



# Annual Report

2014-2015



Uttaran

# TEAM MEMBERS of ANNUAL REPORT

## OVERALL SUPERVISION

Shahidul Islam

## PANEL OF EDITORS

Fatima Halima Ahmed

Jahin Shams Sakkhar

Naveed Ferdous

## MEMBERS

Abdul Khaleque

Benedict Poresh Sardar

Gazi Zahidur Rahman

Haridas Malakar

Hasina Parvin

Mamun Rashid

Md. A. Kium Azad

Md. Ashraful Islam

Md. Badiuzzaman

Md. Shahidul Islam

Moniruzzaman Jammaddar

Obidul Haque Palash

Pijush Kanti Baroi

Rafid Mahmud Khan

Shadhona Rani Guho

Shambhu Choudhury

## PHOTO

Jahin Shams Sakkhar

Md. Ismail Hossain Litu

## DESIGN

Md. Ashraful Islam

Md. Shariful Islam

## PUBLISHED IN

March 2016



## PRINTED BY

Asian Colour Printing  
Ph: 58313186, 9357726  
asianclr@gmail.com

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# DIRECTOR'S MESSAGE

It is now thirty years that Uttaran has been working for the development of the people. Since its inception in 1985, in a small village of Jatpur, a remote village in Southwest Bangladesh, Uttaran has been fighting to establish a society with gender, caste and class equality. Today we have successfully expanded our activities to 205 more Unions of 40 Upazilas under 13 different districts. In these three decades, Uttaran has established itself as a people centred organization.

Uttaran, since its very beginning believed that a piece of land will be the most effective in helping a family to improve its life and livelihood and thus eradicate poverty. Thanks to our Government that it allocated its land for the landless people. Uttaran, throughout its journey, has fought to ensure that the

landless people get the access to the state owned Khaslands (Public Land). Due to the involvement of land grabbers and many other vested groups, the land sector turns out to be very risky to deal with. But Uttaran took a stand against all these injustices and established itself as a pioneer in the land sector of Bangladesh. Till date, we have successfully facilitated the process of Khasland distribution among 35,350 landless families living in Southwest Bangladesh. Uttaran, with the Government of Bangladesh, is piloting for the establishment of authoritative land record system. We believe that applying the learning from this piloting project, we can bring a breakthrough in land management practices. Apart from land, to mitigate poverty, our microfinance programme is effectively supporting thousands of families and helping them to get out of the vicious circle of poverty. Also Uttaran is providing climate adaptive livelihood opportunities to poor vulnerable people of the Southwest.

In the Southwest region of the country, severe food insecurity persist and at the same time the economy here is completely based on agriculture. Uttaran therefore has always given a special emphasis for the establishment of sustainable agriculture. Based on the natural settings, it helped to initiate and protect the practice of indigenous and climate adaptive agriculture. Also at the same time it offered trainings to people involved in horticulture, aquaculture and dairy farming. For these farmers, we are establishing a market linkage so that they can get the best price for their products. We also helped in implementing the idea of crop rotation. Thus, we ensured the food security of the local people and at the same time guaranteed a decent income generation.

This part of the country is constantly being struck by the recurrent disasters. A major cyclone hits our coastal areas almost once in three years. Along with cyclones, monsoon flood and human induced water logging occurs in almost every year and has increased the sufferings of the local people immensely. Uttaran has therefore taken numerous unique initiatives to address these issues which are based on the local people's knowledge. One of the biggest achievements of Uttaran is advocating the implementation of the Tidal River Management (TRM) which is now being adopted by the national policy makers to deal with the issues of water logging and climate change in this region.

This organization, from its very beginning is constantly fighting to uphold the human rights of the local people with special focus on women, the marginalized section of the society. We are working to combat all the discriminations against them, building their capacity and offering them legal support. We are also working to ensure the overall human development in our working areas. Accordingly our programmes on education, nutrition, health, WASH etc. are benefitting thousands of households.

We are highly motivated to enhance the capacity of our nation and thus our special concern is towards the youth. Therefore to enhance their capacity and enable them to become self dependent, we are supporting two primary schools, one high school, two colleges, three technical schools and youth forum.

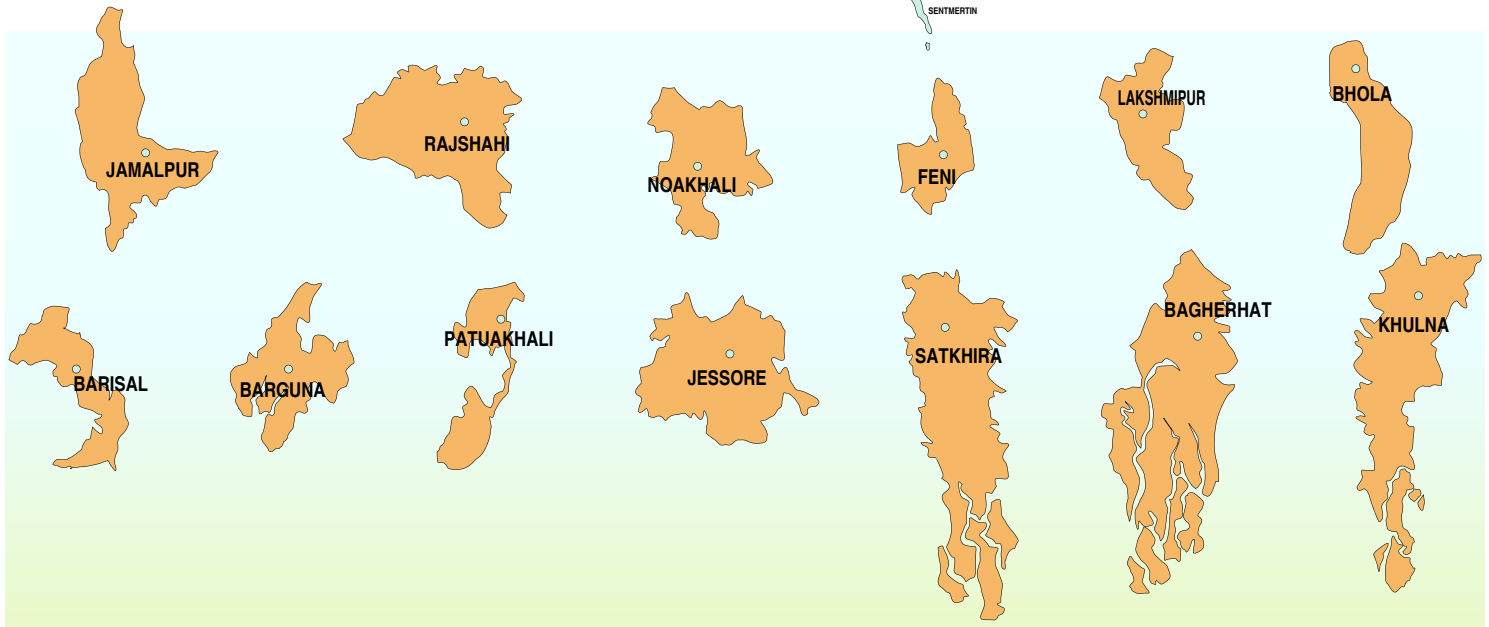
2014-2015 was an eventful year and I am privileged to present this Annual Report to all our stakeholders. I would like to thank our beneficiaries who have helped Uttaran to fulfil our dreams to establish an equal and just society. I would also like to take this opportunity to thank each and every staffs of Uttaran whose dedication and commitment for the organization makes it unique. Last but not the least, I would like to thank all our development partners whose financial and technical supports and motivation inspired Uttaran throughout our journey.



*Shahidul Islam*  
Shahidul Islam  
Director

# Working Area Map

Uttaran is now working in 205 Unions of 40 Upazilas under Satkhira, Jessore, Khulna, Bagerhat, Rajshahi, Bhola, Barisal, Patuakhali, Barguna, Noakhali, Feni, Lakshmipur and Jamalpur districts.



# Uttaran at a Glance

## 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.

## Goals

- Eradicate poverty by creating an environment for income, asset base for the poor.
- Promote environment friendly sustainable agricultural practices .
- Ensure education, health services to the underprivileged and extreme poor.
- Ensure people's participation and good governance .
- Ensure quality of life in time of natural and artificially created disaster.
- Promote equality, human rights and social justice .

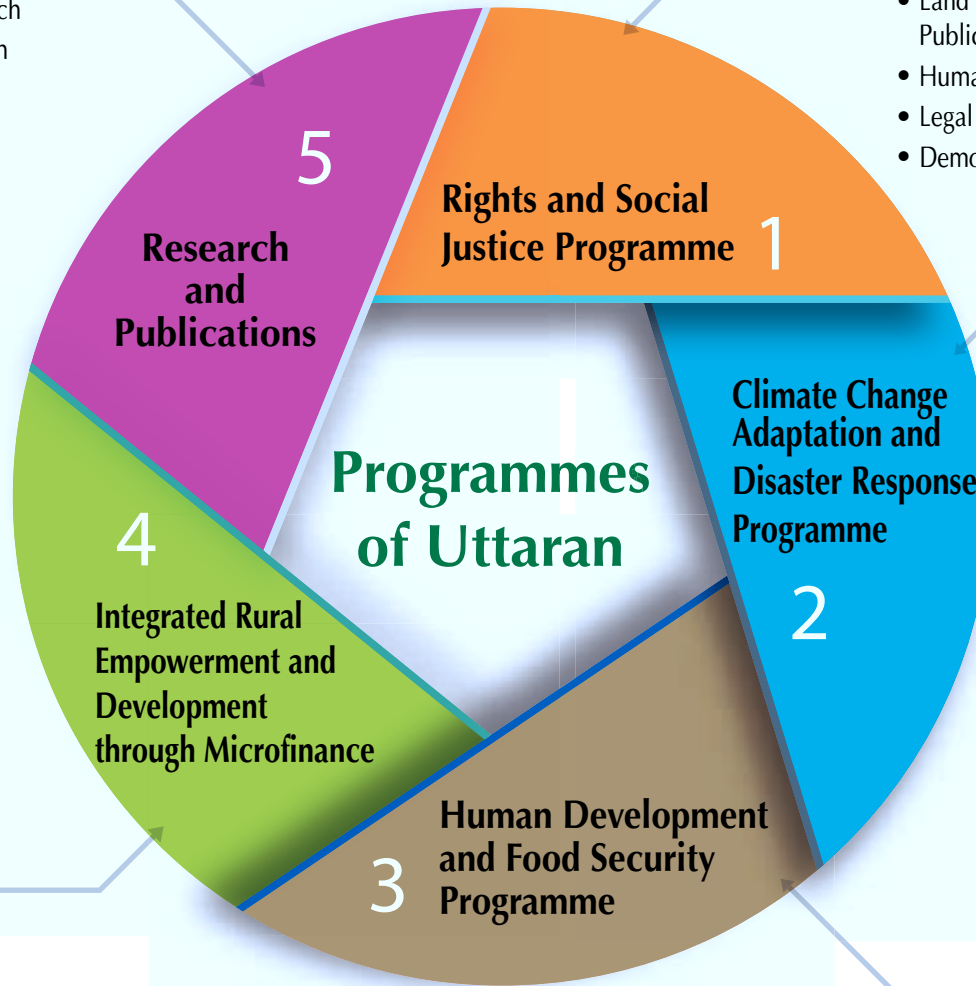
## Strategies

- Organization and capacity building for the poor.
- Ensure sustainable livelihood practices for women and poor.
- Ensure women and poor's entitlement to social services (education, health, safety net).
- Raising voice, influence and agency of poor through advocacy campaigns, lobbying and networking.
- Mainstreaming of rights, gender and inclusion issues .
- Building pro-poor partnership.
- Result Based Management (RBM) practices .

Year of  
Establishment

1985

- Quantitative Research
- Qualitative Research
- Action Research
- Publications



- Land Rights and Access to Public Resources
- Human Rights
- Legal Aid Services
- Democratization

- Climate Justice
- Diversifying Livelihoods
- Disaster

- Water, Sanitation and Hygiene
- Food Security and Sustainable Agriculture
- Nutrition
- Health Service
- Education
- Institute for Development Research and Training (IDRT)

- Savings Programme
- Credit Programme
- Microfinance Programme
- Women Entrepreneurship Development Project



 Rights and Social  
Justice Programme



# 1. RIGHTS AND SOCIAL JUSTICE PROGRAMME

Uttaran is a right based organization. Since its inception, Uttaran has aimed to ensure rights of the poor and marginalised people so that they can exist in a just and equal society. Uttaran's initiatives have enabled communities to claim their needs and rights and also participate in decision making processes. The major components that Uttaran addresses through its rights and social justice programmes are: land rights and access to public resources, human rights, legal aid, good governance and democratization. Through this programme, Uttaran facilitates the process of Khasland distribution among the landless farmers, provide them with legal support and addresses the overall human rights and governance sector.

## 1.1. LAND RIGHTS AND ACCESS TO PUBLIC RESOURCES

The Government of Bangladesh acknowledged the importance of re-distributing Khasland among the landless for market expansion and economic development which resulted in the Land Reform Ordinance 1984 and Land Reform Action Programme in 1987. Through these laws, the Government of Bangladesh defined that people who have less than 50 decimal of land are landless people. This was again amended in 1997 through Agriculture Khasland Settlement and Management Policy 1997 where it was re-defined that people owning less than or equal to 10 decimal lands are the landless people. Thus the Government of Bangladesh had officially established the rights of the landless farmers in Khasland and Khas water bodies. Under

the agrarian context of Bangladesh, the landless are known as the extreme poor and socially excluded. Land is the most important source of livelihood for rural population in Bangladesh. According to the Bangladesh Bureau of Statistics (BBS) survey report 2010, 17.6% of the country's population living under the extreme poverty line with around 27% people having no ownership of lands. As such, poverty eradication has been a major challenge for Bangladesh. According to the Land Ministry, there are around 3.3 million acres of Khasland and water bodies in the country, although there is a debate about the number. Many scholars, such as the economist Dr Mohammad Abul Barkat, believe that the amount of Khasland in Bangladesh is actually over 5 million acres, as new chars are rising in every year.

Following the independence of Bangladesh in 1971, strict laws with a specific set of guidelines have been established for ensuring the distribution of Khasland to landless farmers. However, due to absence of good governance, corruption and lack of political will, the implementation of these laws are not being executed effectively. Additionally, most of the Khasland are still now in possession of vested interest groups like local muscle men and corrupt politicians who pose as feudal zamindars, forcefully evicting the landless farmers from their deserved Khasland. Therefore, to date, the majority of the Khasland has not been distributed among the landless farmers.

Uttaran is a pioneer organization in the country in terms of its manifesto to fight for the rights of landless peasants so that they can gain sustainable access to Khasland. Over the years, Uttaran has achieved tremendous success in this sector. Getting the access to Khasland for farming brought about huge positive transformation in the lives of many poor people. The Government of Bangladesh has recognized the importance of these efforts and has directly involved Uttaran with its land sector reform process. Thousands of households have gained access to Khasland and state owned water bodies. In 2014-2015, 1,475 beneficiary households got access to a total of 388.7 acres of land. Since 2004, through Uttaran's different initiatives, 35,350 landless families have had permanent and temporary access to 15,483.57 acre of Khasland and Khas water bodies which is worth around £232 million (1 acre of land = £15000).

Through years of experience in land rights sector, Uttaran understands that the poor people are vulnerable because they have very little access with the current power structure of the country. Uttaran believes that this can be changed through formation of institutions composed of poor people. This is why Uttaran divides its beneficiaries into small groups called primary organizations which lead to further formations of groups with vertical linkages including Union and Upazila based groups. Currently Uttaran is implementing three land rights projects which are described below:

- APARAJEO- Access to Public Resources by Asserting Rights and Justice for Economic Opportunities
- SEMPTI- Transferring Assets, Cash and Skill in an Integrated Approach
- SALE- Sustainable Access to Land Equality

## **APARAJEO – Accessing the Khasland**

### **Achievements from April 2004 to June 2015**

From April 2004 to July 2013 Uttaran implemented a land rights project named 'Asserting Popular Access and Rights to the Resources in Bangladesh (APAR)' and from August 2013 to December 2016, Uttaran is implementing 'Access to Public Resources by Asserting Rights and Justice for Economic Opportunities (APARJEO) Project. These two projects are funded by UKAid through Manusher Jonno Foundation (MJF) and covered 38,000 beneficiaries' households. From 2004 to date, through these two projects, 16,263 landless families had gained the access to 11,987.40 acres of Khasland and water bodies; 4,876 landless families applied for accessing 1,248.98 acres of Khasland from the Government; and additionally 1,201 landless families are living in 1,030.50 acres of Khasland through the order of higher court and lower court.

### **Achievements of APARJEO Project in 2014-2015**

#### **Formation of Primary Organization:**

APARJEO project aims to enable 10,000 resource poor people so that they can realize and assert their rights over Khasland and water bodies. The beneficiaries of the project are the poor and ultra poor landless peasants, with particular importance to disadvantaged and ethnic minor groups. The project formed 400 primary organizations to work with landless farmers to improve their capacity so that they can gain access to Khasland and can be involved in the agricultural works or develop small businesses. To establish the voice and enhance the effectivity of the primary organizations, this project formed 30 Union Federations and

5 Upazila Federations. The members of the primary organizations received training on leadership and group management, Khasland distribution, land law and management, gender and development. In the group meeting primary organizations members discuss about their rights on Khasland and other safety net programme of Government, about their responsibility for accessing Khasland etc. They are encouraged to save money on a regular basis and which they can use to broaden their source of income.

### Access to Khasland and Khas Water Bodies:

During the reporting period, 670 landless families gained access to 303.60 acres of Khasland and Khas water bodies from the Government. Among them, 99 families got access to 44.46 acres of Khasland as permanent basis, 137 fisher folks received 90.82 acres of water bodies and 434 families received 168.32 acres of Khasland as temporary basis. The following outcomes are visible among the beneficiaries' households:

- Income diversification
- Food security is ensured
- Improved nutritional status of the family members
- Increased number of children attending school
- Household economic conditions have improved
- Social acceptance has improved

### Capacity Building of Civil Society Organizations:

Uttaran formed Land Committee that comprised of representatives from the poor landless people, members from the civil society and representatives from the local Government. Representatives from the Land Committee help



the poor landless people by lobbying for them at national level. At the national level, they help the Government to locate the landless people and ensure that the services offered by the Government are available for them. Till date, the MJF funded land rights project formed 9 Upazila based Land Committee and 2 District based Land Committee.

### Access to Social Safety Net Programme:

APARJEO project also helped people in accessing the Government's safety net programme. During the reporting period, APARJEO project helped its beneficiaries for accessing the safety net programme and thus 989 beneficiaries received VGD, VGF, Widow/Elderly/disable allowance, 1,104 beneficiaries received 100 days allowance through cash for work programme, 1,998 children received school feeding programme support and 8,141 beneficiaries received health care support from Government and private hospital.



**Khadiza: from landless to landowner**

Khadiza Begum received 3 bighas of Khasland as permanent settlement from the Government. Now she is cultivating crops and fisheries on her own land and manages her household expenditure. Uttaran provided various support to her for the legal entitlement of accessing Khasland from the Government authority. She also received an interest free loan for the further utilization of Khasland. Now she is not a landless; she is a self reliant farmer having her own identity.

Khadiza's father Fazar Ali Baido was a day labourer and lived in Ankarpur Village of Debhata Upazila of Satkhira district. Khadiza has 5 sisters and 3 brothers. She is the second one. Twenty four years ago Khadiza got married with

Azgor Ali Gazi, a day labourer. Her husband did not have any land for living purposes. For that reason they moved to Kalabaria area where landless families took shelter; there they built a hut for living purposes.

From then they faced tremendous torture from the land grabbers. On 27 July of 1998 landless leader Jayeda was killed in Debhata Upazila where thousands of landless families joined with Jayeda for the landless movement. Khadiza was one of them. Uttaran helped landless families then, provided legal aid support as well as medical support too. Through this process, the movement became successful and landless families got access to Khasland. But Khadiza did not receive legal entitlement. Through APARJEO project, Khadiza received 3 bighas of Khasland from the Government. Their land is registered where husband and wife's name is mentioned. Now they built a small house on their Khasland. They are cultivating shrimp on their remaining land. Annually they gained a profit amounting Tk.70,000 to Tk.75,000 from their shrimp farm.

From her childhood Khadiza has faced tremendous economic crisis. She started to earn money when she was only nine years old and could not go to school. Khadiza has one daughter and she is studying in Class Eight. Khadiza has a dream that one day her daughter will become educated and will contribute for our country. Now Khadiza is cultivating on their own land where her husband and son used to help her. Their income has increased significantly and afford a decent standard of living.

## SEMPTI—TRANSFERRING ASSETS, CASH AND Skill

With an aim of helping 33,000 ultra poor households of Southwestern Bangladesh and bringing them out of extreme poverty through ensuring the access to Khasland/Khas water bodies and assets, the ‘Sustained and Expanded Effort to Make the Ultra Poor Out of Extreme Poverty by Transferring Assets, Cash and Skill in an Integrated Approach (SEMPTI Project)’ started in April 2009. SEMPTI has been financed by GoB, UKAid and SDC through Economic Empowerment of the Poorest (EEP) programme. The main objective of this project is to help in getting access to Khasland to the selected beneficiaries as well as providing livelihood support through a variety of Income Generating Activities (IGAs), providing skill development trainings and nutritional education and supports exclusive breastfeeding and complementary feeding, hygiene education and distribution of drugs (de-worming, iron and folic acid, Micro Nutrient Powder).

The project is being implemented by Uttaran and its 4 local partner organisations (IDEAL, Mukti Foundation, Palli Chetana and Rupali) in 85 Villages of 11 Upazilas of Satkhira, Khulna and Jessore districts of Southwestern Bangladesh. These areas were selected on the basis of the high prevalence of extreme poverty, and also on the availability of Khasland and Khas water bodies. The beneficiary households were selected based on the criteria like ownership of maximum 10 decimal land, less than Tk. 3,000 per household income per month and are not involved with the micro-credit programme. Out of 33, 000 targeted beneficiary HHs, Uttaran covered 25,050 and four partner NGOs covered 7,950 HHs.

### Achievements from April 2009 to June 2015

SEMPTI project facilitated a process of Khasland distribution with the Government and through this process, from April 2009 to June 2015. 19,087 landless families received 3496.17 acres of Khasland and Khas water bodies. Among them, 928 families received 542.41 acres of Khasland as permanent basis, 17,334 families received 2032.27 acres of Khasland as temporary basis and 825 families received 92.49 acres of Khas water bodies. Additionally, 33,000 families received cash grant support for their income generation which is amounting Tk. 442,240,814 and 18,250 families received counselling support on nutrition.

### Achievements from July 2014 to June 2015

#### Establishing Rights on Khasland and Khas water bodies:

The major aim of this project was to help the beneficiaries to gain access to Khasland and Khas water bodies within one year. Achievements have been visible: 10,793 BHHs were facilitated in applying for permanent or temporary leases of Khasland to the office of Assistant Commissioner (Land). During the reporting year, 805 beneficiary households (BHHs) had their access to 85.1 acres of Khasland and Khas water bodies where 180 BHHs received 21.6 acres as permanent, 580 BHHs received 59.45 as DCR and 45 BHHs received 4.05 acres of Khas water bodies.

#### Assets Transfer and other Economic Support:

In the reporting year, the project was able to transfer assets to 3,139 BHHs under 8 categories which is amounting Tk. 24,022,632. On an average each family received assets amounting Tk. 14,000 in two to three installments. At the same time 4,194 households received vegetable seeds.

### **Primary Organizations and Gono Unnayan Federations:**

With an aim to provide assets in groups, for issue based discussions, capacity building, Khasland management and asset accountability, the project formed 1,641 groups in the project areas and established their vertical network. The project formed 93 Gono Unnayan Federation (each federation consists of 11 members). For a better livelihood and savings practice, the project tried to accumulate mini savings from the beneficiaries of 1,641 groups. The total amount of their savings is Tk. 32,136,267 and in the reporting year, they accumulated a savings of Tk. 10,161,348.

### **Cooperative Registration:**

After the selection of beneficiaries, 47 fisher folk groups were formed from which 39 groups have already received Government registration, 3 groups are jointly working with 3 registered groups and another 5 groups are in the process of getting registration. The staffs of the project arranged informal trainings to increase the self lobbying capacity of the beneficiaries for accessing water body.

### **Training:**

To develop the IGA skills, in the reporting year, the project provided skill development training to 1,199 beneficiaries which helped the beneficiaries' to be aware on livestock rearing, social movement for vegetable gardening, fish culture and importance of resources, animal treatment and re-production. Besides, the project also provided training on Leadership Development on Khasland law to 340 BHHs where the beneficiaries gained primary knowledge on Khasland and how to attain leadership, alternative leadership and resistance for social injustices.

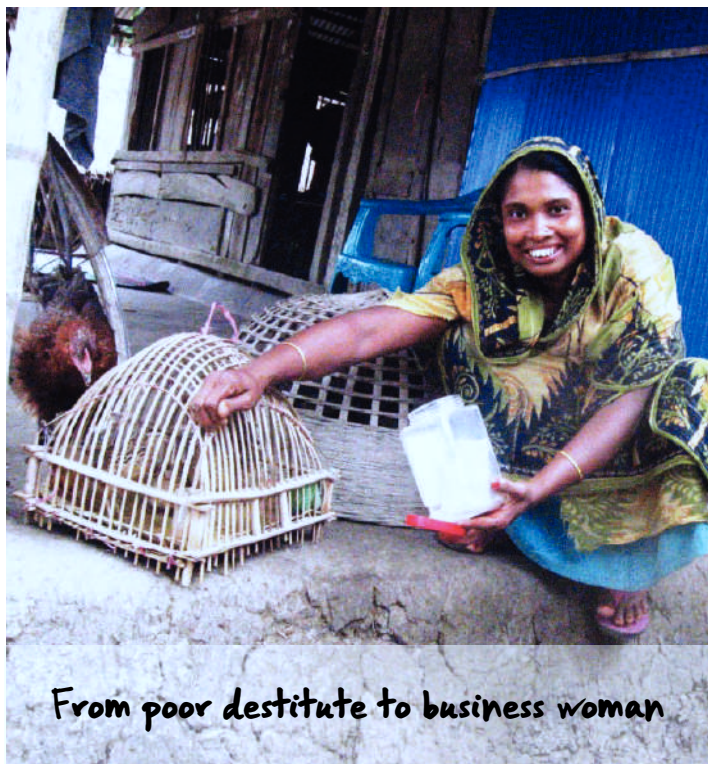
To raise knowledge of the project staff, the project arranged training for the staff and trainers of the project. This increased their awareness regarding child marriage, control over assets, equal health care practices, family planning, domestic violence, sharing reproductive health etc and share these issues with the beneficiaries.

### **Vaccination and Satellite Programme for Live Assets:**

The project offers vaccination and satellite programmes to provide services for domestic animals through 52 paravets and doctors. 33,000 beneficiary households received this support by free of cost. The paravets have a group wise list of all animals of the beneficiaries. The livelihood team arranged satellite clinics with the help of project and Upazila doctors where free treatment and drugs are distributed for the domestic animals of the beneficiaries. In the reporting year, 8,712 animals of 2,463 BHHs were vaccinated through 189 vaccination camps and 2,920 animals of 666 BHHs were received treatment support and drugs.

### **Health Care:**

Through this project special health care services were provided to adolescent girls. This project also raises awareness about the importance of safe drinking water, hygiene and sanitation.



Poverty was a daily companion of Miran Nahar (36) and her family. She lives with her husband, 2 children and her mother in law. She is living in Koraierdon Village of Batiaghata Upazila under Khulna district. Her husband was a mason and with his income it was extremely difficult to run the family. The family owned only 2 decimal of land as homestead and nothing else. Life was becoming tough with no visible strategies to overcome their problems. A year ago, two Uttaran staffs visited Miran Nahar's home to investigate household ownership. They recognised her struggles and through the process she became a member of Uttaran. Uttaran asked her how much money she needed. She discussed with her husband and received a grant amounting

Tk. 9,875 for shrimp farming and Tk. 5,873 for grocery business. With this grant she took a piece of land of 1.32 acre as lease and cultivated shrimp, white fish and paddy.

From the land, she produced a total of 2000 kg of paddy of which she sold 800 kg for Tk. 12,000 and earned another Tk. 30,000 from selling fish. She stored the rest of the paddy (1200 kg) for the whole year consumption. So, in the first year she received only Tk. 15,748 from Uttaran and turned it into a revenue of Tk. 42,000, earning her a profit of about Tk. 26,000. Not only that but everyday she also earned about Tk. 200 from her grocery shop. With her earned money she purchased a cow by investing Tk. 14,000 and also invested another Tk. 2,000 in her leased land for fish cultivation and paddy farming. She eventually had three cows of which she sold one for Tk. 15,000 and took another 0.15 acre of land as lease for paddy cultivation. Currently she has one milking cow and a calf valued around Tk. 55,000. In addition, they have received 45 decimal of Khasland as permanent basis with the help of Uttaran.

According to Miran Nahar, the days of unhappiness are far gone and days of happiness have started for her family. Her elder son (17) who stopped going to college, has started reading in class eleven at Sundarban Government College in Khulna and her younger son (8) is reading in class 2 at a Government Primary school. With this increasing income she is very happy. Recently they have reconstructed their house's roof with tin. Miran Nahar is now happy and is not worried about her family income.

## SUSTAINABLE ACCESS TO LAND EQUALITY – SALE PROJECT

From December 2012 Uttaran started to implement a project titled ‘Sustainable Access to Land Equality – SALE’ project with funding support from European Union and UKAid. CARE UK and Manusher Jonno Foundation are technical partners of this project. The project is being implemented in Jamalpur Sadar of Jamalpur, Mohanpur Upazila of Rajshahi and Amtali Upazila of Barguna district. The project aims to contribute towards achieving the vision of Digital Bangladesh. Under this project, Uttaran is assisting the Government of Bangladesh to conduct digital land records and surveys in targeted Upazilas. The main work of Uttaran is to mobilize and raise awareness among the poor marginalized people on land right related issues so that their rights are not violated from the digital record and survey system. Uttaran is trying to pilot, investigate and test a model of participatory, transparent and gender sensitive land reform activities.

During the reporting period following activities took place:

- Uttaran works to conduct landowners’ survey to identify the vulnerable landowners. To conduct the survey it is using the Open Data Kit (ODK) app. This survey helps Uttaran to offer further supports i.g. voice calls, SMS, legal counseling etc. to these land owners during the land survey and settlement. Uttaran is using different tools and method for the awareness raising of the landowners. Since July 2014 to June 2015, a total of 10,530 landowners (Female-2082 and Male 8448) of 54 mouzas became aware and oriented on land rights, land tenure security and the benefit of digital land record and survey. The process support is being given to the vulnerable landowners by preparing the landowners list according to the mouza. As a result, 2,739 vulnerable landowners of 7530.49 acres land



(227 Female, 295 widow, 87 minority, 19 disabled and 2,111 ultra poor landless people) received the preliminary record.

- The project formed community based groups and involved youth in the survey and settlement purpose. Besides, a test model on identification of state land is going on in Amtali and Mohanpur Upazila. A total of 83 youths received training on the Open Street Map (OSM) website and software, and with the GPS machine. This is the first time Uttaran influenced the Department of Land Record and Survey- DLRS to display land ownership maps and record publicly so that landowners can understand their land maps and are able to correct the recorded information.





**Julekha finally received Field Parcha**

Julekha, 81 years old, and Afsar Ali, 95 years old, were leading their life in extreme misery. They resided in the Belbelia Mouza, under Jamalpur district where they owned 1 decimal land which a local miscreant named Alam took over illegally by force. Not that only they lost their land, but the continuous severe torture of Alam for more 3-4 years, forced them to leave their house. But Uttaran, through its Sustainable Access to Land Equality (SALE) project ensured that Julekha and Afsar Ali regain the control on their land. SALE has been tirelessly conducting awareness campaigns regarding access to land ownership rights since considerable length of time. At the same time, it made sure the maximum participation of the local land owners in these campaigns, like courtyard

meetings etc. Julekha regularly attended these programmes and from here she got to know about the digital survey and records and its schedule. Digital land record and survey commenced in Belbelia Mouza. Each and every land owner was going to the surveyors to ensure that their land gets recorded. Like all landowners, Julekha and Afsar Ali approached the surveyors with all the necessary documents but the surveyors never paid attention to them since someone else was in possession of their land. Moreover, Alam's men had the audacity to beat them up every time they approached the surveyors and took every wrong advantage of their helplessness. After Uttaran's staffs got to know about the matter, they took Julekha and Afsar along with them to the surveyor and requested them to check whether they have all the necessary papers and documentation. After the surveyors completed scrutinising the issue, they discovered that in accordance to B.R.S. records, Afsar Ali was the actual owner of the 1 decimal land. Uttaran's staffs then requested the surveyor team to provide the helpless couple with Khatiyan and Field Parcha.

After receiving the actual records of their land, the old couple could not hold their tears back. They realized that their struggle and misery of the last few years will now come to an end. Julekha while expressing her feelings to Uttaran's staffs stated "Our days of sorrow had finally come to an end. May the Almighty bless you and fulfil all your dreams. We thought we lost our land but with your assistance and cooperation, we got it back. We find peace since at last now we will be able to live in our own property and not turn anywhere."

## 1.2. HUMAN RIGHTS

Human rights violation is a major constraint towards the development of Bangladesh. Poor, minors, religio-ethnics, women, Dalit, tribal people are regularly subjected to violation of human rights. Human rights violation is a very serious issue in the working areas of Uttaran. This is mostly because, around 27% of the people of the Southwest Bangladesh are ethnic minor or Dalit who are often subjected to various injustices in the society. Besides, as a high percentage of the people of the area are poor, a huge discrimination between elites and the poor exists. Moreover, as the area is a bordering region, women and child trafficking are very common incidents and just like any other part of Bangladesh, women of the Southwest region are still struggling to establish their rights in the society.

Uttaran since its inception wanted to improve the human rights condition of the area and has always tried to ensure that the discriminated people can access their social and legal rights. In 2014-2015 Uttaran carried out two human rights projects those are described below.

- Sustaining Capacity Building of the Grassroots People of The Southwest Bangladesh for Defending, Claiming And Exercising Rights
- Community Legal Services in the Southwest Bangladesh (CLASSBd) Project

### **Sustaining Capacity Building of the Grassroots People of The Southwest Bangladesh for Defending, Claiming And Exercising Rights**

Uttaran is implementing a project titled 'Sustaining Capacity Building of the Grassroots People of the Southwest

Bangladesh for Defending, Claiming and Exercising Rights' with the funding support from Misereor Germany. Through implementing this project, 11,200 beneficiaries' households of 725 groups of 22 Unions of Satkhira and Khulna districts are getting legal services.

During the reporting period following activities had taken place:

Strengthening Primary Organizations and Increase Legal Support:

The marginalized people of Bangladesh, especially women and religio-ethnic minorities/ untouchable people are always scared about their security. They cannot ensure their human rights. To protect their rights, Uttaran organized them into groups. During the reporting period, for strengthening the primary organizations, the following activities had taken place.

In the monthly meeting of primary organization, awareness raising sessions were held for protecting human rights.

- If anybody encountered any problem in protecting his/her human rights, then he/she could get legal support through this project.
- In this reporting year, the project has focused more on Women and Law. The women of the target area are subjected to many kinds of violence which includes domestic violence, women trafficking, physical and sexual assault, child marriage etc. This year, the project looked to increase the awareness of the group members by providing training on Women and Law. 100 primary organizations members received 2 days training on Women and Law.

- Fifty federation members participated at the one day workshop on the human rights of religio-ethnic minority community people.

### **Protecting Child Marriage:**

Child marriage is a crucial social problem of Bangladesh. Now in our country especially in rural areas, child marriage is considered as one of the most serious problem. Child marriage facilitates the process of violence against women and further threats to young girls' overall health in times of early age pregnancy. A huge number of young girls get married during their premature age.

### **Establishing the Rights of Ethnic Minor:**

Two workshops on the rights of ethnic minor communities were organized by the project during the reporting year. A total of 50 people attended these workshops. The workshops were organized with the members of Union and Upazila federation. The project formed Union and Upazila federations with the members of the primary organizations who were provided with training on the rights of the ethnic minorities.

### **Networking:**

Through this project, Uttaran formed a committee called 'Networking for Asserting Human Rights' (NAHR) where members of civil society, local elected representatives, and different organizations like NGOs representatives was actively involved. To engage these important stakeholders of the society, Uttaran through the project carried out 3 different activities in the last reporting year.

- Organize NAHR Committees meeting at Upazila Level
- Organize rally for International Human Rights Day
- Press Conference on Child Marriage.

In the 4 working Upazilas of the project, Uttaran has organized a total of 8 half yearly meetings of the central NAHR Committees where a total of 239 members participated. In these meetings, the participants discussed the overall human rights situation in the project areas. The discussions primarily focused on how human right is violated in the local area and what can be done to stop these violations. Besides, the project organized 4 rallies in 4 Upazila of Satkhira and Khulna district to celebrate International Human Rights Day, 10 December 2014, 1,043 male and female participants actively participated at the mentioned rally. After the rally, a discussion on the current human right situation and how to improve the overall human right conditions were held with the participants of the rally. Moreover, a press conference was also organized on Child Marriage (29 September 2014). The press conference was attended by the active participation of members of NAHR Committee and other stakeholders.

### **Capacity Building:**

During the reporting period, the project organized a day long orientation session with the media personnel on human rights violation and women and children rights. 10 journalists were present in the seminar and Uttaran also organized 3 workshops of Women and Children Standing Committee in 3 different Unions where a total of 49 members participated. The primary focus of these workshops was to ensure the rights of the ethnic minor people. The members of Union Parishad Women and Children Standing Committee (UPWCSC) were highly unaware

about how the rights of the ethnic minor communities were violated. The workshop helped them to realize how ethnic minority groups were subjected to discrimination at every stage of our society. Additionally, the members were also notified about their duties towards the ethnic minor communities as elected members.

### **Support for Non-trialed Poor Prisoners of Satkhira Jail:**

Uttaran, as an organization is facing challenges to ensure rights of the marginalized community people. The year of 2007 was one of the most challenging year in the history of Uttaran. On January 27, 2007 the Joint Forces arrested Mr. Shahidul Islam, Director of Uttaran from Uttaran Training Centre in Tala under Emergency Powers Rules and took him to the local Army Camp, where he was tortured. He was later detained for seven months in Satkhira Prison. He was released from Satkhira Prison on 21 August, 2007. It is the cost Uttaran paid for challenging the power and demanding rights, justice and integrity for marginal poor communities. After coming out of jail, in 2008, Uttaran Director requested its partner Misereor Germany to do something for the prisoners of Satkhira jail. Misereor agreed with his proposal and requested Uttaran to include this component to its existing legal aid project.

### **Community Legal Services in the Southwest Bangladesh (CLASSBd) Project**

The poor people, lower caste community and especially the women who are deprived from their rights due to the existing structural power system of Bangladesh. Moreover, the justice system is entirely inaccessible to poor women of this area. Since the late 1990s, State Legal aid has existed in Bangladesh. The current version was enacted in 2001 (amended in 2011) as

the Legal Aid Services Act 2000 (LASA). However, the Government's legal aid scheme is still very much in its infancy with no legal aid staffs or offices at the national or District levels, few people had even heard of the programme. For the poor justice seekers who learned of the programme, the application process was intimidating for them and often completely beyond reach. Even the benefits of this law do not reach to the poor people due to lack of advertisement. To resolve this problem and to meet vision 2021 of Bangladesh Government, Uttaran is implementing CLASSBd project in Satkhira district. The project started from July 2014 with the funding support from UKAid through Maxwell Stamp. Uttaran is leading this project with two partner organizations i.e. SOHAY and Bhumija Foundation. Uttaran is implementing this project in 8 Unions of Tala Upazila and 8 Unions of Assasuni Upazila. SOHAY is implementing this project in 9 Unions of Kaligonj Upazila and Bhumija Foundation is implementing this project in 5 Unions of Debhata Upazila.

Landless, ethnic minorities, female headed households, adolescent girls, Sundarban dependent people are the beneficiaries of this project.

Overall objective of the CLASSBD project is to improve access to justice and lives of the poor, ethnic and women in the proposed working area. The CLASSBD project intends:

- To raise awareness on legal aid services
- To establish poor friendly mediation system;
- To ascertain a victims friendly legal aid system in the proposed working area

## Achievements in 2014-2015

### Formation of Primary Organization at Field Level:

The project formed a total of 600 primary organizations at field level comprised of women and adolescent girls through which the beneficiaries are come to know about human rights, legal rights and Government's legal aid services. Up to 75% of total beneficiaries are now aware of project activities.

### Facilitate Bi-monthly Meetings of Upazila and Union Legal Aid Committees:

To regularise and strengthen Upazila and Union legal aid committee, the project assists the organisation and facilitation of bi-monthly meetings so that the poor people and victims can access legal aid support with the help of these committees.

### Mass Awareness:

The project raised beneficiary awareness regarding family law like early marriage, polygamy, dowry, divorce, dowry, maintenance, violence against women etc. through courtyard meetings. During the reporting period, a total of 39,235 participants got information services about human rights and legal rights through 1,121 court yard meetings. 35 flipcharts were produced as communication materials to conduct the court yard meeting successfully. Eighty eight percent of targeted beneficiaries are now aware about 6 legal rights issue.

### Awareness Raising Campaign:

To ensure mass awareness at Union, Upazila and District level, CLASSBd project arranged awareness raising

campaigns, human chains and memorandum submissions. A campaign was organized on 8th March, 2015 with the presence of 1,273 people. The national legal aid day was celebrated on 28th April, 2015 which was organized at the district level. 400 people attended the programme. News on different activities and legal awareness programmes of this project was published in different newspapers and it helped to stop the degree of violence.

### Capacity Building Training:

- Organized and facilitated ToT on "Facilitation skills and different topics on rights and services" to 34 staffs for facilitation of courtyard meetings
- 25 staffs received trainings on Community Need Assessment. After the training the trainee was able to asses the community needs successfully. As a result, a baseline survey report was produced
- 34 staffs were trained on legal rights issue
- 84% of total staffs were trained to facilitate courtyard meetings and provide legal services.



**Shahida got back her rights on her father's assets**

Shahida Khatun (38) lives with her husband Idris Ali and is a mother of two children who are day laborers. They live in Chapra Village under Assasuni Upazila of Satkhira district. Since marriage, she has been working in people's houses and corn fields to meet the needs of her family. Shahida has another four brothers and two sisters. Her struggle with life was intensified after her father died. Two of her brothers grabbed the entire asset of her father after his death. Her elder brother Nazrul Islam, using false documents, grabbed all the assets of her old mother. Shahida's mother was paralysed. Shahida and her sister, were the only ones who was taking care of their mother and were bearing all her expenses. With the pressure of maintaining her family needs and also looking after her mother,

Shahida was passing her days in extreme misery. After few months, Shahida got engaged with Nakshi Katha group (Primary Organization) of CLASSBd project of Uttaran. Participating in various court yard sessions, Shahida learnt about the rights of women and many other legal issues. She also learnt how to get free legal services. After receiving training, Shahida felt stronger and filed a complaint against her brothers in a Satellite Legal Aid Clinic (SLAC) of Uttaran which operates at the Budhata Union Parishad. She complained that she and her sister were deprived from her father's assets and her mother did not get any maintenance cost from her brothers. She expected to have received portion of assets from her brothers and her brothers would bear the maintenance cost of her mother. On the basis of her complaint; lawyer of the mentioned Satellite Legal Aid Clinic (SLAC) sent a legal notice to her brothers to be present in CLASSBd project area office of Assasuni Upazila. With the physical presence of two parties, CLASSBd project arranged a mediation session where Uttaran staffs and local mediators were present. After the discussion, they drew a conclusion that Shahida's brothers would confer and distribute legal portion of her father's assets to their sisters and her mother would get Tk. 3,000 on monthly basis from her two sons. Local mediators and CLASSBd project staffs followed up the case regularly.

Now, Shahida has already received her part of the assets and her mother regularly receives Tk. 3,000 per month from her sons. "Shahida could not believe that she would get back her rightful assets and also that her brothers would ever bear the expense of her mother. But now she is very happy and thankful to Uttaran and CLASSBd project for ensuring the legal rights of poor and disadvantaged women like her. She hopes that Uttaran will continue this type of support in future".

## 1.3. LEGAL Aid SERVICES

### Legal Support through MJF/UKAid funded APARJEO Project

A huge amount of Khasland is still in possession of the illegal land grabbers and there is no proper legal policy on how the state can re-acquire these lands. The change of land classification is also a challenge as land administrations are not motivated to change the classification. Additionally, landowners who own more land than the defined land ceiling are not identified and are not under the supervision of land administration. Considering this context, during the reporting period, 34 disputes have been dealt through mediation and many cases have been referred to the government legal aid fund. During the reporting period, this project provided legal support to 759 people in Supreme Court through 7 cases while 412 people received legal support in the lower court through 71 cases.

### Legal Support through shiree/UKAid funded SEMPTI Project

The legal aid team of Uttaran shiree/UKAid partnership project is working to ensure the legal rights of the project beneficiaries through arranging Alternative Dispute Resolution (ADR), filing cases and by providing legal education. In the reporting year the team ensured 0.5 acre land for 5 BHHs through ADR and also filed 32 cases of 31.3 acres of land of 61 BHHs in the lower court. One case is still in pending situation at the higher court.

### Legal Support through Sustaining Capacity Building of the Grassroots People of the Southwest Bangladesh for Defending, Claiming and Exercising Rights Project

This legal aid project is funded by Misereor Germany. During the reporting period, Uttaran provided support for 3 court cases in the High Court and 17 cases in the lower court. All the victims who were sent to the higher court got bail. Uttaran ensures that, due to vested interests of certain people, poor, marginalized people are not sent behind bars. At the same time, Uttaran has distributed clothes among 125 male prisoners and 25 female prisoners received sanitary napkins and clothes. Besides, 15 prisoners received lower court case support through this project. Out of these prisoners, 8 of them were Indian citizens who were captured by law enforcing authority while fishing inside Bangladesh's water. As these people have no one in this country who can appeal for their release, Uttaran through the project appealed for their release and has managed to get their release order and ensured that they safely go back to their country.

### Legal Support through Community Legal Services in the Southwest Bangladesh (CLASSBd) Project

#### Mediators Training for Ensuring Suitability of Local Mediation System:

To ensure legal services and to create a women and poor friendly mediation system at local level, the project provided training to local mediators, to give knowledge on compoundable and non-compoundable complaints, importance of mediation, and important virtue of mediators and procedure of local mediation. An intervention is under process of forming Union level mediation committee at each Union so that the beneficiaries get legal aid service at local level.

### **Operate Satellite Legal Aid Clinic at Union Level:**

In the Union level, at free of cost, the Satellite Legal Aid Clinic works to offer legal aid services to the victims and the people who are deprived from the legal support. Complaint received, counseling, legal information and advice, mediation services are given through this clinic. Besides, complaint received are supported by referral services to the District Legal Aid Committee (those complaints are non-compoundable). During the reporting period, a total of 59 people received legal information and advice through this event.

### **Referral Services:**

Project staffs participated in the District Legal Aid Committee meeting and forwarded the non-compoundable complaints received from the field to District legal aid office. To assist in court matters and for resolution of complaints, till date the project has referred 5 complaints to District Legal Aid Committees and other organizations, 3 complaints to Upazila and Union Legal Aid Committees and 3 complaints to Upazila female affairs officer for resolution of those complaints. To ensure health and accommodation facilities for the victims, the project took initiatives to refer some complaints to other organizations who offered such types of facilities. The project has an intervention to facilitate referral services at Supreme Court level in association with BLAST.

### **Follow up Services:**

The project staff ensured presence of the beneficiaries at judge court during the time of the cases and they also regularly followed up all of the beneficiaries' cases. Project staffs followed up the complaints and took initiatives to resolve their complaints.

## **1.4. DEMOCRATIZATION**

### **Election Monitoring**

The election commission is determined to ensure a free and neutral election by enhancing transparency and improving capacity of the election management. To ensure fair elections, 28 NGOs in the country has been working with Election Commission (EC) known as Election Working Group (EWG). Uttaran is a member of EWG who is currently implementing 'Strengthening Civic Engagement in Elections and Political Process for Enhanced Transparency and Democratic Accountability' project with the funding support from The Asia Foundation.

In the previous fiscal year from July 2014 to June 2015, the following activities have taken place under the project:

- Campaign on data collection and registration to prepare and update voter list with photo by EC in Tala and Kolaroa Upzila of Satkhira district with assistance from EWG.
- Collecting data of eligible voters from each household and registering them with photographs in the registration centre.
- Sending pictures of the surveyor stations at Kaliganj and Tala Upazila to the secretariat of EWG during operation.
- Collect data on disabled from Assasuni Upazila and connect them with the local Upazila and district election offices.
- Seminars with all the political representatives arranged by the EWG in Khulna.





2

Climate Change Adaptation  
and Disaster Response Programme

## 2. CLIMATE CHANGE ADAPTATION AND DISASTER RESPONSE PROGRAMME

Climate Change is becoming a severe reality in recent times and the people of the Southwest Bangladesh are suffering immensely because of it. Increased frequency and intensity of disasters, along with changes in annual rainfall patterns have already resulted in massive humanitarian crisis over the last few years. Manmade disasters in the form of water logging, along with the natural disasters are resulting severe shortages of livelihood in the concerned area and forcing people to migrate out of this region. The locals lack the financial and institutional capacity to cope up with these shocks and thus the region is not developing in the same pace as to the other parts of the country.

### 2.1 CLIMATE JUSTICE

#### Augmenting Disaster Risk Reduction and Climate Change Adaptation Capacity of the Communities in the South-Western Bangladesh (ADRRCCA) Project

From June 2013 to March 2015, Uttaran implemented a project titled 'Program for Augmenting Disaster Risk Reduction and Climate Change Adaptation Capacity of the Communities in the South-Western Bangladesh' (ADRRCCA) with the funding support from Islamic Relief Canada and Islamic Relief UK. The working areas of this project were 3 Unions of Assasuni Upazila of Satkhira District (Assasuni Sadar, Sriula and Pratapnagar Union). The aim of the project was to enhance the adaptability of the people regarding the possible impacts of climate change and prepare them for the disaster emergency response. Therefore, it worked with the poor



people, concerned Government organizations and the civil society organizations.

The project comprised of 865 beneficiaries. They were located through the household survey that was conducted in the three working Unions. They received the following supports:

- 490 out of 865 beneficiaries received IGA support.
- 209 out of 865 beneficiaries received solar support.
- 150 out of 865 beneficiaries received lantern support.
- 20 out of 865 beneficiaries received homestead raising support

During the reporting year, the following activities were taken through the project:

- **Formation of Primary Organisation:** 26 Primary Organisations (PO), each comprising of 20 to 30 members, were formed from the 490 beneficiaries of IGA support.
- **Formation of Disaster Management Committee:** In the project area there were 9 schools and this project formed Disaster Management Committee in the mentioned 9 schools.
- **Community Risk Assessment:** After the completion of Community Risk Assessment (CRA) at the Union level, it was now approved for the Upazila and district level. In the CRA, the locations of resources were highlighted and the plans for dealing with the problems of the area were discussed.
- **IGA Support:** 490 out of 865 beneficiaries received IGA support. A business plan was made for each of them. The support was categorized under six different headings which is shown below:

Sl. No.	Category	Amount	Amount of Money distributed
1	Small Trade	176 persons	Tk. 1,672,000/-
2	Fish Farming	136 persons	Tk. 1,292,000/-
3	Duck Rearing	17 persons	Tk. 161,500/-
4	Goat Rearing	82 persons	Tk. 779,000/-
5	Handicrafts	54 persons	Tk. 513,000/-
6	Agriculture	25 persons	Tk. 237,500/-
	<b>TOTAL</b>	<b>490 persons</b>	<b>Tk. 4,655,000/-</b>

- **Pond Re-excavation:** One pond was re-excavated from which around 50 families are being benefitted.
- **Installation of Deep Tube Wells:** 5 deep tube wells were installed in the project area (Two in Assasuni

Sadar, one in Pratapnagar and two in Sruila) which is supporting 500 families.

- **Raising the School's Ground Level:** The ground level of two schools of Sriula and one of Assasuni Sadar were raised.
- **Raising Plinth of the Houses:** 20 houses were raised above the flood level.
- **Distribution of Plants:** In the project area 1960 NEEM plants (Medicinal Plants) were distributed among 490 beneficiaries.

The activities of the project helped the locals to locate the resources and identify the risk. The local people established their voices through forming their committees. The project has ensured potable water supply to 550 families in hard to reach saline areas. The income generating activities have helped the beneficiaries to crawl out of poverty. From the activities of the project, the project beneficiaries will be able to overcome water logging crisis.

## 2.2. Diversified Livelihoods

### Climate Resilient Participatory Afforestation and Reforestation Project

Uttaran has been implementing a project titled 'Climate Resilient Participatory Afforestation and Reforestation' with the financial support of World Bank through Arannyak Foundation. The main aim of the project is to provide alternative livelihoods for the forest dependent poor families. The project started from December, 2013 with the poor beneficiaries living in Barisal, Bhola, Patuakhali, Barguna, Noakhali, Feni and Lakhimpur districts and depending on local and surrounding forest for their livelihoods, with a view to decrease their dependency on forest, improving their living standards and enhancing their skills. As a partner of Arannyak Foundation, Uttaran has been implementing the

project activities with 2,400 poor and ultra-poor families living in 80 Villages of 23 Unions of 16 Upazilas of 7 Districts. The project activities are closely involved with 5 Divisions of Forest Department i.e. Barisal Social Forest Division, Patuakhali Coastal Forest Division, Bhola Coastal Forest Division, Noakhali Coastal Forest Division and Feni Social Forest Division.

The implemented activities under this project are as follows:

- Formed groups with the forest dependent community and conducting regular meeting to develop institutional and organizational capacity of the groups.
- Identified alternative livelihoods based on local weather and environment by the active participation of members of these groups and assisting them through providing training and productive assets to implement alternative livelihoods in a skilful manner.
- Formed Union Conservation Committees to protect and conserve the forest resources and contribute to the maximum utilization of resources.

These committees were formed to encourage them for the protection of the environment and depositing of savings. In the current year, the project is conducting regular meeting of the groups to develop their institutional and organizational skill and has held workshops and training on the activities of alternative livelihoods. Group members were depositing savings amounting Tk. 100 per month for their future.

To produce vegetables on homesteads, the project has provided 6 to 7 types of climate adaptive seeds of vegetables and 6 types of fruit trees seedlings to the group members (3 times). Group members are able to meet their demand of nutrients with these vegetables and fruits and earn money by selling surplus production as well. To increase the income of the beneficiaries, the project has provided training on rearing and vaccination of duck and hen to 80 groups



comprising of 2,400 members. After providing the training, the project has distributed ducks and hen among these 2,400 members.

This project created a facility for the beneficiaries which were known as 'Revolving Loan Fund'. The project beneficiaries received a grant amounting Tk. 9,300 from this project. Additionally, they took soft loan from the Revolving Loan Fund for initiating income generating activities. They also used their own savings. Uttaran's staffs regularly monitored the IGA of the members and gave advice to the members for improving the activities.

7 local Forest Protection Team of the project are assisting Forest Department by performing regular patrolling for protecting the seedlings. The project has distributed Improved Stoves among the members, which has decreased the collection of fuel woods from the forest by the members and also decreased the loss of forest.

The project has assisted the project group members to establish strong linkages with the Union Parishads including

various Government and Non-Government service providing institutions so that the project beneficiaries will be able to get services from these institutions. By providing trainings and various productive supports, the project beneficiaries were successfully implementing their IGA for ensuring their alternative livelihoods support. Now they became well off and performed active role to protect the forest.

### Child Resilience Project (CRP)

From May 2013, Uttaran started to implement a project titled 'Child Resilience Project (CRP)' with the funding support from SIDA-CSO through Save the Children International. Child Resilience Project started with an aim of reducing the child centered disaster risks, adaptation with climate change and planning. The project is being implemented in the Southwest coastal districts of Khulna and Satkhira. The project works closely with school going children and their parents to enhance the knowledge of the community on disaster risk reduction and climate change adaptation. A total of 9,787 people were the direct beneficiaries of the project. The following activities took place under this project during the reporting period :

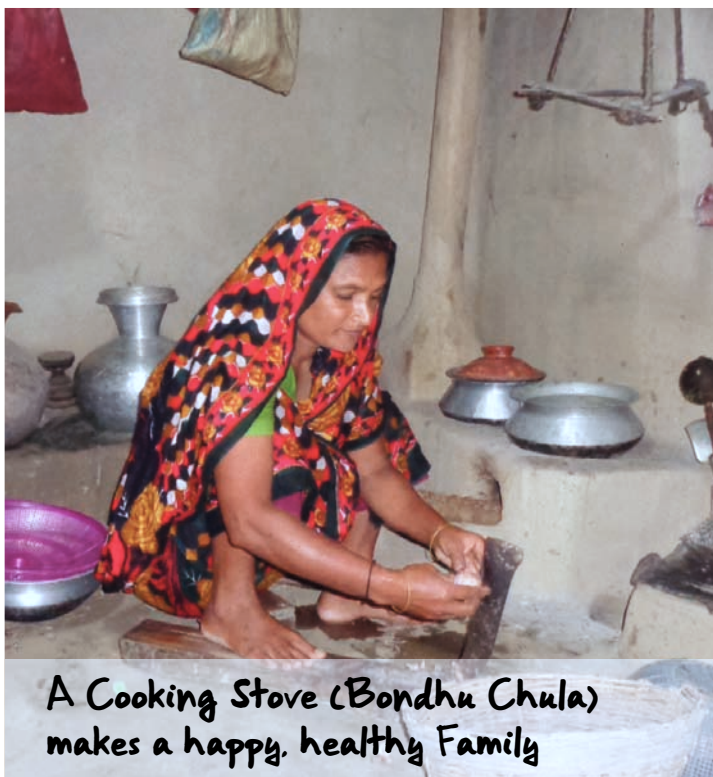
- Contingency plan for 920 families were created and implemented.
- Video presentations to increase awareness of children and adults on gender based sexual harassment and disaster.
- Establishment of two disaster resource centres, one in Tala Upazila of Satkhira District and another in Koyra Upazila of Khulna District. Local youths were involved to establish these resource centres. These youths were trained on primary treatment and immediate rescue operation after a disaster.
- Formation of Community Development Committee

with key stakeholders of a village and they were oriented on disaster risk reduction.

- Bi-monthly meeting of the member of the disaster resource centre and community development committee were organized regularly.
- Organized courtyard meeting to increase the awareness of the community people on Disaster Risk Reduction (DRR), Climate Change Adaptation (CCA), Child Protection in Emergency (CPiE), and Sexual and Gender Based Violence (SGBV).
- Teachers and students were trained and provided with work plan on SGBV
- Dialogue sessions and street dramas on SGBV
- Establishment of student brigade and organized bi-monthly meetings of student brigade
- Search and Rescue instruments were distributed in 10 schools and two disaster resource centres.
- Conducted Action Research on Narikel Kul ( jujube)
- 314 families in school centered communities received Improved Cooking Stoves.
- Several semi pucca, bricked, unpaved roads were repaired, one wooden bridge was constructed and 8 houses of ultra poor students of Madinabad High School and Sundarban Girl's School were repaired.

Due to the implementation of these activities the following results were achieved.

The resilience of the whole community was increased due to the involvement of children and youths of the society in climate change adaptation and disaster risk reduction. The success of the action research has inspired others in the locality to adopt Narikeli Kul cultivation. The community is now aware about gender based discrimination and can respond to any such cases.



**A Cooking Stove (Bondhu Chula)  
makes a happy, healthy Family**

Sufia Begum (35) is a house wife and lives with her husband and her school going children at Shahapur Gazi Para in Tala Upazilla under Satkira district. Her family is very poor. Her husband is day laborer and maintains his family of four with his small income. Sufia Begum has to assist her family with poultry and productive activities. However, she could not spend much time for productive activities as most of her time was spent on collecting firewood. Besides, the harmful smoke from an open stove tolls upon her health. The family, with a low income, was leading a poor and unhappy life. Child Resilience Project has been working to increase resilience of

the community as well as the school. As part of achieving its goal, the project distributed Cooking Stove (Environment friendly cooking stove) among the school based community people. Child Resilience Project distributed 314 cooking stove among the beneficiaries at its project area. Sufia Begum was one of the beneficiaries selected for the cooking stove. Remarkably, this small cooking stove has played an important role to change her life. The cooking stove is environment friendly that requires less fuel and thus reduces smoke emission to a significant level. So, from the time saved from reduced fuel collection, now, she can focus more on income generation. She can now spend more time on productive activities and contribute more to her family with her increased income. Sufia is very grateful to Child Resilience Project and Uttaran as well as Save the Children International. She said, "Cooking stove made my life easy and helped me to contribute to my family income generation by saving fuel and time. Every family should have one such type of Cooking Stove."

## Enhancing Resilience (ER) to Disasters and the Effects of Climate Change Project

Uttaran started to implement a project titled 'Enhancing Resilience (ER) to Disasters and the Effects of Climate Change' with the funding and technical assistance from Local Government Engineering Department (GoB) and World Food Programme. The project started in November, 2012 at Assasuni and Shyamnagar Upazila of Satkhira District. Through the Cash for Asset (CFA) and Cash for training (CFT) intervention of ER project, 23,500 extreme poor households received (2012-2015) a total of Tk.168,751,000, 3,331 MT. fortified rice, 190 MT. Pulse and 95 MT oil as training wage in Shyamnagar Upazila which was equivalent to Tk. 11,74,99,000.00.

The main objectives of this project are to build the resilience of households and vulnerable communities to extreme natural hazards and the effects of climate change, improve food and nutrition security of ultra-poor households in these communities and improve economic resilience in targeted ultra-poor household.

This project is focusing on the following 5 elements:

- Develop local level planning:
- Assets creation and employment generation:
- Disaster management and life skills training:
- Capacity building of local stakeholders:
- Cash grants for productive investments:

A twelve member Local Level Planning (LLP) team was formed by the project. LLP team received 3 days training for conducting community risk assessment. The training team was divided into three groups, in every greater ward (3 small wards) in each Union. Then the group organized a

community consultation meeting at field level in every large ward for community risk assessment and to identify the major 7 disasters risk in priority basis, analysis of these risks, how to reduce these risks and prepare an action plan.

During the reporting period, a total of 6 LLP reports were approved in two Upazila by Upazila Disaster Management Committee headed by Upazila Chairman.

At present, there are 10,000 beneficiaries getting the support in two interventions from this project. In every year 6 month (January-June) they are involved with Cash for Asset (CFA) intervention (100 days) and the rest of the 6 months they are involved with Cash for Training (CFT) intervention. Through implementing this project, ultra poor community people are in engaged in planning and building process of community assets such as embankments, roads, canals, ground raising etc. and provide training to them on different component like Disaster Preparedness and Management, Women Empowerment (Life Skill), Nutrition and Income Generating Activities (IGA). The participants of the project are provided with food and cash through CFA intervention especially in the lean season when employment opportunities are very limited. In CFA intervention, they get Tk. 145 per day and in CFT intervention, they received Tk. 652.50 per month.

SIDR 2007 and AILA 2009 destroyed the infrastructure like; road, embankment, educational institutions, culvert etc in this area. In Local Level Planning (LLP) manuals, these are included on a priority basis. In disaster risk reduction interventions, a total of 39.76 km embankment and 48.88 km road was re-constructed, 16.53 km canal re-excavated and gourd of 4 schools were raised. In CFT intervention, training was provided on different component like Disaster Preparedness and Management, Women Empowerment (Life Skill), Nutrition, Income Generating Activities (IGA). Total

Tk. 5,58,25,000 and 675 MT fortified rice distributed in CFA and CFT intervention in this year.

For capacity building of the stakeholders there were two types of awareness building training organized in Union level for the local institution and community leaders. One was disaster risk reduction and another was climate change adaptation.

After the completion of the cycle (2013-2014), a total of 2,432 participants are involved with ER+ programme in 2015. ER+ programme is implementing in 3 Unions of Shyamnagar Upazila (Ishwaripur, Kaikhali and Padmapukur Union). A total of Tk. 3,64,80,000 direct cash supports were provided to 2,432 participants to improve their livelihood through Income Generating Activities (IGA) like; agriculture, fisheries, cattle fattening etc.

### **Results of the project:**

- Through CFA interventions, 39.76 km embankments were re-constructed, 48.88 km roads were re-constructed, 16.53 km canals were re-excavated and gournds of 4 schools were raised which reduced the risk of disaster.
- Before the project, there were no scope to cultivate IRRI in dry season, but now it is possible because of canal re excavation.
- By re-excavating the canal, the water logging is reduced.
- There was no scope for the flood water to enter in locality, because of the embankments built and the reconstruction of the roads.

- Re-construction of the embankments and roads had ensured a smoother communication for the people of hard to reach areas with the town.
- Re-construction of the embankments and roads had ensured that the patient can be brought to the hospital without much hassle.
- Re-construction of the embankments and roads had ensured that the students can go to the school without experiencing any difficulties.
- Beneficiaries overall food security is ensured by implementing this project.
- Due to the re-construction of roads and embankments, the local producers can go to the major market places easily and sell their products at higher prices.
- The project emphasized on women empowerment. Therefore, 73 percent project beneficiaries were women.





*Sofura's journey to self sufficiency*

Sometimes success in life does not come without hard labour and suffering. Sofura is a hard working woman who was living with her son in a small hut. She got married to her husband Alam at an early age. Her husband maintains their family by day to day labour. Though Sofura is a hard working woman, she could not contribute to the family earning due to her limited movement in the society. They were living an extremely hard life with their low income. Sadly after a few years of their marriage, Sofura's husband left her and their only child. She became helpless and found no way to support herself and her child.

At that time the Government of Bangladesh and WFP started a programme named ER in 2013. Sofura was selected as a participant of this programme. After two years of working and training, she was able to earn some money to support her family with that. After the end of ER programme, again the Government of Bangladesh and WFP started a new Programme named ER+. Sofura again was selected as a participant of this programme. This time, she got five days Entrepreneurship Development Training. From this training, she understood clearly on how to select IGA and how to maintain it. This also helped her to develop business plans.

Using her learning, Sofura opened a bank account with the help of Uttaran. After receiving training, she selected her IGA as Cow and Goat Rearing. After selection of IGA, she received a 3 day long Skill Development Training (SDT) from Uttaran. From this training, she got knowledge on how to operate her business and also learnt about Cattle disease management. She received a cash grant of Tk. 12,000 for her business and monthly cash allowance of Tk. 500 for maintaining her family expenses. She invested some of her savings with the received money and bought a cow with Tk. 11,500. She also invested Tk. 2000 and bought one goat. Now her cow is producing milk and she is earning money regularly by selling milk and cow dung. This also meets the nutritional demand of her family. At present, she earns Tk. 2500 per month on an average. She always keeps her business record in her book keeping. Uttaran staff introduced her with the service providers and market base actors and also gave her their contact information so that she can contact with them if needed. She maintains regular communication to the market to learn the real price of the other goods. Now her family lives in happiness and her plan to buy more cattle in future will come true.

## Sustainable River Basin Management

Recurrent disasters in the form of water logging is the main reason of poverty in the Southwest coastal Bangladesh. Since 2012, Uttaran started a project titled 'Sustainable River Basin Management' with a goal of reducing the human sufferings and economic loss and to ensure that the poor people can claim their rights in the water resource management in Salta, Betna and Marichhap river basin areas. Through this project, several civil society organizations (CSO) dedicated to water management and ultra poor people are facilitated and supported by Uttaran. The project has three main activities which are

- Facilitation of water management related CSOs
- Advocacy for sustainable river basin management
- Supporting the water logging affected families

Under these three broad category, the following activities were conducted in the reporting period of 2014-2015

- **Facilitation of Water Management related CSOs:** Two different kinds of CSOs are facilitated by Uttaran through this project which is Paani Committee (Water Committee) and River Basin Committee. During the reporting year the following activities took place:
  - Bi- Monthly, quarterly, half yearly and annual meetings of Upazila and District Paani Committee: A total of 1,083 people attended these meetings. During these meetings, the members of the Paani Committee discussed about problems regarding Tidal River Management (TRM) in Kabodakh river basin area and the necessity to increase the navigability of the rivers of Betna, Shalta and Moricchap.

- Quarterly meetings of River Basin Committee: A total of 362 members of the river basin committee were present in these meetings

- **Advocacy for Sustainable River Basin Management:**

The following activities were carried out under this sector:

- The members of the Paani Committee visited the catchment area of Kabodakh River and prepared a report on it. Based on this report, public meeting, press conference, dialogue session (with UNO, UP members, officials of Bangladesh Water Development Board and Water Resources Ministry) were organized.
  - The problems of the on-going TRM and the necessity to implement further TRM's in Betna, Shalta and Moricchap River were discussed in a dialogue session with local key stakeholders, political leaders, Local Government and related Government officials.
  - A Human Chain was arranged for the successful implementation of TRM and a Memorandum was submitted to the Prime Minister through the local MP.
- **Supporting the Water Logging Affected Families:** A total of 60 families were provided with livelihood support during the reporting period. These families were provided with fishing nets and handicraft materials.

As a result of the advocacy of Uttaran and its affiliated CSOs, the government has asked Uttaran to be involved with the compensation giving mechanism in Pakhimara beel of Kabodakh river basin area. Uttaran is now mobilizing local people for implementing TRM and helping the affected land

owners in receiving the compensation money. Uttaran is also providing livelihood opportunities to the landless people who are living in TRM basin area. Moreover, as a result of the pressure from Uttaran and CSOs, 25 KM of Betna River was re-excavated during the reporting period.

## 2.3 DISASTER

### Two Projects in Disaster Prone Borguna and Patuakhali Districts

During the reporting period, Uttaran implemented two projects titled 'Construction work as per agreement at Ward # 4, of Nishanbaria Union under Taltoli Upazila of Borguna District' and 'Construction work as per agreement at Latachapli Union under Kalapara Upazila of Patuakhali District'. These two projects started in September 2014 and were completed in July 2015. These two projects were funded by Comprehensive Disaster Management Programme (CDMP). The overall objective of these two projects were livelihood recovery to enable the affected people to resume a normal livelihood of the people living in disaster prone area i.e. Tatipara and Namishapara Rakhain Polli of Nishanbaria Union under Taltoli Upazila of Borguna District and Latachapli Union under Kalapara Upazila of Patuakhali District.

#### Activities under Taltoli Upazila of Borguna District's Project

16 poor and marginal Rakhain households have resumed their livelihoods through receiving disaster prone housing support, 13 of them received latrine support and along with them all community people received the following supports:

- Re-excavation of pond and improve 315 .0 m length of Earthen Link road at ward # 4 of Namishapara Village of Nishanbaria Union under Taltoli Upazila of Borguna District.
- Construction of 592m Earthen connecting road through Tatipara Rakhain polli at ward #4 of Tatipara Village of Nishanbaria Union.

#### Activities under Kalapara Upazila of Patuakhali District's Project

30 poor and marginal Rakhain households have resumed their livelihoods through receiving disaster prone housing support and along with them all community people of Gora Amkhola Village received support through construction of 300 m long BFS road (internal road), construction of Pagoda protection embankment, installation of 01 DTW and construction of 120 m long Surface V-drain.





Mamraf is a 65 years old Rakhain widow who lived in a broken and dented hut along with her 26 year old daughter. She had a son who left her after he got married and now lives in a different place along with his family. From then on, he never thought of bearing the expenses of her old mother. Having no other option, Mamraf's daughter was forced to take the responsibility of her mother. To make a living she knew she had to learn a trade. Therefore she acquired the knowledge of tailoring. Soon, after her training was over she, decided to get into the business. But she did not have enough money to buy the machine on her own. Therefore, she

borrowed machines to sew the clothes which she sold to make the living. She was successfully bearing all the expenditures of her family. She planned to buy a machine on her own after she gets stable with the business. But this was not possible for a long time since Mamraf and her daughter lived their life in extreme vulnerability. They knew that a strong storm was enough to blow away their hut. The rainy season was a curse for them since water easily flowed into their home. Moreover it had so many holes and open spaces that insects and snakes regularly entered their house. They did not have any money to setup a new house on their own. Every year Mamraf's daughter used her saved money to do some repairing of the house. Therefore, she was never able to manage the cost of buying a new machine. But after their situation was taken into consideration, Uttaran decided to offer the housing support under CDMP to Mamraf and her daughter. They are very happy to receive this support. Now they do not need to bear the cost of building new house since Uttaran bore all the expenses of building the new home. Now, Mamraf's daughter is planning to buy her own sewing machines since her saved money won't be used for any other purpose. It is worth mentioning that Uttaran had kept an open space on the ground floor of their new house so that there her daughter could easily conduct her business activities.



3

Human Development and Food Security Programme

# 3. HUMAN DEVELOPMENT AND FOOD SECURITY PROGRAMME

## 3.1. WATER, SANITATION AND HYGIENE

For the last few decades, the Southwest coastal region of Bangladesh has been facing severe drinking water crisis due to high salinity in ground and surface water and lack of fresh water aquifers within the region. Additionally, the locals are reluctant to use sanitary latrines and are unaware about hygiene practices. Even though, a lot of Government and non-government organizations are working to improve the WASH situation but still the situation has not improved significantly, particularly in the case of drinking water supply. Since Uttaran is a grassroots organization, it is fully aware of the WASH related problems. Thus for more than 30 years, Uttaran has established thousands of fresh water options in the form of Pond Sand Filters, Deep Tube Wells, Rain Water Harvesting System, Shallow Tube Wells and Arsenic and Iron Removal Plant, to ensure potable water for the locals. Similarly, we have ensured hundred per cent sanitation coverage in Satkhira District and are now currently working tirelessly to aware the locals on best hygiene practice and using sanitary latrines.

Currently Uttaran has two WASH projects in Khulna and Barisal divisions which are described here.

### Sustainable Effort to Ensure Access to Safe Drinking Water and Sanitation in Southwest Bangladesh

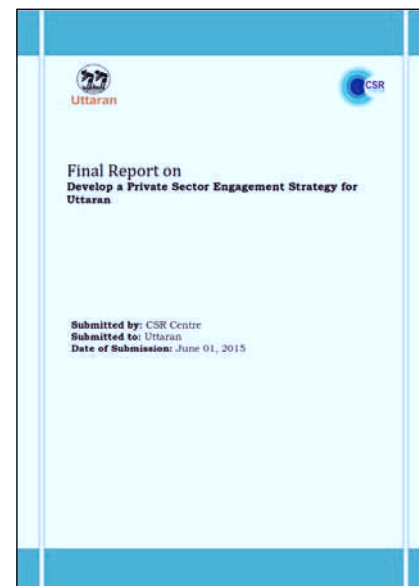
Bringing Tangible and Sustainable Changes in the WASH Status of Tala Upazila in Satkhira District- a project is implemented by Uttaran with funding support from Simavi Netherlands. The first phase of the project started in 2011 and was implemented across Khulna, Satkhira and Bagerhat Districts. Uttaran implemented the project activities in Debhata and Kaligonj Upazilas of Satkhira while its partners JJS and AOSED implemented the project in Khulna and Bagerhat respectively. The goal of the project was to enhance the quality of life of the vulnerable community. Under this project 20 PSF, 10 Deep Wells were installed and 30 sanitary latrines were installed in different educational institutions. Through the project, the easy accessibility of potable water was increased by 35 per cent and sanitation facilities were developed by 30 percent. The positive outcome of the project led to second phase of the project which started in 2014. But in this phase Uttaran did not have any partner and the project was shifted to Tala Upazila of Satkhira District only.

Following activities were conducted through the project during 2014-2015:

During the reporting period, the project has facilitated 2,250 meetings of WASH Committees at Village level on monthly

basis, 25 meetings of WASH Committees at Union level on bi-monthly basis and 3 quarterly meetings of WASH Committees at Upazila level. The project also organized 240 WASH sessions in 30 schools, 45 video shows on WASH were organized, and two billboards on WASH were affixed. The working area of this project is extremely vulnerable considering the context of climate change. People of this area are facing water logging problem on an average 4 to 6 months in a year. During the reporting period, the project has constructed high water table tolerant 10 Step Latrines at different educational institutions. 600 girls and 800 boys are getting latrine facilities through this intervention. Five deep tube wells, 10 shallow tube wells and one Arsenic Iron Removal Plant was established in school, bus stand etc. of Tala and Tentulia Union. Community people and School Committee have contributed a lot for installation of these latrines. 2 latrines were set up in two girls schools which turned out to be very useful for female students. 10 Step Latrine Management Committee were formed for the proper maintenance of these latrines. Twenty factory owners and masons received training on well sanitation production and its marketing technique and received loans for implementing this. The project has organized one orientation session for 20 school teachers. After attending orientation sessions, the school teachers disseminated their knowledge on WASH among their students as well as community people. During the reporting period, Uttaran organized 120 demonstration sessions in 20 schools about using and maintaining the sanitary latrine, drinking safe water and maintaining the safe water sources and practicing of hygiene behaviours. This

project has conducted Community Based Monitoring (CBM), an Action Research on Hygiene promotion. The report shows that CBM has been able to change the hygienic behaviour up to an extent of 10% of the people. During the reporting period, the WASH project has organized 4 events for observing National Sanitation Month, World Water Day and Hand washing Day. Rally and discussion sessions were held to celebrate these national days. These days were observed with District Administration, DPHE, members of NGOs, civil society and project beneficiaries. During the reporting period, 4 training workshops along with field visit have been made for capacity building of Uttaran for engaging private sector and through this process, a Corporate Social Responsibility (CSR) strategy was developed for Uttaran.





**Community Based Monitoring brings sustainable change in hygienic behaviour**

Community Based Monitoring (CBM) is an innovative approach of Uttaran under their WASH project which is funded by Simavi Netherland. Under this project, Uttaran designed a self conducted Community Based Monitoring by the local people team which has brought a sustainable change in the community hygienic behaviour of people of five Villages of Tala Upzila, Satkhira. The project team designed a format based on 10 indicators such as no. of households, no. of people, no. of children below 5 years old, no. of families using deep tube-well water for drinking, sources of drinking water of the families, type of latrines used by families (sanitary, unhygienic and pit), no. of latrines found with stool on pans or slabs, hand washing points within 15 feet of the latrines,

arrangement of water and soap within 15 feet of latrines and specific disposal points in the households. Using this format the CBM teams collect data on monthly basis which were compiled in a seven month report.

Five CBM teams have been formed in five working villages by the community people who regularly observe the hygienic practice of the households. The team conducts door to door monitoring and observe progress on the above mentioned indicators e.g. use of deep tube well, sanitary latrine and other hygienic practices. This continuous monitoring has brought notable changes among people and their behaviour as they have become more aware of using safe drinking water source and hygienic sanitary latrines; washing their hand with soap after using the latrines.

After seven months of continuous observation it has been found that many families, who did not use deep tube well before, now drink water from deep tube well and the number is increasing day by day. A lot of households now use sanitary latrines. Some of them have constructed new sanitary latrines while the others repaired their old ones. Not only that, now the latrines are kept clean and no stools on the slabs are found. Before there was hardly any hand wash point in front of the latrines but now with continuous CBM monitoring there are hand wash points with soap within 15 feet of every latrines being used by the households. Moreover, the households do not dispose their household waste here and there anymore; instead, most of them are found disposing their waste at the disposal points.

Overall, Community Based Monitoring has been playing a significant role in bringing a sustainable change towards the hygienic behaviour and practice of the people in the community.



## Uttaran - BSRM Water Supply Project to Ensure Safe Drinking Water for the People of Coastal Disaster Prone Areas

From May 2015 Uttaran started to implement a project titled “Uttaran - BSRM Water Supply Project to Ensure Safe Drinking Water for the People of Coastal Disaster Prone Areas” by receiving funding support from BSRM. BSRM provided this fund to Uttaran from its Corporate Social Responsibility (CSR) fund.

The project is installing a total of 25 Deep tube-wells in four coastal Districts i.e. Barguna, Barisal, Potuakhali and Bhola. Around 2000 families will get access to safe drinking water after implementing this project. In these 25 villages, Uttaran’s staffs mobilized them and oriented the villagers on Uttaran - BSRM water supply project and deep tube-well installation. 25 Local Management Committees (LMCs) consisting of 9 to 11 members have been formed in 25 villages. After the formation of LMC, Uttaran oriented the LMC on their purposes, their roles in installation, maintenance and management of deep tube- well, project objectives and implementation process and sustainability of the deep tube-well. A Deed of Agreement between the LMCs and Uttaran has been signed detailing the roles and responsibilities with the LMCs.

## 3.2 Food Security and Sustainable Agriculture

To ensure food security and sustainable agriculture, Uttaran undertook several projects and activities which is discussed in the upcoming few pages:

### **Sustainable Agriculture, Food Security and Linkages (SaFal)**

Uttaran has been implementing ‘Sustainable Agriculture, Food Security and Linkages (SaFal)’ project with financial support from The Embassy of the Kingdom of the Netherlands

and technical support of Solidaridad Network Asia. The project is organizing 33,885 small, medium and landless farmers of Khulna, Bagerhat, and Satkhira District. SaFaL project has contributed in agricultural production especially in fish and shrimp production, milk production, fruits and vegetable production and contributing for market development.

SaFaL’s working area is divided into three sub-sectors:

- Aquaculture
- Horticulture
- Dairy

During the reporting period, SaFaL implemented the following activities:

600 producer groups were formed under the projects. These groups were trained and provided with technology to ensure higher production on aquaculture, horticulture and dairy. Market linkages were created for ensuring fair price for the producers. During the reporting year, the targeted people and entrepreneurs were trained to enhance their capacity and at the same time workshops were conducted with different stakeholders. Additionally, the project arranged internship for nutrition volunteers on primary health care.

### **A) Steps Taken for Increasing Production**

**Aquaculture:** 22,066 farmers in 388 groups were provided with skill development training. Out of them 194 farmers were selected as “Lead Farmers”. These leaders then trained the producer groups on how to prepare land, nursery management, water management, modern farming system, disease control, use of pro-biotic etc. The SaFaL project provided the lead farmers with a water quality measurement Kit Box, through which the lead farmers tests the soil quality, water PH, water salinity and temperature. Cross visits were organized to exchange knowledge between lead farmer and other farmers. Additionally, the project prepared display plots to encourage other local

shrimp farmers to follow the shrimp farming technology. The project activities have enhanced the technical knowledge of the project farmers thus enabling them to increase their production and earn more money and thus increasing their food security.

**Horticulture:** 6,337 farmers from 114 groups have been provided with skill development training so that they can increase their productions. 57 farmers were selected as the lead farmers and received skill development training. These lead farmers then provided training to the group members on good quality seeds, use of organic fertilizers, soil test, good agricultural practices and fruits and pest control. Display plots on vegetable cultivation using sex pheromone trap and



organic fertilizers were established. Dragon fruit trees were planted on pilot basis with the help of the Bangladesh Agriculture University Germ Plasm centre. Cross visits among the farmers were organized for knowledge exchange.

**Dairy:** 5,482 farmers were selected from 98 groups who were provided with training to increase their dairy production. Similarly, 49 lead farmers were selected who provided the producer groups with technical training on cow species selection, cow sheds, fodder management, vaccination, disease control and cattle rearing. Hybrid Napier grasses and Jambu grasses were introduced among the producer groups for ensuring better fodder for the cow. Through cross visits and field days, the farmers were introduced to the new technologies. Besides, Hydroponic fodder is also being introduced among the farmers with the help of Bangladesh Agricultural University. The trained Community Livestock Service Providers (CLSPs) provide health and vaccination supports for the cattle under SaFaL project.

## B) Market Linkage

Two stores were constructed in Dumuria and Kolaroa Upazila so that the farmers could bring their vegetables and fruits. From these stores, through a buying and selling committee, the products are transported into different markets in Dhaka, Chittagong, Barisal and other places across the country. This year, 8.5 metric ton of mangoes were sold to Ispahani Agro limited and their chain shop in Dhaka “Agora”. Similarly, 409 metric tons jujube, summer tomato and other agricultural products were sold to Bashar Agro and other vegetable dealers in Dhaka and other parts of the country. Similarly seven fish buying and selling centres and two milk buying and selling centres were established in the project area. Additionally, the project initiated to establish a village super market in Dumuria Upazila of Khulna District.



Ayub Ali Sena lives with his wife and children in Kamarali village of Jugikhali Union under Kolaroa Upzila of Satkhira District. He is professionally a tomato farmer who has been cultivating tomato for last 10 years. He has about 0.3 acres of land. With his minimal earning from tomato cultivation it was very hard for him to support his family. During this time, Uttaran through its SaFaL project, started 30 demonstrations of commercial and sustainable tomato cultivation in Satkhira district. While conducting field survey, Uttaran heard about Ayub Ali and his experience in tomato cultivation. However, they found out that Ali was not being able to produce enough to support his family. So, the project staff tried to convince Ali to become a beneficiary of the project so that he could have better production from his field with a sustainable output. Mr. Ali who was unable to harvest good quality production, instantly agreed to become a member

of the horticulture group under the SaFaL project and decided to do implement the learning of tomato cultivation from the project in his 9 decimals of land.

Through the project, Ali received quality summer and winter tomato seed such as Summer King F2, Minto and Minto Super, training on proper cultivation of tomato, modern technology support and training on how to use the modern technology. In addition, as a technology support, he received free vermicompost fertilizer from the project which is a mixture of cow dung and earthworm and a very environment friendly fertilizer with better efficiency than the traditional processed cow dung. Beside vermicompost, Ali also learnt about Bio-Max, bio-pesticides, which is not only environment friendly but also have better effects than the previously used Redomil. Ali reported that last year his crops were not attacked by any pests due to use of the bio-max. Moreover, the project also provided training on using Sex Pheromone trap to Ali. Sex pheromone has a smell of the female pest in a closed hanging tube to attract the male ones by which pests can be controlled. This technique proved to be very useful and Ali was very happy to learn these new techniques. Learning how to cultivate tomato in a profitable way, his cost of cultivation has gone down and he is earning a much greater profit than before from tomato cultivation in his land.

Previously, from both summer and winter tomato cultivation Ali used to earn a profit of about Tk. 20,000 per year from his 9 decimals of land. After receiving training and seeds from Uttaran SaFaL project, he now earns on average a profit of about Tk. 60,000 per year. Even with an unfavorable weather condition this year (2015) Ali still managed to earn a profit of Tk. 50,000. Apart from that he can now sufficiently fulfill the nutrition demand of his family.

Ali now feels very confident about cultivating tomato and understands how to cultivate tomato sustainably. With additional profit, he can now support his family fully and is able to save money for future as well. He wishes to cultivate tomato in wider scale so that he can fulfill his dream of creating a better future for his children. He is very grateful to Uttaran and SaFaL project for their kind contribution in bringing him to the light of success.

## Vulnerable Group Development (VGD)

Uttaran signed an agreement with Department of Women's Affairs, Ministry of Women and Child (GoB) to implement a project titled 'Vulnerable Group Development (VGD)' in the Paikgacha Upazila of Khulna. Under the project, 2,080 beneficiaries in 10 Unions have received training on life skills and income generating activities and have become independent with their regular collection of weekly savings. The beneficiaries received training on personal health and hygiene, health and nutrition of women and children, disaster risk management, HIV/AIDS, women empowerment, entrepreneurship development, rearing of livestock and poultry and homestead gardening. Through these interventions, the project has achieved considerable success in improving the socio-economic condition of the poor and distressed rural women of the target area. The beneficiaries have successfully achieved the capacity to live above extreme poverty line by overcoming the existing food insecurity, lack of nutrition, financial insecurity and low social status. During the reporting period, the beneficiaries saved Tk. 1,457,568.

## Food Bank

In the south of the country, usually there are only two rice harvests throughout the year; the principal Boro crop, harvested in May and the winter Amon rice, harvested in December. Harvests are important to subsistence farmers and day labourers not just for the food they produce, but also for the work they provide. The period between August to October, therefore squeezes the poor rural population from three sides; household stocks left over from the May harvest have been depleted, thus compelling them to purchase rice, rice scarcity means that prices are often 30% higher than during the harvest season, and there is little or no paid work available locally to provide ready money for this purpose.

The fund for establishing food banks of Uttaran were provided by Manusher Jonno Foundation/UKAid. From July 2011, Uttaran started to operate Food Banks in disaster prone southwest region of Bangladesh. Through the capital which Uttaran received from Manusher Jonno Foundation/UKAid, it purchased rice. During



the lean season while the price of the rice goes up and the scope of employment opportunity becomes very limited, Uttaran distributes 140 kg. rice to each families belonging to the poor and marginalized community. These families pay back 147 kg. rice to Uttaran's Food Bank during the harvesting period when the price of the rice is minimum and also there are enough employment opportunities. Based on Uttaran's experience it can be stated that the recovery rate of paying back rice is 99 per cent. From 2011 to till to date, 11,655 families received food support amounting 1631.70 MT. rice.

Through the eight food banks of Uttaran, from July 2014 to June 2015, 417.76 MT. ton rice were distributed among 2,984 families.

The food bank's management is based on Uttaran's network of women's groups, organised at the village level. Each group elects a representative to form a federation, which operates at the Union level and collectively manages the food bank programme. This ensures the democratic accountability of the process, as well as acting as an incentive for prompt repayment. Equally, however, it allows the federation to take the specific circumstances of an individual into account if they do experience any problems while repaying.



**Food Bank: Helping to overcome the crisis of water logging**

Life was extremely cruel for the 55 years old Amena Begum and her 62 years old husband, Nowsher Ali Morol. They live in Bhairabnagar village of Nogorghata Union in Tala Upazila under Satkhira District. They had to struggle each and every day for their survival. There was no one to look after this old couple. They had two sons who left them after they got married and now lives in separate places with their own families. Amena Begum and her husband, 62 years old Nowsher Ali Morol were leading their life in extreme poverty since her husband was not physically fit and thus was unable to do any work. But for survival they were forced to some

petty works so they can support them. Their hardships were worsened by the water logging that occurs every year in their area. The village remained water logged for almost 4-5 months. They did not have any sort of income generating activities during this period of the year. During this period of the year it was impossible for them to manage 3 meals a day, with the money saved during the dry seasons. At times they were not even able to afford food for the whole day. They had to borrow money from other for their survival. With their income in the dry season, a major chunk of their earned money was spent to repay their loans. These loans turned out to be massive burden on the old couple's shoulder. This inhumane life went on for years till they got the support of Uttaran. Their miseries came to an end with the support of Uttaran's food bank. From the food bank, they got rice during the lean seasons and thus the support ensured that they can manage at least 3 meals a day during these crisis conditions. Because of the support offered, Amena Begum was not forced to use their saved money during this crisis moment. Rather she was able to save some money with which she bought a cow last year for Tk. 10,000. This year before Eid-ul-Azha she sold that cow and received an amount of Tk. 20,000. Uttaran's food bank support during the lean season turns out to be a blessing in disguise for the water logged people.

## Switch Asia Jute Value Chain Project

The Switch Asia Jute Value Chain project started in July 2013 with an aim to promote sustainable consumption and production of jute diversified products. The project is funded by European Union through CARE Bangladesh. The project was set up across 86 Villages of 10 Unions in Tala and Kolaroa Upazila of Satkhira District. The project has covered 4,515 beneficiaries households. From July 2014 to June 2015, following activities had taken place:

### a. Promoting Quality of Jute Cultivation:

4,000 farmers were selected in 10 targeted Unions of the project area. These farmers were divided into 160 groups. Each group consisted of 25 farmers. During the reporting year, 1,500 farmers were provided with training on Modern Jute Cultivation System where they learned about the methods of cultivating jute in an appropriate way so that there in an overall increase in their production. The trainings were conducted by the Upazila Agriculture Officer and the Sub Assistant Agriculture Officer in each Union. The training on Modern jute cultivation system included the following issues;

- The right way of land preparation
- How to select quality Jute seed and way of seed purification
- Significance of line swing rather than traditional dispersion
- Right way of nursing including pest management, irrigation etc.
- Harvesting procedure including ribbon ratting and traditional stem system
- Fibre grading and marketing etc.

Becoming a member of this project was highly beneficial for the farmers involved in jute farming. Their production quantity and fibre quality is being developed better than before. The project linked its farmers with different Government and private organizations like Upazila Agriculture Office, Bangladesh Jute Research Institute (BJRI), Bangladesh Agricultural Development Corporation, local agro dealers and jute mills. Already the beneficiaries of Uttaran started to sale their jute in Ahyar Jute Mill, Khulna, because at that mill they received more price than the local market.

### b. Promoting Uses of Local Seeds:

The project also promoted the use of local seeds which was produced by the farmers. This has a major contribution towards maintaining the quality of the final product. Many years ago, farmers used to produce jute seed from their own enterprises but now they are dependent to collect the seeds from different sources. However the qualities of the seeds are not always up to the mark while compared to the former native seeds. From the project, Uttaran is supporting the farmers to produce jute seeds from their own level. Our project staffs contacted with Bangladesh Jute Research Institute and secured their support. During the reporting period jute seeds were produced in 7.5 acres of land and 3250 kilograms of jute seeds were produced by our 325 farmers. Some Villages in the working areas are experiencing water logging problems every year. In these areas farmers were deprived to receive profits from the jute production. With the help of BJRI, the project introduced saline tolerant species like CVL-1 and by introducing this variety; the economic losses of the farmers was reduced.

### **c. Promoting Jute Diversified Product:**

The core focus of this project is to promote Jute Diversified Product (JDP) through mobilizing marginalized rural women. 500 JDP workers were selected for the project and during the reporting period, they were trained to enhance their skills. The project also made linkages with different organizations for ensuring the marketing of the items made by these women. Currently these women are producing jute items like bags, sika, doormats, wall mats, prayer mats, and table mats. Last year JDP group members received Tk. 370,543 by producing jute products. Their products are available in the local market as well as different countries of Asia and Europe.



### **d. Promoting Organic Fertilizer:**

The project provided technical assistance to 15 rural women in the 10 Unions on how to produce organic fertilizers with

cow dung, organic waste etc. These women are selling their fertilizers to the jute farmers and also in nearby markets. During the reporting year, they received Tk. 23,600 by selling the organic fertilizers.

### **Advancing Sustainable Indigenous Agriculture across Southwest Bangladesh (ASIA) Project**

Uttaran has been implementing 'Advancing Sustainable Indigenous Agriculture across Southwest Bangladesh (ASIA)' project with the funding support from Misereor Germany since April 2011. During the reporting period, the project has organized 1,875 marginalized farmers of 11 Villages in 50 groups. The project is being implemented in Tala Sadar Union and Tetulia Union of Tala Upazila under Satkhira District. Out of the 50 groups, 35 of them are female groups which is 70% of the total beneficiaries. These groups have enhanced their knowledge and developed their own strategies for cultivation through various activities taken by the project during the last reporting year. The group members received training on indigenous varieties of seed production, preservation, extension, exchange of seeds and indigenous agriculture management. Two seed fairs were organized at the Union and Upazila level where 223 varieties of seeds were displayed. One indigenous food festival and two field days on harvesting were organized, one cooperative farm was established for identifying different varieties of seeds, encouraged people for homestead gardening, provided support for one demonstration plot, organized fifteen agriculture exposure visits in one Villages for the farmers and also Uttaran's

farmers visited Misereor's other partners agriculture field to gain knowledge. Fifteen farmers received awards for practicing indigenous varieties of paddy and vegetables and 150 farmers received economic support for further cultivation. During the reporting period, booklets on indigenous varieties of agriculture were published and disseminated. Additionally, with Uttaran's own fund brochure on indigenous aquaculture and poultry rearing were published and disseminated.

Moreover because of these homestead gardening and farming of indigenous livestock, food security of the overall people in the project area has been enhanced. The vegetables that are produced from the homestead gardens act as an important source of nutrition for the targeted families. The livestock provide the families with eggs, meat and milk which act as an important source of protein for the targeted family members. Moreover, the beneficiaries also sell the excess product into the local market and earn a substantial income from it. All these activities have ensured the food security of the area.

Through implementing this project, farmers produced quality seeds from these vegetables and paddy and shared their seeds among other beneficiaries without any cost. The targeted people used organic pesticides to control pest attacks in their farms. This has ensured that bio-diversity of the area remains healthy. Besides, these local varieties have the capacity to cope with the harsh environment of the southwest Bangladesh which are becoming harsher with the changing climate. As a result, not only the bio-diversity of

the area is enhanced but also climate adaptive varieties are identified. For further dissemination of seeds, indigenous varieties of seeds of paddies were supplied to the local agricultural extension officers who then supplied these among other farmers in the local area. In this process, the advantages and importance of cultivating indigenous varieties of paddy are disseminated among local people and these varieties will be protected.







### **Success story through producing indigenous varieties of potato**

Arijan Begum and her husband Tota Sarder lived their life among poverty and hardships. They resided in Lakkhanpur village of Tetulia Union in Tala Upazila under Satkhira District. Her husband Tota Sardar is a farmer. They do not own any land other than 10 decimal homestead land. Her husband leased 3 bighas of land and he cultivated beetle leaves in 2 bighas of land and remaining one bigha land was unused.

Arijan, after receiving training from Uttaran through its ASIA project on homestead gardening was inspired to cultivate

indigenous varieties of potato, because of its low productivity cost. She requested her husband to allow her to use the unused one bigha land. Her husband agreed with her proposal. She started to cultivate indigenous varieties of potato on the leased land and her homestead. From the training she got to know that this type of potato can be grown under any vegetable tree or shaded area. Therefore along with the potato she cultivated other vegetables which was also inspired in the training. She used composed fertilizer on her planted field so she did not need extra cost for fertilizer. This year she received 600 kgs potato and earned around Tk. 20,000 by selling these potatoes. She also preserved seeds of these potatoes for next year cultivation. Her community members were also inspired to observe her success and are now encouraged to cultivate indigenous varieties of potato and collected the seeds from Arijan. Arijan now realizes that potato fulfils her family nutrition and at the same time she earns a significant amount of money from it. She is very grateful to Uttaran's ASIA project which changed her life completely. She is now contributing along with her husband and successfully helping their family to get rid of poverty.

The farmers of southwest region of Bangladesh cultivate this variety of potato long time. But because of the adverse effect of climate change, this variety is almost extinct. Arijan is playing a vital role for motivating her community farmers to cultivate this almost extinct variety of potato.

## Cereal Systems Initiative for South Asia in Bangladesh CSISA- BD Project

Uttaran started to implement a project titled “Cereal Systems Initiative for South Asia in Bangladesh CSISA- BD Project” from November 2012 and the project has ended in May 2015. The project was implemented in Dumuria, Batiaghata and Phultala Upazila of Khulna District.

Major Key results achieved in the reporting period are as follows:

- With the assistance of CSISA-BD project, the selected 74 farmers get day long field based training on Boro Rice production using different technologies as well as cropping system.
- In farmers refreshers training, 278 farmers received training on Sunflower, Sesame, Mustard and Boro Rice production and to scale up their knowledge and skill for better performance in their crop field.
- 320 Aman Demonstration and 95 Boro rice demonstrations were set up on different technologies at Dumuria, Batiaghata and Phultala Upazila. Through these demonstrations, farmers selected their appropriate varieties as well as the suitable technology for their field.
- Farmers set up 80 Demonstration in their Fields with Sunflower on Cropping System as well as technologies at Batiaghata and Dumuria Upazilas.
- Farmers set up 35 Demonstration in their Fields with Sesame on Cropping System as well as technologies at Batiaghata Upazila.

- With the assistance of CSISA-BD Khulna hub, the project conducted 58 research trials with various rice varieties on different technologies at Dumuria Upazila. CSISA-BD Khulna hub will publish the result.
- Under the technology of Rice-Mustard-Rice 50 demonstrations were established at Dumuria and Phultala Upazila. Farmers received this technology with their great satisfaction and they are still enjoying the benefit of this technology along with their neighbours.
- To disseminate the technology among the farmers and community, 7 farmer’s field day were conducted on different technology.

### 3.3. NUTRITION

#### Nutrition Support through SEMPTI Project

Nutrition is one of the core components of SEMPTI project. With an aim to prevent anaemia for the target group (pregnant mothers, lactating mothers and adolescent girls), at free of cost the project provides Iron, folic acid and counselling with the beneficiaries. Beside these, the project also provides de-worming tablets for all members of the BHHs and micro nutrient powder for the children. The nutrition team believes that behavioural change through awareness is more important for a safe and healthy life. They provided intense counselling on behavioural changes, awareness on food habits, movement for safe delivery of the mothers and future mothers and health education to the children and adolescents.

For a social movement on vegetable cultivation, the livelihood team of SEMPTI project distributed seeds and saplings among beneficiaries with an expectation of fulfilling their daily needs, increase income and social relations. In the reporting year, the livelihood team distributed Sweet gourd, Amaranth, Bean, Ash gourd, kang-kong, Spong gourd, Tomato seeds and Mango, lemon, Safeda, Jujube saplings to BHHs and 18,250 families received intensive counselling support on nutrition.

### **Nutrition Support through Project Laser Beam (PLB)**

Uttaran is implementing a project titled 'Project Laser Beam' with the funding support from Helen Keller International (HKI). The working areas of this project are Debhata and Kaligonj Upazila of Satkhira District. The goal of the project is to improve nutritional and economic condition of the poor people. A total of 2,400 households are supported and 40 Village Model Farm (VMF) were established through this project. The activities and the results of the project during the reporting period are discussed below:

Major activities of this project includes providing training on poultry, vegetable farming and gardening to the beneficiaries and VMFs (beneficiaries), supply free seeds and saplings, preparing seedbeds, supporting building of ventilated poultry houses, provide refresher trainings and training on poultry vaccination to the vaccinator among others.

Results of PLB project are shown below:

- Ensuring food security and nutrition of pregnant and breast feeding mothers
- Meet nutritional demand of the pregnant and breast feeding mothers with eggs and meats from poultry
- Pregnant and breast feeding mothers learned on how to cook nutritional food.
- Keep the poultry of VMF and beneficiaries out of diseases
- Increase nutritional awareness at community level in the target areas
- Beneficiaries also earned profit from the vegetable production.





Poverty was a harsh truth for Sonchoyita Mondol all throughout her life. She lives in Narikeli Village of Sokhipur Union of Debhata Upazila under Satkhira District. She came from an extreme poor family of six members. She could not complete her high school studies due to extreme poverty. Two years after her marriage she gave birth to her first and only son who was very malnourished because of lack of proper nutritional intake. She was desperate to get out of this vicious circle of poverty and ensure a bright future for her son.

Her life changed as she came to know about Project Laser Beam (PLB) which was being implemented by Uttaran. From this project, she received training on homestead gardening, farming, poultry rearing and was provided with seeds and an area for poultry rearing. She started with homestead gardening. She availed the profit within a very short span. With the vegetables she grew, she can easily meet the nutritional needs of her family and also, earn profit by selling the extra vegetables. She was able to contribute to earnings of her family along with her husband. With the suggestion of the Uttaran PLB workers she extended her activities. According to their advice, she planted Dhundol (one kind of vegetable) in the 4 decimal place beside her house. Within 3 months, she was able to earn a profit of Tk. 5,755 from cultivating Dhundol. Now she is planning to extend the farm land with this money so that she can plant more in the coming years. As suggested by the PLB workers, she has conserved some seeds which helped her to save some money since she will not have to buy seeds for the next year. She plans to earn more than Tk.10,000 next year and more in the following year. She wants her children to be educated.

Though there are more to be done to ensure a decent standard of life, Sonchoyita Mondol is extremely grateful to Uttaran. She knows that it is only because of Uttaran that her family is not living below the poverty line. She is also grateful to Uttaran for providing her with directions and she is now enough confident that within few years she will be able to ensure a decent standard of life for her family members.

### **Nutrition Support through SaFal Project**

To increase awareness among the group members on food and nutrition, during the reporting period, a series of sessions were undertaken on behaviour change at family level, importance of micro nutrient and vitamin A, importance of minerals (Iron, Iodine, Zinc), maternal nutrition, breast feeding, complementary food for child (0 to 2 years). The project trained 49 nutrition volunteers who are working to aware the members of the producer groups on food and nutrition and change their behaviour in family level. Children are made aware of food, nutrition and gardening at family level through 43 school gardening sessions. Furthermore, home visits, drama and folk songs for awareness raising, cooking demonstrations, group visit by Government officials and observing World Hand Wash Day are playing important role to enhance awareness on nutrition.

Uttaran has already able to increase the production of fish, vegetables, fruits and milk and through the market linkage component of SaFal project. Uttaran is successful to ensure more profit for the marginal farmers. Along with these, Uttaran has already ensured food security and nutrition among the targeted families as well.

### **3.4 HEALTH SERVICE**

Primary health care is one of the key focus area of Uttaran since its inception. Uttaran believes that prevention is always better than cure and that is why the health service sector of Uttaran primarily focuses on prevention of diseases. Most of the people in Uttaran's working area are poor, ultra poor and marginalized people. As a result, these people are

highly unaware about preventive health care and other health and disease related issues. In order to improve the situation of health care, Uttaran works closely with Local Government administrative bodies and members, key stakeholders and community people. Uttaran has 6,440 primary organizations and from each of these primary organizations, Uttaran trains a health volunteer. After receiving training, the health volunteers aware the members of the group about preventive health care skills and through the members of the group, the whole community become aware.

### **3.5. EDUCATION**

Education is a basic human rights to the people of Bangladesh, given by our Constitution. Uttaran believes that through education, the marginalized people gets the opportunity to break the vicious circle of poverty. That is why, since its inception, education has become a primary working area of Uttaran. Through its education activities, Uttaran tries to provide quality education and other educational support to the people of Southwest coastal region of Bangladesh, particularly for the poor and marginalized and ethnic minor communities.

#### **Formal Education**

Uttaran has established several formal education institutes. The institutes are:

- Atshoto Bigha Primary School (Debhata Upazila of Satkhira District)
- Shishutirtho Primary School (Tala Upazila of Satkhira District)

- Samakal Maddhyamik Bidhapith (Jatpur Village of Tala Upazila under Satkhira District)
- Technical Business and Management College (Jatpur Village of Tala Upazila under Satkhira District)
- Shaheed Muktijoddha Mohabiddaloy (Tala Upazila of Satkhira District)
- Uttaran Chuknagar Technical Training Centre (Dumuria Upazila of Khulna District)
- Uttaran Simanto Technical Training Centre (Debhata Upazila of Satkhira District)
- Uttaran Tala Technical Training Centre (Tala Upazila of Satkhira District)

These institutes are operating according to the guidelines of the Government. Uttaran is helping these institutes to ensure their infrastructural development, to enhance the capacity of their teachers and helping to make the overall process of teaching and learning much smoother.

### **Shishutirtho Primary School**

With a vision of enlightening the children of Tala Upazila, Uttaran established Shishutirtho Primary School in 1995. Most of the students come from poor, extremely poor and deprived households. 20 per cent students are Dalit and extreme poor. The school is committed to offer the best possible educational facilities to the children of Tala Upazila. Apart from disseminating the educational knowledge, Shishutirtho Primary School helps the children to develop a sense of morality and ethics inside them. It motivates them to work hard in this competitive world and work for the development of the society.



The goal of Shishutirtho Primary School is not only providing quality education but also to ensure that the light of education reaches each and every child of Tala. In Shishutirtho, our activities are not confined to books and papers but also through activities. Students of Shishutirtho actively participate in cultural activities, sports etc.

The current number of students is 284. To date, Shishutirtho Primary School records the best result among all the primary schools of Satkhira. It is a very proud moment for us to state that every year each and every students of Shishutirtho Primary School had been successful in achieving the first division grade in the Primary School Certificate (P.S.C.) examination. Apart from this, every year 4-8 students of Shishutirtho Primary School receives government scholarship for their outstanding results and achievements. Till date, 359 students completed PSC examination from this school and among them 23.07 per cent students received primary level scholarship.

## Samakal Maddhyamik Bidyapith

Formally in 1984 the journey of Samakal Maddhyamik Bidyapith started in Jatpur Village of Tala Upazila with the unconditional support of Uttaran's Director Shahidul Islam and Late Shahajuddin Moral. They felt that this school could be a vital instrument for improving the overall condition of the Jatpur Village. With all the possible means available, it tried to offer the students the best possible education. In Samakal Secondary School, every child is treated equally irrespective of their class, caste or religion. Thus it voiced against the prevailing discrimination in the society. It promotes the underprivileged groups to avail education.

The school has been quite successful in working towards its goal. This institution has been successful in motivating students to avail education. The school has an attendance rate of 85.60%. Current number of students is 532, among them 355 are boys and 177 are girls; 18 teaching staff are actively working at this school. It has also been successful in bringing girls into school. A major portion of students of the school are girls. Also a decent amount of student belongs to religio-ethnic minorities of the community. The curriculum of the school followed the guidelines of the Government and students every year appears for the S.S.C, J.S.C. and P.S.C. examinations and the results of S.S.C, J.S.C and P.S.C are remarkable. In the current year the pass rate in SSC is 78%, in JSC 89% and in PSC 100%.

This year the school formed a permanent fund for the religio-ethnic minority and extreme poor students. Local community people as well as well wishers of this school contributed to this fund. Through utilizing this fund, this year



147 students received school uniform, 207 students received educational materials and 110 students received winter clothes. Besides, 185 students received stipend so that they could be able to participate in tutorial classes for improving their quality of education.

The management committee of the institution is making continuous efforts to improve the quality of the students, enhance their curriculum and thus making an effort to deliver the best teachings to the students. As a part of their effort, they set up a laboratory, equipped with all the latest instruments. Training on computers is also offered here. To increase the enrolment rate and decrease the dropout rate, the management committee is taking several initiatives. Their initiatives include discussing about the issues with the parents, offering scholarships, helping the helpless etc.

The activities of the students are not only confined in the books rather they take part in a huge range of activities. They are actively participating and celebrating major national and international days, participating in various

sports and cultural events etc. The school has also been involved in several developmental activities of their society.

The school is situated in Jatpur Village of Tala Upazila under Satkhira District on 2.47 acres of own land. The school has two buildings. One is two storied with 16 class rooms and another is one storied with 3 class rooms. The ground floor of two storied building was established in 1992 with the funding support from Sumidagawa Lion's Club, Japan and the 1st floor of this school was established in 2001, with the funding support from Dr. Nabukatsu Ishikawa (a Japanese friend of Uttaran) and Canadian CIDA. In 2011 another one storied building was established, with the funding support from the Bangladesh Government. The school has one teacher's common room, one library, one science laboratory, one administrative room and one play ground.

### **Shaheed Muktijoddha Mohabiddaloy**

Established in 1994, Shaheed Muktijoddha Mohabiddaloy is one of the most famous and esteemed educational institutions for higher secondary and graduate level education in Tala Upazila of Satkhira District. The institution is recognized by Jessore Higher Secondary Board and National University of Bangladesh of higher secondary and graduate study. Uttaran's Director Shahidul Islam provided his Ashoka Fellowship's fund for establishing this college. Local community people also helped him to establish the mentioned college. The college has 3.42 acre of land with 12 classrooms which includes one office room. 54 teachers and staff are working to facilitate students who are enrolled in both higher secondary and graduate level. From the inception period to 2000, Uttaran provided the salary and other expenses for teachers and staffs of the college. The college became under MPO list of the Government in 2001. The college follows the curriculum of Jessore Board and

National University. The college is providing educational support for Higher Secondary Certificate (HSC), graduate and honours level. In the HSC level 22 subjects are offered for Science, Business Administration and Humanities departments. Students can also avail bachelors degree from this institution. The institute is offering the educational support to avail the Bachelor of Arts (BA), Bachelor of Social Science (BSS) and Bachelor of Business Studies (BBS). Currently 607 students are studying in HSC level, 279 students are studying in BA, BSS and BBS level and 164 students are in honours level. Till date, 2,196 students had passed in HSC level and 230 students were passed in degree level. A huge number of students of this college received higher education from public universities, medical colleges, engineering universities and from the national universities.

The college is maintaining 'Active Learning Process' to communicate with the students. Students are much more active than the teachers in the classroom. Under the leadership of one teacher, one guide group is formed; each group consists of 10-15 students. Members of the guide group meet within an interval of fifteen days and this meeting is known as guide class. Teacher assesses the performance of the students in the guide class. The college also arranges quarterly meeting with the guardians for ensuring the quality education. The students of the college are involved in different extra-curricular activities. The students have a forum which is known as Peace Forum and through this they get a platform for actively taking part in different social activities. This forum was formed and still supported by Dr. Nabukatsu Ishikawa, a Japanese doctor who is a great friend of Uttaran and its other associated institutions. Another Japanese retired businessman Y. Takeshima provides scholarship for poor and meritorious students. Currently 20 Higher secondary level students and 7 graduate level students are receiving this scholarship.



## Technical Education

According to the statistics of the year 2011, the population of the country aging 15-34 is almost 5 crore 65 lac. By the year 2021 this population will rise up to almost 6 crore. After 1980s, considerable technological advancement occurred in rural Bangladesh and with time people are becoming more dependent on technology. Technological advancement occurred in the field of agriculture and also in various other industries which created huge demand for technically sound workforce. But due to lack of skilled workforce, the rural Bangladesh is not being able to avail these opportunities. This is because, to date a huge chunk of our youths are unskilled and are still dependent on agricultural activities. There are many job opportunities nationally and internationally, but Bangladesh is failing to capitalize these opportunities. If these youths are trained to be part of a technically skilled workforce, then a huge chunk of population will become self-dependent. In addition, Bangladesh will be able to gain a huge amount of remittance when these skilled youths work across the globe. To train these youths and develop their technical skills, Uttaran is operating three technical training centres. These training centres are located at Tala and Debhata Upazila of Satkhira District and Dumuria Upazila of Khulna District. Uttaran Simanto Technical Training Centre of Debhata Upazila offers courses on Automobile, Fashion Garments, Mechanical Agriculture Farming and Carpentering. Uttaran Tala Technical Training Centre at Tala offers 6 months long course on IT support while Uttaran Chuknagar Technical Training Centre of Dumuria Upazila offers courses on Weilding and Fabrication, Fashion Garments, Automobile and Electronics. 250 youths are now availing training from these centers. The following trade courses were offered last year:



Serial no.	Name of the course	Number of enrolled students		
		Boys	Girls	Total
1	Automobile	40	-	40
2	Fashion Garments	-	30	30
3	Mechanical agriculture farming	40	-	40
4	Carpentering	20	-	20
5	Weilding and fabrication	40	-	40
6	Electronics	25	-	25
7	IT	25	25	50
		<b>190</b>	<b>55</b>	<b>245</b>

The students who availed training from these institutions are now working in various organizations.

## School Feeding Programme

Uttaran and its partner Women Job Creation Centre (WJCC) have been implementing 'Enhancing Quality of Primary Education through School Feeding Programme' in Jhikorgacha



Upazila under Jessore District with the financial and technical assistance from European Union through Directorate of Primary Education (GoB). The main purpose of this project is to contribute to the achievement of MDG-2 by improving the food security of the poor and ultra poor children of the targeted area through the distribution of fortified biscuits and ensuring the access to quality primary education. The project is covering 135 (129 Govt. and 6 registered) primary schools of the Upazila with the involvement of multiple stakeholders including primary school students and their parents/guardians, school teachers, School Management Committee, Union Parishad (UP), UP Standing Committee, Union Education Committee (UEC), Ward Compulsory Primary Education Committee (WCPEC), Upazila and District level officials of the Education Department, policy makers of the education sector and the contractor for supplying the biscuits to the students. The project started from January 2011. The programme has a total of 38,186 primary school students. Among them 19,299 are male and 18,887 are female. The programme has observed

the following changes:

- Attendance rate has increased
- Reduced dropout rate. Students do not flee the school during Tiffin period
- More than 60% students are now washing their hands before eating biscuits and the percentage of hand washing habit is increasing day by day
- By satisfying the appetite and nutrition of the students, the students are giving more attention to their studies.

## Informal Education

### Muktijoddhya Abdus Salam Gono Gronthagar

Muktijoddhya Abdus Salam Gono Gronthagar was formed in December 29, 2001, when a group of likeminded local citizens came together with Uttaran and decided that the citizens of the Tala area needed a library; a place where people could come to read books and newspapers. The library's first location consisted of just a small reading room for 10 readers, and an office. As people started to use the reading room, it became apparent that Gono Gronthagar needed to expand. In 2006 it moved to its present location, which included a bigger reading room for 30 people at a time, an office, a meeting room and 2 smaller rooms. With time Gono Gronthagar also expanded its activities. The meeting room is available to use for different youth groups, while one of the smaller rooms offer space for small meeting and the other one is now used as a computer room.

Gono Gronthagar is continuously trying to enhance the quality and accessibility of information to the local people by making free access to computer, internet and other relevant facilities to the community people, especially for women and youth from the vulnerable and disadvantaged social strata, small and marginal farmers and young people from marginalised households.



To promote the dissemination of knowledge among the local people and to motivate the youths and the locals towards reading books, the Gono Gronthagar is undertaking several activities. Its main aim is to ensure that the locals acquire more knowledge. As a result they are operating a reading centre which offers the readers to have a book as per their choice to read books from its collection of over 7000 book and 1000 e-books. Also, the famous national and local dailies are available in the reading room. To enhance the capacity of using computers, it is offering computer training to the local youths and ensuring free access to computer and internet. In this case, special emphasis is offered to the local adolescent girls. To build a reading habit among the local youths, Gono Gronthagar conducts book reading competition on a regular basis. To address various social issues, it is operating the Pathok forum, a youth volunteering initiative. Under this forum, youths are doing voluntary works with Union Parishad where it works to maintain records, particularly preparing meeting notes of monthly coordination meeting, Standing Committee meetings as well as assist to prepare the notice board with important message e.g. birth

registration, population survey etc. Youths are helping primary schools by teaching students, particularly in English and Maths. Youths are observing different national and international days i.e. International Women Day, International Human Rights Day and International Water Day etc. The forum has a dedicated committee to combat the incidents of child marriage. It also operates an agricultural club which disseminates information among the local farmers. It also focuses to enhance the capacity for leadership among the youths. The locality is prone to disaster and vulnerable to the impacts of climate change. Keeping this into concern, Gono Gronthagar is facilitating a Disaster Resource centre which focuses on various issues of climate and climate change. Here articles and journals on the concerned issue are available.

### **Active Citizen Youth Leadership Training**

Youth development is playing a vital role for the development of our country. To connect the youth with the volunteers around the world, Uttaran, funded by British Council, started active citizen youth leadership training activities in Khulna division. The main objectives of this project are:

- Provide active citizen training to the youth society and prepare their profile.
- Facilitate each participant with leadership, communication, advocacy, citizenship, volunteering, social problem identification and solution and strong networking skill.
- To assist participants in identifying problems in their own society and take steps to solve them.

Through the project, 300 youth volunteers from Tala Government College, Tala Women's College and Shaheed Muktijoddhya Mohabiddaloy have been trained this year.

After receiving training, the trainees are actively involved with many social activities.

### **Promoting Democratic Inclusion and Governance through Youth (PRODIGY)**

To enhance the skills of the youths and to increase their participation in the local government, 'Promoting Democratic Inclusion and Governance through Youth (PRODIGY)' is being implemented in Tala Sadar, Parulia and Magura Unions of Satkhira District. The project started in October 2014 with the funding support from US State Department through the British Council. The project is being implemented with an aim of increasing the efficiency of the youths. The project believed that the aim could be achieved by offering:

- Enhancing their efficiency
- Motivating the community
- Encouraging the activities of the youth

From October 2014 to June 2015, 108 youths received training on three different issues and also conducted social activities on several issues. It helped to strengthen the sports and cultural committee of the Union Parishad. It also successfully promoted outdoor games, like cricket, for the girls of Parulia Girls High School. It is also working with the management committee of three community clinics and helped to ensure better health for the mothers and children. Additionally they work to ensure the social security of the local people by identifying those who needs support. It is worth mentioning that the youths, together with the market authority, actively participated in the drive against chemically contaminated foods in the market and created awareness among the local people. Apart from these, the youths actively



participated to combat child marriage, provided support during the emergency period of the disaster, motivated others to go to the library, initiated and promoted Union and Ward Committee meeting etc. This project turns out to be a milestone in enhancing the skills of the youth and increasing their participation in various social developmental causes.

### **3.6. INSTITUTE FOR DEVELOPMENT RESEARCH AND TRAINING (IDRT)**

Uttaran established a training centre named "Institute for Development Research and Training (IDRT)" with the support 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. IDRT was established in 2002 at Mobarakpur of Tala Upazila under Satkhira District. Uttaran received grant support from the Embassy of Japan for construction of this training centre. The first grant was received in 1999 and the second grant received in 2008. There are two air conditioned training rooms, one seminar room, 24 residential rooms and two dining rooms in this area. The capacity of one training room is 60 while the capacity of the other training room is 40. The capacity of the seminar room is 200. All facilities are available for training purposes such as laptops, projectors, cameras, sound systems, multimedia, digital photocopy machine, scanner, internet facility etc. There is a two storied hostel where 24 rooms are available for 72 trainees. The capacity of one dining is 220 and the remaining one is 20. There is also a library where there are more than 3,000 different kinds of books.

IDRT organizes different training, seminar, workshop, discussion session for capacity building and human resource development. Government and other NGOs, donor organizations and different social development organizations use this venue for their training purpose.

During the reporting period, a total of 43,409 people received training support from this training centre. In 2014-2015, following meeting, seminars/workshops or other events were organized:

- Uttaran organized 473 meetings from its different projects where 14,563 participants participated.
- Uttaran through its different projects organized 765 batches of training where 25,074 participants participated.
- 549 staffs participated in 19 workshops

- Visitors came from different organizations like European Union, UNDP Bangladesh, Solidaridad Network Asia, shiree, UKAid, ICDDRDB, BBC Dhaka, Dhaka University, Khulna University, Sussex University etc.

Uttaran is working with the goal of making IDRT a prestigious resource centre. So far the result is promising and the beneficiaries of Uttaran's projects and programmes have easy access to IDRT and demonstrate community the solidarity with Uttaran. The training courses offered by IDRT, Uttaran covers numerous development areas including human development, leadership and organisational management, environmental issues, education, good governance and democratization, legal aid and literacy, primary health care, agriculture, disaster management etc.





 Integrated Rural Empowerment  
and Development Through Microfinance

# 4. INTEGRATED RURAL EMPOWERMENT AND DEVELOPMENT THROUGH MICROFINANCE

Uttaran considers microfinance as a key to overcoming vulnerability and considers its microfinance programme as one of its main programme areas. The programme believes that it is helping to reduce poverty and improve the socio-economic condition and income opportunities of ultra-poor marginalized rural communities. Uttaran's microfinance programme is operated by its own fund, its group member's savings and finance from different banks. Microfinance programme covers 604 Villages, 103 Unions and 16 Upazilas of Satkhira, Khulna, Jessore and Bagerhat districts.

The beneficiaries of the programme are people who lead life under extreme vulnerability. They are usually the landless, women headed families, destitute women, untouchables, religio-ethnic minors etc.

Considering the needs of the poor, Uttaran designed its microfinance programme. It basically comprises of two different programmes. They are:

- Savings Programme
- Credit Programme

## 4.1 THE SAVINGS PROGRAMME OF UTTARAN IS CATEGORIZED INTO TWO PARTS:

- **General Weekly Savings:** Every member of the group is bound to deposit a fixed amount of their saved money weekly. The money is deposited in the weekly meetings of

the groups. For the Rural Micro Credit borrowers, the simple weekly saving is fixed to Tk. 20 while Tk. 50 is fixed for the micro enterprise loan borrowers.

- **Optional Savings:** Many borrowers are willing to save more than the determined amount of the compulsory savings. There is no fixed amount for this category of savings. But a maximum amount of Tk. 500 can be deposited in a weekly meeting. If any borrower is willing to save more, then he/she must go to the branch office to deposit the money.

## 4.2 THE CREDIT PROGRAMME OF UTTARAN CAN BE CATEGORIZED INTO TWO PARTS:

- **Rural Micro Credit (RMC):** This is usually offered to the people living in the rural areas. Under this programme, an individual person can receive up to Tk. 39,000. The rate of service charge imposed is 14% flat and the borrower gets the opportunity to repay the loan with 46 weekly instalments. The instalment procedure starts after 14 days of availing the loan. The instalment procedures are relaxed during the disasters and government holiday. Therefore, the borrower usually gets around a complete year to repay the money.
- **Entrepreneurship Development Credit (EDC):** With a vision to involve the poor in the income generating activities and increase the self-dependency of the poor people, Uttaran has introduced the Entrepreneurship

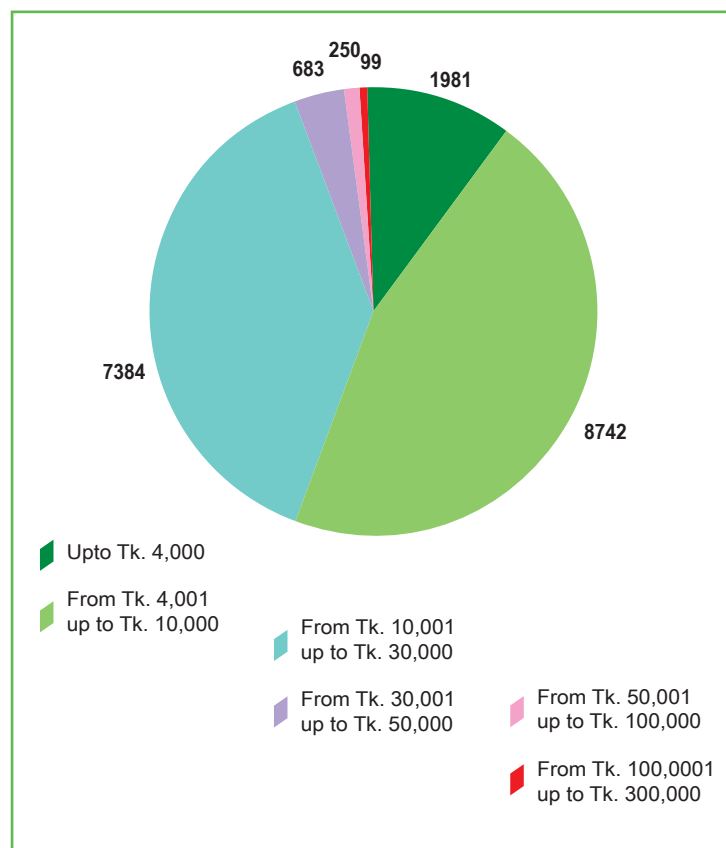
Development Credit (EDC). By offering all the necessary supports, Uttaran motivates the people to start something on their own. Under this programme, an individual can receive Tk. 40,000 to Tk. 5,00,000. The rate of service charge imposed is 15% (Flat Rate) and the borrower gets the opportunity to repay the loan with 12 monthly instalments. The instalment procedure starts after one month of availing the loan. Therefore, the borrower usually gets around a complete year to repay the money borrowed. These loans helped to deal with the increasing number of unemployed people since it offered these people with monetary support to help them become self-dependent.

### 4.3 MICROFINANCE PROGRAMME OF UTTARAN AT A GLANCE

Uttaran’s microfinance programme is operating in 4 districts of the country. In these 4 districts, it covers 16 Upazilas, 103 Unions and 604 Villages. To operate its activities, in the 4 districts there are 26 branches where 188 people are employed, among which 136 are male employees while 52 are female employees. Attached with the programme are 1,577 groups. These groups comprises of 26,280 members among which are 24,879 female members and 1,401 male members. It has a total net savings of worth Tk. 65,978,455. The amount of credit disbursed till date is Tk. 1,268,419,319 among 19 thousand and 125 members. The amount of total credit balance (principal) is Tk. 160,615,065. The rate of collection in the reporting year is 98.92%. The interest rate on the loan along with the service charge is flat 14%. The members of the groups receive an annual interest from the public banks based on the amount saved in their accounts.

#### Distinguishing based on amount of the credit

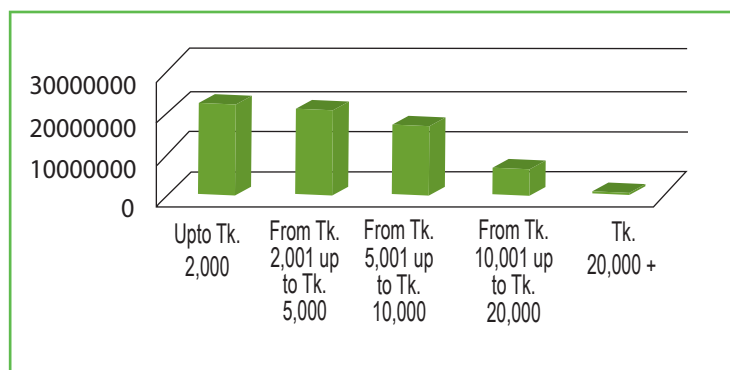
Amount of the credit availed (principal)	Number of borrowers	Credit Balance (principal)
Up to Tk. 4,000	1981	6109719
From Tk. 4,001 up to Tk. 10,000	8742	51800622
From Tk. 10,001 up to Tk. 30,000	7384	61127922
From Tk. 30,001 up to Tk. 50,000	683	9472145
From Tk. 50,001 up to Tk. 100,000	250	15503757
From Tk. 100,001 up to Tk. 300,000	99	16600900
<b>Total</b>	<b>19125</b>	<b>160615065</b>





### Distinguishing based on amount of the savings

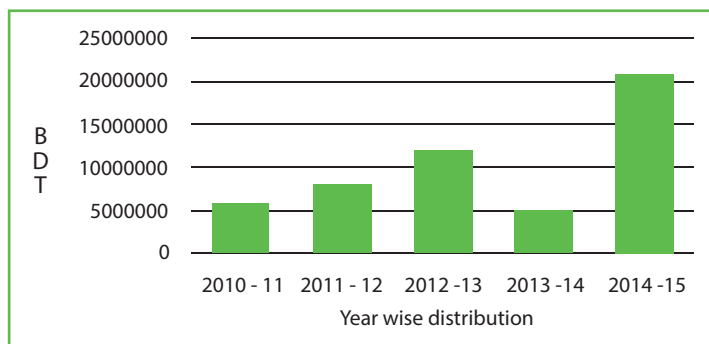
Amount of Savings	Number of Saving depositors	Balance (in Taka)
Up to Tk. 2,000	15894	22693667
From Tk. 2,001 up to Tk. 5,000	6775	20567243
From Tk. 5,001 up to Tk. 10,000	3053	16477117
From Tk. 10,001 up to Tk. 20,000	541	5851037
Tk. 20,000+	17	389392
<b>Total</b>	<b>26280</b>	<b>65978455</b>

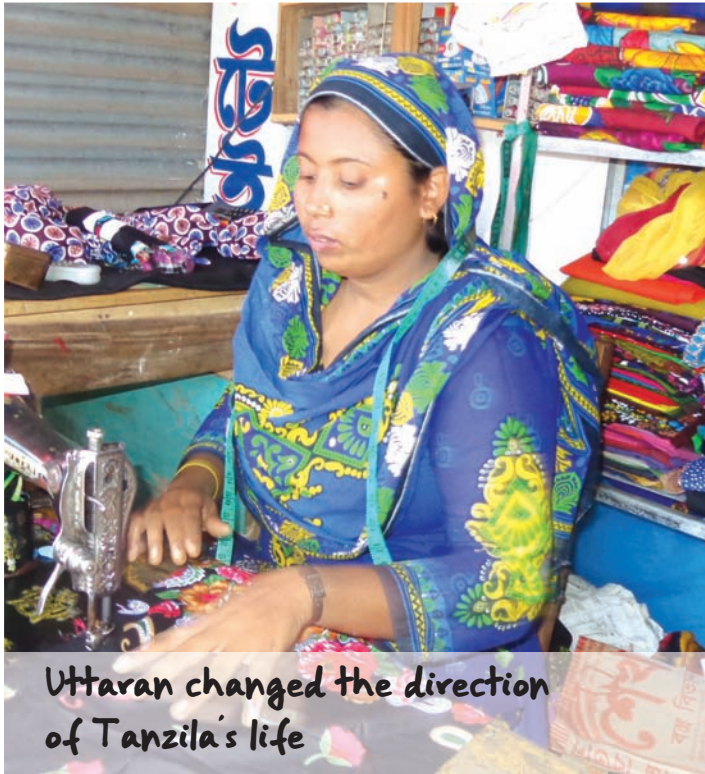


Though Uttaran is a Right Based organization, its Microfinance programme is still an integral part of the organization. The microfinance programme is contributing to establish Uttaran as a self-sufficient and sustainable organization. Thus it is ensuring Uttaran's sustainability in its various development projects.

## 4.4 WOMEN ENTREPRENEURSHIP DEVELOPMENT PROJECT

This project is operating since 2011. To date, in the ten Unions of Tala Upazila it has offered small amounts of loans to small and medium entrepreneurs in the 27 local markets. In the previous fiscal year, the project distributed Tk. 6,929,544 among 388 entrepreneurs. In the upcoming years, Uttaran is planning to extend the project activities. From this project in 2010-2011 reporting period, 80 entrepreneurs received Tk. 5,700,000, in 2011-2012, 115 entrepreneurs received Tk. 7,890,000, in 2012-2013, 135 entrepreneurs received Tk. 12,000,000, in 2013-2014, 167 entrepreneurs received Tk. 5,050,000, in 2014-2015, 388 entrepreneurs received Tk. 20,800,000. Till date the amount of total credit balance (principal) is Tk. 3 crore 69 lac 29 thousand and 544.





*Uttaran changed the direction of Tanzila's life*

Tanzila Begum, daughter of Md. Hanif Moral and Zarina Begum, was a resident of Aladipur Village of Tala Upazila under Satkhira District. After she married with Md. Aminur Moral, she started to stay with her husband at Shenergati Village of Tala Upazila. She got married when she was only fourteen years old. Md. Aminur Moral was a trolley driver. His earning was not enough but she somehow managed to survive with her daughter. Life was so tough that she never could have imagined of leading a solvent life. But a single training at Uttaran changed the direction of her life. Tanzila became a member of Uttaran. She received a small

entrepreneurship training which highlighted the importance of women being involved in income generating activities and promoted small entrepreneurship. Her vision towards her life had changed. She started to dream for having a peaceful life. Since she had previous training on tailoring, she decided to start a tailoring business. She took loan from Uttaran and bought a sewing machine and started her business at her home. With time her business evolved. With her savings and a loan of Tk. 39,000 from Uttaran, she opened a shop at Jatpur Bazar. Now, she earns at least Tk. 10,000-12,000 per month. With her own earnings, she was able to send her husband abroad and ensure quality education for her daughter. Her dreams turned out to be true. She now wants her daughter to reach larger heights. Not only that she is now economically well off, but also has a better understanding of life. She earned respect from her community people. "She now believes that a woman should never be dependent on her husband, and that this is not the life a woman deserves. Dignity and respect come along with self-dependency. She is extremely grateful to Uttaran for its contribution in transforming her life."



5

Research and Publications

## 5. RESEARCH

Uttaran has always offered a special attention in conducting researches. It believes that by conducting an effective research, the actual scenario can be unearthed. With this view, Uttaran emphasizes on conducting the following types of research:

- Qualitative Research
- Quantitative Research
- Action Research

During the reporting period following three researches were conducted by Uttaran:

### 5.1. SUSTAINABLE SANITARY LATRINE TECHNOLOGY IN HIGH WATER TABLE AREA:

A large area in Tala, Kalaroa and Satkhira Sadar Upazill of Satkhira District and Keshabpur and Monrampur Upazilla of Jessore District remains submerged due to water logging for six to nine months in a year. So, sustainable sanitation management is a big challenge here. Most of the sanitary latrines in the area go under water and the faecal sludge from latrines mixes with the ground water. As a result, groundwater is contaminated easily and water borne diseases break out in the area. On the other hand, the rings/chambers of the sanitary latrine in low land area gets filled up by faecal sludge which then overflows to the surrounding areas. The water body becomes polluted. Since the latrines are under water for a long time, the composite materials (slab and rings) become damaged quickly. As a solution for this challenge, Uttaran conducted a research for sustainable sanitary technology in high water table area. The name of the project was Sanitation

Technical for Enterprises-SANTE, the research supported by WASTE International, Netherlands.

#### Activities:

##### A) Water Table Data Collection:

Water table data was collected from three Upazills of Satkhira district. Water table information is given below:

- High water table area: Tala, Islmkati, Tetulia, Surulia and Jamalpur Union of Tala Upazilla under Satkhira district. Water table in the area is 6-8 ft.
- Deep water table area: Nowpara, Parulia and Sakhipur Unions of Debata Upazilla of Satkhira district. Water table in the area is 10-15 ft.
- Saline Zone: Nalta, Ratonpur, Mathureshpur and Tarail Unions of Kaligonj Upazilla of Satkhira district is saline zone.

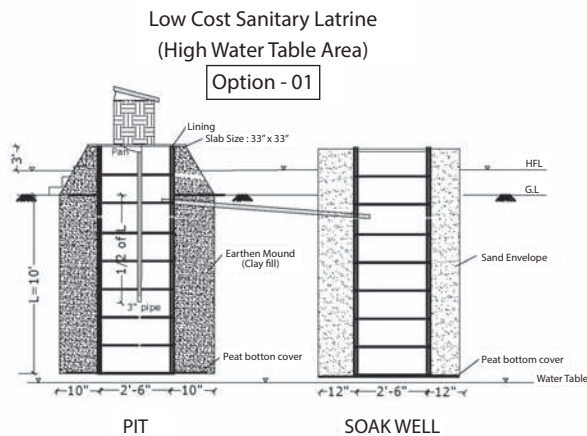
##### B) Installation of Sanitary Latrine in High Water Table Area for Piloting:

Two units of sanitary latrine were installed in high water table area for the purpose of the research. Two rings were used under the ground but above the water table; and two rings were on the top of ground level. The ring at the end (underground) was covered by concrete slab so that the waste water of the rings could not connect with the water table. Two separate ring chambers were installed near to each other. A 'T' connector pipe was used to make connection with the pan/slab of the toilet and the chambers. One chamber was kept open and another side was kept closed with a door system at the junction of the "T". Outside of the ring chambers were filled up with 6" wide thickness sand packing. There were very small holes at upper side of the rings so that the waste water of the rings may extrude into the sand

packing and absorbs it with soil in surrounding. After the first chamber gets filled up, it is closed with the door and the second one opens. The excreta of the first chamber get dried up and become fertilizers which are then used in agriculture.

### C) Sharing the Technology with the Sanitation Engineers:

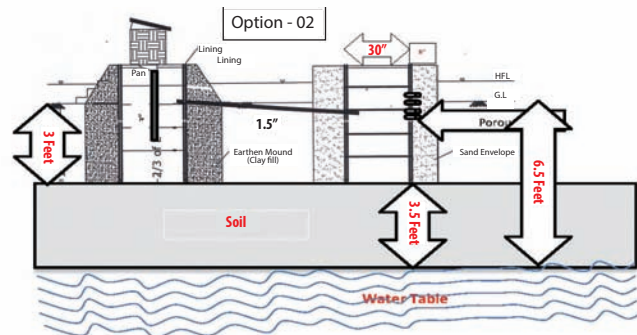
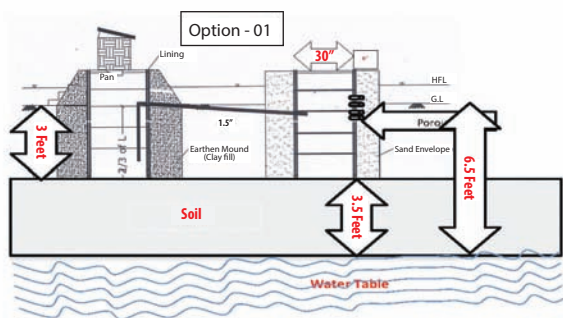
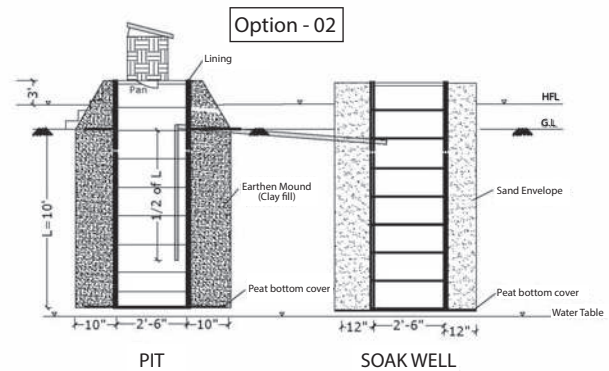
Research team shared the idea with the engineers of DPHE and other organizations. They also advised to develop the technology. The following model was developed with the assistance of the engineers of DPHE:



Both the models were presented to the sanitation experts/engineers in country and abroad. Some valuable suggestions came from them and we followed their suggestions. The donor accepted both the models of Uttaran. We have installed five latrines in schools and common places for demonstration. These are functioning well.

### D) Training to Private Sanitary Entrepreneurs and Masons:

Twenty private sanitary entrepreneurs and masons in the area were given training to produce sustainable sanitary materials and maintaining quality of their products.



## 5.2. CLIMATE ADAPTIVE AGRICULTURAL PRACTICE INVOLVING THE CHILDREN

Uttaran jointly with North South University started an Action Research titled as alternative livelihoods for the people of this area from August 2013. The research was facilitated by CRP project of Uttaran which is funded by Save the Children International. The research aims to take a step for mitigating the long term socio economic negative impact of climate change in the Southwest coastal area of Bangladesh by cultivating climate adaptive agricultural options. The research also tried to involve and aware the children on the climate vulnerable Southwest coastal Bangladesh and about the adverse impacts of climate change and advantages of doing traditional crops which are more climate adaptive. The main objective of the research was to establish high value cash crop agriculture in the minimal amount of high land in order to cope up with the long term water logging in the area. The research team selected two plots in Satkhira and one plot in Khulna where an indigenous variety of fruit (Narikel Kul) was planted. The research tried to find out that whether Narikel Kul turns out to be economically more profitable than other traditional crops. The research emphasised that people of the area could shift to high value cropping like this instead of traditional crops on any given amount of high land left. Another benefit of this cropping system was that additional crops can be harvested in the same land since the Kul trees mostly remain pruned 8-9 months a year. The research will end in December 2015 but the results of the research are already visible which are noted below:

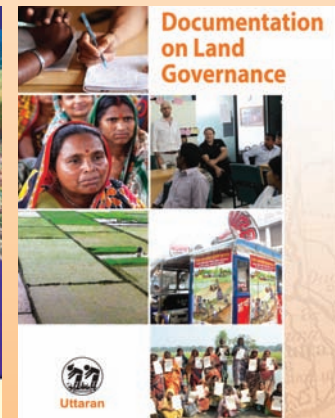
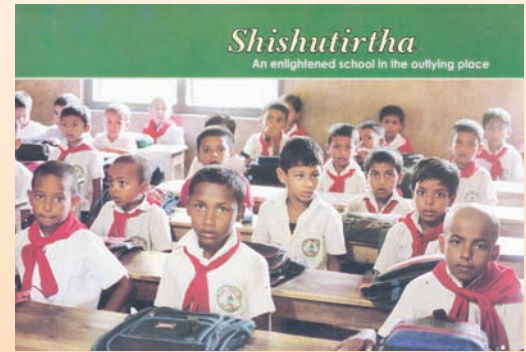
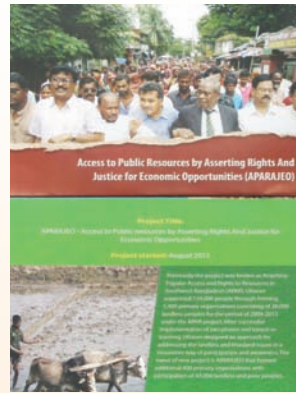
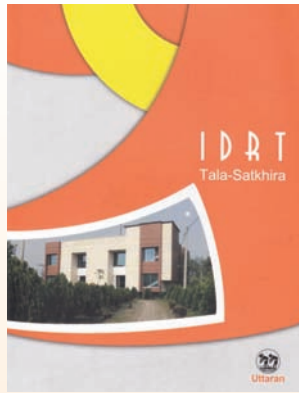
- Narikel Kul provides high profit and along with additional crops the profit margin is huge. Last year the research found out that around Tk. 173,000 can be earned as profit from the very first year by selling Narikel Kul and other additional crops. This year the profit will further increase
- Farmers are best suited for this kind of cultivation although others with help and guideline can also find it easy to cultivate. But a traditional farmer will clearly be more successful than others

- Narikel Kul can also grow in saline areas. Even though the research failed to find out a tangible profit amount for highly saline areas due to poor farmer selection, but the amount of product from single tree were satisfactory and which provides the research team with satisfactory evidence that it is possible to grow this species even in saline areas
- Further research is required to find out the level of saline and drought tolerance of the species
- A complete guideline on how to cultivate Narikel Kul can be prepared and circulated among local farmers which will make it easier for them to cultivate Narikel Kul and earn high profit.

## 5.3. A STUDY ON KHASLAND UNDER SEMPTI PROJECT

Is land significant to extreme poor? To find the answer of this question, a people's participation research was conducted during the reporting period. A research paper has published with people's option. The objective of the study was to find out how the Khasland access helps to eradicate poverty for extreme poor. For this reason, the recent development of agriculture sector has documented the extreme poor people's experiences. To examine the findings from this study, it showed that poverty has reduced 36% from 2000 to 2010, the national poverty is 17.6% but in the rural level poverty percentage is 21.09% and among them 60 % are extreme poor. Khasland will play a significant role for the economic empowerment of extreme poor household. Majority of the extreme poor people are landless, they possess own land amounting less than 3 dec. or less than 3 dec. land or no land. Majority of the landless people are extreme poor as per the information from last 3 Household Income- Expenditure Survey. Rural landless people can access land of absentee land owner who were less interested in agricultural production which is the way for eradicating poverty of extreme poor people.







# FINANCIAL STATEMENT

## UTTARAN

### Consolidated Balance Sheet As at 30 June 2015

Particulars	Note	Amount in Taka	
		2014-15 Total	2013-14 Total
<b>Property &amp; Assets</b>			
Fixed Assets	15	132,688,500	131,043,574
Revolving Loan Fund (RLF)	16	160,610,865	109,485,151
Loan and Advance	17	-	38,140,378
Security Deposit		350,000	350,000
Bank Guarantee -UNDP		1,627,901	-
Investment in FDR	18	17,141,093	6,049,471
Cash & Cash Equivalents	19	106,798,550	146,160,106
		<b>419,216,909</b>	<b>431,228,680</b>
<b>Fund &amp; Liabilities</b>			
Fund Account	20	187,550,398	185,414,041
Current Liabilities	21	120,881,676	62,931,306
Group Member Savings	22	65,978,455	61,410,427
Unallocated fund	23	29,828,923	114,121,509
Security Money		576,700	-
Member Loan Insurance		601,610	-
Loan Loss Provision	24	13,799,147	7,351,397
		<b>419,216,909</b>	<b>431,228,680</b>

*Project & Programme wise Balance Sheet are shown in Annexure-B/1.  
The accompanying notes form an integral part of these Financial Statements*

Coordinator (Accounts & Finance)

Director

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

Dhaka  
30 September 2015

**Aziz Halim Khair Choudhury**  
Chartered Accountants

**UTTARAN**  
**Consolidated Statement of Income and Expenditure**  
**For the year ended 30 June 2015**

Particulars	Note	Amount in Taka	
		2014-15 Total	2013-14 Total
<b>Income</b>			
Grants income	25	390,750,785	274,314,480
Overhead cost Received	27	9,986,427	6,530,505
Micro Credit Program Income	28	28,580,320	23,180,651
Bank Interest	29	3,215,943	2,997,435
Other Income	30	589,122	172,057
Uttaran Contribution		-	391,178
Share staff Salary Received		5,680,177	-
Fund Received from Centre:	34	1,691,520	1,383,710
		<b><u>440,494,294</u></b>	<b><u>308,970,016</u></b>
<b>Expenditure</b>			
Personnel Cost	35	128,443,455	97,319,930
Program Expenses / Operating Cost	36	230,796,627	163,716,406
Administrative Expenses	37	43,062,314	29,083,882
Bank Charge	38	582,787	330,870
Overhead / Management Cost		10,995,722	8,489,160
Loan Loss Provision		6,447,750	1,000,681
Depreciation		14,038,092	8,308,455
		434,366,747	308,249,384
Surplus/(Deficit)		6,127,546	720,632
		<b><u>440,494,294</u></b>	<b><u>308,970,016</u></b>

*Project & Programme wise Statement of Income & Expenditure are shown in Annexure-B/2.*

*The accompanying notes form an integral part of these Financial Statements.*




**Coordinator (Accounts & Finance)**



**Director**

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

Dhaka  
30 September 2015

  
**Aziz Halim Khair Choudhury**  
Chartered Accountants

**UTTARAN**  
**Statement of Consolidated Receipts and Payments**  
**For the year ended 30 June 2015**

Particulars	Note	2014-15 Total	Amount in Taka 2013-14 Total
<b>Receipts</b>			
Opening Balance			
Cash in Hand		1,111,259	747,353
Cash at Bank		131,601,352	20,896,765
Advance		13,447,495	3,276,361
		<b><u>146,160,106</u></b>	<b><u>24,920,479</u></b>
Grant Received	26	301,308,632	408,266,724
Overhead Cost Received	27	9,986,427	6,530,505
Micro Credit Program Income	28	28,580,320	23,180,651
Bank Interest	29	3,215,943	2,997,435
Other Income	30	589,122	172,057
Micro Credit Program Loan	31	324,306,878	220,999,632
Accrual for bills payables		-	93,137
Share staff Salary Received		5,680,177	-
Uttaran Contribution		-	391,178
Advance Received / Fund Transferred	32	55,303,078	19,125,093
Loan Received	33	40,172,508	61,365,089
Loan Received One Bank		-	10,000,000
Inter Project Loan		239,300	1,893,172
Member Insurance Fund		601,610	-
Staff Security Fund		588,700	-
Gratuity Received		1,838,466	939,000
Fund Received from Centre:	34	1,691,520	1,383,710
		<b><u>920,262,787</u></b>	<b><u>782,257,860</u></b>

**Payments**

Personnel Cost	35	128,443,455	97,319,930
Program Expenses / Operating Cost	36	230,796,627	163,716,406
Administrative Expenses	37	43,062,314	29,083,882
Bank Charge	38	582,787	330,870
Overhead / Management Cost		10,995,722	8,489,160
Capital Cost	39	15,683,018	17,264,326
Loan Paid / Loan Refund	40	88,702,020	53,609,469
Advance paid	41	581,390	56,280,254
Inter Project Loan		247,591	1,807,058
Micro Credit Program	42	280,864,564	208,160,794
Bank Guarantee -UNDP		1,627,901	-
Gratuity Fund		773,226	35,607
Security Money Refund		12,000	-
		<b><u>813,464,237</u></b>	<b><u>636,097,754</u></b>

**Closing Balance**

Cash in Hand		1,438,257	1,111,259
Cash at Bank		95,519,475	131,601,352
Advance		9,840,818	13,447,495
		<b><u>106,798,550</u></b>	<b><u>146,160,106</u></b>
		<b><u>920,262,787</u></b>	<b><u>782,257,860</u></b>

*Project & Programme wise Statement of Receipts & Payments are shown in Annexure-B/3.*

*The accompanying notes form an integral part of these Financial Statements.*



**Coordinator (Accounts & Finance)**



**Director**

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

Dhaka  
30 September 2015

  
**Aziz Halim Khair Choudhury**  
Chartered Accountants



**Uttaran**

Flat - B1 (1st Floor), House-32, Road-10/A, Dhanmondi R/A, Bangladesh

Phone: 88 02 9122302, Mobile: 880 1711828305

e-mail: [uttaran.dhaka@gmail.com](mailto:uttaran.dhaka@gmail.com), web: [www.uttaran.net](http://www.uttaran.net)