

# Annual Report 2020 - 2021



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## **NOTE OF CHAIRPERSON**

I am highly pleased to learn that SETU has implemented some projects/programs in the year 2020 - 2021 skillfully that were manifested in the annual report.

By this time SETU includes 12 districts of Bangladesh under its working area and accomplished entrusted activities successfully. A good coordination was maintained under the dynamic leadership of Executive Director to carry out the activities in the remotest areas of Bangladesh.

SETU has generated a good deal of work enthusiasm among its project participants most of whom are poor women, youth and vulnerable people through meeting, motivation, mobilization, training etc.

The Executive Committee also reviews SETU's progresses, planning in every three monthly meeting. The EC members also visit project activities in the field level time to time to assess the real situation of fields and give on-the-spot guidance to the staff members.

I express my gratefulness to concern authorities, NGOs, CSOs, INGOs and LEBs for their cooperation in carrying out the project activities in different districts of Bangladesh.

I do hope SETU will continue achieve its desired goal in the years to come.

**Md. Shahidullah Sheikh**

Chairperson

## **MESSAGE OF EXECUTIVE DIRECTOR**

It's our pleasure to prepare the annual report 2020 - 2021 that was accomplished by the documentation section of SETU with the assistance of field level staffs. In this year SETU includes more areas as well as projects for the target population. The achievements that was gathered and processed in head office were also satisfactory.

SETU's branch offices were automated and furnished with ICT devices that resulted in quicker information flow in the vast working areas. The branch level staff were also provided necessary training by ICT section of the NGO on online communication.

Apart from national level NGOs SETU also has maintained good communication with INGOs and UN bodies like Economic and Social Council (ECOSOC), United Nation Convention to Combat Desertification (UNCCD), FAO, UNICEF, WFP etc. in order to play role on the global concerns. Mentionable that SETU has made considerable efforts in achieving SDGs through its different programs/ projects.

I would like to express thanks to our donors, partners, government and non-government organizations, CSOs, LEBs for their cooperation in accomplishing our program/ projects. Thanks are also due to the all staff members for their untiring efforts towards reaching the desired 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.

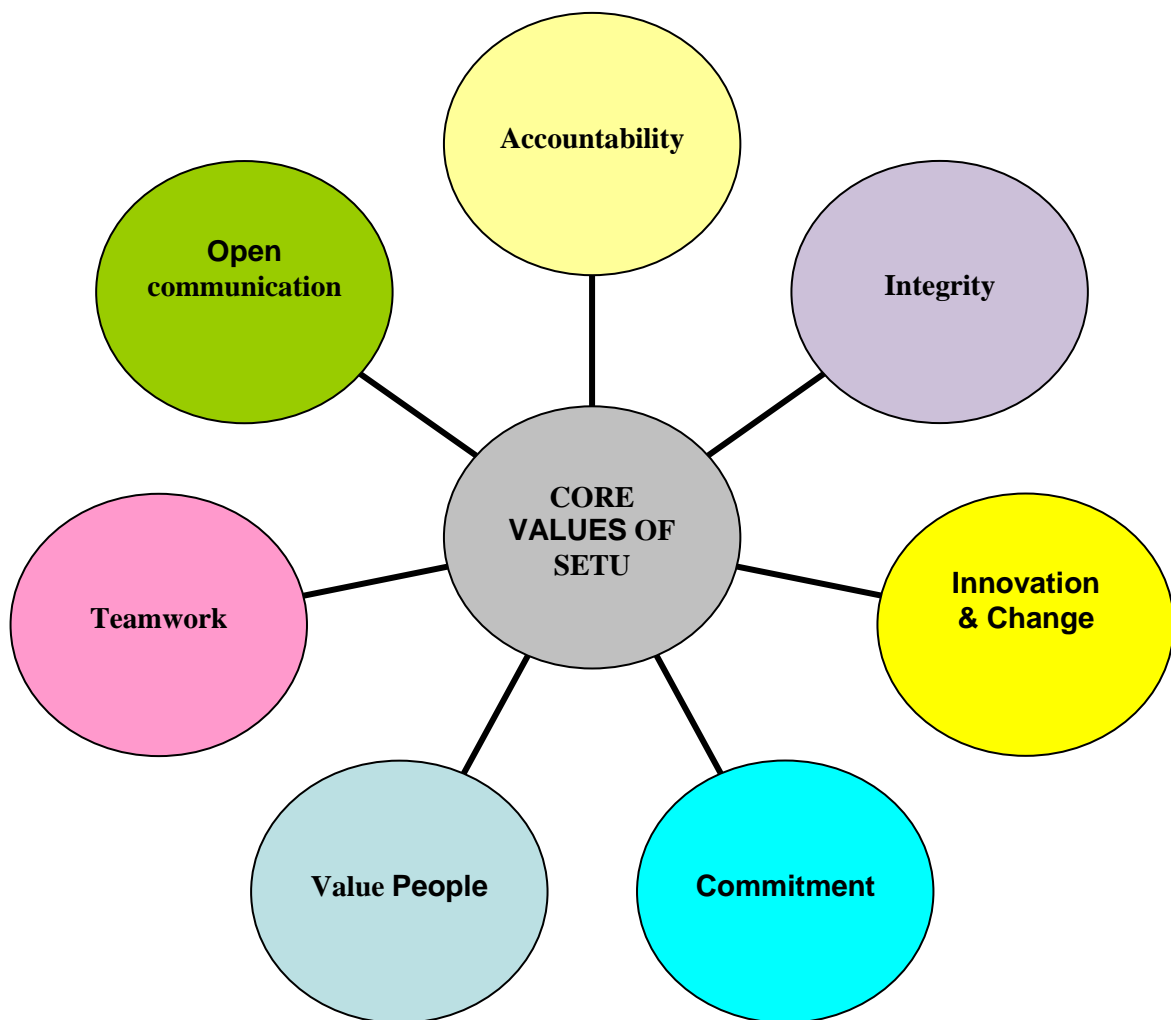
## **Mission**

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: 12.12.2019



## Management of SETU

SETU is managed by two organs:

- General Committee
- Executive Committee

### General Committee:

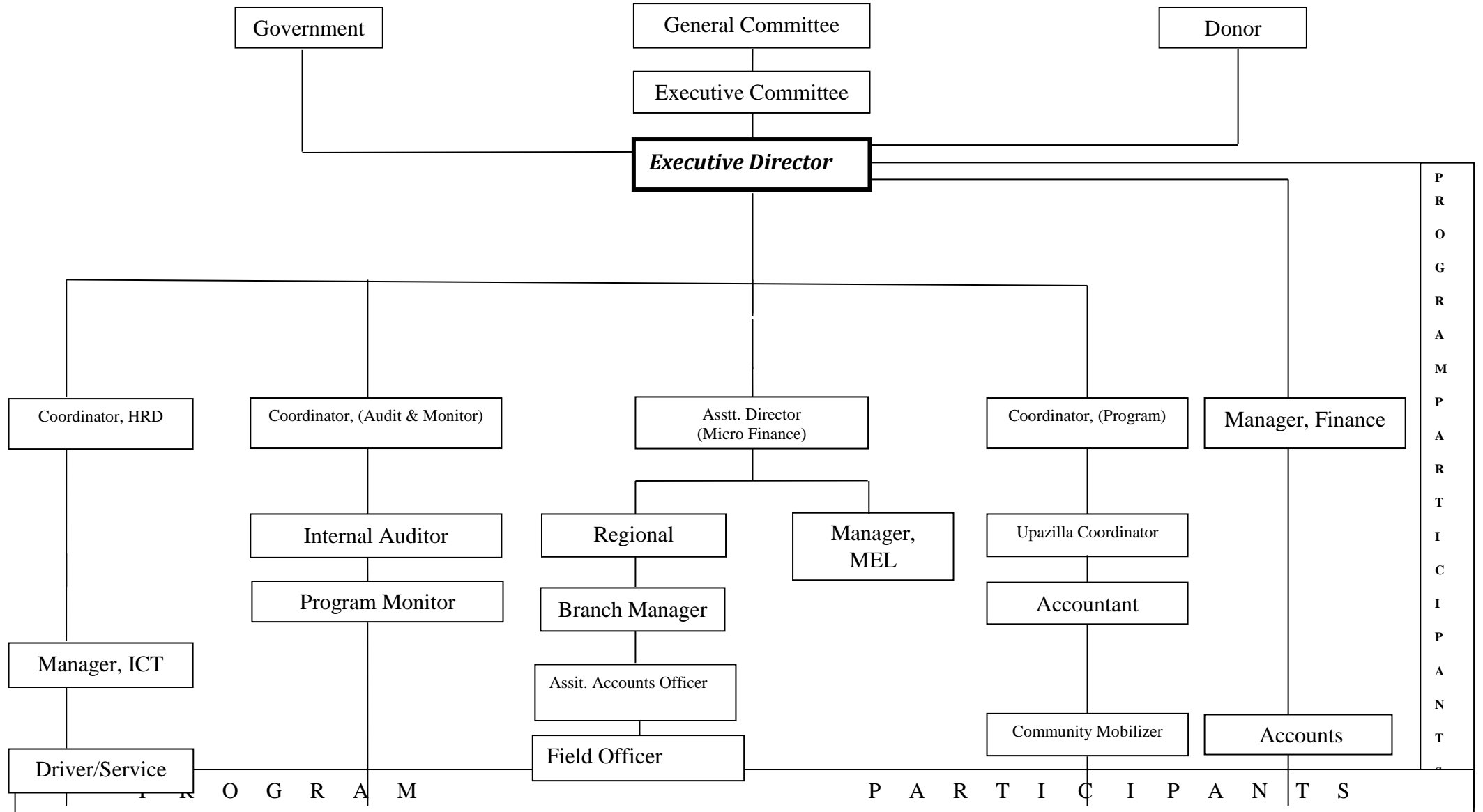
General Committee of SETU consists of twenty three (23) members. General Committee is the supreme decision making organ of the organization. The committee sits in AGM once in a year to review & approve progress, income and expenditure, budget, plan and policies etc. The General Committee elect/select 07 (seven) members of Executive committee for next 03 (three) years tenure.

### Executive Committee:

Executive Committee oversees and carries out the ongoing activities and decision of the meeting resolved by General Committee. The Executive Committee sits at least 04 (four) times in a year.



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 তুর্কি 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 48 Upazilas of 12 districts. Total 4,975 Nos. of groups were formed with 83,986 members who have accumulated Tk. 54.67 crore as their savings. Total borrowers are 55,970, total amount of loan outstanding with service charge is Tk. 164.82 crore. Poverty alleviation program is managed through 86 branches and 14 regional offices.

**Poverty alleviation program is divided into 10 categories which is shown in the table below till June 2021:**

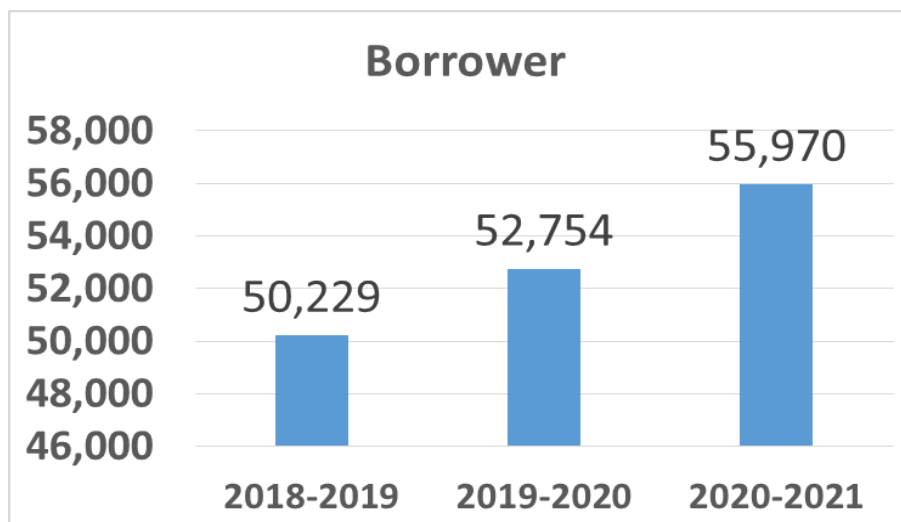
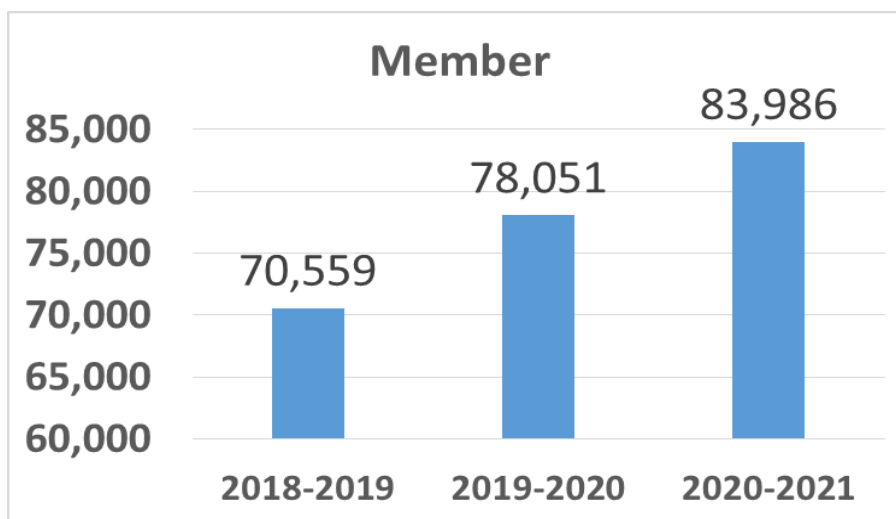
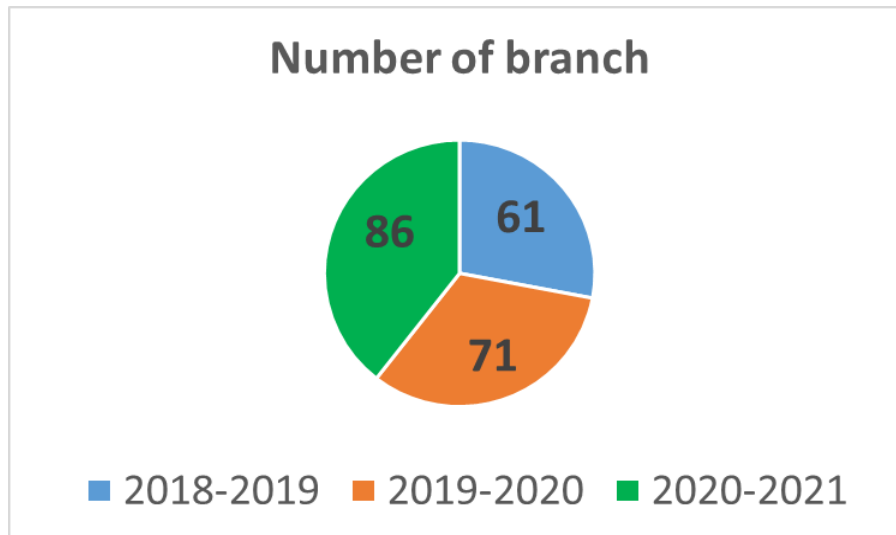
SL	Categories	No. of members	No. of borrowers	Disbursement	Loan outstanding	Savings
01	Jagoron	64,383	41,060	941,07,62,500	654,819,654	36,39,52,732
02	Agrosor	17,287	13,097	573,50,12,000	846,700,805	16,79,58,338
03	Buniad	347	141	31,81,15,000	846,396	4,48,440
04	Sufolon	---	---	115,39,28,000	54,411,017	---
05	Agrosor (MDP)	769	537	7,82,92,000	37,331,868	56,66,401
06	SDL	---	---	3,41,000	139,999	---
07	LRL	1,114	1,090	5,25,51,000	27,820,650	81,78,236
08	Pronodona	---	---	10,03,94,000	21,692,328	
09	Agrosor (MDP-AF)	3	---	---	---	284
10	KGF	83	45	45,11,000	4,400,209	5,41,253
<b>Total</b>		<b>83,986</b>	<b>55,970</b>	<b>1685,39,06,500</b>	<b>1,648,162,926</b>	<b>54,67,45,684</b>

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

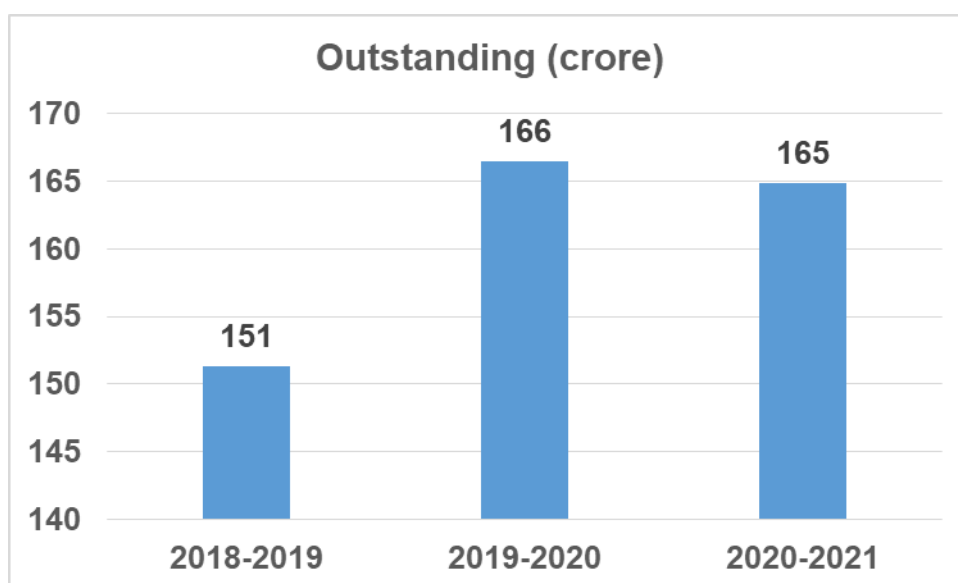
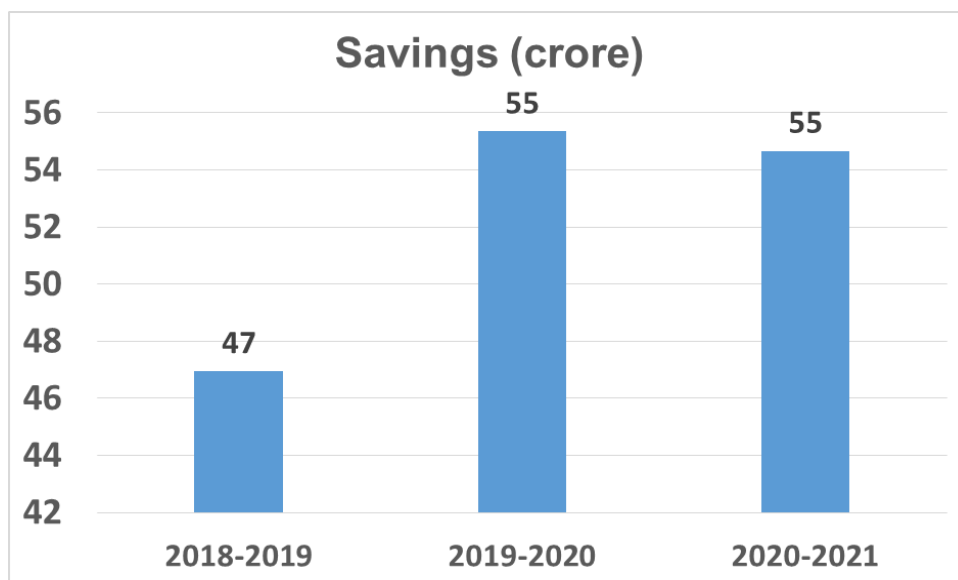


Photograph of income earning of SETU's group members

## At a glance figure of SETU's three financial years







## 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.

## **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 June 2021 is shown in the table below:**

<b>SI</b>	<b>Name of Region</b>	<b>No of Borrowers</b>	<b>Disbursement (Tk)</b>
1	Kushtia	425	12,760,000
2	Khoksa	87	2,490,000
3	Mirpur	573	16,910,000
4	Harinarayanpur	383	11,400,000
5	Magura	4	60,000
6	Rajbari	10	210,000
<b>Total</b>		<b>1,482</b>	<b>4,38,30,000</b>

### **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 Water Credit Adoption (WCAD) program with assistance of water.org in SETU's working area.

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**

## **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. To build a just society it has been hampering development, in fact it is a world concern.



**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 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 establishment 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 hand 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