

Annual Report 2022



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Message from Chairperson

I have a great pleasure to know that SETU accomplished some programs/projects efficiently in the year 2021-2022.

SETU is going ahead averting all odds and performed its responsibilities quite effectively. In deed it is a good result of SETU that achieved through active coordination and communication activities.

During this period SETU included more areas and diverse issues for the reference people. Project review meetings were arranged to focus the real progress in the field level.

Members of the executive and general body also make their support to proceed ahead through their suggestion, cooperation and advice. Their roles are also commendable.

I am happy to express my thankfulness to the concerned organizations, bodies for their sincere cooperation in implementing SETU's programs. I do hope this cooperation will be continued in the years to come.

Md. Shahidullah Sheikh

Chairperson

Note of Executive Director

I am very glad to accomplish some programs / projects in the last reporting year 2021-2022 that were made possible with the assistance of different level of staff members. In this year SETU implemented some innovative programs undertaken in cooperation with our donors, MFIs.

Despite of negative impact of COVID-19 SETU advanced rightly though facet some hardships in its way. Field level staff members were given necessary guidelines to carryout program activities carefully.

During this period SETU maintained contact with organizations of national and global level like ECOSOC, UNCCD, FAO and WFP in order to build good relationship in the changed context. The organization attaches due importance to the guideline of NGOs, INGOs and GOs.

I am pleased to thank to our donors, well-wishers, partners for their supports, suggestions in program activities. Thanks are also due to the staff of different level for their untiring efforts towards reaching the goal.

M A Quader

Executive Director

Journey of SETU

SETU is a national level rights based development organization in Bangladesh having special consultative status with UN Economic & Social Council (ECOSOC) and observer status with United Nations Convention to Combat Desertification (UNCCD).

SETU was formed in 1983 aiming to enable the disadvantaged people for sustainable development. SETU's development effort concentrates on organizing and mobilizing the marginal communities, enhancing their analytical capability so that they can act and speak in local, national even global context.

SETU has been equipped in a way to take and/or undertake rights based challenging initiatives. Its particular expertise developed on the issues of Globalization, Governance, Climate Justice, Advocacy, CSO accountability etc. aiming at contributing its micro-macro impact towards SDGs implementation. SETU's focus SDGs are: 01 - No Poverty, 02 - Zero Hunger, 06 - Clean Water and Sanitation, 13 - Climate Action. On the other hand cross cutting SDGs are: 03 - Health for all, 04 - Quality Education, 05 - Gender Equality, 10 - Reduced Inequalities, 16 - Peace, Justice and Strong Institutions.

Vision

To build a just, participatory and sustainable society in which the human rights and the human dignity of men, women and children are equally respected and people live responsibly in the community with others and with nature.

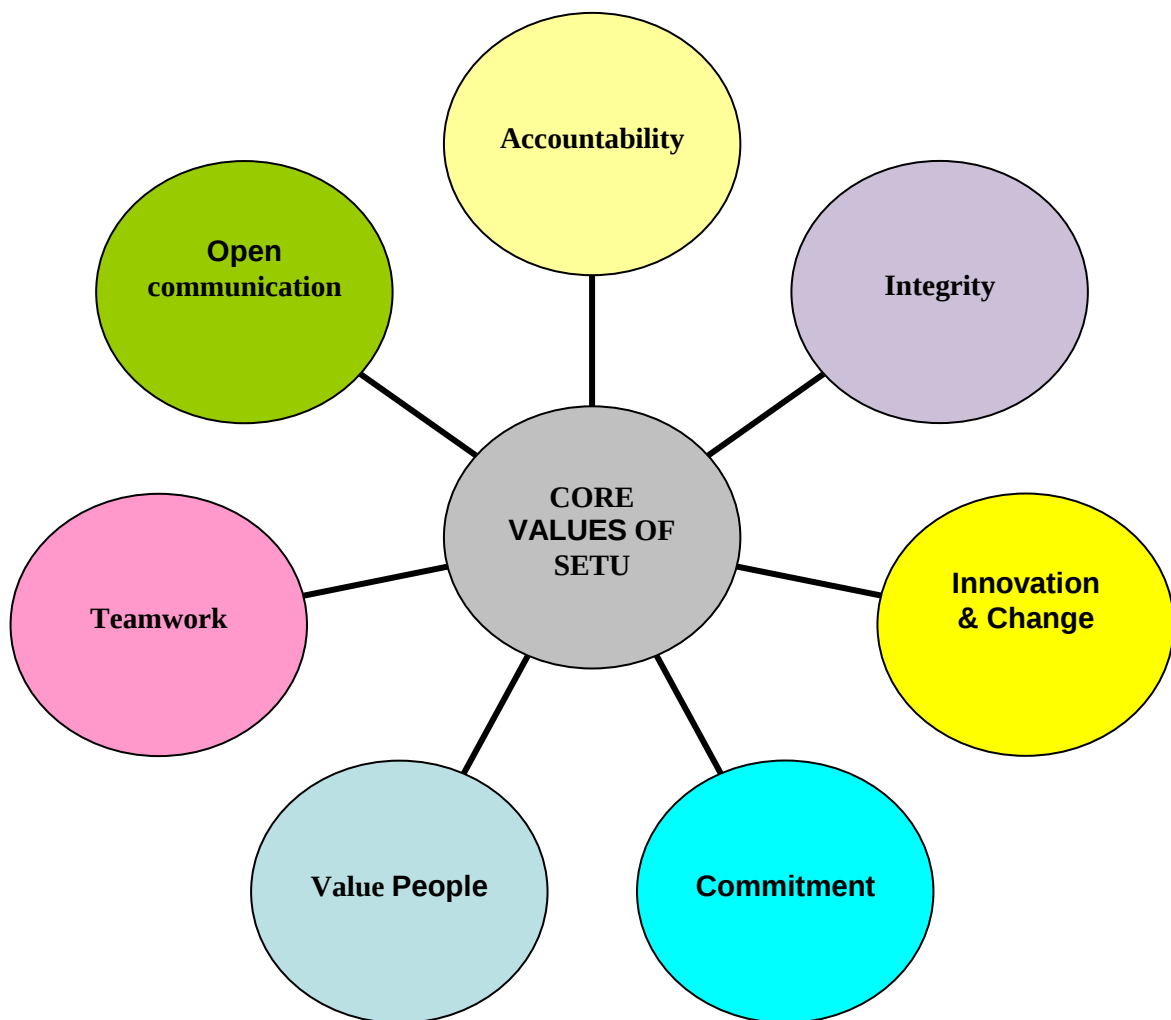
Mission

Implementation of different development programs which are socially sound, economically compatible and environmentally sustainable towards improving the quality of life and livelihoods of disadvantaged communities towards achieving the SDGs.

Objectives

Facilitating the marginalized and socially excluded people of the society to attain better life and livelihood.

Core Values of SETU



- **Integrity** - takes pride in everything that is fair, honest and knowledgeable and builds trust in every situation.
- **Accountability** - we acknowledge ownership and accountability of our actions and accept responsibility for their consequences without exceptions and excuses.
- **Innovation and change** – encourage innovation, adapt to change and willing to take risk.
- **Commitment** - we keep our word.
- **Teamwork** - Cooperate and work together for the common good of the people we serve and organization's mission.
- **Open Communication** - encourage directness, sincerity and diversity so that people and ideas thrive.
- **Value people** - we value every member of our team and encourage their development.

Legal Status of SETU

The organization has established functional association and affiliation with the following government departments:

- Registration No. under voluntary welfare agencies (Registration & control) ordinance, 1961: No. Kushtia-10/86, Dated: 17.02.1986.
- Registration No. under the foreign donation (voluntary activities) regulation rules, 1978: No. DSS/FDO/R-240, Dated: 05.10.1987.
- Certification of Micro-Credit Regulatory Authority (MRA) rule, 2006, No. 03033-03265-00049, Dated: 05-09-2007
- Tax Identification No. under ordinance (XXXVI of 1984), TIN No. 412-400-0094/KC-2, Khulna. Dated: 07.03.2022



Management of SETU

SETU is managed by two organs:

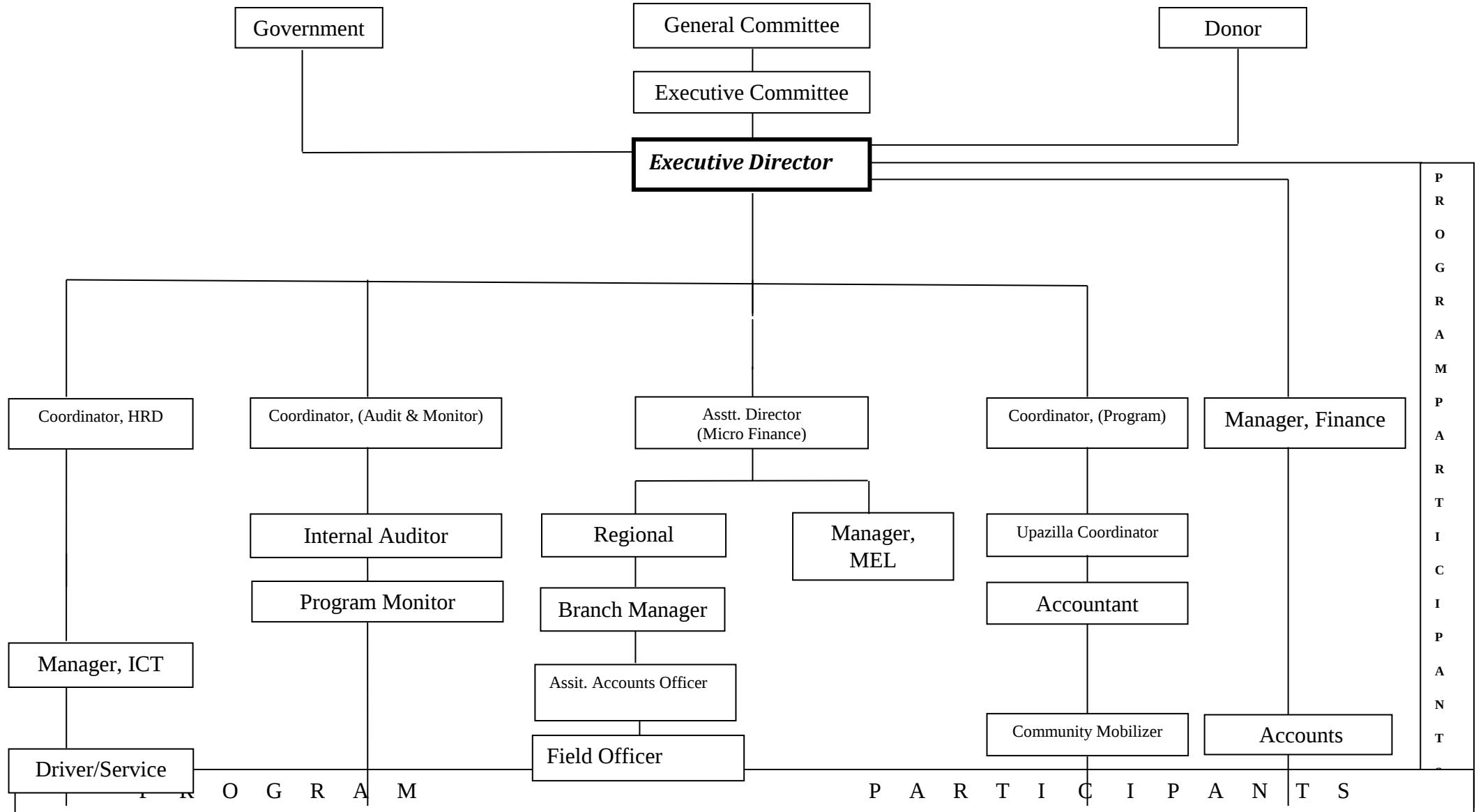
- Executive Committee
- General Committee

Executive Committee is supreme decision making organ which is elected by General Committee members. Executive Committee is comprised of seven members who sit in every three (03) months.

General Committee of SETU consists of twenty three (23) members. GC sits in meeting two (02) times yearly to plan its programs, policies and approve income and expenditure.



T & T Colony Road, Courtpara, Kushtia-7000.
Organogram



Networking and partnership

SETU builds network and partnership with like minded NGOs, INGOs, CBOs to promote different issues and matters like rights, water, land, budget, sustainable agriculture, climate justice and undertakes issue based program. SETU also develops linkages with government bodies on these issues for achieving better results. As a leading member of Sushashoner Jonno Procharavijan (Supro) SETU also develops partnership with local NGOs, CBOs to work on diverse issues.

SETU builds partnership/linkages with the following organizations :

- Islamic University, Kushtia
- Banks & Financial Institutions
- Credit and Development Forum (CDF)
- Microsoft as a Non – Profit Organization
- United Nations Children’s Fund (UNICEF)
- Federation of NGOs in Bangladesh (FNB)
- Campaign for Popular Education (CAMPE)
- Campaign for Good Governance (SUPRO)
- Association for Land Reform & Development (ALRD)
- Bangladesh Rural Advancement Committee (BRAC)
- Peoples Health Movement (PHM), Bangladesh Circle
- Palli Karma Sahayak Foundation (PKSF), Bangladesh
- International Social Science Research Association (ISSRA)
- UN Economic and Social Council (ECOSOC)
- United Nations Convention to Combat Desertification (UNCCD)
- International Consortium for Social Development Asia-Pacific (ICSDAP)

Achievement of SETU

Award for contribution in Social Development



Achievement of SETU

Award for contribution in Social Development



সম্প্রতি ঢাকার পুরানা পল্টনস্থ শ্রুতি ভবনের মৈত্রী মিলনায়তনে মানার ভেরেসো শ্রুতি পরিষদ আয়োজিত মানার ভেরেসো জীবন আদর্শ শীর্ষক আলোচনা সভা ও মানার ভেরেসো পদক-২০১৪ প্রদান অনুষ্ঠিত হয়। অনুষ্ঠানে প্রধান অতিথি মুহিম কোর্টের সাবেক বিচারপতি জায়েদুল আবেদিনের কাছ থেকে সমাজ সেবায় বিশেষ অবদানের জন্য মানার ভেরেসো পদক-২০১৪ গ্রহণ করেন সেতু, কুষ্টিয়ার নির্বাহী পরিচালক এমএ কাদের



সম্প্রতি ঢাকার কেন্দ্রীয় পাবলিক লাইব্রেরির সেমিনার হলে বাংলাদেশ স্বপ্নকুড়ি ফাউন্ডেশন আয়োজিত মহান স্বাধীনতা দিবস উপলক্ষে আলোচনা সভা ও বঙ্গবীর ওসমানী শ্রুতি পদক-২০১৫ প্রদান অনুষ্ঠানের প্রধান অতিথি বাংলাদেশ প্রেস কাউন্সিলের চেয়ারম্যান বিচারপতি মো. মমতাজ উদ্দিন আহমেদের কাছ থেকে সমাজ সেবায় বিশেষ অবদানের জন্য বঙ্গবীর ওসমানী পদক গ্রহণ করেন সেতু, কুষ্টিয়ার নির্বাহী পরিচালক এমএ কাদের

Virtually SETU has been contributing to achieve Sustainable Development Goals (SDGs) through implementation of different relevant programs which are briefed below:



SDG-01; No Poverty: SETU undertakes poverty alleviation, social protection, equal rights to economic resources, capacity building of the poor against environmental and other impacts.

Poverty Alleviation

SETU attaches due priority in poverty alleviation in order to improve the living standard of those who are lying under poverty line.

The underlying causes of poverty include vulnerability, migration, social exclusion, lack of assets and income opportunities. The growing income inequality is of major concern.

The economy of SETU's working area is mostly characterized by the rural economy where unemployment, underemployment are very high. A major portion of those people lives in extreme poverty and they are recognized as ultra poor.

The nature of extreme poverty varies in different areas and special emphasis is needed to alleviate poverty arising from area specific problems. SETU has laid special emphasis to make the program more goals oriented with a view to accelerating the poverty alleviation process.

Tackling unemployment of women, men and youth that needs to be addressed for poverty alleviation is the question of gender gap and mainstreaming process. SETU undertakes different initiatives as need based action to overcome the poverty of ultra poor and most vulnerable groups.

SETU's initiatives to reduce poverty are to encourage the creation of opportunities in the form of new micro-entrepreneurship and through the potential of new employment. As impact in long run economic growth of target audience is achieved through improving of human capital for furthering their overall emancipation.

SETU has been implementing Poverty Alleviation Program with financial and technical assistance of Palli Karma-Shahayak Foundation (PKSF) since 1993. Presently SETU implements the program through on line service.

This program covers total 52 Upazilas of 13 districts. Total 5,418 Nos. of groups were formed with 96,660 members who have accumulated Tk. 62.59 crore as their savings. Total borrowers are 70,411, total amount of loan outstanding with service charge is Tk. 234.37 crore. Poverty alleviation program is managed through 93 branches and 18 regional offices.

Poverty alleviation program is divided into 11 categories which is shown in the table below till June 2022:

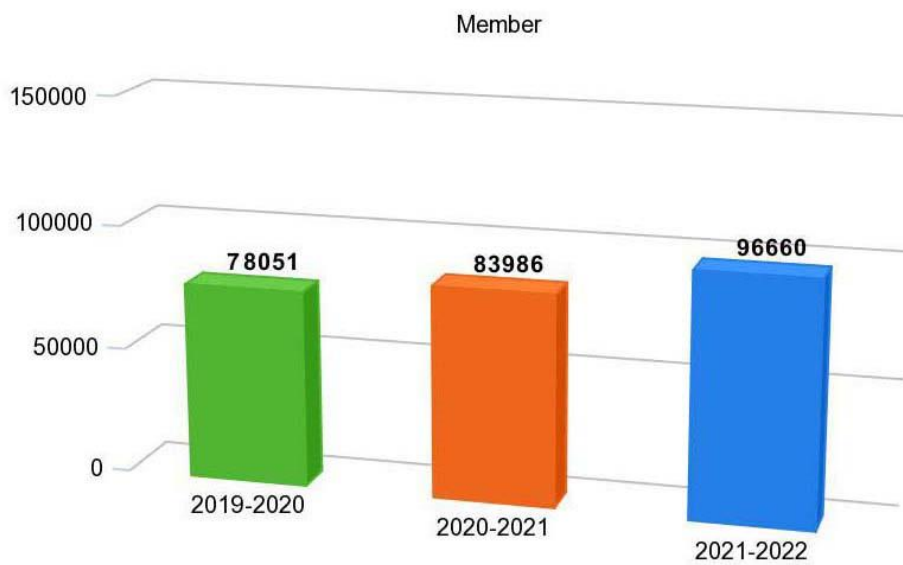
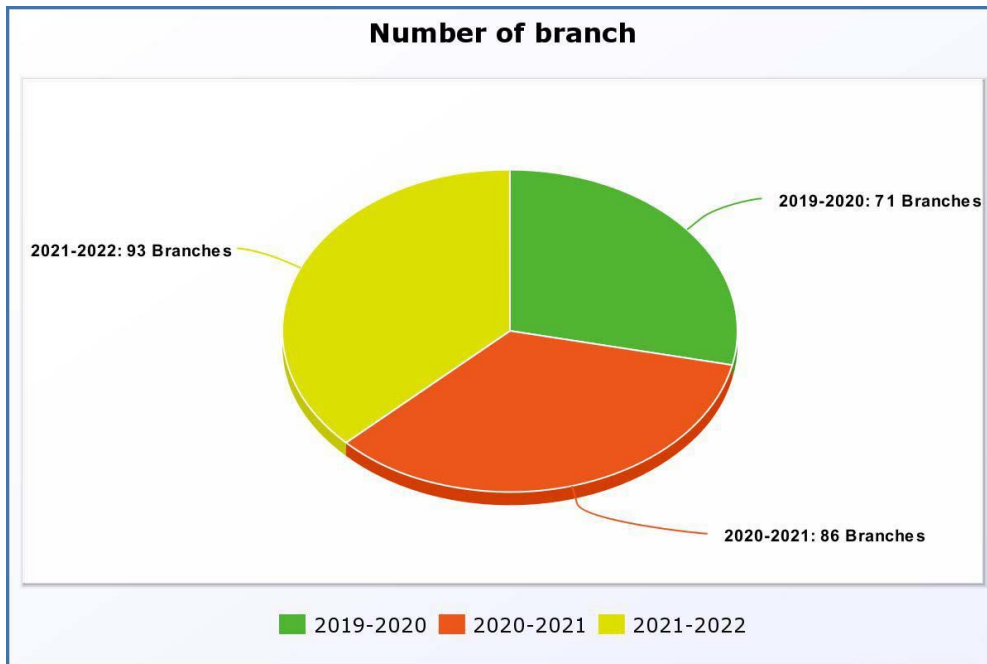
SL	Categories	No. of members	No. of borrowers	Disbursement	Loan outstanding	Savings
01	Jagoron	70,928	50,006	1078,10,67,500	93,94,83,603	40,25,33,185
02	Agrosor	21,883	17,265	717,21,05,000	122,21,81,012	19,70,20,138
03	Buniad	245	96	31,87,37,000	3,99,862	2,90,728
04	Sufolon	0	0	125,05,61,000	2,81,40,618	0
05	Agrosor (MDP)	1,599	1,217	20,02,74,000	8,47,40,096	1,35,34,179
06	SDL	0	0	4,67,000	1,01,959	0
07	LRL	1,013	857	9,34,48,000	1,99,67,558	73,25,889
08	Pronodona	0	0	10,03,94,000	12,30,892	0
09	Agrosor (MDP-AF)	345	339	4,16,71,000	2,37,33,941	50,00,831
10	KGF	647	631	2,90,11,000	2,29,55,774	1,03,935
11	WCAD	0	0	18,21,000	8,13,764	0
Total		96,660	70,411	1998,95,56,500	234,37,49,079	62,58,08,885

These activities are being implemented with financial support of Palli Karma-Shahayak Foundation (PKSF) and Banks.

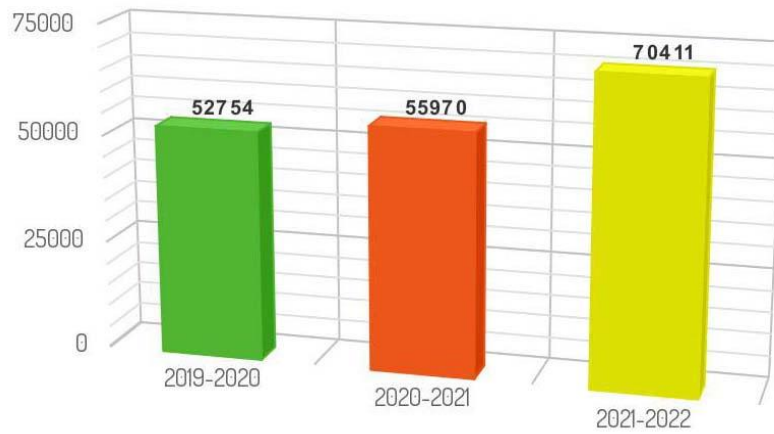


Photograph of income earning of SETU's group members

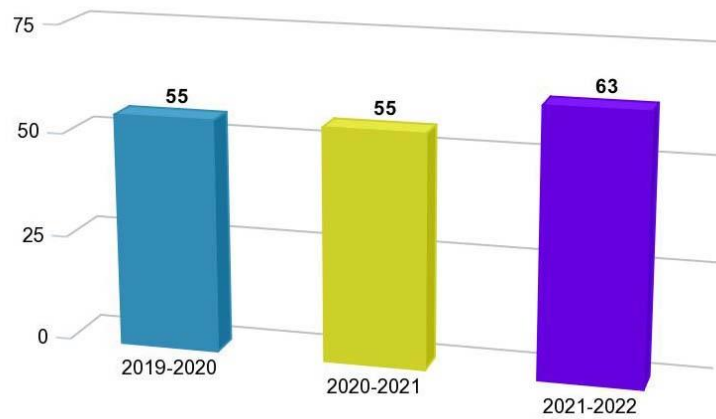
At a glance figure of SETU's three financial years



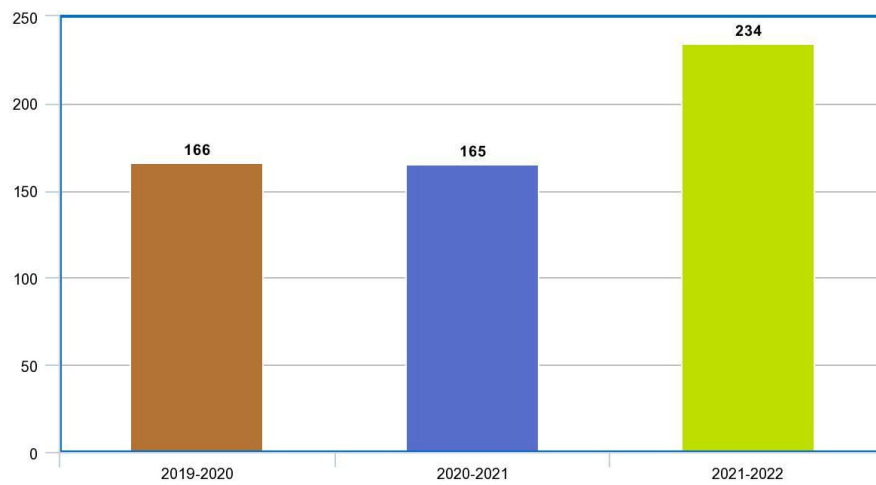
BORROWER



SAVINGS (CRORE)



OUTSTANDING (CRORE)



Goat Rearing

SETU distributes Black Bengal variety of goat among 20 nos. of needy families of several villages of Kushtia district. Goat rearers' groups were formed with them providing awareness on group solidarity, technical knowhow on mini goat farming, employment generation etc. which assist them to develop mini goat farms at family level.



Goat distribution among poor people

Group Formation

Group formation of SETU involves a variety of steps:

- Communication with target people
- Awareness Building
- Group formation
- Savings generation

SETU organizes and mobilizes the poor man and women into groups at villages of its working area.



SDG-02; Zero Hunger: SETU builds capacity against hunger and all kinds of malnutrition and growth of production on agriculture.

Food Security

SETU wages awareness campaign on food security as right to life is the sole basis of all human rights. In ensuring food security human rights factors should not be ignored as poverty being corner stone of all human crises and that makes individuals vulnerable to food insecurity. SETU promotes the food security campaign on harm-free food production and consumption through sustainable agriculture for ensuring hunger free world.

Agriculture and Livestock Development

This is an important component of SETU's poverty alleviation program. SETU contributes to agricultural growth by providing agricultural loan to its group members against cultivation of onion and garlic, maize, paddy, potato, banana, vegetable, sunflower, etc. Under financial assistance of PKSF and banks SETU has been implementing the program in its working area. Beside this SETU provides credit supports to fish culture, poultry and goat rearing activities to its group members.



The photos show two economic schemes of SETU's group member.

Seed and seedling distribution

SETU distributed Seeds and seedlings of vegetables, fruits and woods trees among farmers of SETU's working area to utilize homestead lands. SETU undertook this program with its own fund to assist government initiative in order to promote vegetables and wood production. This initiative encouraged the farmers to utilize their fallow lands in productive purposes.



The photos show distributed seeds & trees.

Tackling unemployment of youth and women

SETU introduced beef fattening program initially with its own source. It proves as a profitable venture and able to earn additional income, create employment for small farm household members specially unemployed members like housewives & youths. Later SETU strengthened the program with financial support from PKSF and banks covering greater population of working area. SETU's rearers meet a considerable portion of cattle demand of city dwellers during the Eid festival.



Photograph of cow fattening

Achievement of beef fattening program of June 2022 is shown in the table below:

Sl	Name of Region	No of Borrowers	Disbursement (Tk)
1	Kushtia	493	1,91,40,000
2	Pabna	84	28,90,000
3	Harinarayanpur	298	90,80,000
4	Mirpur	665	2,01,45,000
5	Chuadanga	68	20,90,000
Total		1,608	5,33,45,000

Livelihood restoration program (LRP)

SETU implements livelihood restoration program (LRP) for victims of natural disaster like flood, river bank erosion etc. by providing essential goods like emergency food, cloths, medicine, blankets and interest- free loan. Flood victims of Chilmari char under Daulotpur upazila and river bank erosion victims of Bahadurpur under Pangsha upazila of Rajbari districts got LRP support.



Participants of LRP



SDG-06; Clean Water and Sanitation: SETU promotes availability of safe water and low cost sanitation involving community people for achieving the goal.

Environmental Sanitation

Water supply and sanitation (WSS) interventions that can ensure improved water, sanitation and hygiene (WASH) along with adequate and healthy food and quality health care are critical to hygiene promotion and good health of all humans. For the improvement in the WSS sector, the Government of Bangladesh is implementing a set of comprehensive policies and strategies in the WSS sector, but the key challenge is to translate these policies and strategies into concrete actions especially since this requires a well-coordinated set of measures by multiple stakeholders.

SETU implements Sanitation, Hygiene Education and Water Supply (GOB-UNICEF) program in Meherpur district under financial and technical assistance of UNICEF, DPHE & DFID. A variety of activities have been carried out in the field to wage social mobilization for achieving the targets.



Activities of 100% sanitation coverage



SDG-13; Climate Action: SETU participates in countering climate change and increase awareness in national development plan, thus undertakes related programs in the country.

Climate Justice

SETU has been working on climate Justice focusing the issue from rights and justice perspective. Climate change is a world concern but it is very important for Bangladesh due to its geographical location.

The NGO raises the climate justice issue at local, regional and global level through different forums. It attempts to strengthen public opinion on climate justice involving the GOs, NGOs, CSOs, CBOs, media and other professionals.

A fundamental view of climate justice is that those who are at least responsible for climate change suffer its gravest consequences. The effect of climate change are felt most acutely by people who are least responsible for causing the problems and are bearing the burden of rich countries' over consumption of our planet resources.

In this connection SETU promotes interventions like mainstreaming climate change adaptation into policies and programs, integrating climate justice issues in educational curriculums, disseminating climate change information to vulnerable communities for raising consciousness in climate justice, empowering the vulnerable communities on claiming climate justice and human rights, thus guarantee their socio economic development.



Victims of natural disaster



SDG-03; Good Health and Well Being: SETU carryout health support, health awareness, enhance capacity and opportunity for reproductive health for people of all backgrounds.

Health for All

SETU promotes awareness on health with the help of medical assistant among the stakeholders as an essential service. SETU initiates advocacy with government departments and service providing NGOs to enhance quality health facilities. Mentionable results of the program are: access raised to claim health service from existing government facilities, health awareness improved among women and knowledge level upgraded on reproductive health, safe water use and sanitation.





SDG-04; Quality Education: SETU promotes access to pre-primary, primary and secondary education as well as technical, vocational and higher education, strengthens adult education, reduces gender disparity in education sector.

Education for all

SETU organizes and mobilizes CSOs, CBOs, parents, teachers, stakeholders and people in general towards achieving education for all.

SETU facilitates 100% enrollment in primary schools. Since 1986 the NGO has been implementing mass education, functional education, adult education, non-formal primary education through conducting education centers. Beside these SETU has been Promoting Science Education (PSE) in secondary schools level through implementing different activities. In this perspective SETU undertakes need based, lifelong education and seeks to ensure the full enjoyment of the right to education.



Participation of learners in different educational activities

Promoting Science education in secondary schools (PSE) Project

SETU has been implementing popularization of science education project with students of 30 secondary schools and madrasahs of Mirpur Upazila of Kushtia district under financial assistance of Bangladesh Freedom Foundation (BFF). Project activities are going on in full swing which includes sensitization meeting with parents and teachers, reformation of science club, arrange school base science fair sharing workshop with a teachers of schools and madrasah.

Moreover SETU extended popularization of science education project in Doulatpur Upazila with its own funding. Ten numbers of schools and madrasah of Refayetpur, Pearpur, Moricha, Praggpur and Adabaria Union were included under the project. SETU already organized sharing workshop with teachers in Doulatpur education office. Beside this science club formation in those schools were also completed.

Bangobondhu education scholarship

Under this program SETU distributed higher education scholarship among students of different institutions. Besides the organization assists students of poor families to purchase books and education materials as well as admission support.

Capacity Building

Capacity building is a routine work in SETU's development program. SETU organizes different training programs for its staff members which are facilitated by senior staff of the organization. This training courses include:

- Organizational development
- Accounts Management
- HR Management
- Study and Survey
- Automation

Beside these SETU participated in different courses of national & international level such as interpersonal communication & risk management, use of digital media & internet for high impact, campaign on development issues and so on.

Digitalization of SETU

SETU digitalized all its offices, programs and activities to make the organization works more dynamic, transparent and accountable. All branches are equipped with IT facilities.



Training on ICT for participants

As an initiative of technological empowerment through ICT, SETU provides management training and technical assistance to its staff members with a view to enabling them in utilizing Information Communication Technology in their respective fields. This empowers them to cope with the modern challenges in performing daily duties. In this regard SETU organized series of courses/activities on automation, networking, MIS, data analysis using its computer facilities and loan collection through using mobile/TAB. Already all offices of SETU were connected with online network, facilitating quick dissemination of information on a regular basis. Obviously this technological empowerment of staff through ICT results in speedy and fruitful performance of organizational work.

Democracy Education

Empowering the people towards involvement in democratic process is essential. Democracy education for active citizen is indeed an urgent task of the day. With this view SETU undertakes democracy education program with participation of national and international organizations. This program includes: training, observation, mobilization, monitoring, media campaign etc. Mentionable that SETU is associated with National Democratic Institute (NDI) in carrying out democracy education.



A course on democracy education



SDG-05; Gender Equality: SETU initiates in reducing gender disparity, violence against women, promotes child security, participation of women in decision making process.

Gender Equity

Gender equity is the key actor for human development. It contributes in promoting economy, social harmony, peace and justice. SETU facilitates gender equity in bridging the gap in the society. Gender inequity is increasing day by day resulting discrimination, deprivation and exclusion in the society.



SDG-10; Reduced Inequalities: SETU works on reducing income inequalities, promotes inclusion in socio-economic and political activities, safe migration of people.

Reducing Inequality

SETU initiates in reducing all forms of inequality from the society. The organization mobilizes the poor, vulnerable and marginalized communities, most of whom live in rural areas, who are ultimately able to access to local power structure, financial services, public and private resources. They are capable of utilizing their accumulated savings in income raising schemes which contribute in improving living standard and education of their children.

SETU's human development training empowers marginalized communities who are left behind in raising their voices, determine choices and enable them to retort criticism against them. In this way they are capable of improving their living status, thus able to stand on their own footing that impacted reducing inequalities. Beside, those communities are able to participate in decision making process in their families and society, protest against deprivation, discrimination, injustices, visit markets, local union parishad, even participate in local body election process.

Awareness in inequalities and large disparities in society decreased to some extent in program areas. On the other hand access to income sources, health and education increased especially in rural areas where most of the poor live. The organization empowers and supports the lowest income earners and promotes economic inclusion of all regardless of sex, race or ethnicity.

Tax Justice and Peoples' Participation

SETU raises awareness among communities on tax justice enabling them to claim their socio-economic development as they pay taxes in everyday life. This activity includes: meeting, seminar, FGDs, interaction with groups & CSOs etc. for mass mobilization. The organization promotes peoples participation on this issues, particularly the underprivileged groups.



Awareness meeting on tax justice



SDG-16; Peace, Justice and Strong Institutions: SETU enhance accountable and fair institutions, make inclusive and participatory decision, information gathering, rule of law and justice for all, protection of child from smuggling and violence.



Rights and Governance

Good governance and human rights are mutually reinforcing and the former is pre-condition for the realization of the later. SETU promotes rights and governance in order to enable the peoples to participate in local power structure and decision making process. SETU initiates campaign to aware the people of rights and governance. The implementation of human rights relies on a conducive and enabling environment, thus facilitate in enhancing rights and governance.

Good governance promotes human rights in a number of ways. It encourages public participation in government, inclusion in decision making and watch accountability of elected and appointed officials. It enables civil society to become actively involved in policy making and lead to the wide representation in social interests. In this manner disadvantaged groups including women and minorities are empowered to defend their rights.

Right Here, Right Now - RHRN 2

SETU implements Right Here, Right Now - RHRN 2 program in cooperation with Naripokkho through Rutgers, The Netherlands. The program aims at enhancing skills and awareness towards Promotion of reproductive health and rights of adolescent and youth in Kushtia sadar, Mirpur & Daulatpur upazila under Kushtia district.



Social Mobilization

SETU has been working at grassroots level through mobilizing people of different backgrounds, civil society organizations, professionals, youths aiming at building just and equitable society, establishing rights, interest and entitlements of mass people. SETU observes different important national, international days involving male-female group members, girls & boys. SETU undertakes civil society mobilization program ensuring effective governance system towards reducing discrimination and injustices.

Agent Banking

Economic growth of a country plays a pivotal role for greater financial inclusion, and it is possible by agent banking in our country. Agent banking has been introduced in the areas of Bangladesh where traditional Banking has not yet reached. Bangladesh Bank has taken initiative in operating Agent Banking for the people to grass root level with a view to strengthening their economic growth through financial inclusion. One branch of agent banking already opened at Hazrahati village of Mirpur upazila of Kushtia district under Standard Bank Limited.

COVID Response

As soon as the outbreak of Novel Corona Virus (COVID-19) SETU was determined to prevent the pandemic with Government and non-government organization and undertook different initiatives as follows:

The organization donated fund to the relief fund of Honorable Prime Minister through Palli Karma-Sahayak Foundation (PKSF) and to the relief fund of MP Kushtia-03 for purchasing food for poor and helpless people. The organization handed over fund and surgical masks to the fund of Corona prevention of Kushtia deputy commissioner, Oxygen cylinders to Kushtia general hospital. Besides, SETU supplied rice, pulses through SP office of Kushtia to assist the corona infected people. The organization distributed cooked food among 2,400 floating and helpless people of different parts of Kushtia & Dhaka city. It also distributed cash taka among 1,200 affected people and 5,000 masks, hand sanitizers to the poor people of different areas.

The organization bore treatment cost as well as with-pay leave of corona infected staff, also provided corona-risk allowance (two times) during the pandemic and supplied hand gloves, masks, hand sanitizers to all branches for prevention of corona, Moreover Oxygen cylinders were used freely for the service of corona patients. The organization exchanges information on Govt. declared health messages of corona virus prevention through cell phone to the members of SETU.



Photographs on COVID responses

Contribution on Corporate Social Responsibility (CSR)

SETU extends hands of cooperation for the marginal, underprivileged and vulnerable community towards ensuring life and livelihood, social security, promotion of higher education, humanitarian services, institution development etc. under corporate social responsibility.



Activities on CSR