

Annual Report

2020 - 2021



Uttaran



A Community-driven Journey towards Prosperity



Director's Message

A Society with Caste, Class and Gender Equality, a vision that started 35 years ago from a small village in one of the most Climate vulnerable regions, Satkhira, Bangladesh. 35 years ago, these words were just a mere hope, but now it is turning into a reality. Another year has passed with many ups and downs. COVID-19 has changed how the world functions with its strong grasp on the whole population. Many have suffered tremendously, many faced untimely deaths. I would like to take this opportunity to express my condolences to the bereaved families. I would also like to thank the hardworking staff of Uttaran, especially our younger colleagues and volunteers who did not back down in the face of COVID-19 and continued to support the vulnerable communities. The community, still reeling from the devastating impact of Cyclone Amphan, were hit hard during the COVID-19 lockdown. On top of that, the staggering reality of climate change has been making the lives of the vulnerable communities extremely difficult and with increased and intensified disasters. The massive fire incident in Balukhali Rohingya Camp is another tragic incident that affected a huge number of people and required our immediate assistance.

Despite the challenges, Uttaran stood diligently beside the communities of Satkhira, Khulna, Jashore, Cox's Bazar with both its humanitarian and development interventions. I would like to thank all employees and volunteers of Uttaran, our valuable donors and partners and most importantly our dynamic and resilient community. I would also like to thank all government officials in our working area for their strong cooperation in helping us to reach more people. With all of our concerted effort, a brighter and better future for our country as well as Uttaran is not very far.

However, currently the situation is taking a turn for the worse as COVID-19 cases are again on the rise. Uttaran is already on the ground collaborating with Community Based Organisations and Volunteer groups to provide oxygen support for the underprivileged COVID-19 patients.

I remain hopeful that we will be able to overcome this challenge with our strength and dedication. Uttaran will continue to serve the community and help build an inclusive society through equipping the disadvantaged people with the tools needed to deal with their social, environmental, health, economic and cultural issues and concerns.

About Uttaran

Uttaran, which means 'transition', in Bangla language has been living up to its name through a myriad of development interventions since 1985 from Jatpur village of Tala upazila under Satkhira district to uphold the rights of the poor and underprivileged. The organization was founded with the aim of building a society free from all inequalities where everyone can access and is aware of their basic rights. Being a people centred organization, Uttaran has been using a rights-based approach to alleviate poverty, diversify livelihood opportunities and empower poor communities throughout the southwest region with gradual expansion to other parts of the country. For the last 35 years Uttaran has been working for the most inaccessible and vulnerable districts such as Satkhira, Jashore, Khulna, Bagerhat, Barisal, Bhola, Barguna, Patuakhali, Feni, Noakhali, Laksmipur, Jamalpur and Cox's Bazar. In 2020-2021, with an annual expenditure of BDT. 939,879,107 Uttaran was able to directly benefit 300,100 households concentrating specially on the landless, underprivileged women, outcastes and untouchables who are victims of socio-economic classification, hierarchic caste system and a male-dominated society. Through a network of 48 offices, one training centre with well-developed communications and operating procedures along with 515 experienced and highly qualified staff and 1,120 volunteers, Uttaran has strong credibility among the communities and as well as the Government of Bangladesh.

Vision

A society with gender, class, and caste equality

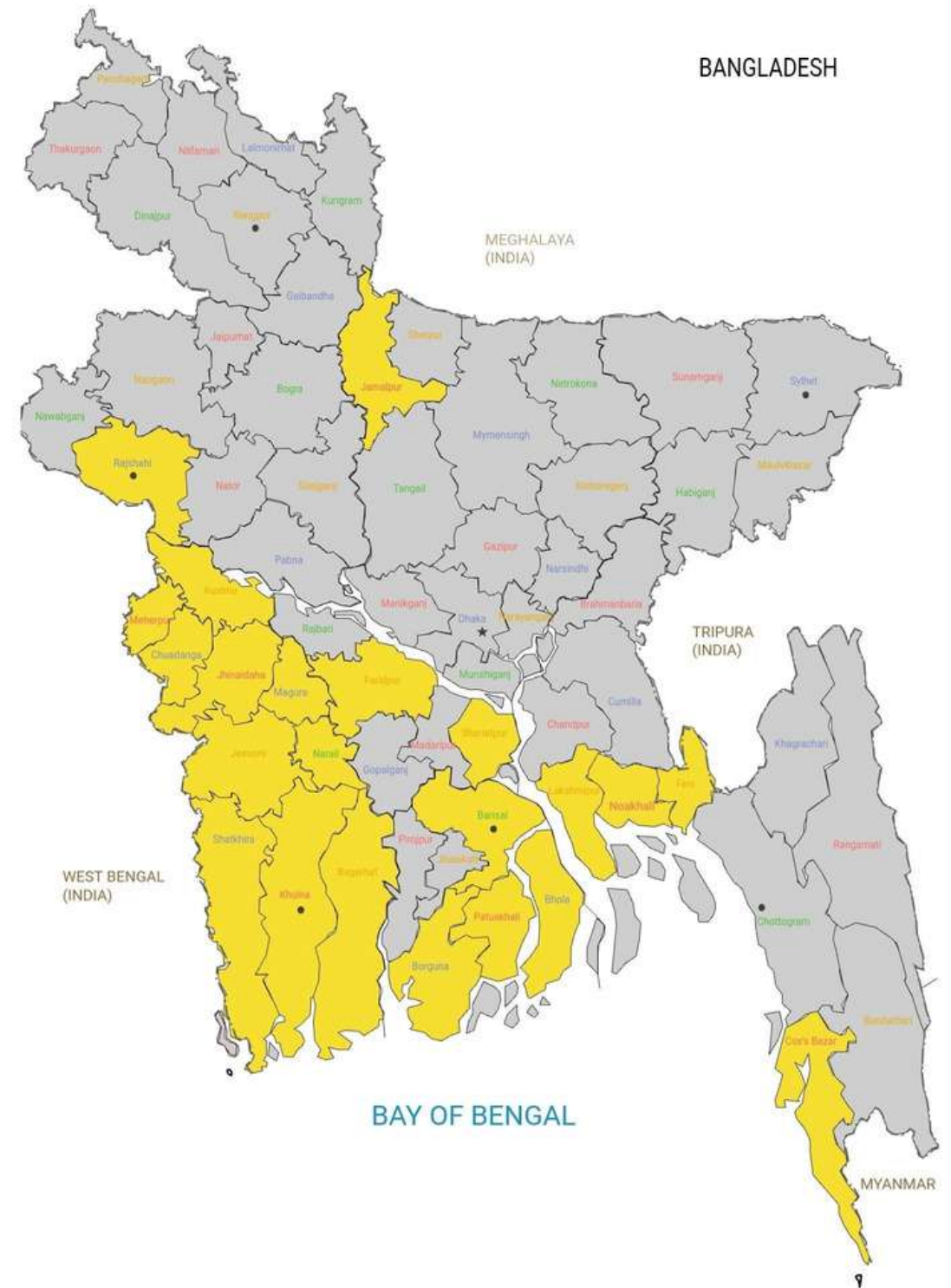
Mission

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



Area of Work

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



Policies

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



Policies

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



Uttaran's Programs

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

Uttaran's Strategies for Transformation

- **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**

Rights, Gender and Social Justice

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

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

Projects:

AMAR

APROTIRODHO

Investment Component of VGD

Vulnerable Group Development

In 2020-2021 Total People Reached

32,800



- 2,100 women saved a total of 5,590,200 BDT as part of the skill and income developing training activity
- 22,723 people received various trainings on topics such as awareness and capacity building, skill development, human rights, gender and inclusion and entrepreneurship
- 640 landless people's organisations formed and alternative leadership is created
- 824 landless farmers and marginalized fisherfolk received 780.01 acres of permanent and temporary Khas land/water body
- 7,000 HHs accessed social safety net services
- 206 people received legal assistance regarding land rights, GBV etc
- 781 participants received government allocated house and land
- 2515 people received cash grants

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

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

Hitampur Women Fisherfolk Cooperatives Association: The First Ever Women Fisherfolk Association in Bangladesh

Hitampur village of Paikgacha Upazila has a big community of fisherfolk where 23 families who are dependent on fish, shrimp and crab farming live side by side. The women of these families are fisherfolk too.

Watching these women's perseverance and solidarity, Uttaran suggested them to register for a fisherfolk association so that they can legally lease jalmahals and access their rights as authentic fisherfolks. Uttaran took the responsibility of completing all kinds of paperwork and other prerequisites such as renting an office space, collecting required documents and running to and fro from one government office to another. The District Cooperative officer who was also a woman helped them as much as she could. Finally, by working together, these great women overcame all challenges and found the Hitampur Women Fisherfolk Association. On June 8, 2021, after much hard work and anticipation the Government finally allotted 24.25 acres of Jolmahal in their name for 3 years. These women are now adding a greater value to their families, have better bargaining power and possess more control over their resources. They are looking forward to more opportunities and prosperity .



Anna Secures her Rights

Anna Begum used to live in her neighbor's property with her paralyzed husband and two children. She lived a miserable life as she was always ashamed to depend upon other peoples' mercy. Poverty was a curse that spread it's web all over her life, making her feel trapped and suffocated. Then she became a member of marginalized land less primary organization under the Asserting Marginalized Access to Rights-AMAR project of Uttaran. Anna was not aware about her rights and did not know how to access Governments' various services.

Through Uttaran's support she was finally able to get shelter and 2 decimal of land from Government's Ashrayan 2 project in Atulia Union. Since then her life has changed for the better and she and her family are living a secured and happy life.



Food Security and Nutrition

The people of Bangladesh have come a long way in terms of Food security and Nutrition but unfortunately the coastal communities continue to suffer from food security and inadequate nutrition due chronic and frequent disasters, poor planning and impacts of climate change. All over the coast women especially pregnant and lactating mothers still heavily suffers from poor diet and adequate nutrition. Furthermore, stunting among children remains above 28% and the situation is much worst in the coastal areas.

In the past two decades the Bangladesh has seen rapid economic growth and increased agricultural productivity, but unfortunately agricultural productivity in climate vulnerable regions across Bangladesh are getting severely hampered by the new wave of disasters. Undernourishment and severe food insecurity appear to be increasing in almost all over the coast especially in Southwest Coastal districts.

Uttaran with 36 years long experience has been working to End hunger, achieve food security and improved nutrition and promote sustainable agriculture assisting the Government of Bangladesh and partners. Along with the national targets Uttaran looks forward to end hunger by 2030

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

Projects:

**Sustainable Agriculture, Food Security and Linkages phase II (SaFaL-II)
School feeding Program, Advancing Sustainable Indigenous Agro-ecological Livelihood (ASIA-Liveihood)**

A photograph of a woman wearing a red headscarf and a young child. The woman is looking down at the child, who is eating something. The image is partially obscured by an orange overlay containing text.

In 2020-2021

Total People Reached

78,990

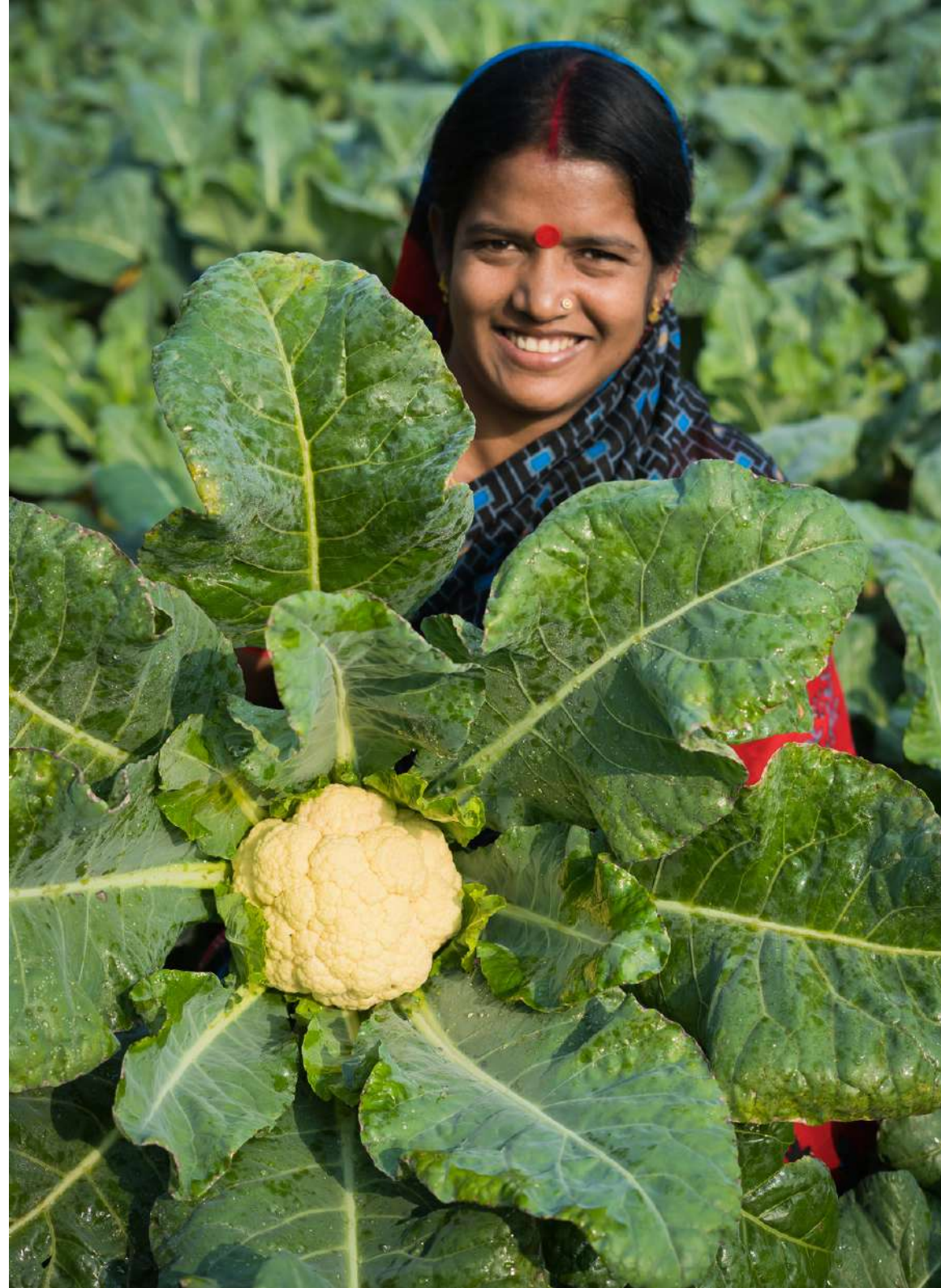
- 47,515 HHs is practicing improved, diverse, nutrient rich diet
- 30,875 students received fortified biscuit and training on personal hygiene
- 25,000 adolescents received training on nutrition, health, and hygiene
- 5,000 seedlings of Darjeeling orange planted
- 900+ trainings/ workshops conducted for farmers on sustainable agriculture practices and market linkage
- 500 farmers received handholding or business running support
- 140 demonstrations done/ pilot plot setup and 20 model dairy farm constructed
- 62 Community Nutrition Volunteer trained and received handholding support to become nutrition entrepreneurs
- 51.27 metric tons of mangoes and vegetables exported to Italy, Germany, France, UK
- 22 types of indigenous variety of cash crops identified and one crop calendar developed

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

Working Area : Khulna, Satkhira, Bagherhat, Jashore

Modern Farming Techniques Changing the Lives of the Local Farmers

Bijaya, like many other local farmers, used to farm haphazardly and did not know how to choose quality seeds. She had very low yield and barely sustained her family as concepts such as market linkage, business plan, profit management was completely unknown to her. After joining one of our producers groups she learned and adopted modern farming techniques. To maximize gains from farming we also helped farmers like her with individual business plans and provided market linkage facilities. Bijaya's earning has now dramatically increased, and she was able to build her own house, install a tube well, diversify her income sources and even buy 50 decimals of land for more production. Her current vivid life is a testimony to her success and hard work. Like her, around 50,000 farmers are now embracing modern farming technologies and innovative and exclusive business plans with Uttaran's help and lifting themselves out of poverty.



Disaster and Humanitarian action

Due to its unique geographical location and huge population Bangladesh is highly susceptible to natural disasters. For the past decade climate change along with poor planning and infrastructure have made disasters more frequent and intense. Uttaran being a grass root organization from the Coast have been assisting underprivileged vulnerable communities to be more disaster resilient, climate adaptive and reduce the risk of disasters. During times of emergency Uttaran with its specialized disaster risk reduction team consisting of 70 highly experienced staff and nearly 500 volunteers are one of first NGOs to respond due to its strong physical response all over the coastal region of Bangladesh. Since 2010, Uttaran has responded to all major disasters reaching over 38,00,000 people in the coastal districts of Bangladesh. On top of the prolonged impact of Amphan, South-west Bangladesh is currently crumbling under the new COVID-19 onslaught as infection rate was again on the rise. Uttaran has been tirelessly fighting the COVID-19 crisis in South-West Bangladesh through free oxygen support, ambulance service and telemedicine assistance collaborating with youth groups and like minded organisations.

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

Projects:

- **Emergency COVID-19 sensitive Life Saving Support for Cyclone Amphan affected communities.**
- **Emergency Support to Protect Food Security, Livelihood and Livestock in the Cyclone Amphan Affected Areas**
- **Extended Humanitarian assistance for the people of south west bangladesh**
- **COVID-19 Response: Emergency support for extreme poor communities**
- **Disaster Risk Recovery Facility (DRRF)**
- **BGD HF - Cyclone Yaas Emergency Response 2021**
- **Bangladesh Cyclone AMPHAN Response 2020**
- **Cummins Education in Emergency Project**
- **Multi-Purpose Cash Grant (MPCG) to Support Emergency Food Assistance for the worst cyclone affected vulnerable households**

In 2020-2021

Total People Reached

35,600

- 6835 Households received multipurpose cash grant
- 3569 households received hygiene kits
- 6747 participants received cash for work opportunities
- 2771 families received food support
- 1900 children received educational materials
- 3430 HHs received livelihood support
- 700 HHs received fresh water during crisis
- 200 people received COVID-19 testing facility
- 74 infrastructure, roads, WASH facilities built/ repaired and made disaster resilient

Funding agencies: Ukaid, UNDP, FAO, WFP, Start Fund Bangladesh, Save the Children, LINDE, Misereor, Crowd Funding,

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



A Miracle for All

In the coastal regions, tube well installation is a complex issue where a lot of things need to be kept in mind. For example, there remains a huge uncertainty whether or not the water will be actually drinkable due to the increasing salinity in groundwater. Such was the case of this particular neighbourhood in Assasunni upazila where Kodbanu Bibi lives. Everyday women like Kodbanu Bibi walks on foot for over an hour to collect drinking water from a faraway mosque. Kodbanu has a family of seven and she was responsible for collecting their drinking water every day. Most days they ran out of water and Kodbanu ended up drinking the saline water from the nearby pond, leaving the fresh water for the other family members. The health-related repercussions were not unknown to her but for a woman in her 50's the challenge of carrying a 20 kg pot for an hour seemed more threatening. Under the project 'Providing Extended Humanitarian Assistance in South West Bangladesh' in association with Start Fund Bangladesh and FCDO a deep tube well was being installed in their area. The neighborhood women told us that success rate of tube wells in their area is nothing less than a gamble and that is why it was never done before. But it cannot be deemed as completely impossible and therefore they were optimistic and kept praying for the water to be drinkable. Fortunately, their prayers were answered and the water was perfectly suitable for drinking.

The fact that no women from this area will ever need to sacrifice their health so that their family can have safe water brings us immense joy while teaching us the importance of taking risks in the face of uncertainty to achieve our goals



Jainab's Dream Home

I am Jainab and I live in Kolarong village of Pochakoralia Union, Taltoli Upazila, Barguna district. I am currently 63 years old and my husband died from cancer 40 years ago leaving me to raise our two children alone. My daughter, whom I adored very much was also taken away from me by the vicious grip of cancer, the same way I lost my husband. My son works as a day labourer but he does not earn enough to take care of me. In fact, I was the one who provided for my grandson's schooling with the money I earned from begging. Currently due to my old age and weakened physical condition I can no longer walk and have to rely on my neighbours' mercy to feed myself. On top of that, my flimsy house, where I now live alone constantly worries me. Whenever any disaster strikes the condition of the house gets worse. I lay awake at night stressing that one day it will collapse on me, ending my life forever, however miserable it has been.

I barely had any money to feed myself let alone even think about repairing my house. Then one day I heard about the organization Uttaran who came to our area to inform us about a 20 day cash for work program that they will be implementing with funding from the Japan Government and assistance from UNDP. I could not be a participant of this activity due to my physical condition but hearing my misfortune they decided to help me anyway. They along with the local UP member and community decided to build a new house for me. The house might be made from wood and tin but when I look at it, I see kindness and humanity. I now feel safe at home and I now longer worry that my own house will collapse on me. As long as I live, I will feel secure under this new roof. I will be eternally grateful to Uttaran and UNDP for ensuring a secured roof over my head.



Cox's Bazar

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

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

Projects:

- **Winterization project for Rohingya refugees in Cox's Bazar, Bangladesh**
- **Livelihood support for the Host community and Modified Non-food Item and WASH Support for the Forcibly Displaced Myanmar Nationals (FDMNs) of Teknaf and Ukhiya Upazila in Cox's Bazar District**
- **Supporting Livelihood for Forcibly Displaced Myanmar Nationals (FDMNs) in Cox's Bazar**
- **Supporting Livelihood for the Host Communities in Cox's Bazar**
- **Transitional shelter assistance for the Forcibly Displaced Myanmar Nationals (2nd Phase)**
- **Ramadan Food Package distribution**
- **Emergency Lifesaving Supports to the Fire Victims in Rohingya Camps, Cox's Bazar**
- **Community Cohesion in Cox's Bazar**
- **Emergency Support for the fire incident of Cox's Bazar Rohingya Camps Bangladesh**
- **Emergency Support for the fire incident of Cox's Bazar Rohingya Camps Bangladesh**

In 2020-2021

Total People reached

183,970

- 25,000 Rohingya and Host community HHs received food support
- 22,660 Rohingya and Host community HHs received COVID 19 Hygiene kit, emergency health kit etc.
- 2604 Rohingya children received Educational Material
- 200 targeted malnourished children received supplementary food support
- 331 sets of PPE delivered to COVID-19 frontliners of the community
- 13,171 Rohingya HHs received winter cloths
- 6050 Rohingya HHs received solar light support
- 1325 latrines were de-sludged
- 2000 host families received CFW opportunities and alternative livelihood options
- 4400 HHs have better handwashing facilities

Funding agencies: Islamic Relief Worldwide, UNDP, Misereor Germany, Islamic Relief Bangladesh, IOM, HELVETAS, Educo

Working Area : Cox's Bazar



Sewing her Way to Success

20-year-old Yasmin Ara lives in block G, Sun block C15 of Balukhali Camp, Cox's bazar. In such a young age Yasmin Ara has been through a great deal of turmoil. But every time she managed to come out stronger and more determined. She belongs to a big family of 10 members including her aged parents and 7 little brothers and sisters. Her family was mostly dependent on aids from different organizations and their living conditions were therefore quite subpar. In 2019 Yasmin received a sewing machine, relevant training, fabrics and other required items. She then started a business from home and used to earn 150/200 taka daily. Just when her business started to pick up, the unfortunate flashfire of 22nd March decimated their home and everything they owned including their only income source, the sewing machine. Uttaran and Misereor did not let her down. Under the project "Covid-19 Impact Mitigation for Forcibly Displaced Myanmar Nationals (FDMNs) in Cox's Bazar Camp" she received another sewing machine and other necessary equipment. Now she makes Salwar suits, masks, Burqas, thamis and dresses and earns around 6000 BDT a month. She is grateful to Uttaran and Misereor for always having her back and helping her family lead a prosperous life



Climate Change, WASH and Water Governance

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

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

Project:

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

In 2020-2021

Total people reached

85969

- 7816 families now use improved cooking stove
- 12,571 HHs have successfully adopted WASH related best practices
- 964 Dalit HH joined WASH awareness session
- 5600 students took part in WASH awareness sessions
- 225 HHs received CALO support
- 67% percent rise in income observed among climate vulnerable target population
- 71.4% people received TRM associated compensation out of the total applications submitted
- 110 climate migrants received livestock and relevant trainings
- 4 press conferences and 2 human chains were organized on issues such as embankment strengthening, saving the tidal rivers and enforcing TRM

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

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



Against all Odds

“People like us are always recovering from some disaster or another. Every day is a fight. But we are no ordinary people. We are fighters and we survive”- Sharifa declares with the brightest smile

Waterlogging is huge crisis in Sharifa’s area; Machiara village of Satkhira District. For six months a year they are racked with waterlogging. On top of that, her husband’s decoration business took a nosedive during this pandemic and their sufferings increased twofold. During this protracted crisis Sharifa received a cash grant from Uttaran and decided to diversify her income sources. She bought a sewing machine and started making and selling reusable bags. Her husband bought some fishing equipment and now catches and sells fish beside running his business. As they now have different sources of income, they always have options to fall back on when things get tough.

We applaud Sharifa’s resiliency and her fighting spirit and wish her the best!



Breaking the Bias

Under our WASH Project, 53 rural schools now proudly house sanitary napkin corners to be used by girls when required. This has significantly reduced the absence rate of girl children and as a result, improved their performance during exams. Most importantly, it has taught them menstrual health is not taboo. Through this unique step and our awareness sessions on Menstrual Hygiene these girls are now well informed about the dos and don'ts of menstrual hygiene and are empowered enough to call out any incorrect social, cultural or religious restrictions regarding menstruation. The sanitary napkin corner is managed by a female teacher and safe disposal system is practiced by the students.



Education and Youth Action

Uttaran started its development intervention through establishment of a school in Jatpur village of Satkhira district in 1982. Since then, over the years Uttaran has established elementary schools, Secondary schools, College, Technical education centre, Library and also conducted Non formal primary education for many years. Till now Uttaran have supported formal education and technical education for over 265,000 students. Uttaran also runs separate activities for youth development all over the south-west coastal regions of Bangladesh. The activities focus on youth's capacity development, leadership skills, human development, social work, environmental awareness and mainstreaming youth involvement in development practices and decision making. Currently Uttaran has a volunteer group of over 1200 youth members who are engaged in various social activities all over the coastal belt. In the past few years Uttaran has also ramped up its technical education unit and has produced over 6,000 skilled workers.

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

Projects:

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

In 2020-2021

Total youths reached

11,233

- 281 students are provided with quality education and opportunities for extracurricular activities
- 250 teachers received in person/ online training on critical thinking, teaching methods and leadership skills
- 203 youths received training on leadership skills and climate change
- 200 underprivileged youth received vocational training
- 100 skilled and semi-skilled workers have been produced
- 64 sensitization and advocacy workshops have been done with participants and stakeholders on child protection and children's rights
- 14 social action projects undertaken by the local youth which benefitted 5000 people
- 4 schools have been established for children associated with hazardous labour

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

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



Our Brave Volunteers

From the beginning of May, 2021 Covid-19 transmission rate has seen a dramatic increase in the South West region which is widely attributed to the spread of the delta variant through the neighbouring border. One of the major crisis COVID-19 patients and patients with COVID symptoms are facing is the lack of Oxygen Support. As hospitals are overwhelmed COVID-19 patients are suffering from a huge oxygen crisis with constant threat to their lives. Uttaran has established an Oxygen Bank for the people of Satkhira district. The oxygen bank now covers all the upazilas of Satkhira district and Paikgacha of Khulna district. The model is fairly new in the area and apart from Government intervention this is the first time NGOs are providing oxygen support for Covid 19 affected patients at household level. Stickers, banners and newspaper articles have been published with Uttaran's hotline number regarding Oxygen Support. All of Uttaran's social media platforms also shared these information on a regular basis. Uttaran has engaged its volunteer groups and also provided training with the support of Upazila health complex on oxygen cylinder management. Currently 40 technical volunteers are responsible for installing oxygen support system for covid 19 patients, and more than 800 volunteers are generating awareness across the district and also assisting in carrying oxygen, refilling etc. In this trying times Uttaran's volunteers and other local volunteer groups have shown amazing strength and bravery that is giving hope to everyone.



Unlocking Potential with Skill Development

23-year old muzahidul lives in Goyeshpur village of Bhomra Union of Satkhira District. Despite being from a very poor family Muzahidul had big dreams. He wanted to become a mechanical engineer. But unfortunately, he could not continue his studies after grade 7 due to the financial challenges his day laborer father faced. Muzahid had two sisters as well and therefore to support his family Muzahid started working with his father as a sharecropper from a very young age. But Muzahid's mother understood that Muzahid's dreams are different and so she encouraged him to become a mechanic. Muzahid then started working as a mechanic's apprentice, but his duties revolved around making tea and washing the vehicles. He was not being taught anything. A frustrated muzahid then joined Uttarban's Shimanto Trade Centre and after 4 months of practical and well-organized training Muzahid was prepared to fulfill his dreams. His father sold their cow and added some previous savings to help rent a shop for Muzahid and buy necessary equipment. Muzahid's shop is called 'Steel Bridge Motor Cycle Centre' gradually became a success and Muzahid was able to buy a cow and some furniture for the family and a motor bike for himself. Muzahid now dreams of having a store of his own and works hard to achieve it soon.



Integrated Rural Development

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

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

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

Interest Free Loan:

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

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

Microfinance Program of Uttaran at a glance

#	Description	Achievement till (30.6.21)
01	District Coverage	4
02	Upazila Coverage	21
03	Union Coverage	141
04	Village Coverage	835
05	Number of Branches	29
06	Number of Staff (Male-105,Female-35)	140
07	Number of Group (Male-43,Female-1323)	1366
08	Number of PO Member (Male-1244, Female-21146)	22390
09	Number of Total loanee (Male-386, Female-18357)	18743
10	Till date net savings deposited (balance)	122247937
11	Credit distributed till date	208671000
12	Credit (agriculture) distributed till date	148154000
13	Overall credit balance (Principal)	300743939
14	Average credit size	29544
15	Rate of collection in the reporting year	98.30%
16	Rate of service charge on the distributed credit	24%
17	Interest rate on the members' savings	6%

Last Year Loan disbursement July'2020-June'2021

Sl. No.	Sector Wise Loan	loanee & Disbursed Amount				
		Male	Female	Total	Total disbursed	Rate %
1	Agriculture(Crops)	32	3157	3189	68861000	40
2	Livestock	42	1541	1583	37562000	20
3	Fisheries	56	1606	1662	37558000	21
4	Poultry	0	237	237	4173000	3
5	Handicraft	0	317	317	6263000	4
6	Small Trading	72	245	317	6257000	4
7	Small Enterprise(SME)	182	428	610	47997000	8
Total		384	7530	7914	208671000	100

Distinguishing based on amount of the credit

Sl. no.	Amount of the credit availed (principal)	Number of borrowers	Credit Balance (principal)
1	Up to till 4000 taka	-	-
2	Up to 4001- 10000 taka	7081	27406068
3	Up to 10001- 30000 taka	8699	110399053
4	Up to 30001- 50000 taka	1812	32657676
5	Up to 50001- 100000 taka	348	29830626
6	Up to 100001- 300000 taka	803	100450516
7	Up to 300001- Above	-	-
Total		18743	300743939

Distinguishing based on amount of the savings

Sl. no.	Amount of Savings	Number of depositors	Saving Balance (in Taka)
1	Up to till 2000 taka	9632	25821052
2	Up to 2001- 5000 taka	7454	16651355
3	Up to 5001- 10000 taka	4409	22321007
4	Up to 10001- 20000 taka	622	6289664
5	Up to 20001- Above	273	51164859
Total		22390	122247937

Tapan Succeeds

Tapan Kumar is from Tala Upazila of Satkhira. He dropped out of school when he was very young to support his family. He worked as a day labourer. Eventually Tapan opened a barber shop as he was still struggling financially. It was always his dream to become a business owner. In 2015, he applied for Uttaran's microfinance program. Observing his dedication and business plan Uttaran granted this loan and he immediately established a stationary shop. His business started growing and he applied for another loan of BDT 2 lac in the year of 2019. He then invested his savings and this loan into building a farm. He bought 12 goats and 3 cows and continued his multiple businesses with sincerity. He is now an accomplished businessman in the community. He is able to take care of his sick elderly parents and get them the much needed medical attention. He has also gotten married and is a father of a healthy and happy baby boy.



Uttaran's Establishments

Uttaran believes in community empowerment and the most effective way to do it is to help communities build their own development and educational institutions. Uttaran also continuously advocates for community institutions to build a more just society free from all sort of discrimination as it helps progress in an more collective approach. In this regard for the past 36 years Uttaran have build and help shaped various development and educational institutions for the community it works with.

Educational and Development Institutions:

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



People's Forum of Uttaran

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

People's Forum to bridge the Gap:

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



Institute of Development Research and Training

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

During the reporting year IDRT hosted 145 meetings, seminars, training workshops. Besides, 3400 people including tranees, staff, visitors enjoyed their stay at IDRT.





Our Community is Our Strength



UTTARAN

Flat-B1, House-32 (1st floor), Road-10/A, Dhanmondi, Dhaka-1209, Bangladesh
Programme wise consolidated Statement of Financial Position (Balance Sheet)
As at 30 June 2021

Particulars	Notes	30.06.2021	30.06.2020
		Total BDT	Total BDT
PROPERTY AND ASSETS			
Non-current assets			
Property, plant and equipment	5	128,342,035	128,436,482
Total non-current assets		128,342,035	128,436,482
Current assets			
Revolving loan fund	6	301,217,769	310,537,663
Loans and advances	7	4,596,987	3,196,753
Investment in FDR	8	56,367,785	21,967,901
Cash and cash equivalents	9	57,757,619	37,036,403
Total current assets		419,940,160	372,738,720
Total property and assets		548,282,195	501,175,202
FUND AND LIABILITIES			
Funds and Reserves			
Fund account	10	109,658,200	112,613,241
Statutory reserve	12	9,170,308	5,442,338
Total funds and reserves		118,828,508	118,055,579
Non-current liabilities			
Gratuity fund	11	3,604,783	3,720,759
Total non-current liabilities		3,604,783	3,720,759
Current liabilities			
Short term loan from banks	13	180,522,734	186,589,199
Loan from other organizations	14	98,641,281	49,407,113
Inter-project loan	15	-	-
Other liabilities	16	3,335,604	3,274,342
Group members' savings	17	122,247,937	118,559,242
Security money	18	1,697,119	1,963,338
Members' loan insurance	19	11,943,172	11,086,866
Loan loss provision	20	7,461,057	8,518,764
Total current liabilities		425,848,904	379,398,864
Total Fund and Liabilities		548,282,195	501,175,202

These financial statements should be read in conjunction with the annexed notes
Signed for and behalf of Governing Body of Uttaran:

Coordinator (Accounts and Finance)

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

Director

Signed for and on behalf of
Aziz Halim Khair Choudhury
Chartered Accountants

Signed by:
Md. Aftab Uddin Ahmed FCA
Senior Partner
ICAB Enrolment No.: 804

Dhaka, Bangladesh
Dated: 25 October 2021

UTTARAN

Flat-B1, House-32 (1st floor), Road-10/A, Dhanmondi, Dhaka-1209, Bangladesh
Consolidated Income and Expenditure Statement
For the year ended 30 June 2021

Particulars	Notes	2020-21	2019-20
		BD T	BDT
Income			
Grant income	21	362,210,936	295,813,113
Micro credit income	22	31,126,359	55,158,283
Other income	23	28,049,142	25,563,140
Bank interest	24	652,581	560,233
Total		422,039,018	377,094,769
Expenditure			
Personnel cost	25	96,948,809	88,425,023
Program cost	26	229,812,235	222,078,363
Administrative cost	27	33,426,997	29,995,092
Bank charge	28	361,273	391,330
Interest paid to bank		8,874,627	13,325,892
Overhead/Management cost		6,641,935	6,289,952
Depreciation		8,180,492	11,264,408
		384,246,368	371,770,060
Surplus for the year		37,792,650	5,324,709
Total		422,039,018	377,094,769

These financial statements should be read in conjunction with the annexed notes.
Signed for and behalf of Governing Body of Uttaran:

Coordinator (Accounts and Finance)

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

Director

Signed for and on behalf of
Aziz Halim Khair Choudhury
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Md. Aftab Uddin Ahmed FCA
Senior Partner
ICAB Enrolment No.: 804

Dhaka, Bangladesh
Dated: 25 October 2021

UTTARAN

Flat-B1, House-32 (1st floor), Road-10/A, Dhanmondi, Dhaka-1209, Bangladesh

Consolidated Receipts and Payments Statement

For the year ended 30 June 2021

Particulars	2020-2021	2019-2020
	BDT	BDT
Receipts		
Opening balance		
Cash in hand	1,393,867	1,894,920
Cash at bank	35,642,536	57,948,192
	37,036,403	59,843,112
Receipts during the year		
Grant received	365,148,408	259,690,537
Income from micro credit program	31,126,359	55,158,283
Overhead cost received	8,951,213	8,917,258
Contribution	1,438,523	1,348,500
Shared management cost	11,049,765	9,362,147
Interest on investment	3,590,587	4,003,705
Land lease	-	20,000
Caw Skin Sale IRW Qurbani Project	-	11,040
Net Wages received (IRW Ramadan)	-	449,476
ICS sale	583,680	410,490
Pass book sale	20	40
Loan form sale	15	15
Members admission fee	40	40
Members admission fee	350	-
Biogas Plant Sale	823,000	1,026,000
Staff security received	130,000	2,974,342
House rent received	1,131,814	-
Reimbursement of expenditures	445,214	-
Service charge received as grant	34,921	14,429
Bank interest	652,581	560,233
Realised from revolving loan fund	218,416,894	395,229,647
Advance received/Fund transfer	1,264,051	2,493,866
Realisation from suspension account	-	300,000
Encashment of investment in FDR	15,540,703	34,922,061
Loan received from banks	92,500,000	-
Loan received from others	49,636,486	93,320,801
Inter-project loan	17,810,062	25,430,883
Realised from group members savings	78,874,040	75,786,852
Security money	54,000	540,323
Risk fund/Members' loan insurance	1,677,510	3,844,030
Loan from staff welfare fund	-	1,200,000
Loan from staff provident fund	1,962,468	1,672,750
Total receipts	902,842,704	978,687,748
	939,879,107	1,038,530,860

Particulars	2020-2021	2019-2020
	BDT	BDT
Payments		
Personnel cost	96,948,809	88,425,023
Program cost	229,812,235	222,078,363
Administrative cost	33,426,997	29,995,392
Bank charge	361,273	391,330
Overhead/Management cost	6,641,935	6,289,952
Capital expenditure	5,375,945	4,232,275
Paid to revolving loan fund	209,097,000	371,084,000
Interest paid to bank	8,874,627	13,325,892
Loan and advance	2,664,285	3,597,285
Investment	49,940,587	22,303,705
Payment from fund	115,976	18,522
Fund Support to MFP	43,725,000	-
Loan refund to banks	98,566,465	79,813,355
Loan paid to others	2,364,786	84,975,222
Inter-project loan	17,810,062	25,430,883
Paid to group members' savings	75,185,345	48,831,931
Security money refund	320,219	142,556
Risk fund	821,204	558,771
Staff security refund	68,738	-
	-	-
Total payments	882,121,488	1,001,494,457
Closing balance		
Cash in hand	1,464,230	1,393,867
Cash at bank	56,293,389	35,642,536
	57,757,619	37,036,403
	939,879,107	1,038,530,860

These financial statements should be read in conjunction with the annexed notes.

Signed for and behalf of Governing Body of Uttaran:

Coordinator (Accounts and Finance)

Director

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

Signed for and on behalf of
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Dhaka, Bangladesh
Dated: 25 October 2021



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