration of the organisation and its' work. The organization believes that it should seek continual innovation and not be afraid of failures. To achieve quality and excellence it must be transparent and accountable, timely, cost-effective and work in appropriate and manageable ways.

- **Humility and Confidence:**

The organization will always be aware of its' humility to the primary stakeholders of its' work and other development players. It will be respectful and tolerant to the society, various views and creativity. To the organization every human being is special with some unique quality that deserves respect. Simultaneously, based on its' experience, quality and commitment it will remain confident about taking sides with the poor and marginalized people.

- **Support for Environment and Ecology:**

The organization believes that safe and healthy life in a good environment and ecology are indispensable. The organization will actively take sides with all initiatives for the protection and betterment, and against any step towards degradation of the environment and ecology.

Annex-B: Emerging Issues within the Programmes

- ***“Savings & Credit Program” to Peoples’ Cooperative (COOP)***

Poverty is at the center of all sorts of deprivations of the poor people created by the earlier feudal and recent neo-liberal socio-economic-political structure of the society, state and the globe. As identified by the target people that they badly need capital support for their economic development to come out of the vicious cycle of poverty in the era of neo-liberal market economy. Economic development is also key to fulfilling their basic human need like health & WASH, education etc. in a sustainable manner. But, very unfortunately, such resource poor people never have any access to the institutional credit. So, earlier they used to be fully dependent on local money lenders for their required capital with a very high rate of interest to invest for their livelihoods or survival. Now-a-days the service is mostly replaced by the microcredit organizations. The rate of interest for microcredit still remains very high.

In such a context, Mati started its “Savings and Credit Program (SCP)” so that the people can get easy access to capital without paying any interest. It has been encouraging the people to increase their practice of savings so that they have their own fund to invest for their livelihood development. Both from internal and external assessment this ‘savings & credit’ strategy was found very effective in substantially increasing income of the target people to end their poverty as well as improving health & WASH and education status and their living standard. However, after working for about a decade both Mati and the target people have realized that the SCP needs to be institutionalized in the form of “Peoples’ cooperative” for moving towards the ultimate goal and sustainability of the program.

- **Development of SMEs and Value Chain of the Target People**

Both Mati and the target people have also realized that in order to eradicate the root causes of their poverty the people have to work collectively rather than working individually. Because, the rural poor people who are especially dependent on agriculture for their economic development i.e. the smallholder farmers, seldom get profitable prices for their products mainly because they are too tiny producers to have any influence as an individual over pricing in the existing value chain. Therefore, they have to take collective actions in establishing their own value chain to get profitable prices. Moreover, the people realizes that they can solve many of their economic, social and cultural problems themselves only by their collective actions.

The value chain model is being tried to be developed by the farmer cooperative with facilitation, financial & technical supports from Mati. Under the model the rural cooperatives are active in intervening in both agricultural inputs and products market by collective actions of production, processing, and packaging while the cooperative of urban poor women will play the key role in managing the value chain (figure-1) by developing their SMEs.



Figure 1: Proposed Value Chain Model of the project

- **Upscaling IDAEP as Core Funding Program**

Mati has been working since the very beginning, implementing a program entitled “Integrated Development Approach for Extreme Poor-IDAEP” having very encouraging and tangible outcomes and impacts. Since very beginning Mati e.V has been supporting the program while Bread for the World, Stiftung Bruke, FVBBS and Misereor, Germany supported to upscale the program. As outcome of the program MATI was awarded with the German UNIFEM-Prize in 2004 for its exemplary ‘good-practice’ for empowerment, capacity-building and leading the way to self-help and self-determination. The program has now been supported by MATI e.V, FVBBS and Stiftung Bruke with around 700 families.

In order to improve the organizational capacity to sustain in the face of changing context and perspectives at national and international level as well as to achieve the sustainability of the programs it has also decided to develop a core funding project. The project will be designed in an integrated and holistic approach. The long-term development partners of Mati will be approached for core funding with a view to achieving both organizational and program sustainability.

Annex-C: Major Achievements to date

- **Poverty alleviation:** MATI has been working in an integrated approach for sustainable ending of all dimensions of poverty of the poor specially the extreme poor people living both at rural & urban areas focusing on the women members of the poor families for their empowerment. Since inception Mati has provided interest free credit support to more than **5987 families** for their income generation activities through the savings & credit programs of the organization. According to the impact study conducted by the end of 2020, the families not only have an

average savings of BDT50,238 but also, they have higher income, better livelihoods, better food security, better access to quality health, WASH & education services and women empowerment.

- **Health Care, water & sanitation (Health & WASH):** MATI has been providing primary health care, eye care and dental care services for the extreme poor people living in the remote area who don't have access to the available healthcare facilities. At the same time MATI has been supporting the target people in improving their sanitation facilities and safe drinking water. Every year provides Health and WASH services to more than 40,000 poor people of the area.
- **Sexual and Reproductive Health Rights (SRHR):** Since very inception of the organization Mati has been raising awareness of the target women and adolescents for their Sexual and Reproductive Health Rights on priority basis because it is a big problem in the country especially in the poor households. On the other hand, maternal healthcare and management of menstrual hygiene are two vital issues for the good health and wellbeing of the target people. Therefore, Mati has been providing awareness, motivation and training services along with free medicines and sanitary/hygiene materials to about 40,000 people of our working area.
- **Child care/Day care center:** This is a unique intervention of MATI by developing day care facilities for the about 500 poor working women in the slum area of Mymensingh town. Moreover, Mati has a day-care center for the **children of special needs** in the Mati-ecovillage campus where there is arrangement of physiotherapy services provided by the expert volunteers from Germany or abroad.
- **Mati Eco-school:** In order to ensure quality education for the dropped out poor children as well as creating opportunity for nature-based learning of the children Mati has established an ecological school in the eco-village campus of Mati. The school has teaching facilities for about 200 students including playground, school garden, and school nursery along with other ECD facilities. Essence of Learning (EoL) the world class Swiss teaching method is practiced in the school.
- **Student Support Program (SSP):** Access to education especially for the girls is very difficult because the poor families cannot afford the ever-increasing education expenditures. Therefore, the girls usually hap to stop their education and become victim of early marriage. In response to the problem, Mati has started SSP since 2008 and supporting about 300 girls every year to continue their study that has significantly reduced the tendency of early marriage among the supported girls' families.
- **Mati Cooperative (MATI COOP):** In order to make the savings and credit program sustainable as well as for the collective enterprise development of the small-holder farmers Mati has been facilitating the process of developing the COOP of the farmers. So far, more than 2000 farmer families have organized them under the umbrella of COOP. They have decided to use the Brand Name Mati (the soil) for their cooperative name. The cooperative has already established a COOP Input Shop, COOP Dispensary, COOP Carpentry Center, COOP training center, COOP store, as well as working to establish a complete value chain of their organic products.
- **MATI Vocational & Technical Training Institute (MVTTI):** MATI has been providing vocational trainings to the women & youth of rural poor families as an effective tool for poverty alleviation of the poor families. MATI is going to give this intervention an institutional form considering the demand. So far, Mati has provided computer training to **982 youth** and sewing training with sewing machine to **more than 1000 women and girls**.

- **Millennium Village & SDG Village development:** MATI has been working to develop model village in order to trial and outline the strategies for achieving previous MDGs and now SDGs for the rural poor people. Millennium village was developed in a village named Hargujirpar nearby Mymensingh city. At the start of the model in 2009, in Hargujirpar around 1,500 people lived in 300 households, 70% of them remained in extremely poor conditions. MDGs 1 to 5 came to the fore, namely halving poverty, primary education for children, gender equality, reducing child mortality and improving the health of mothers in setting the interventions for the village.

The end line assessment done in 2016 shows that the nutritional situation of the poorest families has changed significantly. The goal of halving poverty was fully achieved. The overwhelming majority of women think that the various interventions have improved their situation enormously compared to the baseline status in 2010 though still a long way to go to ensure that women have greater participation in decision-making process. Otherwise, the goal was fully achieved where the savings and credit strategy played the most vital role.

- **Organic agriculture:** MATI believes in organic agriculture for saving the nature & ensuring food security. Therefore, MATI has developed a group of organic farmers who have been practicing organic agriculture who are working under the umbrella of MATI COOP to establish different enterprises viz. a value chain for their organic products, organic input production & marketing, preservation and processing and marketing of organic crops.
- **Environment & Climate Change:** MATI has been raising people's awareness on root causes of climate change in Mymensingh & Sherpur district as well as building resilience of the community people by promoting adaptation techniques. MATI also sensitized the civil society people to work together by organizing them in a network named '*Climate change network of greater Mymensingh*'.
- **MATI Eco-village:** In order to develop model of nature conservation and ecological agriculture MATI has established an Eco-village on 5 acres of land where there is a stock of 682 medicinal herbs & trees, indigenous fruit trees and indigenous trees which are under threat of extinction. Moreover, there is model demonstration of organic agriculture, permaculture and biodynamic agricultural practices including an eco-school, school garden, school nursery, health center, a dispensary, organic seed bank, drying dome, drying floor, storage room & facilities, cowshed with 15 cattle, vermicomposting, traditional compost and different formulations of botanical pesticides etc. along with residential facilities for staff, guests, visitors and trainees.
- **Greenscape Retreat and Training Centre (GRTC):** Greenscape Retreat & Training Centre (GRTC) is a new initiative of Mati that aims at creating job opportunities especially for the youth and women by providing skill based technical training and vocational education. GRTC further focuses on playing the role of an educational institution based on ecological concepts and mindfulness meditation for good health and wellbeing by offering regular basic training, workshops and seminars coupled with awareness campaigns. Creating opportunities in order to enjoy the sacred beauty of nature as well as to create ecological and nature-based employment opportunities for youth and women remain at the center of all activities of GRTC.
- **Women empowerment:** Women empowerment is mainstreamed in all the programs and activities of Mati. In 2004 MATI was awarded with the German UNIFEM-Prize for its exemplary "Kitchen Garden"-Project by the German National Committee of UNIFEM for being an ideal

'good-practice' example for empowerment, capacity-building and leading the way to self-help and self-determination.

Annex-D: Summary of theory of change

Theory of Change for Women Empowerment & Food Security Program (WEFSP) of MATI

Inputs	Processes	Outputs	Outcomes	Impact
<ul style="list-style-type: none"> - Adequate staff & logistic supports to work with 5000 COOP members in 3 upazilas of Mymensingh, Jamalpur and Sherpur districts - Organizational capacity (governance & management system) building support to the COOP - Training support to the COOP leaders on leadership development - Training & technical support to the safe food producers - Financial support to the cooperative to develop collective enterprises - Provide crop preservation & processing support - Provide marketing support (promotional, technical & start-up investment support) - Support to demonstrate organic agriculture technologies - Basic health services, eye & dental care services - Financial support to improve WASH system of the target families - Quality education services - Social security services - Disaster response services 	<ul style="list-style-type: none"> - Staffs' skill development through training, workshops, exposure visit and hands on training etc. - Baseline study of the target people - Motivation & Formation of (Self-help group (SHG) - Formation & development of women cooperative - Support the COOP development process until a certain stage by the staff and gradually develop internal capacity - Upscale the savings & credit program of the COOP - Provide training, technical support and start-up financial support to develop COOP enterprises in processing, preservation and marketing of COOP products - Develop a social service fund by the COOP to support the health & education programs of the COOP & MATI - Develop a social security fund by the COOP to support the social security interventions of the extreme poor members of the COOP including disaster response - Establish linkage with relevant govt. & private organizations and institutional financing agencies will be developed to avail technical, organizational and financial supports and services 	<ul style="list-style-type: none"> - Optimized skill of the staffs to provide quality support to the COOP and the producer members - Increased awareness of the target people on socio-economic, health, education, environmental issues - The farmers have gained enough technical knowledge and skill for successful organic farming - Developed organizational capacity of the COOP to run independently - The policies & systems of the COOP are in place or updated - COOP leadership are motivated, skillful and active in leading the COOP - Successful production of organic crops - Organic food preservation system is developed - Processing and packaging system of the COOP for the selected food crops produced by the COOP members - Branding of COOP products has gained a momentum - The COOP has capacity to market the members' products - The COOP members are getting basic health services, eye & dental care services - The COOP members are getting quality education services - The COOP members are getting social security services - The COOP members are getting disaster response services 	<ul style="list-style-type: none"> - Women COOP members have better income & financial ability to support their families - Increased production and consumption of safe and nutritious food - Increased income and livelihood status of the COOP members - Increased financial capacity of the COOP to develop their collective enterprises and value chain of safe food products & handicrafts - Increased financial ability of the COOP to contribute to the health and WASH services of Mati - Increased financial ability of the COOP to contribute to the education services provided by Mati - Increased financial ability of the COOP to contribute to the social security services provided by Mati - Increased financial ability of the COOP to contribute to response to the disasters 	<ul style="list-style-type: none"> - Enhanced empowerment of the COOP women members - Improved food security of the COOP member families - Sustainable livelihood - Improved health & WASH status of the COOP member families - Improved access of the children of the COOP members' families to quality education - Improved environmental condition - Increased resilience to climate change and disasters - Sustainability of both the COOP and Mati's program is achieved - Improved resilience of the COOP members to climate change induced disasters

Narratives

Program/Initiative work

Program/Initiative intended results

Theory of Change for WEFSP of MATI (contd...)

Inputs	Processes (Milestones)	Outputs	Outcomes	Impact
<ul style="list-style-type: none"> - 100+ full-time staff and 10 volunteers/yr to work with 12,500 COOP members - BDT 3 crore as start-up financial support to develop the enterprises of the COOP including start-up financial support to develop the crop preservation, processing and marketing system of the COOP (Value chain development) - BDT 1 crore for health services - BDT 1 crore for education services - BDT 2 crore for improvement of livelihood including eco-housing, WASH system - BDT 1 crore for social security and disaster response 	<ul style="list-style-type: none"> - 100 SHGs with 2500 members of COOP by 2023; - 150 SHGs with 3750 members of COOP by 2024; - 220 SHGs with 5000 members of COOP by 2025; - 300 SHGs with 7500 members of COOP by 2026; - 400 SHGs with 10000 members of COOP by 2027; - Mati eco-village is established as a model organic farm and resource centre by 2025 - 80 Youth Organic Farmers have become role model by 2025 - A value chain for cooperative products is established by 2023 with continuous upscaling thereafter until 2027 - 10 big entrepreneurs on crop preservation, processing and carpentry are established by 2024 with continuous upscaling thereafter until 2027 - 100 small entrepreneurs are developed in safe food value chain by 2023 which will reach to 300 by 2027 (150 by 2024; 200 by 2025; 250 by 2026; 300 by 2027) - 3 existing and 4 new daycare centres with support from Patri/zia Stiftung is running in a sustainable approach from 2024 onwards - 1000 nos of youth are trained by 2027 on different vocational trades viz. sewing, computer, carpentry, hotel management, mobile repairing, welding & engineering etc. - SSP is integrated with cooperative in family development approach by 2023 - Mati has reached to a Joint understanding with FVBBB by 2023 on how to integrate the health services with cooperative for achieving the sustainability - GRTC and COOP enterprises generate substantial income to contribute to the programs of Mati by 2025 	<ul style="list-style-type: none"> - 100+ full-time staff are skilled enough to supports the COOP and support programs - The cooperative has adequate governance and policies are in place and 3 new cooperatives are registered by 2024 - The savings outstanding of the COOP have reached to BDT 5 crore by 2027. - The credit outstanding of the COOP have reached to BDT 15 crore by 2027. - 60% of the COOP members are aware on socio-economic, health, education, environmental issues - 70% of the COOP leadership are motivated, skillful and active in leading the COOP - 80% of the target farmers have gained enough technical knowledge and skill for successful organic farming while 60% of them are successfully producing of organic crops - 75% of the youth organic producers could preserve their crops - 80% of the general producers could preserve their crops to sell at higher prices during off-season - Increased financial capacity of the COOP to develop their collective enterprises and value chain of safe food products & handicrafts - Increased financial ability of the COOP to contribute to the health & WASH, education, social security and emergency response services of Mati - Cooperation with BAU and other universities and research institutions has strengthened - International Exchange (SES experts and Volunteers) has been continued based on need 	<ul style="list-style-type: none"> - The COOP members have reached to 12500 by the end of 2027 - 80% of the target SDG goals are achieved in the SDG village by 2027 - 80% of the 5000 women COOP members have better income & financial ability to support their families by the end of 2027 - The production and consumption of safe and nutritious food is increased by 20% compared to the status in 2022 - The livelihood status of 60% of the COOP members is improved - 90% of the COOP members have received health services from the MPHCC and KZH - 60% of the COOP member families have received education credit support from the COOP - 50% of the COOP members have received emergency supports during disasters 	<ul style="list-style-type: none"> - 80% of the women COOP members are empowered in the family and society - 90% of the COOP member families have improved food security status - 90% of the COOP member families have sustainable livelihood options - 80% of the COOP member families have improved health & WASH status - 60% of the children of the COOP members' families to have access to quality education - Improved soil health status of 90% of the lands under organic farming - 90% of the target people have adopted environment protection practices - Sustainability of both the COOP and Mati's program is achieved - 60% of COOP member families have increased resilience to climate change induced disasters

Numbers

Program/Initiative work

Program/Initiative intended results

Annex-E: Analysis of external environment

- ***Progress & Challenges of Bangladesh***

Looking into the Human Development Index (HDI) during 1990-2015 period, Bangladesh experienced a significant spike in life expectancy, mean years of schooling and life expectancy—which has been possible due to ‘last mile’ access to quality care and primary education services, often facilitated by donor-funded projects and implemented by NGOs. First and foremost, the pandemic-induced slowdown and the resulting emergence of the ‘new poor’ population is a major challenge causing headaches for majority of the donors and NGOs. The pandemic has wiped out a lot of achievements of the development sector, accrued over the years in terms of poverty alleviation.

Bangladesh ranks 7th on the Global Climate Risk Index 2021 and 163 out of 181 countries in the widely used ND-GAIN index. Given the outsized impact of climate change on the country, climate change mitigation interventions featured heavily during the discussions with the donors and implementers. Since the COP-15 in Copenhagen, Bangladesh has been one of the major recipients of foreign aids for tackling the repercussions of climate change, receiving a cumulative USD 1 Bn over the last twelve years. However, more funding is required, since the country has approximately lost USD 3.72 Bn in economic losses due to climate change.

The agriculture sector has been going through a transition, but still plays a major role in ensuring self-sufficiency in essential commodities. Despite recent developments in the industrial and service sectors, Bangladesh is still heavily agricultural, with 70% of its land used for agriculture (FAO 2021). The majority of food production is in the hands of small farmers (60%) (Rapsomanikis 2015). Similar to other regions in the Global South, smallholder food production in Bangladesh is highly vulnerable to environmental changes such as natural resource degradation, climate crises, and other crises (FAO 2020). At the same time, socio-structural inequalities increase the vulnerability of smallholder households (Azam et al. 2021), and poverty and recurrent food insecurity are on the rise, most recently exacerbating the global Covid-19 pandemic (e.g., Bopp 2016; 2020; FAO 2020). In 2020, 40 million people in Bangladesh are food unsecured, 11 million suffer from acute hunger, and 5.5 million children under 5 are chronically malnourished (World Food Programme, 2020). Among the greatest challenges for smallholder farmers, and women in particular, therefore remains a lack of outlets for their farm products beyond the middleman-controlled and distorted market system, which is not profitable for them. In urban markets, there is an enormous gap between producer and retail prices, which the government has not yet adequately addressed.

Bangladesh can reap the advantages of a relatively young population, with 60% of the population aged below 35. However, lack of marketable skills among the youth have been proving to be a major stumbling block for maximizing productivity. Moreover, inadequate employment opportunities have been leading to higher unemployment level, particularly amongst recent graduates. A number of development projects have been focusing on skill development, especially in the area of vocational trainings. Alongside, a number of donors are engaged in funding enterprise development initiatives like incubators and accelerators, as well as exploring impact investment and blended financing solutions. Social and development impact bonds and other instruments will become increasingly popular in the coming years for funding impact-driven initiatives.

WASH has achieved significant milestones in terms of access to safe drinkable water and improved sanitation facilities. The advent of COVID-19 has also improved the momentum for attaining hygienic practices like frequent hand washing using soap. Despite the evident progress, 21 million of the ultra-poor population still lack access to improved sanitary facilities. If the essential WASH and health indicators are not enhanced in a sustained way, investments in water and sanitation will not pay off for the economy and the people.

- ***Emerging Challenges for the NGOs in Bangladesh***

The evolution of Bangladesh's development sector clearly demonstrates that donor commitments as well as priorities are changing with expansion of Bangladesh's economy, the COVID-19 pandemic, changes in geopolitical situations, etc. It is clear though, that given the impact of COVID-19, the threat of climate change and the alterations in geopolitical relationships, Bangladesh's Development Sector faces a complex journey ahead.

The nature of funding will evolve placing more focus on private sector development-based approaches and 'Aid to Trade' initiatives. In the coming decade, foundations and private corporations will be playing a pivotal role in filling in the gaps created by receding donor funding. Nonetheless, the coming decade might prove to be quite turbulent for the development sector, as we transform as an economy with evolving development needs.

Because of the decline in donor financed projects, opportunities for NGOs are dwindling gradually. The NGOs like Mati Bangladesh that don't have microcredit program and mostly dependent on external funding for running the programs has been struggling for the organizational sustainability. Based on the bitter experiences during last a few years and simultaneous analysis of the context the learning is that the we have to change our mindset to look for entrepreneurial solutions.

Many big NGOs like BRAC have become sustainable by concentrating on such entrepreneurial solutions. BRAC has set a shining example of how social capital can be converted into entrepreneurial solution. It is anticipated that Bangladesh will be the 26th largest economy in the world by 2030. Hence, focus should be on growth as it will be able to effectively alleviate poverty and enable the marginalised people to seize the opportunity to participate in the mainstream economy. But it is time-consuming to strike at the bottom of the pyramid in a densely populated country like Bangladesh and the threat of increasing discrimination between rich and poor looms large. To deal with these two issues, not-for-profit organisations namely NGOs can play a significant role by re-examining their role and changing their business modality.

To do this, NGOs will have to identify potential growth sectors which should be a part of a different supply chain or value chain based on the potential capacity of the target people. As Bangladesh is a homogenous market with a population of over 160 million, domestic demand-led market should be the prime focus of NGOs for achieving sustainability of the programs and the organization itself. In this context NGOs can achieve expected outcome by engaging the target people into SMEs. Undoubtedly, this strategy will pave the way to establish supply chain/value chain models, minimum relocation of workforce, minimum investment and low distribution cost. Any for-profit initiative where social capital is a prime factor can be the best model in this connection and the activism of this type of NGO can be interlinked to achieve the primary objective of economic sustainability.

It deserves mention that small and medium NGOs are likely to enter into the growing market of agriculture, non-agriculture, community tourism, health education, renewable energy, retailing, ICT sectors or so on within the next five years. To sum up, a win-win situation can be ensured and the growth can be accelerated only when it will be acknowledged by the business enterprises that NGOs being equipped with sophisticated data have the capacity to invest resources in private ventures and are acutely aware of consumers' behavioural traits.

Considering these factors, the Development Organizations have to adopt more strategic funding and implementation mechanisms. Projects may be funded in more dynamic and blended approaches, with strong collaboration between the Bangladesh Government, bilateral, multilateral, and private philanthropic agencies. It is therefore, a crying need to streamline and update development priorities and evaluate certain development mechanisms, such as Aid-for-Trade, Market Systems Development, and carefully design their strategies accordingly.

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