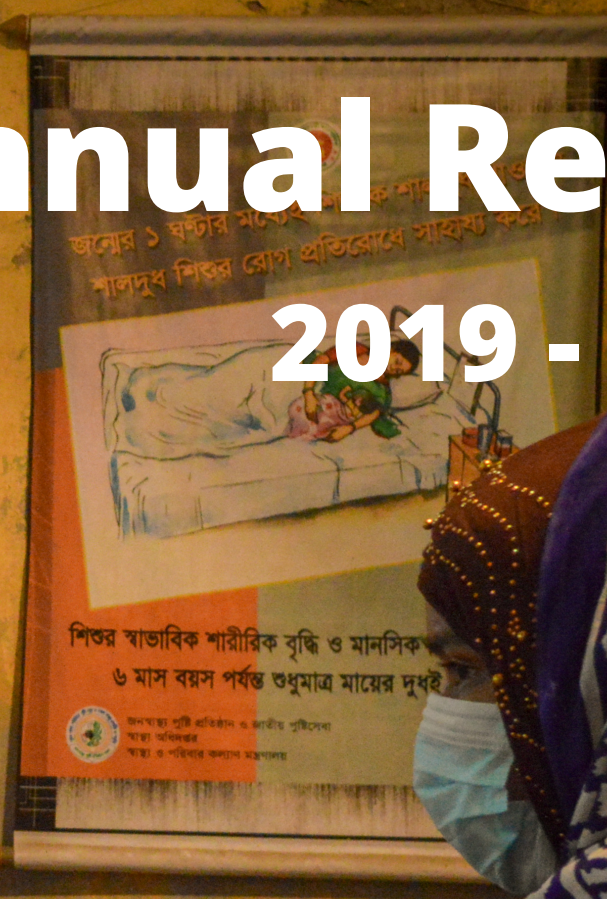
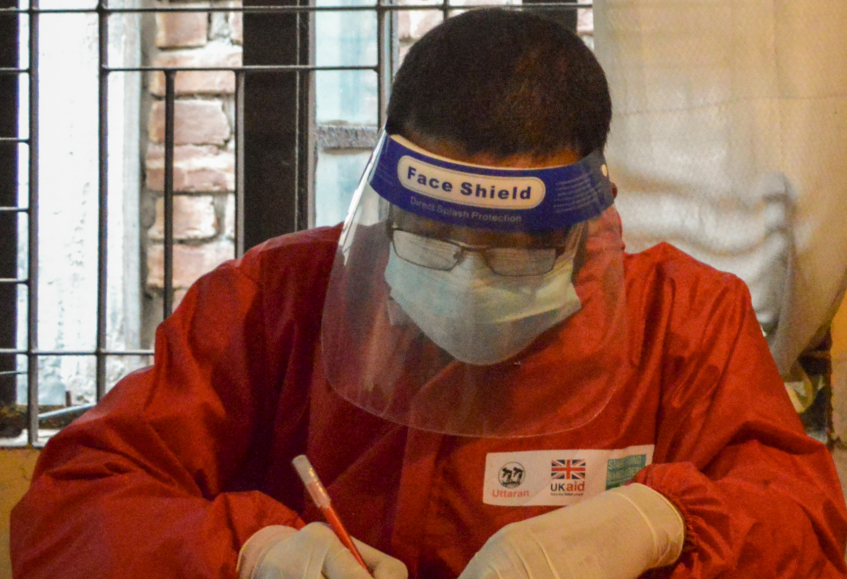


# Annual Report 2019 - 2020



*35 years of journey towards emancipation*

**Uttaran**

# Director's Message



We passed a year of unpredictability. The year started normally for the coastal people as we have not faced any major disaster for over a decade. People were starting to get back to their feet and were starting to come out of the poverty cycle. Bangladesh was on the verge to eliminate extreme poverty and graduate as a lower-middle income country. But things went south with the arrival of cyclone Bulbul which struck the coastal Bangladesh in November damaging over 20,000 households in Satkhira and Khulna district. By the end of the year, we saw the emergence of COVID 19 in China and within the first three months of 2020, it became a global pandemic. Millions of people are being affected by this virus every day and thousands are dying. Bangladesh too is facing this global crisis which Started in March 8. This disease was unpredictable, we did not know anything about it.

The government, in the hope to control the spread, announced country wide general holiday. However, during April May and June, all of the districts had COVID 19 patients and the first wave of COVID 19 in Bangladesh started to peak. While COVID 19 enforced holiday/ lockdown was ongoing, the coastal Region of Bangladesh was once again battered by Super Cyclone Amphan which caused massive devastation in south west coastal Bangladesh, inundating thousands of acres of crop and aquaculture land, causing millions of dollars of damage. Many people became homeless and many kilometres of fragile coastal embankments broke. This further increased the vulnerability of the people.

This resulted in many small depressions in the Bay of Bengal throughout the year, resulting in large tidal surges across the coastal Bangladesh. This had huge impact on the life of people as the coastal embankments broken by Amphan and Bulbul could not stop the tidal water any more and it resulted in mass inundation throughout the year.

This was the year where Uttaran and everyone associated with the organization showed their true spirit. Young staff of Uttaran came forward during this tough time, safeguarding their old and senior colleagues as they were the most vulnerable to COVID 19. They took this opportunity to stand beside the affected people providing them with relief and carrying out regular development activities. I salute all the staff and volunteers of Uttaran who risked their lives, stayed away from their families and provided door to door support to vulnerable families in these tough times. They were relentless in ensuring social distancing, providing masks, disinfecting public places and helping the local administration in enforcing lockdown. In my 36 years of experience in development sector, I am most impressed by the faith and commitment that our staff showed to the organization

Last year the Rohingya Refugee Crisis also continued. The number of Rohingya population increased throughout the year and tension within and around the camp also increased. People from the host community started losing their empathy towards them and it was important to work strongly to rebuild social cohesion. This was a major focus of Uttaran during the year and we will continue to work on it in the upcoming year as well. I also would like to thank our Prime Minister Sheikh Hasina, the daughter of the father of the Nation, Sheikh Mujibar Rahman, for showing courage and great leadership in accommodating the Refugees.

Finally, I like to thank all our national and international donors who during this tough time didn't stop any of our regular projects. Rather they asked us to spend money to tackle the medical and food security crisis that arose due to COVID 19. I am so very grateful to all of our donors who stood by the side of the coastal people and the refugees when their offices were closed and when they were working from home. They always asked about the wellbeing of my colleagues and never asked us to do anything which was not safe during the time and showed great flexibility as well. The people of south west Bangladesh in particular will always acknowledge your contribution in these darkest hours.

# About Uttaran

Uttaran, which means 'transition', in Bangla language has been living up to its name through a myriad of development interventions since 1985 from Jatpur village of Tala upazila under Satkhira district to uphold the rights of the poor and underprivileged. The organization was founded with the aim of building a society free from all inequalities where everyone can access and is aware of their basic rights. Being a people centred organization, Uttaran has been using a rights-based approach to alleviate poverty, diversify livelihood opportunities and empower poor communities throughout the southwest region with gradual expansion to other parts of the country. For the last 35 years Uttaran has been working for the most inaccessible and vulnerable districts such as Satkhira, Jashore, Khulna, Bagerhat, Barisal, Bhola, Barguna, Patuakhali, Feni, Noakhali, Laksmipur, Jamalpur and Cox's Bazar. In 2019-2020, with an annual expenditure of BDT. 1,038,530,860 (One hundred three crore eighty-five lac thirty thousand eight hundred and sixty taka only) Uttaran was able to directly benefit 300,100 households concentrating specially on the landless, underprivileged women, outcastes and untouchables who are victims of socio-economic classification, hierarchic caste system and a male-dominated society. Through a network of 48 offices, one training centre with well-developed communications and operating procedures along with 515 experienced and highly qualified staff and 1,120 volunteers, Uttaran has strong credibility among the communities and as well as the Government of Bangladesh.

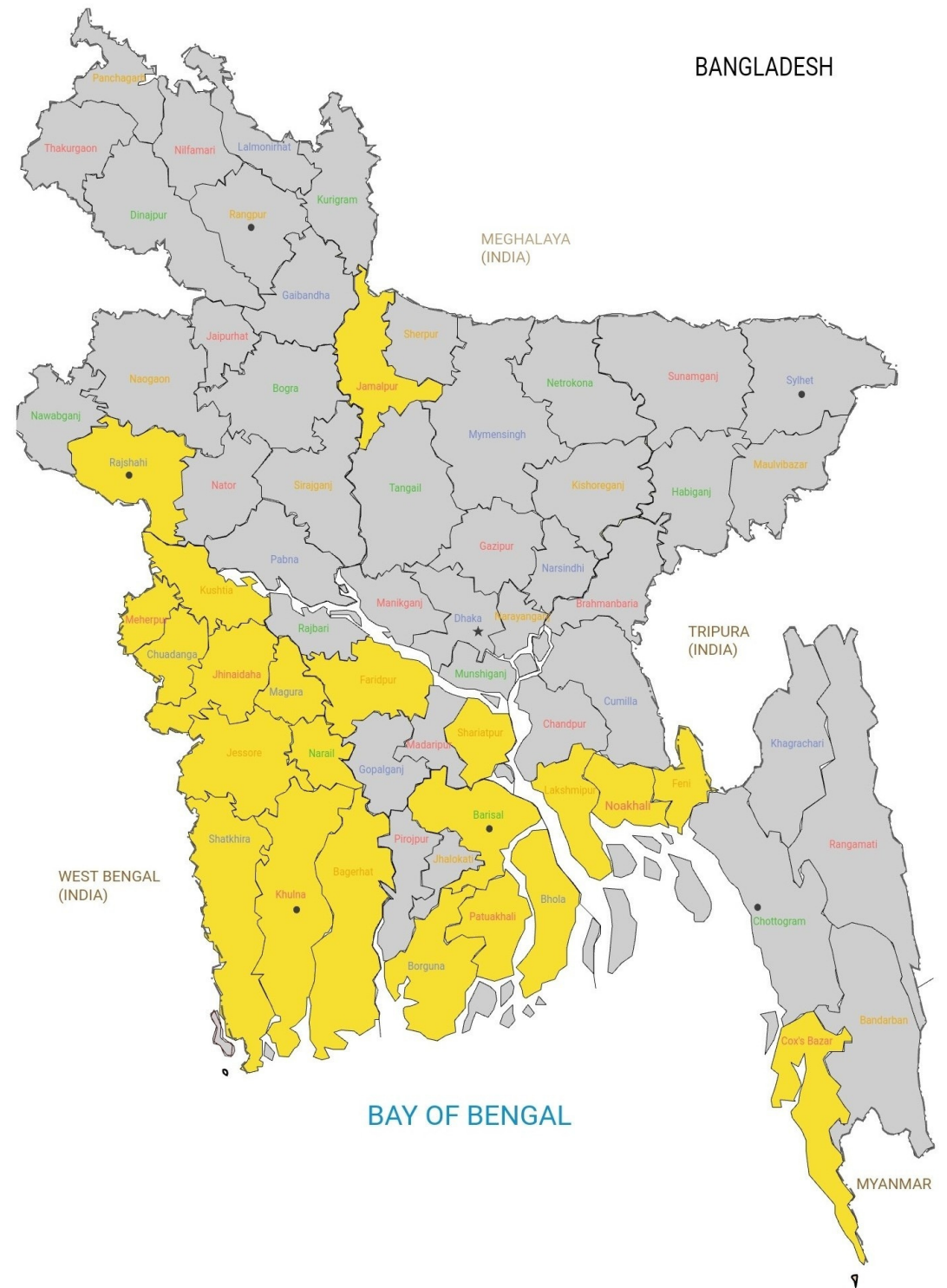
***Vision: A society with gender, class, and caste equality***

***Mission: Equip the disadvantaged people with the tools needed to deal with their social, environmental, health, economic and cultural issues, and concerns.***



# Area of Work

- Satkhira,
- Jashore,
- Khulna,
- Bagerhat,
- Kushtia
- Meherpur
- Chuadanga
- Jhinaidaha
- Magura
- Narail
- Rajshahi
- Barisal,
- Bhola,
- Patuakhali,
- Barguna,
- Noakhali,
- Feni,
- Laksmipur,
- Jamalpur,
- Faridpur,
- Shariatpur
- Cox's Bazar



# Policies

- **Personnel Management Policy**
- **Safeguarding and Child Protection Policy**
- **Anti Sexual and Discrimination Policy**
- **Data management and Protection Policy**
- **Gender Diversity and Inclusion Policy**
- **Environment and Social protection Policy**
- **Anti-bribery, fraud and Corruption Policy**
- **Risk Management Policy**
- **Financial Manual**
- **Procurement Policy & Procedure Manual**
- **Internal Auditing Guidelines**
- **Whistle Blowing Policy**
- **Value for Money Policy**
- **Conflict of Interest Policy**
- **Savings & Credit Management Policy**
- **Partnership Policy and Strategy**
- **Policy on Child Protection in Emergencies**
- **Retaliation and Anti Harassment Policy**
- **Complain Response Mechanism**



# Policies

- **Cost Allocation Policy**
- **Asset Safeguarding Policy**
- **Whistle Blower Protection Policy**
- **Anti Terrorism/ Combating Financing Policy**
- **Anti Money Laundering Policy**
- **Branding Guideline**
- **Asset Transfer Guideline**
- **Monitoring & Evaluation Framework**
- **Primary Organization Policy**
- **Gono Unnyan Federation (GUF) Policy**
- **Motor Cycle Uses Guideline**
- **COVID resilient village guideline**
- **Inventory Management Policy**
- **Food Bank Management Policy**
- **Training and Staff Development Policy**
- **Accounts & Management Training Manual**
- **Emergency Response Guideline**
- **Accountability Framework**
- **Draft Constitution of Panni Committee**



# Uttaran's support for Transition

- Rights, Gender and Social Justice (RGSJ)
- Food Security and Nutrition (FSN)
- Disaster and Humanitarian action (DHA)
- Climate Change, WASH and Water Governance (CWWG)
- Education and youth action (EYA)
- Integrated Rural Development (IRD)



Community Mobilization



Poverty Eradication



Environmental Justice

***It has been 36 years. A long journey to ensure the most marginalized, underprivileged, ethnic minorities and extreme poor communities have proper and justified access to their rights as given by the Constitution of Bangladesh. Uttaran is a right based organization with a vision to establish a society with gender, class, and caste equality.***



# Rights, Gender and Social Justice

Uttaran has been working to ensure the constitutional and societal rights of the extreme poor, women, landless, untouchable, and religio-ethnic minor communities by equipping them with the tools to have a stronger voice in the decision-making process and societal power structure. The poverty situation for the districts and upazilas in Khulna division shows an extremely dismal picture. Uttaran's study revealed that, 27% population of Southwest region of Bangladesh own less than 10 decimals of land. These people live below the extreme poverty line and have the lowest per capita income in the world. The Covid-19 pandemic has also increased the vulnerability of such underprivileged groups making women and girls more prone to domestic, sexual and physical violence. The already existing societal inequality has exacerbated and families are resorting to various negative coping strategies. In this regard Uttaran since its inception started Rights, Gender and Social Justice Programme to protect the constitutional and societal rights and ensure justice for the underprivileged communities of the Society. In recent times the actions taken under this program are tremendously helping the communities to cope with their current volatile condition induced by the Pandemic.

**SDG: Goal 1 ( Target 1.1 1.3 1.4 1.a ) Goal 2 (all targets) Goal 5 (all targets) Goal 16 (16.1, 16.3, 16.7.16.5 16.8 16.9 16.10 16.a 16.b**

## **Projects:**

### **APROTIRODHO**

### **Investment Component of VGD**

### **Vulnerable Group Development**

# In 2019-2020

## Total People reached

# 24,800

- 2,100 women saved a total of 5,590,300 BDT as part of the skill and income developing training activity
- 5,369 people received various trainings on topics such as awareness and capacity building, skill development and entrepreneurship
- 120 UP members received training on good governance and human rights
- 198 fisherfolk received 166.16 acres of Khas wetland through a tendering process.
- 254 families received 107.57 acres of temporary allotment and 558 families received 68.55 acres of permanent khasland allotment.
- 787 people received legal assistance regarding land rights
- 19,681 landless people identified

**Funding agencies: UNFP, UKAID, Manusher jonno Foundation, Department of Women Affairs**

**Working Area : Khulna, Satkhira, Bagherhat, Jashore, Narail, Magura, Jhinaidaha, Chuadanga, Meherpur, Kushtia**

# Weaving Dreams

Local Artisan Angura Bala loves her craft dearly. To her, it is not only a source of livelihood but a form of art that embodies nature and beauty. She has been weaving baskets for a long time now and playing a huge economical role in her family of eight members. But forced by the pandemic her business was severely hampered. She became disheartened and was slowly being pulled away from the craft she loves so much as financial crisis loomed over their family. Right at that moment Uttaran came to her aid. Angura was able to jumpstart her business again and started working with a renewed vigour after receiving unconditional cash grant from Uttaran's Oprotiroddho Project in association with Manusher Jonno Foundation and UKAID. In the future she plans to own a store with more handicraft items made from local resources. Uttaran is proud to be of help for strong, creative women like Angura and encourage local handicrafts that represent our culture and heritage.



# Replicating the Tala Model

## Approval of Final List of Authentic Landless at Assasuni Upazila

Uttaran has been working on Khashland and rights of the landless farmer since 1990. From then Uttaran has helped 44,000 landless and fisher folks to get 18000 acres khashland and jolmohal for temporary or permanent basis by the help of district and upazila khashland and jolmahal bandobosto and babostabopa committee (UKBBC) legally. The organization is providing legal, economical and mental support to landless families when needed. One of the most important factors in this regard is identifying the landless and producing a final approved list of their names. Uttaran played a big role in doing so in Assasuni Upazila and facilitated a fair and effective process of identification of the landless and preparing the final list. It all started when the present land secretary of Bangladesh took initiatives to enlist the landless in 2005 when he was the Upazila Nirbahi Officer of Tala Upazila under Satkhira district and identified 27,159 landless families. The program was titled as "Tala Model". Following the model on 9 December 2019 Uttaran started a landless identification program at Assasuni Upazila. The program was inaugurated by the present District Commissioner S. M. Mostafa Kamal who appreciated the Tala model and our efforts and offered his kind help for future interventions. By following the guidelines of DC and cooperation of the UNO of Assasuni Upazila, Uttaran started the landless selection process. Under Upazila Khashjomi Bandobosto and Babostapona Committee 11 union landless selection committee and in the same way 99 ward landless selection committee were formed.



# Replicating the Tala Model

**An application form was developed jointly with the effort of Uttaran and Upazila Administration. This application form was distributed to the landless through Union Parishad. The field organizers of Uttaran APROTIRUDDHO project and members of the ward committee helped the landless by filling up applications and the submission process. At first the application form was submitted to Union Parishad, then to the ward committee for selecting actual landless. In ward level the selection and verification process were held in open places. Then the Union committee conducted a re-verification of the list and sent it to the Upazila committee with recommendation. Then the Upazila committee again re-verified the selection process and with the direction of UNO, the AC Lands sent the database to Union Parishad and ULAO for another re verification and correction. The Union Parishad displayed the list on notice board and other important places. On the other hand, the ULAO verified the list by visiting the participants door to door. Uttaran and the civil society committee (Land Committee) were involved in the entire process to find out the actual landless in the upazila. Finally, 19,681 landless families were enlisted by this strong and significant verification process.**



# Food Security and Nutrition

According to World Food Program (WFP), 65.3 million people are food insecure in Bangladesh which is roughly 45% of the entire population. The situation is even more challenging for the coastal communities as they continue to suffer from food insecurity and inadequate nutrition due to chronic and frequent disasters, poor planning, impacts of climate change and limited livelihood options.

Lack of nutritional awareness among these communities are also extremely detrimental for all family members especially pregnant/lactating mother, children and adolescents. Moreover, according to studies 1 among 3 children of our country are afflicted by stunted growth. In fact, malnutrition and poor diet are chronic and widespread in poor households. As the pandemic continues, many families in these regions are forced to skip meals or eat insufficient portion as a result of the increasing financial burden.

Uttaran with 35 years long experience has been working to end hunger, achieve food security and improved nutrition while promoting sustainable agriculture in association with the Government of Bangladesh and other partners. Along with the national targets, Uttaran looks forward to end hunger by 2030.

**SDG: Goal 1, (Target 1.1, 1.2, 1.3, 1.5 1.a) Goal 2 (all targets), Goal 3 (3.1 3.2 3.7)**

## **Projects:**

**Sustainable Agriculture, Food Security and Linkages phase II (SaFaL-II)**  
**School feeding Program**

# In 2019-2020

## Total People reached

# 71,205

- 28,690 students received nutritious food items and training on personal hygiene
- 7,736 school children received training on nutrition, health and hygiene
- 24 adolescent clubs established
- 480 adolescents received leadership and negotiation skill development training
- 47,515 farmers took part in technical training sessions
- 717 workshops conducted for farmers on sustainable agriculture practices and market linkage
- 590 health camps organized
- 610 farmers received handholding or business running support

**Funding agencies: Embassy of the Kingdom of Netherlands, Directorate of Primary Education, Government of Bangladesh, World Food Programme**

**Working Area : Khulna, Satkhira, Bagherhat, Jashore**



# Around the world with SaFal

Satkhira's locally grown and organic Vegetables and fruits are now being exported overseas through Uttaran's SaFal project. As of now 8,688 kg of pointed gourd from 162 farmers, 11 kg of Sweet gourd from 2 farmers and 488 kg of Jujubi from 18 farmers have been exported from Ramkrishnapur SBC and Japaghat VCC of Kalaroa Upazila to countries such as Italy, France, London and Germany.

Bangladesh is the 3rd largest vegetable producer but in terms of exporting it stills lag behind due to not meeting the global quality standards. To bridge that gap SaFal provides trainings and assistance to the farmers to embody good agricultural practices and meet global standards. In return these farmers are also given the surety of fair price and market linkage. Additionally, SaFal also ensures quality control by preparing, grading and packaging the consignments in its own business centres located in Ramkrishnapur and Jhapaghat. In the upcoming days SaFal wants to incorporate more varieties of vegetables increasing the economic opportunities for smallholder farmers.





# Disaster and Humanitarian action

Due to its unique geographical location and huge population Bangladesh is highly susceptible to natural disasters. For the past decade climate change along with poor planning and infrastructure have made disasters more frequent and intense. Uttaran being a grass root organization from the Coast have been assisting underprivileged vulnerable communities to be more disaster resilient, climate adaptive and reduce the risk of disasters. During times of emergency Uttaran with its specialized disaster risk reduction team consisting of 70 highly experienced staff and nearly 500 volunteers are one of first NGOs to respond due to its strong physical response all over the coastal region of Bangladesh. Since 2010, Uttaran has responded to all major disasters reaching over 38,00,000 people in the coastal districts of Bangladesh. Last year the challenge was even harder. We were not only confronted with a global pandemic and the unprecedented challenges that come with it but also the catastrophic cyclone Amphan and waterlogging. Throughout this whole time Uttaran team has showed their courageous spirit and extreme dedication by being in the frontline and acting as the first responders to ensure that help reaches even in the most remote places.

**SDG: Goal 1 (target 1.5), Goal 3 (target 3.3 and 3.d) Goal 16 (16.1) Goal 7 (target 7.2)**

## Project List:

- Lifesaving actions to support cyclone Bulbul affected communities of Satkhira and Khulna District
- Assist Marginalized People with Humanitarian Need (AMPHaN) in Khulna Satkhira and Jashore district
- Emergency Response for COVID 19 in Satkhira and Jashore district
- Emergency Support for Cyclone Amphan affected communities –
- Emergency response – Cyclone Amphan
- Deliver food assistance in emergencies
- Cyclone Amphan Response
- Emergency COVID-19 sensitive Life Saving Support for Cyclone Amphan affected communities
- Emergency Support for COVID affected Household
- Emergency response for Coronavirus affected communities

# In 2019-2020

## Total People reached

# 84,185

- 10,352 Households received multipurpose cash grant
- 6485 households received hygiene kits
- 1310 families received food support for two months
- 1250 spots were disinfected
- 645,700 leaflets with lifesaving information were distributed
- 9200 people received medical camp facilities and medicines
- 1600 children received educational materials
- 320,000 Masks distributed
- 670 PPE Distributed
- 53 Oxygen Tank with flow meter distributed

**Funding agencies: Ukaid, Start Fund Bangladesh, Save the Children, Friends from Japan, Crowd Funding, Bachar Lorai**

**Working Area : Khulna, Satkhira, Bagherhat, Jashore**



# Beacon of hope amidst the Pandemic

Over the last four months we did not receive any health advice for my little one. I was scared to go to the Upazila health complex where there were reports of regular covid 19 patients. My daughter was suffering from some health problems and on top of that due to Amphan my husband incurred heavy loss in his mango production. I felt helpless and scared. During that time, I heard a mike announcement by Uttaran staff that there will be a medical camp organized near my house in the coming days. They also mentioned that they will ensure social distancing at the camp and the camp was only for pregnant lactating mothers, adolescents and elderly people. Our local health clinic "apa" also asked me to go there. Upon my arrival at the camp, I saw that there were chairs set at distance from one another, there was a safety booth for the doctor who was there. There were also volunteers of Uttaran who provided me and my daughter with mask and gave us soap and hand sanitizers to wash our hands. At one time only 20 people were allowed inside the camp and every one was given a different time slot. The doctor examined my daughter and gave some medicine for her. He also gave some vitamins and iron tablets to me for free. For my husband who was suffering from a little fever, the doctor suggested some health advice and also provided some paracetamol and vitamin C medicine for free. The whole process was smooth and we didn't have to face any problem. The doctors were very kind and so were the volunteers and Uttaran staff. We felt protected and cared for.



# COVID Resilient Village

Shonnasgacha is a small village of Keshobpur Upazila of Jashore district where 210 families live in 1.5 KM2 area. As soon as COVID-19 cases started coming up in our country the people of the village took unique initiatives to protect themselves from the disease. they gathered a small amount of money among themselves and bought soaps, masks, spray bottles and bleaching powder for all 210 families of the village “We knew that being united and by supporting each other we will be able to overcome this pandemic” mentioned a retired professor of the village Mr. Hashem Ali Fakir. He also contacted Uttaran for advice and we were happy to provide him home quarantine guideline and emergency health information leaflets.

At that time Uttaran was implementing a project titled “Emergency Response for COVID 19 in Satkhira and Jashore district” with funding support from Start Fund Bangladesh and UK aid and with their consent Uttaran decided to support this localised initiative with the unspent money from the project.

At the beginning Uttaran asked the people of Shonnasgacha to form a committee and discussed the plan of action with the committee. The immediate step was locking down the main entry points and installing handwashing point at the entrance. People who came from outside the village were home quarantined under Uttaran’s supervision. Separate latrines were also installed for them to minimize the risk of infecting others.

Uttaran also informed the committee member about the inevitable food crisis which would most likely create greater havoc than the COVID 19 pandemic in Bangladesh

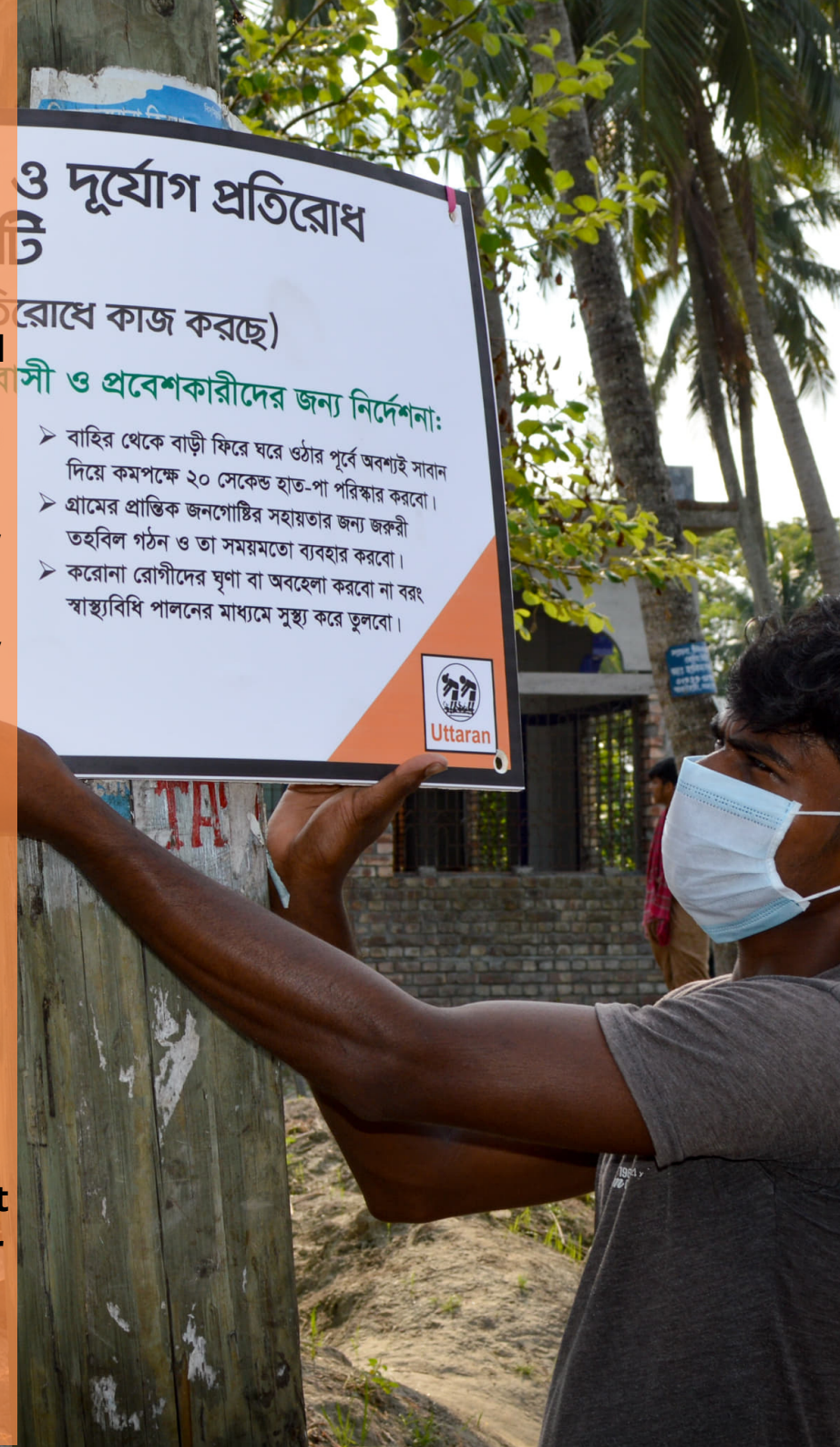


# COVID Resilient Village

The local people of the village understood it and decided to create community food bank. Many have promised to give money and others have promised to give rice which they are harvesting now". Uttaran decided that whatever the people will collect, an equal amount will be topped up by Uttaran. For example, if they collect 20000 taka (cash or in terms of rice) then Uttaran will provide another 20000 taka; and later on would jointly decide buying and storing the required amount of rice, lentils, salt, oil, potatoes from the local market. This food bank will provide the most vulnerable like Halima who has only one disabled son and is solely dependent on her income by washing dishes at Chuknagar Bazar, which is now closed due to lockdown.

Recently the money collected by the people of the village came very useful for helping Amphan affected people of the village. Around 3 HHs in the village were severely affected by Amphan who were extreme poor. The committee provided each of these three families with BDT 1500 with which they were able to fix some of the damages to their homes. Local youth also worked voluntarily to help them with the repair.

The people of Shonnasgacha have also inspired 4 other adjacent villages and social leaders like Mr Fakir have also inspired other members of Paani Committee (a network of local CBOs working for their rights to water) who are willing to follow the footsteps of Shonnasgacha village



# Cox's Bazar

Since 2017 thousands of Rohingya Population from Myanmar who were faced with severe violence fled to Bangladesh. Currently there are around a million of forcibly displaced Myanmar nationals (FDMNs) living in various camps in Cox's Bazar district of Bangladesh. The enormous scale of the influx is putting immense pressure on the Bangladeshi host community, local ecosystem and existing facilities and services.

Uttaran has been providing humanitarian assistance to the Rohingya community in Camps and host community people of Ukhiya and Teknaf upazilas under Cox's Bazar district since July 2018. Partnering with IOM, Islamic Relief Worldwide and Misereor, Uttaran's humanitarian response in Rohingya crisis is for both Forcibly Displaced Myanmar Nationals and the host communities that include livelihood, food and NFI distribution, Shelter up gradation and so on

## Project List:

- **Winterization project for Rohingya refugees in Cox's Bazar, Bangladesh**
- **Livelihood support for the Host community and Modified Non-food Item and WASH Support for the Forcibly Displaced Myanmar Nationals (FDMNs) of Teknaf and Ukhiya Upazila in Cox's Bazar District**
- **Supporting Livelihood for Forcibly Displaced Myanmar Nationals (FDMNs) in Cox's Bazar**
- **Supporting Livelihood for the Host Communities in Cox's Bazar**
- **Transitional shelter assistance for the Forcibly Displaced Myanmar Nationals (2nd Phase)**
- **Ramadan Food Package distribution**
- **Quarbarani program for FDMN 2019**

**In 2019-2020**

**Total People reached**

**183,970**

- 8280 families received winter clothes
- 6125 families received hygiene kits and NFI items
- 6050 families received solar light support
- 1925 latrines were desludged
- 2000 host families received CFW opportunities and alternative livelihood options
- 260 families received technical skill development and entrepreneurship training
- 6383 families received Ramadan Food Packages
- 5771 families received meat for Qurbani Eid
- 4 community cohesion centres established

**Funding agencies: Islamic Relief Worldwide, Misereor Germany, Islamic Relief Bangladesh, IOM**

**Working Area : Cox's Bazar**



# Life !

**Uttaran and Misereor are collaborating to foster peaceful co-existence between the Rohingya and host communities through providing people from both of these communities' livelihood opportunities and additional training and counseling. Below we see two such remarkable women who received help from us and are now successful entrepreneurs defying all odds.**

**'I received a 15-day training from Uttaran and then was given a sewing machine. From then I never had to look back and currently I take care of my 3 siblings and sick father on my own' - Asma, a Rohingya refugee, Camp 9.**

**'As a widow I was already struggling financially and became extremely concerned when the Rohingyas came. But through joining Uttaran's Community Cohesion Centre I had the opportunity to talk to Rohingya women and now I understand their plight and can sympathize with them. I have also received entrepreneurship training and cash grant from Uttaran. I have a clothing business now and am able to support my family of 5.' - Shamsun Nahar, a 35 year old woman from the host community**





# Climate Change, WASH and Water Governance

Rural communities who usually have the smallest carbon footprints are unfortunately hit the hardest by climate change. Uttaran is therefore working to help and facilitate local people and government to adopt with climate change in coastal Bangladesh while educating them about safe water, hygiene and sanitation. Over the years we have developed the capacity of local government in adaptation, advocated for more sustainable solutions and provided climate vulnerable people with financial and technical capacity to adapt with climate change. Since the 1990s, Uttaran and Paani Committee had been advocating for nature-based solution to water management problem in south west and advocating to enhance the participation of local people in form water governance processes. At the same time, Uttaran have also introduced various forms of locally adopted informal water governance towards policy maker and academics and thus Tidal River Management concept was adopted which has also been identified as key strategy to mitigate water logging and climate change in south west coastal Bangladesh in the BDP 2100.

**SDG: Goal 1 (Target 1.5) Goal 3 (3.7) Goal 6 (all targets) Goal 13 (all target) Goal 7 (target 7.2) Goal 14 (target 14.2) and Goal 15 (15.2 15.5)**

## **Project List:**

- **Uttaran-IDCOL Biogas Program**
- **BSRM-Uttaran Submersible Pipeline Water Supply Project (BUSPWS)**
- **Sustainable River Basin Management (SRM) : Adapting Climate Change in the Southwest Bangladesh, SRM-Project 306-004-1203**
- **Youth In Action for River Management**
- **Urban Management of Internal Migration due to Climate Change (UMIMCC): Climate Resilient Goat Production for Income Generation & Livelihoods Security in Urban Area (Metropolitan Area)**
- **WASH SDG WAI Bangladesh Sub programme Implementation Phase 1**

# In 2019-2020

## Total HH reached

# 45,063

- 5128 families now use improved cooking stove
- 35,267 people received training on safe water, sanitation and hygiene
- 1000 families will get safe drinking water access as a submersible pipeline is being constructed
- 59 households received 118 goats, goat sheds and livestock management training
- 96 WASH related social mapping has been done across 3 unions

**Funding agencies: IDCOL, BSRM, Misereor Germany, Both Ends, GIZ, Embassy of Netherlands, SIMAVI Netherlands**

**Working Area : Khulna, Satkhira, Bagherhat, Jashore, Patuakhali, Barguna**



# Human Chain

A human chain was observed under Uttaran's Sustainable River Basin Management (SRM) project demanding immediate construction of cross dam to keep the river alive. The Kopotakkho river, famously known as the muse behind the greatest sonnet of Michael Madhushudon has lost all its former glory and is under the threat of dying again. If the situation isn't remedied soon, it will cause severe waterlogging affecting the lives of millions of people of South West Bangladesh.

Approximately 300 residents came forward to take part in this human chain including the respected members of Pani Committee, Tala Press Club, Upazila Muktijoddha Sangsad, Muktijoddha Salam Public Library, Tala Bazar Banik Samiti and Pakhimara TRM Bill Committee.



# Education and Youth Action

Uttaran started its development intervention through establishment of a school in Jatpur village of Satkhira district in 1982. Since then, over the years Uttaran has established elementary schools, Secondary schools, College, Technical education centre, Library and also conducted Non formal primary education for many years. Till now Uttaran have supported formal education and technical education for over 265,000 students. Uttaran also runs separate activities for youth development all over the south-west coastal regions of Bangladesh. The activities focus on youth's capacity development, leadership skills, human development, social work, environmental awareness and mainstreaming youth involvement in development practices and decision making. Currently Uttaran has a volunteer group of over 1200 youth members who are engaged in various social activities all over the coastal belt. The pandemic has forced all educational institutes to close down and so a lot of the students are facing the threat of an uncertain future. Our schools are working hard to find out innovative approaches to teaching while maintaining social distancing and COVID- 19 safety guidelines. Uttaran is also currently focusing on keeping the students away from dropping out and introducing non-formal education, life skill training and mainstreaming opportunities into different institutions for those who do drop out.

**SDG: Goal 4 (covering all targets) Goal 8 (target 8.6)**

## **Project List:**

- **Skills for Employment Investment Program (SEIP)-Tranche-2**
- **Active Citizens Youth leadership training**
- **Reaching Out of School Children (ROSC) Phase-2 Project**
- **Connecting Classrooms**
- **Shishutirtho School**
- **Muktijodha Abdus Salam Library - Pathok Forum**
- **Shaheed Muktijoddha College**
- **Samakal Secondary School**

**In 2019-2020**

**Total youths reached**

**10,233**

- 368 students are being encouraged and supervised to continue self-studying during the lockdown
- 100 youth received pre vocational training
- 450 skilled and semi-skilled workers have been produced
- 391 teachers received in person/ online training on critical thinking, problem solving and leadership skills
- 308 youths received training on leadership skills climate change and gender additionally involving 2900 like-minded youths for various social activities regarding climate change and gender
- 21 undertaken social action projects supported over 5,000 people.

**Funding agencies: Government of Bangladesh, PKSF, British Council, Global Giving**

**Working Area : Satkhira, Khulna, Jashore, Jhenidah, Cox's Bazar**



# Into the future

**"We always dreamt of such a day where girls would be able to take part in sports and enjoy their freedom without being judged or criticized. We can proudly say that today was one of the very first days of freedom. "**

It all started a few months back when a bunch of youth decided that they will change their community and create a safe space for girls to play outdoor sports. The youth associated with Uttaran established local Library "Muktijodha Abdus Salam Library" came under a banner "Meye Rao Khelbe" after receiving the Active citizens training. With the help of community leaders, schools, colleges and Uttaran they provided badminton training opportunities in three unions of the upazila. Through online/social media crowdfunding, they gathered the required equipment. The training went on for three months and despite various social and familial pressure around 100 girls from 15 villages took the opportunity. Hence, on 8th of March, on the day of International women's day, they hosted the first ever female badminton tournament in Tala upazila. Local elected Representatives, Government officials, NGO officials, Professors and other civil society members were present at the tournament. Other Active citizens & SAP (Clean Day) also joined to ensure that the whole operation ran smoothly by installing Dustbins, safe drinking water sources and providing first aid support. The winners received attractive prizes such as a bicycle, scholarship and a smartphone. On this joyous occasion, an informative and entertaining play regarding safe menstruation was also performed by the Active citizens from Satkhira. At the end, local leaders hugely appreciated the volunteers and said that "What we couldn't do, you made it possible, thank you for showing us the right path"



# Integrated Rural Development

The Integrated Rural Development programme has evolved from Uttaran's earlier programme Human Development in 2006. The programme is solely aimed to end poverty and improve the quality of life for the extreme poor and underprivileged communities through holistic and integrated community development intervention. It is driven by rights and need based approach to advance and uphold the rights of the marginalized people with the priority of landless, women headed families, destitute families, untouchables, religious ethnic minor communities and outcaste minorities. The programme gives the underprivileged communities a collective voice and develops their capacity on various social, environmental, rights and development aspects. The organized groups are also provided with access to financial resources and social entrepreneurial training to alleviate from poverty. Additionally, these people are also provided with health care, educational, agricultural, nutrition and WASH related support and training. Currently Uttaran is working in 151 Unions with 25,102 members in 1502 PO.



**Primary Organizations**



**Saving**



**Loan distribution**

**Uttaran currently has 5 separate loan schemes out of which two are interest free loans:**

- 1. Rural Micro credit**
- 2. Micro enterprise and Women development enterprise**
- 3. Biogas Loan**

**Interest Free Loan:**

- 4. Khas land Allocation loan**
- 5. Aranyak**

**SDG: Goal 1, ( Target 1.1 1.3 1.4 1.a), Goal 2 (all targets), Goal 5 (all targets), Goal 8 and Goal 10,**

## Uttaran-Microfinance Program at a Glance (July'2019 - June'2020)

Sl. no.	Description	Achievement till June-2020	Remarks
1	Number of Districts Coverage	4	Satkhira, Khulna, Bagerhat, Jashore
2	Number of Upazila Coverage	21	Tala, SatkhiraSadar, Kalaroa, Debhata, Kaligonj, Shyamnagar, Assasuni, Daulatpur, Fultala, Dumuria, Paikgacha, Koyra, Botiaghata, Bagerhat, Fakirhat, Morrelgonj, Keshabpur, Monirampur, Jhikorgacha, Chowgach, Jashore Sadar
3	Number of Union Coverage	151	
4	Number of Village Coverage	823	
5	Number of Branch	29	
6	Number of Staff (Male-112, Female-45)	157	
7	Number of Group (Male-40, Female-1462)	1502	
8	Number of PO members (Male-1341, Female-23761)	25102	
9	Number of Total loanee (Male-328, Female-18418)	18746	
10	Amount of Savings till now	118559242	
11	Total Loan disbursement	370683000	
12	Agriculture Loan disbursement	252989000	
13	Total Amount of Outstanding	310189346	
14	Average loan disbursement Seize	27148	
15	Loan Repayment %	98.70%	
16	Rate of loan Service charge	24%	
17	Rate of Savings Interest	6%	

## Segmentation of Loan Size

Sl. no.	Loan Size	No. of loanees	Loan Outstanding - June'2020
1	Up to till 4000 taka	-	-
2	Up to 4001- 10000 taka	857	4285809
3	Up to 10001- 30000 taka	14734	110628098
4	Up to 30001- 50000 taka	2087	60807913
5	Up to 50001- 100000 taka	393	32645303
6	Up to 100001- 300000 taka	675	101822223
7	Up to 300001- Above	-	-
Total		18746	310189346

## Segmentation of Savings Size

Sl. no.	Savings Size	No. of Members	Savings Outstanding - June'2020
1	Up to till 2000 taka	10863	18450698
2	Up to 2001- 5000 taka	8024	19124600
3	Up to 5001- 10000 taka	5236	24769500
4	Up to 10001- 20000 taka	503	6006475
5	Up to 20001- Above	476	50207969
Total		25102	118559242



# Breaking the cycle

From not being able to eat three meals a day Akkas Sardar from Satkhira's Tala Upazila now is a successful businessman with a secure future. Gone are the days when he struggled to find work and had to toil as a day labourer in other people's farming lands. With the help of Uttaran's Uddokta Project (Integrated Rural Development Programme) he received financial assistance and now has a booming business of a rice mill. Now not only his living condition has changed drastically but he has also played a part in improving the lives of others around him as he has employed more than 8 people. He is a living proof that if poverty is a vicious cycle, empowering underprivileged people can become a virtuous cycle as well since they can, in turn, help others to prosper. Akkas tells us that he plans to grow his business and employ more people from his communities and will even offer them financial assistance to become entrepreneurs.



# Uttaran's establishments

Uttaran believes in community empowerment and the most effective way to do it is to help communities build their own development and educational institutions. Uttaran also continuously advocates for community institutions to build a more just society free from all sort of discrimination as it helps progress in an more collective approach. In this regard for the past 35 years Uttaran have build and help shaped various development and educational institutions for the community it works with.

## Educational and Development Institutions:

- **Samakal Primary and Secondary School - Satkhira**
- **Institute of Development Research and Training - IDRT - Satkhira**
- **Shaheed Muktijoddha College - Satkhira**
- **Shishutirtho Elementary and Kindergarten School - Satkhira**
- **Shimanto Technical Training Center - Satkhira**
- **Chuknagar Technical Training Center - Khulna**
- **Technical Business & Management College - Satkhira**
- **Ashto Bigha Primary School - Satkhira**
- **Muktijodha Abdus Salam Library - Satkhira**
- **Village Food Bank - Khulna**
- **Jatpur Women led rice mill - Satkhira**





- **3 Primary Schools**
- **1 Secondary school**
- **1 Training and Research center**
- **2 Technical training center**
- **1 College**
- **1 Library**
- **11 Mobile Technical center**



# People's forum of Uttaran

People first - all our programmes have always prioritized this idea in all our approaches and activities. Our right based approach focuses on empowering people, making them independent to claim their rights and contribute in building a more prosperous society. Our people centric approaches over the years have institutionalized marginalized and extreme poor communities to demand their rights collectively and advocate/negotiate with authorities to make development actions more participative. To bridge this gap among people, communities, civil societies and Government have led us to facilitate various people's forum. Uttaran's major strength lies in aiding these people's platforms especially in claiming the rights of landless people and ensuring participatory water governance.

## People's Forum to bridge the Gap:

- **Paani Committee**
- **Bhumi Committee**
- **Youth Paani Committee**
- **Pathok Forum**
- **Wildlife Mission**
- **Adolescent Club**
- **Meye Rao Khelbe - Sports Club**

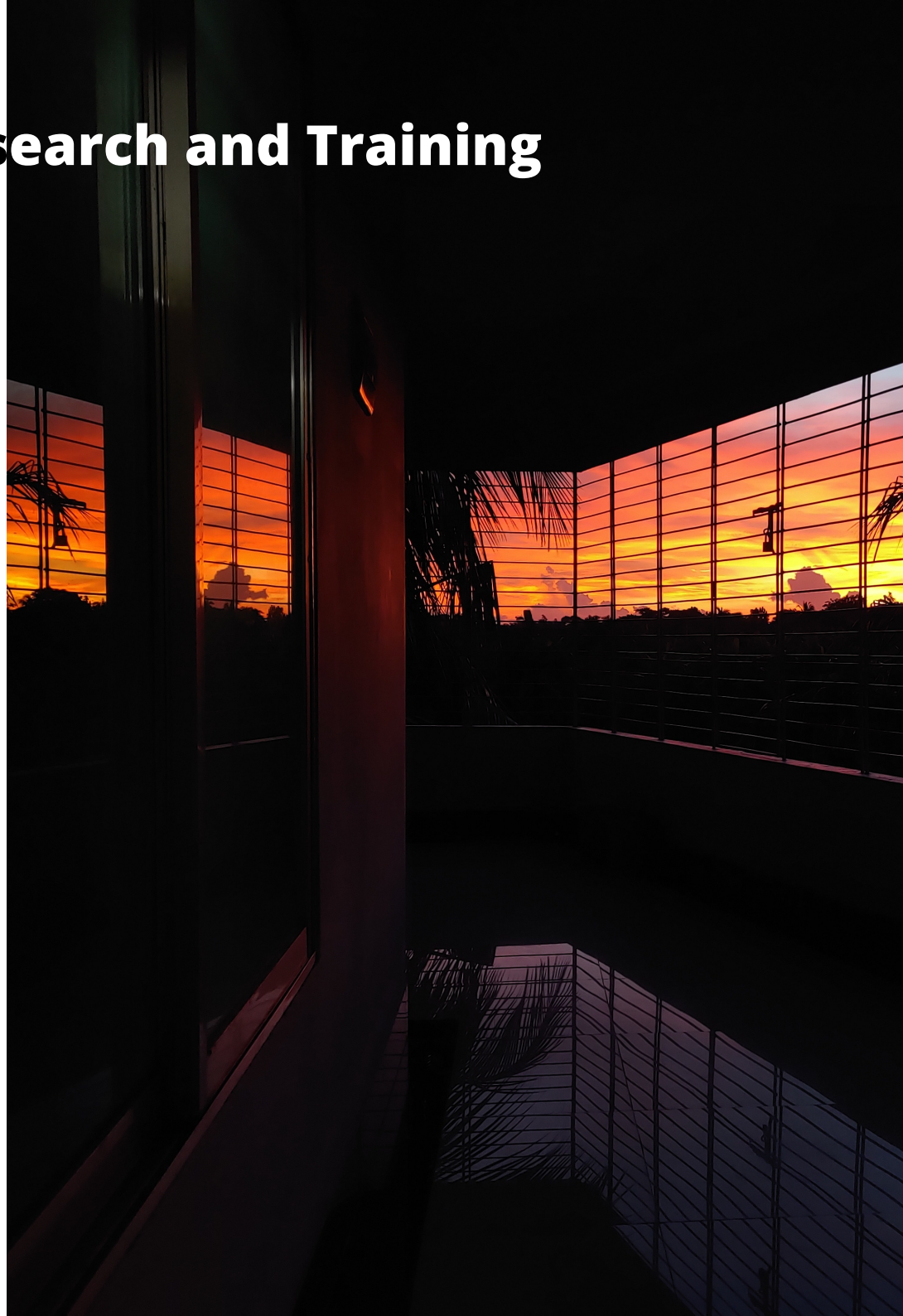




# Institute of Development Research and Training

IDRT was established in 2002 with the support of from ICCO, APHD, Misereor Germany, CIDA and the Embassy of Japan. The institute is situated in Tala upazila of Satkhira district. The current IDRT centre is the result of the Local Resource Development Centre (LRDC) that was established in Jatpur village of Tala upazila in 1989. The objective of LRDC was to contribute to the development of CBOs, GOs and local NGOs and improve their technical capacity. The IDRT has 36 residential rooms, 2 training and 1 seminar conference hall with all additional services, two dining hall with a capacity of 240 people. The centre also has library with more than 5,000 books covering various development topics. IDRT hosts and organizes different training, seminar, workshop, discussion session for the capacity building and human resource development. Government and other NGOs, donor organizations and different social development organizations use this venue for their training purpose. In the past years around 57,498 people received various training support from the centre.

**During the reporting year IDRT hosted 145 meetings, seminars, training workshops. 3155 people including visitors took part in these events.**



**UTTARAN**  
Consolidated Statement of Financial Position (Balance Sheet)  
As of 30<sup>th</sup> June, 2020

Particulars	Notes	30.06.2020		30.06.2019	
		Total	BDT	Total	BDT
<b>PROPERTY AND ASSETS</b>					
<b>Non-current assets</b>					
Property, plant and equipment	5	128,436,482		135,468,615	
<b>Total non-current assets</b>		<b>128,436,482</b>		<b>135,468,615</b>	
<b>Current assets</b>					
Revolving loan to beneficiaries	6	310,537,663		334,683,310	
Loans and advances	7	3,196,753		2,093,334	
Investment in FDR	8	21,967,901		34,586,257	
Cash and cash equivalents	9	37,036,403		59,843,112	
<b>Total Current assets</b>		<b>372,738,720</b>		<b>431,206,013</b>	
<b>Total property and assets</b>		<b>501,175,202</b>		<b>566,674,628</b>	
<b>FUND AND LIABILITIES</b>					
<b>Fund and Reserves</b>					
Fund account	10	112,613,241		143,417,890	
Gratuity fund	11	3,720,759		<b>3,739,281</b>	
Statutory reserve	12	5,442,338		5,010,104	
<b>Total fund and reserves</b>		<b>121,776,338</b>		<b>152,167,275</b>	
<b>Non-current liabilities</b>					
<b>Current liabilities</b>					
Short term loan from banks	13	186,589,199		266,402,554	
Loan from other organisations	14	49,407,113		29,691,606	
Inter-project loan	15	-		8,497,178	
Other liabilities	16	3,274,342		-	
Group member's savings	17	118,559,242		91,604,321	
Security money	18	1,963,338		1,565,571	
Members' loan insurance	19	11,086,866		7,801,607	
Loan loss provision	20	8,518,764		8,944,516	
<b>Total Current liabilities</b>		<b>379,398,864</b>		<b>414,507,353</b>	
<b>Total Fund and liabilities</b>		<b>501,175,202</b>		<b>566,674,628</b>	

These financial statements should be read in conjunction with the annexed notes.  
For and on behalf of Governing Body of Uttaran



Coordinator (Accounts and Finance)

Director



Signed in terms of our separate report of even date annexed.

Dhaka, Bangladesh  
Dated, 11 November 2020



Aziz Halim Khair Choudhury  
Chartered Accountants

**Uttaran**  
**Consolidated Income and Expenditure Statement**  
**For the year ended 30th June, 2020**

Particulars	Notes	2019-20		2018-19	
		BDT		BDT	
<b>Income</b>					
Grant income	21	295,813,113		237,704,199	
Micro credit income	22	55,158,283		58,917,675	
Other income	23	25,563,140		24,693,680	
Bank interest	24	560,233		787,766	
<b>Total</b>		<b>377,094,769</b>		<b>322,103,320</b>	
<b>Expenditure</b>					
Personnel cost	25	88,425,023		78,367,812	
Program cost	26	222,078,363		163,369,090	
Administrative cost	27	29,995,392		34,815,723	
Bank charge	28	391,330		583,458	
Interest paid to bank		13,325,892		26,939,442	
Overhead/Management cost		6,289,952		2,903,937	
Loan loss provision		-		1,162,150	
Depreciation		11,264,408		10,770,562	
		<b>371,770,360</b>		<b>318,912,174</b>	
Surplus for the year		5,324,409		3,191,146	
<b>Total</b>		<b>377,094,769</b>		<b>322,103,320</b>	

These financial statements should be read in conjunction with the annexed notes.  
For and on behalf of Governing Body of Uttaran

*Amirul*

Coordinator (Accounts and Finance)

Director

Signed in terms of our separate report of even date annexed.

*Shaukat*

Dhaka, Bangladesh

Dated, 11 November 2020

*Aziz Halim Khair Choudhury*

Aziz Halim Khair  
Choudhury  
Chartered Accountants





**Uttaran**  
**Consolidated Receipts and Payments Statement**  
**For the year ended 30th June 2020**

<b>Payments</b>			
Personnel cost	88,425,023		78,367,812
Program cost	222,078,363		163,369,090
Administrative cost	29,995,392		34,815,723
Bank charge	391,330		583,458
Overhead/Management cost	6,289,952		2,903,937
Capital expenditure	4,232,275		10,251,420
Paid to revolving loan fund	371,084,000		502,274,080
Interest paid to bank	13,325,892		26,939,442
Loan and advance	3,597,285		1,989,072
Investment	22,303,705		5,315,606
Payment from fund	18,522		235,144
Loan refund to banks	79,813,355		173,235,887
Loan paid to others	84,975,222		3,182,704
Inter-project loan	25,430,883		25,922,245
Paid to group members' savings	48,831,931		57,736,208
Security money refund	142,556		123,594
Risk fund	558,771		730,108
Provision for expenses payment	-		112,951
Loan refund to staff welfare fund	-		450,000
Loan refund to staff provident fund	-		1,600,000
Grant refund	-		-
<b>Total payments</b>	<b>1,001,494,457</b>		<b>1,090,138,481</b>
<b>Closing balance</b>			
Cash in hand	1,393,867		1,894,920
Cash at bank	35,642,536		57,948,192
	37,036,403		59,843,112
	<b>1,038,530,860</b>		<b>1,149,981,593</b>

These financial statements should be read in conjunction with the annexed notes.  
For and on behalf of Governing Body of Uttaran



Coordinator (Accounts and Finance)



Director

Signed in terms of our separate report of even date annexed.

Dhaka, Bangladesh

Dated: 11 November 2020



Aziz Halim Khair  
Choudhury  
Chartered Accountants