# Annual Report 2019











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ADDRESS OF CHAIRPERSON

Its our pleasure to pass 2019 quite successfully. During the year SETU

accomplished some programs & projects that we have planned collectively.

SETU has been working in 12 districts of Bangladesh including Dhaka. The

organization has to undertake area wise development projects to address the needs

of people of different backgrounds, distressed women & children in particular.

I am happy that the NGO carried out planned projects efficiently during the

corresponding year. SETU believes that direct participation of people in project

activities is a must to achieve the desired goal. With this view the NGO has arranged

progress review meeting, staff training, visiting different branches to ensure the

actual achievement during the period.

I would like to express my thankfulness to GOs, NGOs, INGOs, CSOs & people in

general for their wholehearted cooperation in implementing SETU's development

projects.

I do expect SETU's continued progress in the years ahead.

Md. Shahidullah Sheikh

Chairperson

#### FROM THE DESK OF EXECUTIVE DIRECTOR

I am very glad to present the annual report of 2019 which includes the performances of different development programs/projects. During this period SETU accomplished some need based programs/projects to address some major requirements of our target population. During the year we involved more communities in our endeavors and undertook some additional tasks like strategic planning, automation, training courses and communication with different organizations.

In this year SETU obtained membership and affiliation of UN body like United Nations Convention to Combat Desertification (UNCCD) and organized international seminar on Social unrest, Peace and Development with the assistance of International Consortium for Social Development Asia-Pacific (ICSDAP). SETU also received Social Development Award of 7<sup>th</sup> ICSDAP.

SETU has been contributing to some extent towards reaching the SDGs. We have considered the issues and priorities of disadvantaged people— women, children in particular while planning the projects. Based on our past successes SETU includes some new projects like Promoting Science Education Project in Secondary Schools of Mirpur Upazila of Kushtia district to meet the needs of the societies. All regional and branch offices of SETU were furnished and equipped with IT facilities for smooth functioning of those projects.

I am happy to express my deepest gratitude to our donors, patrons, well wishers, govt. and non-govt. agencies, UN bodies for extending their hands of cooperation in carrying out the projects activities. I am grateful to the SETU's executive and general body, members of civil society and individuals as well for their cooperation, advice for smooth functioning of our projects.

Thanks are due to the staff members of SETU for their untiring efforts in performing respective tasks towards reaching the goal.

I do expect cooperation & supports from all actors in the coming days.

#### M A Quader

**Executive Director** 

#### **Journey of SETU**

SETU, a national NGO started its journey in 1983 aiming at enabling the disadvantaged community for sustainable development. SETU's development effort concentrates on organizing and mobilizing the viable groups, 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 right based challenging initiatives. Its particular expertise developed on the issues of Globalization, WTO, Rights & Governance, Youth Animation & Social Justice, CSO accountability etc. aiming at contributing its micro-macro impact which have been gained from its past work experiences. Now SETU has been working in 12 districts covering 1,50,000 households.

#### 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.

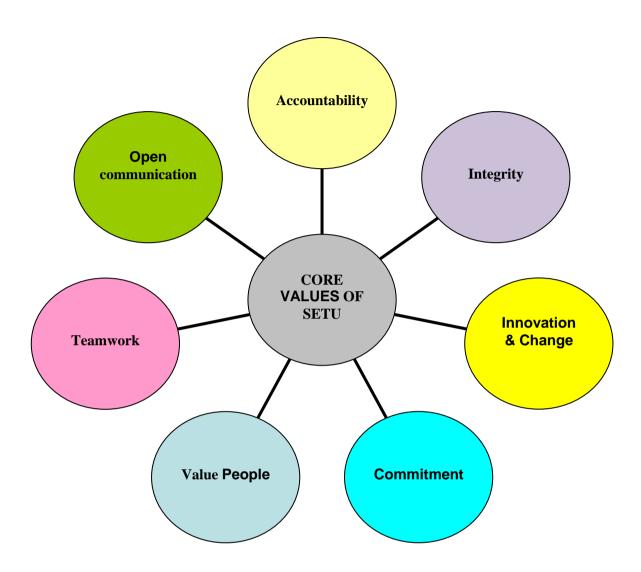
#### Mission

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:

- a) Registration No. under voluntary welfare agencies (Registration & control) ordinance, 1961: No. Kushtia-10/86, Dated: 17.02.1986.
- b) Registration No. under the foreign donation (voluntary activities) regulation rules, 1978: No. DSS/FDO/R-240, Dated: 05.10.1987.
- c) Certification of Micro-Credit Regulatory Authority (MRA) rule, 2006, No. 03033-03265-00049, Dated: 05-09-2007
- d) Tax Identification No. under ordinance (XXXVI of 1984), TIN No. 412-400-0094/KC-2, Khulna. Dated: 12.12.2019









# **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. List of Executive Committee members (13/03/2019 to 12/03/2022) is as follows:

SI No.	Name of members	Designation
01	Md. Shahidullah Sheikh	Chairman
02	Uzzal Kumar Debnath	Vice-Chairman
03	Md. Shofiqul Alam	Treasurer
04	Md. Abdul Ghani	Member
05	Mrs. Ainun Nahar	Member
06	Mst. Lakia Khatun	Member
07	M A Quader	Member Secretary

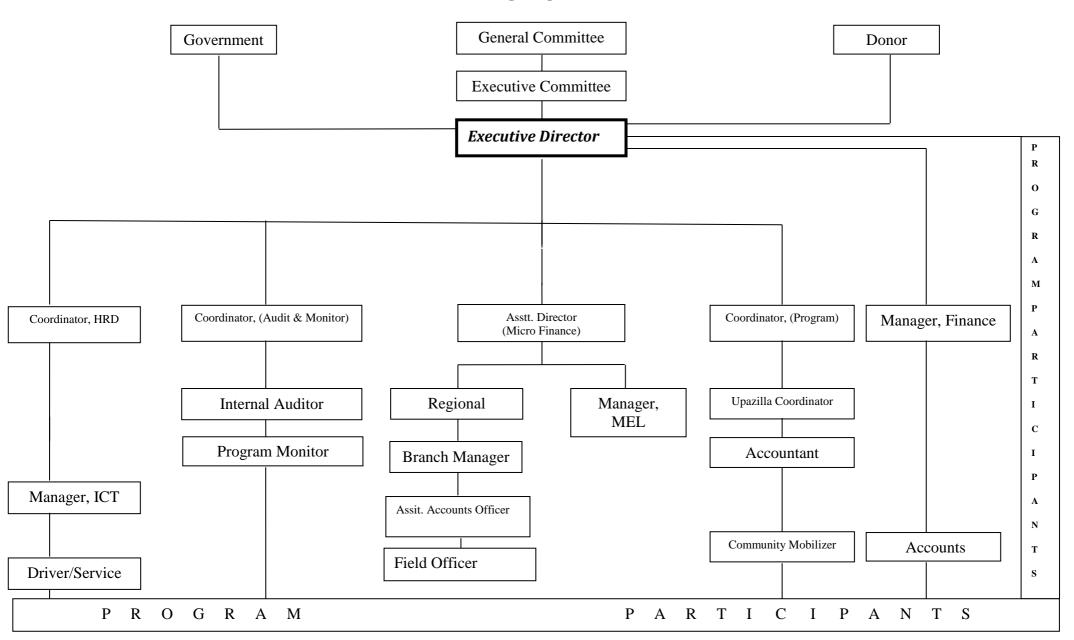
General Committee of SETU consists of twenty three (23) members. GC sits in meeting two (02) times yearly to plan its programs, policies and approve income and expenditure.

List of General Committee members (13/03/2019 to 12/03/2022) is written below:

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01	Md. Shahidullah Sheikh	Chairman
02	Uzzal Kumar Debnath	Vice-Chairman
03	Md. Shofiqul Alam	Treasurer
04	Md. Abdul Ghani	Member
05	Mrs. Ainun Nahar	Member
06	Mst. Lakia Khatun	Member
07	Md. Omar Ali	Member
08	Md. Shamsuddin Biswas	Member
09	Sree Subas Chandra Debnath	Member
10	M. A. Awal	Member
11	Md. Sultanul Islam	Member
12	Forida Yasmin	Member
13	Md. Abdus Sattar Biswas	Member
14	Md. Nazrul Islam	Member
15	Nazma Parvin	Member
16	Md. Shohidul Islam	Member
17	Rokshahanaj Parvin	Member
18	Mst. Laila Arzuman Banu	Member
19	Mizanur Rahman Ripon	Member
20	Anowar Hossain Litu	Member
21	Salma Parvin	Member
22	Ishita Afrin	Member
23	M A Quader	Member Secretary



# 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:

- Palli Karma Sahayak Foundation (PKSF)
- Commercial Banks
- UNICEF
- United Nations Convention to Combat Desertification (UNCCD)
- International Labor Organization (ILO)
- Bureau of non formal education (BNFE)
- LGED
- DPHE
- DPHE-DANIDA
- BRAC
- Peoples Health Movement (PHM), Bangladesh Circle
- Disaster Forum
- Campaign for Popular Education (CAMPE)
- Campaign for Good Governance (SUPRO)
- Credit and Development Forum (CDF)
- Manusher Jonno Foundation
- Center for Disability and Development (CDD)
- Association for Land Reform & Development (ALRD)
- NCB
- FNB

# **Recent Achievement of SETU**

# **Award for contribution in Social Development**





#### **Recent Achievement of SETU**

# **Award for contribution in Social Development**



সম্প্রতি চাকার পুরানা পাইনাছ যুক্তি ভবানের মৈত্রী মিলনায়তনে মালার তেরেশা খুতি পরিবন আয়োজিত মালার তেরেশা জীবন আদর্শ শীর্ষক আলোচনা সভা ও মালার তেরেশা পদক-২০১৪ প্রদান অনুষ্ঠিত হয়। অনুষ্ঠানে প্রধান অতিথি সুলিম কোর্টের সাবেক বিচারপতি জালুল আরেশিনের কাছ থেকে সমান্ত দেবার বিশেষ অবলানের জন্য মালার তেরেশা পদক-২০১৪ প্রহণ করেন সেতু, কুটিয়ার নির্বাহী পরিচালক এমএ কাদের



সম্প্রতি ঢাকার কেন্দ্রীয় পাবলিক লাইব্রেরির সেমিনার হলে বাংলাদেশ স্বপুকৃড়ি ফাউভেশন আয়োজিত মহান স্বাধীনতা দিবস উপলক্ষে আলোচনা সভা ও বঙ্গবীর ওসমানী স্মৃতি 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, কৃষ্টিয়ার নির্বাহী পরিচালক এমএ কাদের

# **Projects/programs of SETU**

The major projects/programs that SETU undertook in the past and these are still continuing are mentioned below:

# **Poverty Alleviation program**

Poverty alleviation program is the combination of economic development, income redistribution and IGA training for poorest people. Under the program SETU has been carrying out different activities like group formation and renovation, savings generation, credit distribution, entrepreneurship development etc.

Poverty alleviation program is divided into 05 categories which is shown in the table below till December 2019:

SL	Categories	No. of members	No. of borrowers	Disbursement	Loan outstanding	Savings
01	Jagoron	59,919	38,950	103,45,86,000	56,54,82,818	34,21,49,994
02	Agrosor	15,167	12,188	134,01,67,000	82,15,54,423	17,06,49,752
03	Buniad	447	190	29,38,000	1,402,568	5,93,184
04	Sufolon			15,08,46,000	7,84,69,627	
05	Agrosor MDP	11	4	1,80,000	1,79,022	30,120
	Total	75,544	51,332	252,87,17,000	146,70,88,458	51,34,23,050

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



#### **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. SETU works with 4,304 groups in 1,325 villages 37 of upazillas in 12 districts of Bangladesh.

#### **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 member.





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

# 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 project 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.





# Achievement of beef fattening program December 2019 is shown in the table below:

SI	Name of Region	No of Borrowers	Disbursement (Tk)
1	Kushtia	798	2,39,40,000
2	Mirpur	1,098	3,29,45,000
3	Pabna	102	30,60,000
4	Harinarayanpur	400	1,20,10,000
5	Gopalpur	54	16,40,000
6	Chuadanga	110	22,00,000
Total		2,562	7,57,95,000

# **Education for All**

SETU has been mobilizing CSOs, parents, group members towards achieving education for all through implementing different educational projects. SETU promotes 100% enrollment in primary schools. Since 1986 SETU has been implementing adult education and non-formal education programs through organizing education centers. SETU also implemented ROSC (Reaching out of School Children) projects and conducted 30 nos of Ananda Schools in Daulatpur upazilla of Kushtia District with the financial assistance of GOB. Moreover SETU has been working with Campaign for Popular Education (CAMPE) to popularize education program through involving CSOs, teachers and guardians. At present SETU has been running 30 nos. schools in different villages of Kushtia and enrolled 900 learners (600 girls, 300 boys).





Participation of learners in different educational activities

# **Non- Formal Primary Education Program (NFPE)**

SETU has conducted 45 nos. of Non Formal Primary Education Centers in different villages of Mirpur Upazila of Kushtia district under financial and technical assistance of BRAC-ESP where a total of 1,350 girls and boys of poor families were enrolled.





#### **Promoting Science Education in Secondary Schools**

Science education situation in secondary schools in rural area is worse where most of the science students get less opportunity of practical classes and laboratory facilities. Many science students have to run Upazilla level schools for practical classes. Besides the science students generally lack motivation and have low self comfidence in learning. Less laboratory opportunities compel many students appear in the final examination with a little preparation.

In regared to this the project has a great potentialities and possibilities in promoting science education in secondary schools. As the project components enhance the self confidence, skills, mindset of science students and girls students equally of remotest rural secondary school, so science education is popularize from the grassroot level. Further the project involves strong motivation from the parents, teachers, civil society members who directely participate in science education promotional processes.

27 secondary level schools & 03 Madrasas of Mirpur upazila of Kushtia district is included in this project in which 17,554 nos. of students were included. Total nos. of 30 science clubs were formed with 1,530 students in each club. They participate in quiz competition, preparing wall magazine, initiate science project, and participate in science fair etc. In course of the project science phobia from the students is removing and a great deal of enthusiasm is generated among the students.





# **Basic literacy project (64 district)**

SETU has implemented Basic literacy project (64 district) in Daulatpur upazila of Kushtia district. This project includes 18,000 illiterates (female & male) for providing literacy through 300 nos. of education centers in day & night shifts.





#### **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 malefemale group members, girls & boys.

#### **Community learning Center (CLC)**

SETU has been running community learning center (CLC) with financial assistance of Campaign for Popular Education (CAMPE), Dhaka. The CLC was opened at Hazrahati village under Mirpur upazilla in April 2016. Under the CLC 25 numbers of female learners were enrolled and they completed the course out of 100 targeted people of the community. In the CLC learners participate in literacy classes, co-curriculum education, newspaper reading, recreational activities, rallies etc. A CLC management committee comprising eleven male female members of the community looks after the progress of the center. CLC involves other activities like:

- Capital generation.
- Capacity building & skill training.
- Social mobilization, issue based campaign, awareness raising meeting etc.

A facilitator conducts classes in the CLC under guidance of a supervisor. Moreover 40 nos. of women of the community completed Nakshi Katha training of 22 days duration.





CLC women during nakshi katha trainning

#### Social Rehabilitation for Senior Citizen

SETU promotes social rehabilitation of senior citizen through community awareness building, dialogue, meeting, medical and recreational support services. Senior citizens are our resource bank. They are the "treasure house" of our knowledge. They deserve better life in the community. In view to this SETU is initiating family and community managed rehabilitation program for the senior citizen.

#### **Cultural Action for Social Transformation**

SETU initiates cultural program in order to promote human action against inhuman and illegal activities, violence, domination, fundamentalism etc. Under this program, SETU organizes cultural activities in rural areas, patronize cultural organizations and activists, builds capacities of cultural groups and workers through training and disseminate information on development issues through cultural media.



Participants in a cultural function

# **Civil Society Mobilization**

Civil society organization can play a kind of constructive and influential role in the society. CSOs are needed now more than ever to address the key challenges facing our planet. With this in mind SETU undertakes civil society mobilization program ensuring effective governance system towards reducing discrimination and injustices.

# 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

#### **Mainstreaming the PWDs in Development Process**

SETU implemented the above mentioned project in Kushtia Sadar and Khoksa upazila under Kushtia district. SETU assists the PWDs in involving them in socio-economic activities enabling them to voice their rights and opportunities. Initial activities of the project are institution building, savings mobilization and awareness raising about human rights, health etc., providing health support, aids/appliances support and capacity building.



PWDs in a group work

#### **Campaign on SDGs**

The sustainable development goals (SDGs), officially known as transforming our world which is a set of seventeen aspirational "Global Goals" with 169 targets between them. The aim of sustainable development goals is to resolve the social, economical and environmental challenges of today's world. In order to achieve the goals SETU has been initiating campaign on SDGs at local, regional, national and global level through different platforms. SETU undertakes campaigns on SDGs on rights perspective in resolving the social, economic and environmental challenges of today's world involving the people of different backgrounds. SETU intends to empower the people to address the challenges in achieving the sustainable development goals (SGDs) alongside NGOs, INGOs to save our planet.

































# **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
- Classroom 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 arranged ICT training for staffs and internet connection to all branches and head office for completing automation. About 409 staffs of different categories were included in ICT training while about 54 number of branches were equipped with laptop, desktop, modem etc.

This digitalization process makes SETU's program more dynamic, transparent and accountable.

# 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. These initiatives empower them to cope with the modern challenges in performing daily duties. In this regard SETU organized series of courses/tasks on automation, networking, MIS, data analysis using its computer facilities. 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.



Participants in a training course on ICT

#### Farmers' Food Security

Although the country achieved near self-sufficiency in food grain yet food security is a significant concern. SETU implements farmer-to-farmer for food security project with technical assistance of WINROCK International through USAID. The project included improve seed production for home based gardening; improve soil conditions through fertilization management. Some courses were organized involving male and female farmers of Mirpur and Kushtia Sadar Upazila area which were facilitated by international experts.

# **Environmental Development**

#### **Participatory Forestry Program (PFP)**

Under this programe, 152 villages under 20 unions of three upazila, namely Mirpur upzilla, Kushtia sadar and Kumarkhali of Kushtia district were taken since 1991. Major components of this program are plantation at homestead & cropland, village nursery establishment, central nursery development, tree renovation, core farmer development training etc.

#### **Environmental Sanitation**

SETU implements Sanitation, Hygiene Education and Water Supply (GOB-UNICEF) Project in Meherpur district under financial and technical assistance of UNICEF, DPHE & DFID. The project includes 101 villages of 5 unions of Meherpur Sadar Upazila covering 1,94,665 people (male – 1,00,067, female – 94,598) of 48,977 households. A variety of activities have been carried out in the field to wage social mobilization for achieving the targets. Moreover SETU has implemented same activities in Meherpur municipal area covering 6,265 households with funding from UNICEF, DPHE & DFID.

# **Arsenic Mitigation**

SETU undertook Arsenic Mitigation Program as a pioneering organization soon after arsenic victims were detected in some villages under Kushtia district. SETU's program includes advocacy and lobbying with stakeholders, water testing, surface water study, identification of patients, coordination; communication, seminar, symposium and meeting, media linkage, social mobilization, formation and activation of CBOs etc.

The Water & Sanitation Program started in 1987 at Mirpur, Kushtia sadar and Khoksa upazila. Under this program 380 nos. of tube wells and 250 nos. of sanitary latrines were installed at the target families' houses. Moreover motivational & consciousness raising program on safe water and environment sanitation has been a regular routine work under this program.

#### Health for All

SETU promotes awareness on health 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, HIV/AIDS, safe water use and sanitation.

#### **Nutrition Education**

SETU undertakes this project in Kushtia Sadar, Mirpur and Khoksa upazilas in order to develop the nutritional status of rural people through establishing vegetable & fruit nurseries, Grameen Nursery (GN), Central Nurseries (CN) and promotes nutritional education in cooperation with the project participants.

# **Rights & Governance**

Participation of rural people in the planning of development program is weak. Lack of good governance, dominate the life and living of rural Bangladeshi people. There are many weaknesses and problems existing in the present local govt. system in our country. Mobilization of local resources is too limited basically due to poor management of local unit. With this reality SETU undertakes Rights and Governance project in order to enable the rural people, especially the women to participate in power structure and decision making process. SETU raises awareness on village court to the locally elected bodies (LEBs) so as to enable them to resolve social and local conflicts.

# **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

#### Harnessing youth potentials for rights and justice

SETU implements youth animation for social justice project in order to mobilize and empower the youth towards establishing rights, governance & justice. The project covers Kushtia Municipal area & 4 unions of Daulatpur Upazila under Kushtia district. Under the project 50 nos. of Youth Alliance (Jubo Morcha) were formed among those, (Kushtia Municipality-04 & Daulatpur Upazila-36) Upazila level-1 and Municipal level-1, with 21 youth in each alliance. This program includes awareness campaign, formation of youth watchdog groups, youth parliament, youth congress, organize job fair, cross learning visit, capacity building etc. with a view to harnessing the youth potentials for their issues. About 5,000 youth are actively involved in this process.



Participation of male- female youth in a session

#### Elimination of child labor

SETU implements 'Worst Form of Child Labour (WFCL) Program' for prevention and elimination of child labour from Bidi Industries of Daulatpur, Kushtia, Mirpur & Kumarkhali Upazilas under Kushtia district. The overall approach consists of withdrawal and prevention strategies, along with a set programmatic intervention at the community level households and workplaces. Through the awareness rasing, 1551 families among 1752 target families have agreed to withdraw their children from bidi factories. During this period, 53 parents' groups were formed, 1199 group meetings were organized and 21 coordination meetings with parents were held. 2 video shows, 26 one-day orientations on child rights, 22 focus group discussions and 6 street dramas were organized for awareness creation among people on the concerned matter. As a result of 7 counselling process, a total of 1,723 children have been withdrawn from the bidi factories. In the program areas, 28 educations cum multipurpose centres were established and provided non-formal education to 851 child bidi workers and pre-schooling services were provided to 306 young siblings of target families. Skill development training on income generating activities (IGA) was given to 746 parents, and IGA fund was distributed to earn additional money by the parents.

# **Disaster Management**

Kushtia and adjacent districts fall under disaster-prone region of the country where flood, river erosion, cyclone, drought are almost yearly phenomenon. Under this program SETU has been organizing training and social mobilization on disaster management, emergency food and medicare, rehabilitation, information dissemination, resource mapping etc since 1998.





SETU's initiatives in disaster management

#### Livelihood restoration project (LRP)

SETU implements livelihood restoration project (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 with funding from PKSF. Flood victims of cilmari char under Daulotpur upazila and river bank erosion victims of Bahadurpur under Pangsha upazila of Rajbari districts got LRP support in recent years.

# **River Basin Development:**

The river Padma and Gorai largely influences the economy of Kushtia district. People residing on the bank of the rivers are dependent on the river for agriculture, fish culture, forestry and other domestic purposes. On the contrary, they become the victims of river erosion, floods, siltation, lack of water flow etc. With this reality, SETU undertook this program in order to capacitate the people in river-based resource management, disaster management, employment creation, social protection etc.





River erosion is a yearly phenomenon and causes sufferings to villagers

#### Blanket distribution:

SETU distributes blanket among poor in winter season every year. Last year SETU distribute two thousand blankets.





# **Strengthening Climate Justice**

The threat of climate change is very real and the associated challenges are formidable. The international community recognizes that Bangladesh is especially vulnerable due to hydro-geological and socio-economic factors. It is therefore, of utmost importance to assess its vulnerability in terms of population, areas at risks and potential for adaptation.

In this perspective SETU has been pioneering strategies to counter climate change at the community level, thus promotes following interventions:

- 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 on climate justice.
- Developing eco-specific knowledge on climate variability to enhance resolution for climate justice issues.
- Empowering the vulnerable communities on claiming climate justice and human rights, thus guarantee their socio economic development.





Flood victims lose resources, lead sub human life in almost every year

#### Awareness on UNCCD

SETU develops awareness among communities on the themes of United Nations Convention to Combat Desertification (UNCCD). SETU organized a seminar in kushtia involving peoples of different backgrounds to highlight the issues of desertification in Bangladesh and elsewhere in the world.





#### **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.

SETU initially obtained approval of operating 10 branches of Agent Banking and it is in a process of opening in SETU's working area. One branch of agent banking already opened at hazrahati village under standard bank limited. Mr. Nazmus Salehin, independent director of the bank inaugurate the bank.





Pictures show opening of agent banking