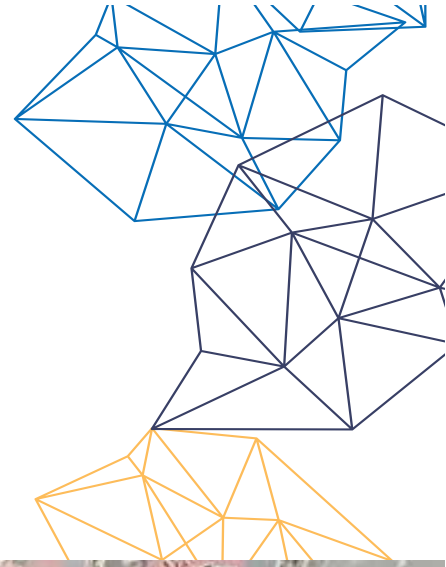


# ANNUAL REPORT 2025



**A VOLUNTARY  
ORGANIZATION  
COMMITTED  
TO SERVE**



**PHALS**  
PROGRAM FOR HELPLESS AND LAGGED SOCIETY

[www.phalscox.org](http://www.phalscox.org)

**29 YEARS OF UNWAVERING COMMITMENT TO SERVING HUMANITY.**



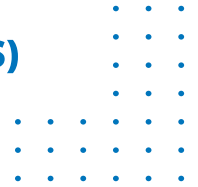
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**Abu Murshed Chowdhury**  
Executive Director (Honorary)

## Published By:

**Program for Helpless And Lagged Society (PHALS)**

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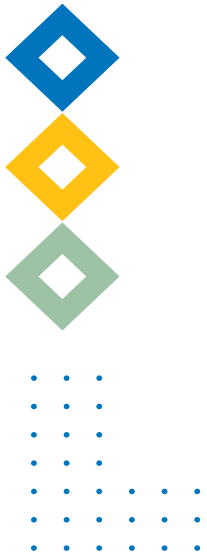
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# MESSAGE FROM THE CHAIRPERSON



Since 1992, PHALS has been dedicated to implementing development activities using a participatory, bottom-up, and rights-based approach. They focus on sustainable development for marginalized groups, enabling them to participate in decision-making and mobilization efforts to secure their rights. PHALS's vision to empower disadvantaged individuals—men, women, boys, and girls—to unite and contribute their skills toward achieving human rights as per declared by the UDHR and other National & International Treaties, Conventions & Legislations. They strive for people-centered democracy and good governance, fostering solidarity and empowerment at the local level over resources like land, water, and forests. This vision guides their daily work and performance among both beneficiaries and staff.

I am pleased to know the evidence-based successes through this reporting year 2023, by achieving such a challenging issue to ensure its activities on education with comprehensive residential facilities, basic literacy, technical knowledge for adults and young as well as, for social cohesion, livelihood development, gender mainstreaming and disability inclusion, disaster risk reduction including emergency cash support for FDMN and host community people under the project area Teknaf, Ukhiya, Ramu, Pekua and Cox's Bazar Sadar Upazilas in Cox's Bazar District. Our services are to deal with the policy issues through the collective initiatives from the local, national, and global level which is much needed at this moment.

I would like to extend my sincere gratitude and appreciation to the members of PHALS General Board and Executive Committee, the contribution of Donors, Government officials, Members of Parliament, Ministers, most importantly the leadership and active participation of community people as well as the staff members, co-actors including all the friends of PHALS for their significant cooperation, effective support and diligence to move forward to achieve its aims and objectives in a real sense.

Sincerely

A handwritten signature in black ink, which appears to read 'Shirin Noor Chowdhury'.

**Shirin Noor Chowdhury**

Chairperson, PHALS



# MESSAGE FROM THE EXECUTIVE DIRECTOR

Dear Partners, Supporters, and Friends,  
Greetings from PHALS.

As I reflect on the past year, I am proud of what we have achieved together. The year 2025 was marked by resilience, growth, and meaningful impact. Despite ongoing challenges, our dedicated team, volunteers, and partners remained steadfast in their commitment to empowering disaster-affected and climate-displaced communities. At the same time, we continued to provide vital education support to FDMN children across multiple camps in Cox's Bazar.

Our key achievements this year include: Expanding our cash assistance and Non-Food Item (NFI) support across three upazilas in Cox's Bazar District. Through the ToGETHER HOIFA Project, we reached 1,033 vulnerable households across six unions. Launching a Climate-Resilient, market-driven livelihood initiative benefiting 210 climate-displaced and sea-dependent ethnic community members in Sadar Upazila. This program successfully promoted sustainable income opportunities by strengthening local market linkages. Additionally, under the PHALS BMZ-PT Project, approximately 1,255 saplings were distributed among local communities, Students as part of our climate change mitigation efforts. Advancing our education program, through which PHALS supported over 1,324 children from both host and FDMN communities in 2025. This initiative remains ongoing and continues to be a core area of focus.

These accomplishments would not have been possible without your continued trust, partnership, and support. Your contributions go beyond financial assistance that create opportunities, transform lives, and restore hope to those who need it most. As we move into 2026, we are committed to expanding our digital engagement and strengthening sustainable programming to ensure lasting impact. We will also continue to advance localization efforts through strategic advocacy and inclusive approaches.

Notably, since 2025, under the ToGETHER-2 project, we have been actively supporting the development of local leadership and strengthening the capacity of local NGOs in line with the localization agenda. As part of this initiative, we have been successfully providing peer mentoring support to three local NGOs. This effort has already received significant recognition at both national and international levels.

Thank you for your unwavering support and for standing with us in our mission.

Sincerely,

A handwritten signature in black ink, appearing to be 'Abu Murshed Chowdhury', written in a cursive style.

**Abu Murshed Chowdhury**

Executive Director (Honorary)

# PROGRAM FOR HELPLESS AND LAGGED SOCIETY (PHALS)



**WE STARTED OUR JOURNEY WITH AN OPEN AIRED PRE-SCHOOL, IN 1992**

## Organization Brief

PHALS- (Program for Helpless And Lagged Society) is a non-government organization (NGO) based in Cox's Bazar, Bangladesh started its journey in 1992. It is formally registered with Ministry of Social welfare in 1996 and NGO Affairs Bureau in 1999. All activities of the organization are in line with the guidance provided by the Ministry of Social Welfare (MOSW) and NGO Affairs Bureau (NGOAB) of the Government of Bangladesh. The principles, activities and approaches of PHALS correspond to national priorities for development and directly linked with current National Strategic Plan. PHALS's activities have significantly contributed to attaining Millennium Development Goals (MDG) by the government, particularly Goals 1, 2, 3, 7 and 8. PHALS has developed its 2nd Strategic Plan (2022-2026) to ensure that its program interventions on education, protection, disaster risk reduction, livelihood and legal aid support implemented in Cox's Bazar district partnering with donor, development partner and government of Bangladesh that add significant values to national response for achieving Sustainable Development Goals (SDGs) particularly 1, 2, 4, 5, 6, 10, 13 and 17. PHALS has vibrant presence and strong footprint in emergency response program since the influx in 2017 with several interventions aligning with sectors and RRRC office as well as government of Bangladesh. Over the last 32 years PHALS has expanded its work in the area of education, protection, disaster risk reduction and livelihood including the cross-cutting issues which complementing and contributing to the national response in these areas which are under government focus.

## Legal Status

has been following the constitution as approved by the Directorate of Social Services

- 1) Registered under Ministry of Social Welfare, Bangladesh vide Reg.# cox 94/96 dated 18/12
- 2) NGO Affairs Bureau of Bangladesh vide Reg.# 1428 dated 20/09/1999
- 3) Ministry of Youth and Development, Bangladesh vide Reg.# Ju/Cox-70/2001- dated 05/11/2001 Registered in (Name of District): Cox's Bazar



# Vision

A country without poverty and discrimination in which every person can exercise her/his rights to a life with dignity and proper livelihood through comprehensive sustainable development.



# Mission

To work together with GO/NGO and INGO for the less privileged and marginalized people to improve their livelihood standard up to reasonable percentage in terms of poverty, education, gender, environment, health care, basic human right, disability, and children's right to concern.



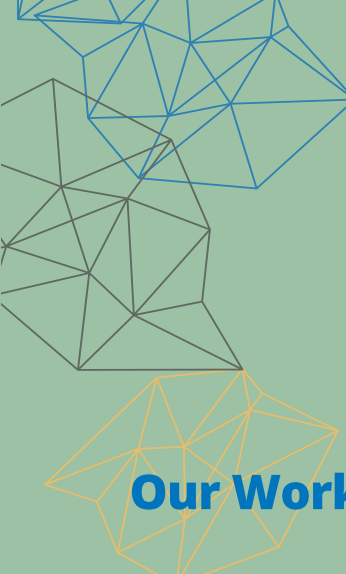
# Core Values

- ✔ Simplicity
- ✔ Honesty
- ✔ Accountability
- ✔ Transparency
- ✔ Effectiveness
- ✔ Belongingness
- ✔ Inclusion
- ✔ Attainable.



# Objectives

- ✔ To improve the Socioeconomic & livelihood conditions of the underprivileged, People with disabilities, and marginalized vulnerable people of the societies.
- ✔ To create capacity/skill of the poor and vulnerable women belonged to lagged societies for economic emancipation.
- ✔ To ensure child rights irrespective of race, religion, culture, and identity.
- ✔ To end violence against women to promote gender equality and facilitate social justice.
- ✔ To protect the environment and Ecosystem.
- ✔ Empower people with Human rights and Good governance.
- ✔ Create opportunities for education & health care for the less privileged children and women.
- ✔ To educate less privileged poor children and create interest towards education.
- ✔ To create awareness and sensitize people and service providers against exploitation, injustice, and corruption.
- ✔ Work to prevent human trafficking & Encourage Safe Migration.
- ✔ Ensure Climate resilience development and adaptation.
- ✔ Humanitarian Response to Disaster prone Area/Community/Refugee.
- ✔ Initiatives to prevent Gender-based violence and women empowerment.
- ✔ Climate Change and resilience.
- ✔ Advocacy for Social Cohesion among Different Community to attain peace o Work together with Local, National, International, UN as well as GoB agencies for community development, its dignity.



## Our Working Area

### Cox's Bazar District

#### District Intro

Cox's Bazar district is situated in the southeastern coastal area of Bangladesh. The coastal zone of Cox's Bazar has had great significance since pre-historic times for its wide diversity and abundance of natural flora and fauna. On the other hand, Cox's Bazar is also famous for its immense natural beauty with 120 km-long natural sandy beach, one of the longest in the world with population of over 2.65 million people. The economy of the coastal dwellers in Cox's Bazar combines salt production, fish and dried fish, aquaculture, agriculture, local tourism, trade and handicrafts. Sandy, sandy loamy and muddy tidal flats, mangrove vegetation, salt beds, coral reefs, salt marsh, seagrass and algal beds characterize the coastline of Cox's Bazar. These ecosystems play a principal role in supporting local communities, serving as sources of food, cash and energy. A rapid increase in population, climate change displacement and the haphazard destruction of natural habitats have resulted in the loss of coastal and terrestrial biodiversity in Cox's Bazar. Multidimensional environmental and economic adverse effect also increasing due to presence of about one million forcibly displaced Myanmar nationals (Rohingya).

Division-Chittagong Division

Establishment Date-1 March 1984

Administrative areas

The total area of Cox's Bazar district is 2491.86 square kilometers (962.11 sq mi).

Cox's Bazar district consists of 9 upazilas, 8 police stations, 4 municipalities, 71 unions, 188 mauzas, 992 villages and 4 parliamentary constituencies.

Population

According to the statistics of 2022, the total population of Cox's Bazar district is 28,23,265 people. Among them 14,32,864 males and 13,88,086 females. The population density is about 920 people per square kilometer (2,400/sq mi).

Literacy Rate-Total 71.45%

(Source: Shampan, Annual Publication of District Administration, Cox's Bazar)



## Organization's Committees

- ✓ PHALS General Body
- ✓ Executive Committee
- ✓ Internal Audit Team
- ✓ Senior Management Team
- ✓ Procurement Committee
- ✓ Recruitment Committee
- ✓ School Management Committee
- ✓ Law and Order Affairs Committee

# Executive Board 2025-2026



**Shirin Nur Chowdhury**  
Chairperson



**Ms. Shamim Akter**  
Vice-President



**Abu Murshed Chowdhury**  
General Secretary & ED



**Jahangir Hassan**  
Asst. General Secretary



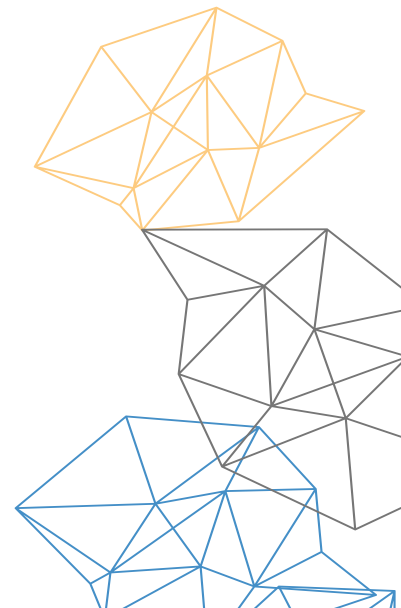
**A K M Mahtabul Islam**  
Treasurer



**Md. Iqbal Chowdhury**  
General Member



**Ms. Monowara Pervin**  
General Member



## Focal Person

- PSEA Focal
- Gender Focal
- CFRM Focal
- Safeguarding Focal
- MEAL Focal

## Our Focusing Areas



Education



Emergency Response



Child Protection



WASH



Disaster Risk Reduction and Management



Climate Change



Social Cohesion, Livelihood & Skill Development



Gender Mainstreaming



Localization



Disability Inclusion

## Organizational Policies & Guidelines

### Policies

- Organizational Constitution
- Administrative service rules
- Human Resource
- Financial Management
- Safeguarding
- Gender
- Social Inclusion
- Do No Harm
- Whistle Blowing
- Environmental integration and sustainability
- Safety and security
- PSEA
- Child Protection
- Procurement and storage
- MEAL
- 360-degree performance Appraisal
- Antifraud, Bribery and Corruption
- Code of Conduct
- Disability Inclusion
- Risk Management
- CFRM
- Data Protection & Privacy
- Social Media and Communication

### Guidelines

- Contingency plan
- Strategic Plan
- Procurement Policy and Storage Management Guideline
- Resource Mobilization Guideline
- Cost Sharing Principle and Policy Guideline
- Communication strategy
- Brand Guideline

# Our Ongoing Projects



*First steps in learning, bright steps toward the future.*

## Pre-Primary Education Program

### About the Project:

Pre-primary education is a foundational stage of formal education for children under the age of six, preparing them for entry into primary school. It focuses on the holistic development of children aged 3–5 years, considering their physical, cognitive and social needs. The program promotes learning through play, joy, early literacy and hands-on activities.

PHALS, Cox's Bazar, has been providing pre-primary education services through 10 schools since 1996.

**Partner/Donor:** PHALS Own Fund

**Duration:** 1996 – 2025

**Program Budget:** BDT-5,50,000/- Per year

### Goal and Objectives:

The goal of the project is to prepare children for formal schooling through quality pre-primary education. Key objectives include:

- ▶ Developing children's cognitive and social skills.
- ▶ Promoting early literacy in their mother tongue.
- ▶ Enhancing mental development through structured learning.
- ▶ Instilling moral values and positive behavior.



*Education Supervisor visit pre-primarg school and engages children in interactive learning activities.*



*Pre-primary learning activity fostering early education, creativity, and confident young learners.*

### Program Activities:

- ▶ Operating 10 pre-primary schools with 10 trained teachers .
- ▶ Provision of books, notebooks and learning materials.
- ▶ Conducting play-based and activity-based learning sessions.
- ▶ Annual assessment of students to evaluate learning outcomes.

### Achievements / Results / Outcomes:

- ▶ In 2025, a total of 302 students were enrolled across 10 schools.
- ▶ Schools are located in Ghonarpara, Jalia Baperpara, Hamjar Deil of Khuruskul Union (Cox's Bazar Sadar Upazila-3 schools) and Kowerkhop, Monirjhil, Cheinda Kaimyarghona and Cheinda Khondakarpara (Ramu Upazila -7 schools).
- ▶ Achieved a 95% pass rate in annual assessments in 2025.
- ▶ Graduates successfully transitioned to formal primary schools.

### Challenges and Mitigation Strategies:

The program faced challenges due to floods, epidemics and national crises. However, PHALS ensured continuity of education through community engagement and parental awareness sessions, encouraging guardians to prioritize children's education even during difficult times.

### Key Learnings:

- ▶ Early childhood education significantly enhances cognitive and social development.
- ▶ Mother tongue-based learning improves comprehension and engagement.
- ▶ Play-based and creative activities are effective for holistic child development.
- ▶ Community awareness is essential for sustained participation and success.

## PHALS Tayama Primary Education Program

### About the Program:

PHALS Tayama Primary School provides education to underprivileged and marginalized children with the aim of ensuring their moral, social and cognitive development. The school is located at Bypass Road, Jhlongja, Cox's Bazar and has been serving vulnerable communities with a focus on inclusive and quality education from Pre-Primary to Class-V students.



*The students are excited to receive new books.*

**Partner/Donor:** PHALS Own Fund

**Project Duration:** 1996 – 2025

**Project Budget:** BDT-8,50,000



*Students participating in the drawing competition.*

### Goal and Objectives:

The primary goal of the project is to ensure access to quality education for disadvantaged children.

Key objectives include:

- ▶ Reducing child labour by bringing destitute children into formal education.
- ▶ Providing quality primary education to marginalized groups.
- ▶ Promoting moral values and positive social behavior.
- ▶ Supporting the mental and intellectual development of children.

### Achievements / Results / Outcomes:

- ▶ The school has created opportunities for underprivileged students to access formal education and develop into responsible members of society.
- ▶ 16 Students have successfully gained admission to different secondary schools with satisfactory academic performance.
- ▶ 11 students obtained Non-Government scholarship in different grades (Talentpool-1, 2nd grade-4, General grade-3 and Special grade-3).
- ▶ Learners actively participate in district-level sports, cultural and drawing competitions, achieving notable recognition and awards.

### Challenges and Mitigation Strategies:

The school has continued its educational activities despite challenges such as floods, natural disasters, and periods of national instability. Through regular counseling and community engagement, PHALS has raised awareness among parents, resulting in increased student enrollment and attendance.

### Key Learnings:

- ▶ Integrated education combined with extracurricular and environmental awareness activities enhances overall child development.
- ▶ Training on environmental protection (including plastic waste management) has improved students' awareness of sustainability.
- ▶ Formation of an Eco Club (10 members) has encouraged student leadership and environmental responsibility.
- ▶ Regular environmental sessions and teacher training on PSEA (Protection from Sexual Exploitation and Abuse) have strengthened a safe and supportive learning environment.



*The smile of Students, Reflecting a positive and active learning environment.*

## PHALS Bani Academy

### About the Project:

PHALS-BANI Academy provide a comprehensive support for vulnerable, orphan, Semi orphan, Street Child, Domestic Worker children at the center. The center like a safe haven dedicated to providing round-the-clock care, protection, and nurturing for children in need. The center offers integrated services, ensuring holistic care and development for vulnerable children.



The services are included fostering care, diet meal, clothing, shelter, primary health, treatment, education (Formal and Non-formal), recreation, technical skill development and extracurricular activities. PHALS is committed to create an enabling environment where children can thrive and build their lives. Dedicated team and community partnerships jointly advocate for the rights of these children, ensuring they grow up with dignity, security and opportunities for a brighter future which will bring hope and resilience for a better tomorrow.

**Partners/Donor:** BANI STREET 'France.

**Budget:** 28 372 420 BDT

**Duration:** July`2024 To June`2026.

**Reporting Period:** January to December`2025.

**Total Staff:** 16

**Project goals/objectives:** The main goal of the project is to create a unique, child-friendly environment for orphaned, semi-orphaned, and most vulnerable children of the district. The project will provide standard education facilities, safe residence, nutritious food, health care, sports, and cultural activities until the children become self-reliant. This support will help them grow into responsible and productive human resources.

### Main Activity:

- 1. Safe Shelter:** The center provides a safe and secure shelter for up to 48 vulnerable children; currently, 37 children are residing at the facility.
- 2. Nutrition Support:** Three nutritious meals are provided daily, complemented by healthy snacks to ensure balanced nutrition.
- 3. Health Care Services:** Essential medical care and basic health services are ensured to support the overall well-being of all children.
- 4. Education Support:** All children are supported to access quality education appropriate to their age, grade, and learning level.
- 5. Recreation and Well-being:** Regular recreational and creative activities, including drawing sessions, are organized to promote emotional well-being and creativity
- 6. Psychosocial Support (PSS):** Psychosocial support services are provided to strengthen children's mental health, emotional stability, and resilience.

7. **Physical Development:** Physical fitness and sports skills are enhanced through structured activities such as Taekwondo and badminton training.
8. **Technical and Digital Skills:** IT training and digital skills development activities are facilitated to equip children with essential competencies for future opportunities.

## Achievements

**Academic Achievement:** PHALS-BANI Academy provides quality education for all children, supporting their academic development from primary to higher education.

### Current Enrollment and Student

#### Achievements

Currently, 37 children (25 girls and 12 boys) are enrolled, with 11 at the primary level and 12 at the secondary level.



*Proud of our learner Josna Akhter, a dedicated student of PHALS Bani Academy and a 2nd Year B.Sc. in Physiotherapy student at JBFC.*

Several students are pursuing higher education:

**Ahammed Yahid:** Ahammed Yahid received the Class Five general scholarship three times in 2025 from MRS IDEAL Foundation and Bangladesh Kindergarten Association and Oceanview Talent Scholarship.

**Riya Moni:** B.Sc. in Computer Science & Engineering( 2nd year), Cox's Bazar International University.

**Josna Akhter:** B.Sc. in Physiotherapy ( 2nd Year) Japan Bangladesh Friendship College, Dhaka.

**Rekha Moni:** Diploma in Midwifery( 2nd year), Hope Hospital, Cox's Bazar.

**Nureja Akter:** Passed HSC-2025 in Business Studies with a GPA of 4.35; currently receiving coaching at Guardian Coaching Center to pursue Nursing.

**Rajiya Akter:** Civil Engineering ( 2nd year), Cox's Bazar Polytechnical Institute.



Umme Sadia

Shahina Akter

Taniya Akter

### SSC Examination 2025

Students of PHALS Bani Academy demonstrated outstanding academic excellence in the SSC Examination 2025. Umme Sadia secured a Golden A+, Shahina Akter achieved an A+, and Taniya Akter attained an A (GPA 4.83) in the Science Group from Cox's Bazar International School. This remarkable achievement reflects the students' dedication and the continued commitment of PHALS Bani Academy to promoting quality education and academic success.

### Taekwondo Championship 2025 – Outstanding Performance

In the Taekwondo competition organized by the National Taekwondo Federation, Cox's Bazar, the students of PHALS Bani Academy showcased exceptional skill and sportsmanship, securing the championship title.

- **Gold Medalists:** Sadia Akter, Taniya Akter, Ahammed Yahidu, Riya Moni, Rajiya Akter
- **Silver Medalists:** Md. Alvi, Adiva, Munni Akter, Reshmi, Arman
- **Bronze Medalists:** Md. Shahed, Md. Zihad, Md. Shahin

This achievement highlights the academy's commitment to holistic development, encouraging excellence in both academics and extracurricular activities.



Our talented children proudly performing a Taekwondo group demonstration with confidence and teamwork.



Proud moments from the National Taekwondo Federation Championship, Cox's Bazar.



Tania Akter achieved 1st place at the district level in the Marks All Rounder drawing competition.



On the occasion of World Children's Day, Arman Joy received the 1st prize in the Badminton Championship from the ED of PHALS.

### Student Achievements in Competitions

- ▶ In the drawing competition organized by Marks All Rounder, Tania Akter of PHALS Bani Academy secured first place at the district level, while eight other students also earned recognition as winners.
- ▶ On the occasion of World Children's Day, our students Saima Mun Riha and Tasfia Ayman achieved second and third place, respectively, in the dance competition.
- ▶ These accomplishments reflect the academy's commitment to nurturing creativity, talent, and holistic development among its students.

### Psychosocial Support (PSS) through Entertainment and Recreation

PSS services are provided to support children's emotional and mental well-being, helping them cope with stress, build resilience, and develop positive social and emotional skills. Games, cultural programs, and creative activities are organized to promote emotional and social development, resulting in noticeable improvements in mindset and social interaction.



Psychosocial support session for Bani Academy children, fostering emotional strength, confidence, and well-being.



Recreational outing of Bani Academy children - learning, joy, and well-being.



National Taekwondo Championship Winner 2025 with trophy, crest, and prize.



Children enjoying the joyful moments of Pitha Utsab with happiness and festive spirit.



Cultural Activity of PHALS BANI Acmdey Children



Youth festival 2025



Taekwondo Demonstration in Youth Festival-2025

# Resilience Strengthening of Vulnerable Populations in Northern, Western and Eastern Bangladesh through a Network Approach of 5 Partner Organizations.

## About the Project:

“Resilience Strengthening of Vulnerable Populations in Northern, Western and Eastern Bangladesh through a Network Approach of 5 Partner Organizations” project focuses on marginalized women, persons with disabilities, climate refugees, ethnic minorities-Rakhine, and climatically vulnerable communities of Chowfaldandi and Khuruskul union of Cox’s Bazar Sadar Upazila. The target group has been able to continue to make a living that has been affected by natural disasters and climate change. While struggling to survive, they have gained strength in coping with the situation, which also motivates them to participate in this project. Some people in the target group already have experience with community-led initiatives and Self-Reliant Groups (SRGs). The target group has experience with tailoring, processing dried fish, hand-loom, handicrafts, embroidery/hand sewing and basket weaving. But they do not have the capital, business planning, market connections, and technical skills to improve their economic situation with these skills, or to engage in alternative, sustainable, and climate resilient livelihood options that could generate sufficient profit to support their households and free themselves from debt. Moreover, they are socially marginalized and structurally excluded, and unable to independently extricate themselves from this marginalized position. As a result, they are unable to establish the necessary market linkages and claim their rights. So, the target people focuses on Skill Development, DRR & Climate Change, Livelihood and market linkage development support from the project.

## Project Location:

Khuruskul and Chowfaldandi Union of Cox’s Bazar Sadar Upazila, Cox’s Bazar District.

## Beneficiary Details:

Direct Beneficiary-Embroidery-52, Tailoring-50, Block-Batik-49, Handicraft-49, Handloom-10 and UP-50 = 260 participants. Total Participants Coverage (Direct + Indirect) = 10,042

**Partners/Donor:** Malteser International.

**Financed by:** German Cooperation and ADH.

**Project budget:** 3,09,29,006 BDT.

**Project duration:** December 2022 to December 2025

## Project Objective:

Vulnerability of vulnerable, marginalized, rural riverine and coastal communities is reduced through improved socioeconomic conditions and emergency preparedness.

## Project Goal:

Vulnerable households are more resilient to climate change impacts through community organizing, advocacy, alternative livelihood development, localization, and emergency preparedness.

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**Project Goal:**

Vulnerable households are more resilient to climate change impacts through community or-ganizing, advocacy, alternative livelihood development, localization, and emergency preparedness

**Sub-Goals:**

1. Partner organizations establish linkages with universities, colleges, organizations, government agencies, and other relevant information sources to develop a cohesive, coherent development approach based on factual information about climate resilience and adaptive technologies.
2. The economic situation of cli-mate change vul-nerable people is improved through the development of inclusive, sus-tainable, and risk-appropriate liveli-hoods and the development of new markets.
3. Vulnerable, marginalized people who do not yet have access to government services improve their economic and social needs with NGO support and advocacy work.
4. Climate change vulnerable individuals and their communities are equipped and empowered with DiDRR and climate adaptation capacities.

**Output wise activities achievement in details are as follows:-**

**Output 1: Partner organizations establish linkages with universities, colleges, organizations, government agencies, and other relevant information sources to develop a cohesive, coherent development approach based on factual information about climate resilience and adaptive technologies.**

▶ Partner organizations cooperate with universities, colleges and agricultural offices and train personnel.

From the very beginning of the project, PHALS established strong communication with various stakehold-ers. These included Union Parishad/Pourashava, government officials from departments such as Social Service, Cooperative, Youth Development, Women Affairs, Disaster Management, Fire Service & Civil De-fence, Agriculture, Livestock, Fisheries, Education, Forest as well as women entrepreneurs, NGO represent-atives, local leaders and media personnel.

This multi-stakeholder engagement improved coordination, strengthened service linkage, and enhanced community representation in development and disaster-related initiatives.

**Output 2: The economic situation of vulnerable people is improved through the development of inclusive, sustainable and risk-appropriate livelihoods and the development of new markets.**

- ▶ Form and Organize bi-monthly Apex Body Meeting (ABM) of the SRG leaders.



*Apex Body Meeting at Khuruskul Resource Center*

In 2025, six Apex Body Meetings were conducted with 35–36 female SRG leaders per meeting at the Khu-ruskul and Chowfaldandi Resource Centers, focusing on governance, savings and account management, DRR, market linkage, product marketing, and advocacy with local government. The meetings strengthened women’s leadership and institutional capacity, enabling SRG leaders to independently manage group affairs, improve production and market linkages, and engage effectively with Union Parishads and service providers. As a result, 18 SRG members accessed government social safety-net programmes and public services, contributing to improved livelihoods and community-level governance.

- ▶ Provide training for 3 days on self help organization development, leadership and financial Accounting System for 40 (5X8) SHG Members .

PHALS organized a three-day training in May 2025 for 40 women SRG members in Cox’s Bazar to strength-en organizational development, leadership, and financial management skills. The training enhanced partic-ipants’ capacity in group governance, documentation, financial recordkeeping, communication, and en-gagement with local government and social safety-net programmes. Participants gained practical skills and confidence to manage SRG operations transparently, resolve con-flicts constructively, and ensure effective and sustainable group functioning, contributing to long-term community empowerment.



*DD Social Service Department, Cox's Bazar Facilitating Session*

- ▶ Provide training on demand driven Entrepreneurship development and Marketing linkage building for 40 (5X8) for SHG members.

PHALS conducted a 3-day demand-driven entrepreneurship and market linkage training for 40 SRG women members from 26–28 April 2025 in Cox’s Bazar, facilitated by a market development specialist from iDE. The training covered core entrepreneurship concepts, business planning tools (SWOT and Business Canvas Model), market assessment and buyer mapping, pricing, sales and promotion strategies, and local market linkage, using practical and interactive methods, including social media and customer engagement techniques.

As a result, SRG members strengthened their entrepreneurial skills and confidence, enabling them to start or expand small enterprises, adopt market-oriented production, and build sustainable market linkages. This contributed to improved income opportunities, enhanced economic resilience, and positive impacts on household livelihoods and long-term sustainability of women-led SRGs.



*Group Work Presentation by Training Participant*

► Provide training on demand driven Entrepreneurship development and Marketing linkage building for 170 (6 Batch) for SRG members.

PHALS organized a 2-day training on “Demand Driven Entrepreneurship Development and Market Linkage Building” for 170 SRG women members, conducted in six batches during August–September 2025 in Cox’s Bazar. Facilitated by a market development specialist from IDE, the training focused on entrepreneurship fundamentals, business planning, SWOT analysis, Business Canvas Model, market assessment, sales and promotion strategies, including social media and customer engagement.

After receiving the training SRG members significantly strengthened their entrepreneurial knowledge and practical business skills, enabling them to identify market-driven opportunities, prepare realistic business plans, and improve marketing strategies. As a result, participants gained confidence to start or expand small enterprises, manage businesses independently, and build sustainable market linkages, leading to increased income potential, improved financial discipline, and enhanced economic empowerment of women-led SRGs.



*Business Plan Presentation by Training Participants*



*Group Work Presentation by Training Participant*



*Traditional handloom weaving by women from ethnic communities*

► Provide 3 months training on Handloom for 10 Ethnic Minority community.

Now, the participants have been producing quality handloom products such as Lungi, Thami, Bed Sheet, Three-Piece, and Gamchha, generated 74,750 BDT in sales during the reporting period. Income from sales has been used for raw materials, group savings, household needs, healthcare, and children’s education, demonstrating enhanced livelihood opportunities, financial independence, and socio-economic empowerment for ethnic minority women.



*Climate-displaced women engaged in block-making activities.*



*Batik products made by climate Displaced women.*



*Hand Painting Work*

► Provide training on Block, Batik, Hand Painting for 40 (5X8) of Climate Refugee, Ethnic Minority, and Vulnerable host community

In this year, 49 trained participants have been producing high-quality Block-Batik and hand-painted products such as Three-Piece, Kamiz, Orna and Baby Frock, generated 13,27,583 BDT in sales to date. Income has been utilized for IGA raw materials, group savings, household needs, healthcare, and children’s education, resulting in enhanced livelihoods, financial independence and socio-economic empowerment for women from vulnerable communities.



*Climate-displaced women engaged in embroidery work.*

► Provide training on Embroidery/Sewing Stich (Naksikatha) for 40 (5x8) of Climate Refugee, Ethnic Minority, and Vulnerable host community.

52 trained female participants are now producing and selling high-quality embroidered products such as Baby Katha, Three-Piece, and Sharee, generating 15,54,390 BDT in sales to date. Income has been used for purchasing raw materials, group savings, household expenses (food and healthcare), and children's education. This initiative has enhanced technical skills, strengthened income-generating capacity, improved

financial management, and promoted women's economic empowerment, leading to better livelihoods, increased self-reliance, and greater social and economic participation of women in their communities.

► Provide training on Handicraft for 40 (5x8) of Climate Refugee, Ethnic Minority and Vulnerable host community

Trained 49 Participants are now producing and selling handicraft items such as Paposh, Wall Hanger, Shika, Showpiece, Kushi Bag, Wall Pocket and Mirror, generated 5,62,036 BDT in sales to date. Income has been invested in raw materials for income-generating activities, group savings, household needs (food and healthcare), and children's education. This initiative has enhanced technical skills, strengthened livelihoods,

promoted women's financial independence, and improved socio-economic participation, contributing to sustainable income generation and community women empowerment.



*Women engaged in handicraft work*

► Provide training on Tailoring for 40 (5x8) of Climate Refugee, Ethnic Minority, and Vulnerable host community .

50 trained female participants have been engaged in producing Salwar, Kamiz, Frock, Blouse, Maxi, Petti Coat, Palazzo Pajama, and Three-Piece sets, generated 13,69,901 BDT in sales during the reporting period. The income has been utilized for purchasing raw materials for income-generating activities, contributing to group savings, meeting household needs (food and healthcare), and covering children's education expenses.



*Climate-displaced women becoming self-reliant through tailoring training.*

Through this training, technical skills were enhanced, livelihoods were strengthened, financial independence was promoted, and socio-economic participation of women was increased, contributing to sustainable income generation and women empowerment.

## Cooperation with local authorities and the Ministry of Agriculture



Chief Guests Speech on Closing Meeting at UNO Conference Room

- ▶ Project Closing Meeting with EC members, Staffs, Local leaders, UP representatives, SHG members, GoB Personnel .earnings and best practice.

The Project Closing Meeting of the PHALS BMZ-PT Project was held on 18 December 2025 at the Cox's Bazar Sadar Upazila UNO Office with participation from government line departments, Union Parishads, local leaders, NGOs, SRG members and project staff. The meeting reviewed key achievements, best practices and lessons learned, highlighting strengthened SRG governance, diversified livelihoods, market linkages, DRR awareness and institutional networking.

The project successfully benefited 210 women from climate-displaced and ethnic minority communities, enhancing skills, income opportunities, leadership and access to government services. As part of the sustainability strategy, SRGs will continue operating independently under approved by-laws, manage Resource Centers through SRG-led committees, and maintain linkages with government institutions and markets, ensuring long-term resilience and sustainable livelihoods.

- ▶ Learning Sharing and Exit meeting with 2 Union Parishad

Learning Sharing and Exit Meetings were held with Khurushkul and Chowfaldandi Union Parishads on 18 and 19 November 2025, with participation from Union Parishad representatives, SRG members, CPP members and other stakeholders. The meetings reviewed project activities and achievements, including SRG formation, skills and livelihood trainings, DRR, leadership, financial management, entrepreneurship and linkages with government departments and banks.

The meetings highlighted improved skills, income opportunities, savings and banking practices, disaster preparedness and market engagement of SRG members. Commitments were made by SRGs and Union Parishads to sustain activities through regular meetings, collective production, market linkage and continued coordination with local government services, ensuring long-term women's empowerment and community resilience.

- ▶ Learning Sharing and Exit meeting with individual 8 SRG's

Learning Sharing and Exit Meetings were held in November 2025 with eight Self-Reliant Groups at the Chowfaldandi and Khurushkul Resource Centers, involving Union Parishad representatives, government social service staff, community volunteers and SRG members. The meetings reviewed project achievements, enabled experience sharing, confirmed sustainability plans and completed the formal exit and handover process.



SRG Documents handover by UP Member and Govt representative

SRG members demonstrated strengthened skills in production, marketing, financial management and co-ordination with government services, alongside increased confidence and self-reliance. With formal hand-over of group records, bank documents and assets, the SRGs are now fully prepared to operate independently, ensuring sustainable livelihoods, strong local linkages and a smooth, accountable transition to community-led management.

***Develop alternative livelihoods, including business plans, market linkages, procurement of tools, equipment, and materials (focus on localization of production, environmentally sustainable livelihoods, reduction of plastic use, climate-adaptive technologies, organic agriculture, salt-resistant crops, etc.)***

► Equipment, raw materials purchase, setup and capital support for 8 SRGs

PHALS provided equipment, raw materials and group-based capital support to 210 women from eight Self-Reliant Groups across five livelihood trades, ensuring transparent distribution with local government oversight. This support enabled SRG members to initiate market-driven production and collectively use Re-source Centers for product display and sales.



UP Member Providing Kind Support to Shapla SRG at Chowfaldandi-2 RC

SRGs generated sales worth approximately BDT 48,88,660, with income reinvested in production, group savings and essential household needs. The intervention strengthened collective marketing, improved household livelihoods and enhanced the economic resilience of women-led SRGs.

► SRG members set up savings account

After forming Self-Reliant Groups (SRGs) in 2023, members began various IGAs such as tailoring, embroidery and handicrafts to build sustainable livelihoods. Initially, financial constraints limited their progress, prompting project staff to promote group savings and joint bank accounts. A learning visit to the Mukti Foundation in May 2024 inspired members to adopt better financial practices, motivating all SRGs to start regular savings and open group accounts collectively.

**Till to the project closing period SRG wise savings details are as follows:**

Account Title	Opening Date	Name of Bank and Branch	Savings in 2024	Savings in 2025	Total Savings
Golap Sanirvar Dhal	01/08/2024	Islami Bank Agent Banking, Chowfaldandi Bazar	13200	53900	67100
Jaba Sanirvar Dhal	01/08/2024	Islami Bank Agent Banking, Chowfaldandi Bazar	16100	58100	74200
Padda Sanirvar Dhal	30/07/2024	Islami Bank Agent Banking, Chowfaldandi Bazar	19300	97000	116300
Shapla Sanirvar Dhal	18/07/2024	Islami Bank Agent Banking, Chowfaldandi Bazar	14350	31400	45750
Bakul Sanirvar Dal	29/07/2024	Standard Bank PLC, Cox's Bazar	28400	80850	109250
Jui Sanirvar Dal	29/07/2024	Standard Bank PLC, Cox's Bazar	26300	73000	99300
Beli Sanirvar Dal	29/07/2024	Standard Bank PLC, Cox's Bazar	29000	72800	101800
Sheuli Sanirvar Dal	29/07/2024	Standard Bank PLC, Cox's Bazar	32200	82700	114900
<b>Total Savings</b>			<b>178850</b>	<b>549750</b>	<b>728600</b>

SRG members are actively maintaining their group bank accounts with proper documentation. Project staff continue to provide regular support for smooth financial management, including account operations and record-keeping. As of this reporting quarter, the groups have not yet started loan disbursement.

**Output 5: Organization of a fair for the exhibition and sale of products manufactured in SRGs.**

► Organize Annual Fair to Display SRG's products

Under the BMZ-PT Project, PHALS organized Annual SRG Product Display and Sales Fairs on 24–25 November 2025 at the Khuruskul Resource Center, attracting around 495 visitors. The fairs provided a platform for SRG women to showcase and sell products developed through livelihood skills training, including tailor-ing, embroidery, block-batik, handicrafts and handloom items.



*UNO Cox's Bazar Sadar & PHALS ED Visiting Display Fair Stall-Khuruskul*



*PHALS ED Visiting Display Fair Stall-Khuruskul*



*Products displayed at the fair.*



*Women are displaying and selling their products at the fair stalls.*

SRG members independently managed stalls, pricing and customer interaction, generating sales of BDT 42,830. The fairs strengthened market linkages, entrepreneurship skills and community recognition of SRG products, boosting women's confidence, income opportunities and sustainable engagement in small-scale enterprises.

**Construction and Installation of the production centers**

► Buyer-Producer Linkage development meeting.

PHALS organized two Producer–Buyer Linkage Development Meetings in October 2025 at the Chowfaldandi and Khurushkul Resource Centers to create direct market connections between SRG women producers and local buyers. SRG members showcased a range of products, while buyers shared expectations on quality, design, pricing, packaging and delivery.

Direct linkages were established between 27 SRG members and 21 local buyers, enhancing market knowledge, negotiation skills and buyer confidence. Sample-based orders and preliminary agreements were initiated, strengthening women's participation in local value chains and opening pathways for sustainable, market-driven livelihoods and improved economic resilience.

► Organize bi-monthly SRG meeting

In 2025, PHALS conducted 96 Self-Reliant Group (SRG) meetings to strengthen governance, financial management, and livelihood sustainability. The meetings addressed production planning, savings and bank management, Resource Center use, market linkages, home-based enterprises, DRR awareness, and long-term sustainability planning.

SRG members gained confidence and capacity in recordkeeping, financial management, and collective production and marketing. Leaders now engage actively with Union Parishads and government officials, facilitating access to social safety-net programs. Overall, the meetings enhanced group governance, market engagement, and the financial and social resilience of SRG members.

**Output 3: Vulnerable persons are empowered to advocate for their own economic and social needs**

► Organize 3 days training on Advocacy and Networking for 40 community leaders and SRG members.

On 20–22 May 2025, PHALS organized a 3-day training titled “Advocacy and Networking for SRG Members” from at Hotel Needs Bay Watch, Kolatoli, Cox's Bazar under the BMZ-PT project. The training aimed to enhance women's understanding of advocacy concepts, strategic communication, stakeholder mapping, and networking to influence local policy and improve access to social protection services. A total of 40 women SRG members participated to strengthen their ability to advocate for their rights and establish effective local networks.

The training boosted participants' confidence and equipped them with practical tools to engage in local decision-making. Many expressed their readiness to work with local institutions to claim entitlements and advocate for community needs. The collaborative learning process also strengthened unity among SRG members, paving the way for future collective action. As a result of collaborative action, Upazila Cooperative Officer of Cox's Bazar Sadar agreed to provide 2 SRG's registration and already been received required documents from the respective SRGs.

► Organize 2 days sharing session on GoB Line department/Bank services for 40 SHG leaders.

PHALS organized a two-day sharing session at Hotel Needs Bay Watch, Cox's Bazar, engaging 40 SRG leaders from eight Self-Reliant Groups under Khurushkul Ashrayan Prokalpo and Chowfaldandi. The session aimed to strengthen SRG leaders' capacity to access government line department and banking services to enhance group and household resilience.

Representatives from the Departments of Social Services, Cooperatives, Women Affairs, Agriculture, and Livestock, along with officials from Standard Bank and Islami Bank, provided practical guidance on social safety nets, cooperative registration, women's empowerment programs, agricultural and livestock services, vocational training, disaster preparedness, and safe banking practices. The session significantly improved SRG leaders' knowledge of available government and financial services and clarified procedures for accessing them.



Deputy Director-Dept of Women Affairs conducting session

A concrete follow-up action plan was developed, and five SRG leaders were assigned to maintain coordination with relevant offices. The initiative strengthened institutional linkages between SRGs and service providers, enhanced access to social protection and livelihood services, and advanced financial inclusion—contributing directly to improved resilience and sustainability of vulnerable households.

**Conduct awareness and advocacy activities with local stakeholders, government officials, and communities.**

- ▶ Develop Calendar/IEC/BCC materials on Human Rights, Disability Inclusion, Gender Mainstreaming, DRR, Green House Effect

In 2025, PHALS developed and printed 400 copies calendars, which were distributed among project participants and staff, Union Parishad representatives, Upazila- and District-level government officials, civil society members, and representatives from print and electronic media.

These communication materials significantly enhanced project visibility, strengthened community awareness, and supported behavior change communication on social, environmental, and disaster risk reduction issues. The wide dissemination across community, local government, and institutional levels contributed to improved stakeholder engagement, knowledge sharing, and sustained awareness of project objectives and resilience-building actions beyond the project duration.

- ▶ Conduct 42 court yard meeting at community level for awareness on Health, Early Marriage, Dowry, Social Harmony, Human Rights, Disability Inclusion, Gender Mainstreaming, DRR, Green House Impact and Climate Change

During the year, PHALS conducted 12 courtyard meetings in Chowfaldandi and Khuruskul unions, engaging 353 community members (26 men and 327 women). The sessions focused on health, prevention of early marriage and dowry, social harmony, human rights, disability inclusion, gender mainstreaming, DRR, greenhouse impact, and climate change. Prior orientation of Community Volunteers and Field Facilitators ensured consistent and quality facilitation at community level.



*Courtyard Meeting Facilitation by FF at Chowfaldandi*

The courtyard meetings created a strong ripple effect at household and community levels. Women participants actively shared key messages with family members and neighbors, improving awareness on social protection, gender equality, child rights, health practices, and disaster preparedness. This strengthened informed decision-making within families and encouraged positive behavioral change. At community level, the initiative fostered open dialogue, collective understanding and greater engagement on social and environmental issues. Increasing demand for expanded sessions reflected strong community ownership.

Over-all, the intervention enhanced resilience, social cohesion, and rights-based awareness in alignment with BMZ-PT project outcomes.

**Organize events on relevant national and international days as an advocacy initiative (International Women's Day, International Day of Persons with Disabilities, World Environment Day and International Climate Change Day, etc.).**

► Observe two World Environment Day 5 June.  
PHALS observed World Environment Day in Chowfaldandi and Khuruskul unions, engaging 226 participants (98 men and 128 women) to promote environmental awareness and climate resilience among vulnerable coastal communities. The events were held at Sagarmoni High School and Khuruskul Union Parishad under the global theme “Ending Plastic Pollution.” Activities included rallies, awareness discussions, stakeholder engagement, and sapling distribution, with active participation from local government representatives, teachers, students, CPP volunteers, UDMC/WDMC members, and community leaders.



Rally Led by Chairman in Charge\_Khuruskul UP

The observance strengthened community understanding of plastic pollution, climate change impacts, and environmental protection measures. It encouraged practical eco-friendly behaviors such as reducing plastic use, improving waste management, and increasing household-level tree plantation. The engagement of schools and local institutions fostered collective responsibility, while sapling distribution and public commitments contributed to enhanced green coverage and long-term environmental stewardship in the project areas.

► Observe two International Day of Climate Action, 24 Oct  
Under the BMZ-PT Project, PHALS observed International Climate Action Day through two awareness pro-grams at Dakshin Khurushkul Model High School and Chowfaldandi Adarsha High School, engaging 240 participants (115 men and 125 women). The events included rallies, discussion sessions, and a Climate Resilience Champion Award Ceremony to promote climate awareness and community engagement.



Khuruskul UP Chairman delivering Speech

The programs enhanced understanding of climate change impacts and encouraged eco-friendly practices such as tree plantation, reduced plastic use, improved waste management, and disaster preparedness. Active involvement of schools, local government, and community institutions strengthened collaboration for climate resilience. Recognition of climate champions and youth engagement fostered long-term behavioral change, contributing to a more climate-aware and resilient community in line with project objectives.

► Organize World Women Day  
PHALS observed International Women’s Day at Chowfaldandi Primary School and Khuruskul Bishesh Ashrayon Prokolpo, Monupara, under the theme “For All Women and Girls: Rights. Equality. Empowerment.” A total of 151 participants (36 men, 115 women)—including SRG members, students, teachers, UP representatives, community leaders, and a guest Imam—took part in rallies and discussion sessions.



WED Celebration Rally at Khuruskul

The event increased community awareness on women’s rights and gender equality, encouraged greater participation of women and girls in SRG and community initiatives, and strengthened local commitment to gender-sensitive practices and women’s leadership. It also created an inclusive platform for dialogue on gender issues, promoting social cohesion and empowerment.

► Organize Apex body Annual Learning Sharing Workshop

PHALS organized the Apex Body Annual Learning Sharing Workshop in November 2025 in Cox’s Bazar, en-gaging 40 women members, along with SRG representatives and project staff under the BMZ-PT Project. The workshop reviewed Apex Body performance, shared experiences, identified challenges, and developed sustainable operational plans. Key discussions focused on roles and responsibilities, governance practices, lessons learned, strategic planning, and continued support to SRGs.



Apex Body Annual Learning Sharing Workshop

The workshop strengthened members’ understanding of governance, accountability, and leadership roles, while enhancing peer learning and problem-solving capacity. It promoted sustainable planning through capacity building and resource mobilization strategies, encouraged stronger linkage with government ser-vices, and reinforced commitment to community support beyond the project period. Overall, the initiative contributed to more resilient, coordinated, and sustainability-oriented Apex Body operations, ensuring stronger SRG governance and long-term community impact.

**Output 4: Vulnerable people and their communities are equipped and strengthened in their DiDDR and climate change adaptation skills.**

- ▶ Provide 2 days refresher training on Disaster Risk Reduction (Cyclone, Flood, Firing, Earthquake) to DRR responsive community volunteer

To strengthen community-level disaster preparedness, PHALS organized a 2-day DRR Refresher Training on 28–29 July 2025 at Hotel Needs Bay Watch, Cox’s Bazar, engaging 16 female DRR-responsive community volunteers from Khurushkul Ashrayan Prokalpo and Chowfaldandi. The training covered cyclone, flood, fire, and earthquake risks; early warning systems; roles of DMCs and CPP; preparedness measures; and practical



*PIO of Cox’s Bazar Sadar Facilitating Session*

drills on fire safety, gas cylinder handling, and earthquake response. The training significantly enhanced volunteers’ knowledge, confidence, and practical response skills. Participants actively supported early warning dissemination, evacuation processes, and first-response actions within their communities. Hands-on drills strengthened their ability to remain calm during emergencies, conduct Community Risk Assessments (CRA), and contribute to local action planning. The initiative established a skilled, women-led first responder network, improving coordination with CPP and local DMCs and reinforcing overall community disaster resilience.

- ▶ Provide 2days training on Disaster Risk Reduction (Cyclone, Flood, Firing, Earthquake) to SRG members
- In August and September 2025, PHALS conducted six batches of 2-day DRR training for 194 SRG members from eight SRGs in Cox’s Bazar. Facilitated by officials from the Department of Disaster Management, Fire Service and Civil Defence, and relevant government departments, the training covered cyclone, flood, fire, and earthquake risks; climate change and adaptation; early warning systems; community-based disaster management; and practical preparedness measures, including hands-on fire and earthquake drills.

The training enhanced participants’ awareness, practical skills, and confidence in disaster preparedness and response. SRG members became capable of disseminating early warnings, supporting evacuation and safety measures, and applying first-response techniques during emergencies. Improved understanding of LDMCs, CPP, and Community Risk Assessment (CRA) strengthened their engagement with local institutions and local action planning. Overall, the initiative built a stronger community-based first responder network, improving household safety and reinforcing long-term disaster resilience.



*Participation of SRG members in MOCK DRILL*



*Training Session Facilitation by DRRO*



*Training Participants Extinguishing Gas Cylinder Fire by hand*

- ▶ Trainings/workshops/meetings with government staff and other stakeholders on DiDRR = National DRR day observation.

PHALS, under the BMZ-PT Project, observed International Day for Disaster Risk Reduction through two key events engaging government authorities, students, community members, CPP volunteers, and SRG house-holds to raise awareness and strengthen coordinated disaster preparedness.

**School-Level Event:** At Sagarmoni High School, Chowfaldandi, 120 participants (41 men, 79 women) joined a rally and discussion session on DRR concepts, early warning signals, CPP roles, environmental protection, and safe disaster actions. Students and volunteers actively shared insights, demonstrating strong engagement and responsibility.



*Int'l DRR Day Celebration Rally at Cox's Bazar*



*Discussion Session of Int'l DRR Day at Cox's Bazar*

**District-Level Event:** PHALS participated in the Cox's Bazar district observance under the theme "Coordinated Initiatives, Prevent Disasters," with over 300 participants (185 men, 115 women). Activities included a rally, earthquake and fire drills, and a discussion session attended by the Deputy Commissioner and senior officials, emphasizing public awareness, preparedness, and coordinated risk reduction.

The events increased understanding of disaster risks, early warning systems, and preparedness actions among students, volunteers, community members, and leaders. Participants committed to following early warnings, promoting tree plantation, reducing plastic use, and supporting local preparedness initiatives. Coordination among government, NGOs, CPP, and communities was strengthened, contributing to enhanced community readiness and resilient disaster management at the local level.

### **Conducting risk analysis, risk mitigation planning**

- ▶ Prepare Risk Reduction Action Plan at community Level

Under the BMZ-PT Project, PHALS conducted six CRA and RRAP meetings in Chowfaldandi and Khurushkul unions to enable communities from Wards 1–9 to identify local disaster risks, vulnerabilities, and capacities. 120 community representatives (101 men, 19 women) participated, including Union Parishad members, WDMC members, CPP volunteers, teachers, religious leaders, farmers, and local service providers. Participatory tools such as disaster calendars, community and resource mapping, and group discussions were used to guide the process.

## Key Findings and Actions:

**Risks Identified:** Weak embankments, flooding, waterlogging, damaged sluice gates, poor drainage, unsafe roads, and insufficient cyclone shelter facilities.

**Existing Capacities:** CPP volunteers, WDMC structures, cyclone shelters, community clinics, and local re-sources..



Group work presentation by the participants at Khuruskul

**Action Planning:** Communities developed ward-specific risk reduction and preparedness actions, clarified roles and responsibilities, and strengthened ownership.

The CRA and RRAP processes increased community awareness of disaster risks, improved coordination with Union Parishad institutions, and generated evidence-based inputs for UDMC planning, Union-level DRR action plans, and upazila-level advocacy. Overall, the initiative enhanced local preparedness, promoted risk-informed planning, and contributed to building disaster-resilient and climate-responsive communities in line with BMZ-PT project objectives.

- Prepare UP's Risk Reduction Action Plan Under the BMZ-PT Project, PHALS facilitated RRAP meetings in Chowfaldandi (22 Oct) and Khurushkul (29 Oct) unions with 65 participants (52 men, 13 women), including UP Chairpersons, UDMC members, ward representatives, CPP volunteers, and government officials. Ward-level CRA findings were consolidated and translated into prioritized Union-level action plans addressing cyclones, flooding, storm surges, waterlogging, river erosion, fire, lightning, and climate change risks.



DRRO Facilitating RRAP Session at Khuruskul UP

The process strengthened Union Parishad ownership of disaster risks, enhanced coordination among UD-MCs, CPP, and line departments, and improved technical understanding of DRR. Clear RRAP matrices were developed, prioritizing early warning systems, shelter preparedness, volunteer and first-aid training, high-risk household identification, and embankment advocacy. The RRAPs provide community-driven roadmaps that promote inclusion, climate adaptation, and long-term disaster resilience at the union level.



Coconut sapling Distribution at Khuruskul Model High School



Sapling dist'n by Uz S'dary Education Officer at Jolilia Bidya Niketon



Sapling distribution by Teacher of Sabujbug Model School

► Community development projects / tree plantations

On the 6th June 2025 World Environment Day celebration program 120 Coconut sapling distributed to 120 students and community people (M-22, F-98)—accompanied by discussions on tree plantation and envi-ronmental protection. In August 2025, PHALS, with Malteser International, distributed 1,135 saplings to 1,135 (464 Boys, 671 Girls) students from six schools, combined with awareness sessions on climate change, DRR, and environmental care.

As per project staff's monitoring visit survival rates reported 93%.

Participants actively planted and nurtured the saplings, showing high ownership and enthusiasm. Aware-ness of the environmental and disaster-protective benefits of coconut trees increased, particularly for re-ducing soil erosion and cyclone impacts. Youth engagement strengthened environmental responsibility, while improved survival rates reflected effective community participation. Overall, the initiative contribut-ed to greener communities, enhanced climate resilience, and long-term commitment to environmental sustainability.

► Presentation of awards for outstanding actions by climate resilience pioneers.

On International Climate Action Day (24 October 2025), PHALS under the BMZ-PT Project recognized three local champions (Chowfaldandi – 2, Khuruskul – 1) for outstanding leadership in climate adaptation and disaster risk reduction. The events engaged 226 participants (students, community leaders, volunteers, and officials). Selection focused on participation in DRR activities, tree plantation, emergency response, aware-ness campaigns, and continuous engagement with vulnerable communities.



Receiving Award by Climate Resilient Champions

**Impact:** Strengthened local leadership, promoted climate-friendly practices, increased community aware-ness on resilience and disaster preparedness, and created role models fostering sustainable, environmen-tally conscious communities.

### Financial Monitoring and Program Visit by MI:

Throughout the BMZ-PT Project period, quarterly programmatic and financial monitoring visits were con-ducted by the Project Coordinator and Finance Coordinator of Malteser International. These visits re-viewed field activities, verified financial records, and ensured compliance with approved programmatic and financial standards. Feedback and actionable recommendations were provided to field teams, enhancing efficiency, transparency, and overall project quality.

Additionally, bi-monthly online partner coordination meetings created a structured forum for sharing up-dates, reviewing progress, and addressing operational challenges. These meetings strengthened communi-cation, alignment, and collaborative decision-making among all project stakeholders.

### Monitoring and Supervision by Government and Project Stakeholders:

During the project period, key government officials—including the Deputy Commissioner, UNOs, DRRO, PIO, Upazila officers, and Union Parishad representatives—along with senior PHALS and Malteser Interna-tional management, conducted regular monitoring and supervision visits. These visits ensured project pro-gress, technical guidance, and quality implementation, strengthened coordination with government de-partments, enhanced accountability, and reinforced institutional ownership to support the sustainability of project outcomes.

### Endline Survey:

The endline survey, conducted by CSIRF, Daffodil International University in Khuruskul and Chowfaldandi unions, highlights the following outcomes:

**Institutional Linkages & Networking:** SRGs were fully established and actively linked with Union Parishads and UDMCs, with women, ethnic minorities (including Rakhine), and persons with disabilities engaging regularly in governance and DRR processes.

**Inclusive Livelihoods & Market Access:** All participants reported income generation, with some women earning up to BDT 9,000/month from tailoring, embroidery, block-batik, and handicrafts. Nearly 71% ac-cessed local markets, though urban market access remains limited.

**Access to Government Services & Advocacy:** Improved access to healthcare, social protection, and disaster services through SRG–government linkages, with participants gaining confidence in approaching public institutions.

**Disaster Risk Reduction & Climate Adaptation:** Participants demonstrated enhanced disaster awareness, preparedness planning, and inclusive response, particularly for elderly persons and persons with disabilities.

**Gender Equality & Inclusion:** 92% of households reported women’s active decision-making; 95.5% confirmed strengthened women’s leadership. Participation of persons with disabilities and ethnic minorities increased significantly.

**Overall Impact:**

The survey confirms that the BMZ-PT Project achieved measurable improvements in income, market engagement, institutional access, disaster preparedness, and gender empowerment, establishing a sustainable, community-led, and climate-resilient development model in Cox’s Bazar.

**Monthly Staff Meeting**

Monthly staff meetings were conducted to plan activities, review progress, address implementation challenges, and agree on corrective actions. These regular meetings ensured timely coordination among project teams, improved work planning, and strengthened internal communication and accountability.

**Best Practices & Impact:**

- ▶ SRG members held regular meetings, maintained records, and shared skills within families.
- ▶ Organized production, sales, and group savings improved income and financial practices.
- ▶ Strong linkages with buyers and government services (including Social Safety Nets) enhanced market access and support.
- ▶ Women’s income generation strengthened decision-making, leadership, and social inclusion.
- ▶ Early warning systems improved disaster preparedness at the community level.

**Learnings:**

- ▶ Consistent SRG meetings fostered governance, accountability, and group cohesion.
- ▶ Trainings and exposure visits promoted adoption of better savings, production, and financial management practices.
- ▶ Collective advocacy improved access to services, while market engagement increased livelihood resilience.

**Challenges:**

During the BMZ project period, implementation faced delays in donor approval and FD-6 clearance, a heavy workload due to increased activities, low product pricing pressure from local buyers in Cox’s Bazar, and disruptions caused by political unrest, Union Parishad inactivity, floods, and excessive rainfall, which affected schedules and required frequent rescheduling.

**Challenges overcome:**

PHALS addressed these challenges through flexible planning and adaptive management, revising work plans and rescheduling activities as needed. Buyer relationships were strengthened through workshops and linkage meetings, while product quality, branding, and packaging were improved to access better markets. Participation in fairs and exploration of alternative local markets helped ensure fair pricing. Despite constraints, these strategies supported smooth implementation and achievement of project outcomes.

# Towards Greater Effectiveness and Timeliness in Humanitarian Action (ToGETHER 2.0).

**Subtitle: Promoting locally led transformative humanitarian action in eight countries for an effective and timely accountable and principled humanitarian action.**

## **About the Project:**

The development of ToGETHER 2.0 is the result of sustained progress built on the collective experiences gained through ToGETHER 1.0, on the Grand Bargain (GB) and localisation efforts with an emphasis on contributing to the Grand Bargain 3.0. This phase accentuates the promotion of local leadership, humanitarian-centered approaches, mentoring local humanitarian peer NGOs' capacity strengthening, anticipatory humanitarian action, piloting risk-sharing, and advocating for efficient, effective, and fair humanitarian architecture. In summary, the following aspects have guided the design of the ToGETHER 2.0 project:

- Strong focus on operational activities that have a direct impact on affected population.
- Mentoring component to expand outreach and local knowledge.
- Structures as streamlined as possible to ensure implementation of operational component.
- Efficiency as an objective with an appropriate balance between operational and structural aspects.
- Strong focus on strategic aspects of humanitarian assistance such as gender, Innovation, and
- Anticipatory Humanitarian Action. Global and national HOIFA are important instruments in that regard and can be traced.
- Collaborative work by LHP, consortium partners and GFFO on a risk sharing model for localization in humanitarian action.

**Focusing area:** Cox's Bazar District

**Partners/Donor** : GFFO and Supported by Malteser International

**Project budget** : 3,81,30,500

**Project duration** : 01.05.2024 – 30.04.2027 (36 months)

**Project Outcome:** Local humanitarian partners (LHPs) contribute to humanitarian action through authentic leadership, institutional capacity, advocacy, and operations in accordance with international humanitarian standards.

## **Achievement**

### **Peer Mentoring**

Under the ToGETHER 2.0 Programme, PHALS strengthened collaboration with Peer Humanitarian Partners (PHPs) through a series of structured capacity strengthening and partnership-building initiatives in 2025. The process began with a Kick-off and Planning Workshop in March, bringing together ASTA Foundation, ORNAB Cox's Bazar, and Suzala Mahila Samiti to establish a shared partnership framework, clarify roles and expectations, and align strategic humanitarian approaches. This was followed by an orientation on Capacity Assessment Tools, engaging PHPs in understanding 15 core competency areas essential for effective humanitarian response, including governance, human resources, financial management, program delivery, and accountability.

Building on this foundation, PHALS conducted in-depth capacity assessment workshops with each PHP between June and July 2025, assessing organizational strengths and gaps across the same 15 competency areas and supporting partners to develop action plans for improvement. According to PHPs Capacity Strengthening Plan PHALS organized a two-day capacity-strengthening training titled “Strengthening Humanitarian Action: Applying Core Humanitarian Standard and Localization Principles” for staff members of Peer Humanitarian Partners (PHP) on 24-25 September 2025.





### South South Exchange Worksho

PHALS participated in the South-South Exchange Meeting held from 3–8 November in Bali, Indonesia, represented by the Executive Director, Project Focal Person, and Senior MEAL and Communication Officer. The Executive Director facilitated the Risk Sharing session alongside CPU-Arif Dewan and PFP-Joseph Mondal from Mukti Foundation. Throughout the event, PHALS actively engaged in all sessions, contributing key challenges, lessons learned, and recommendations.

### Capacity Strengthening

#### Human Resource Management & Financial Integration & Environmental Sustainable Policy Training

PHALS conducted a full-day Policy Integration Workshop under the ToGETHER 2.0 Capacity Strengthening component. The workshop aimed to enhance staff understanding of the existing Human Resource policies, introduce environmental sustainability strategies for organizational operations, and strengthen staff capacity in using PHALS digital tools and platforms.



The session followed a participatory and practice-oriented approach, enabling staff to reflect on existing policies, ask questions, and plan improvements for better implementation across all units.

### Participated Self-reflection workshop

As part of the Mid-Term Evaluation, PHALS ToGETHER 2.0 team participated in the Self-Reflection Workshop in Dhaka, facilitated by Malteser International Bangladesh on 10–11 August 2025. The workshop served as a platform to critically assess program achievements, gaps and challenges while identifying priority actions for the coming phase. The review and discussions were guided by the five evaluation criteria: effectiveness, efficiency, sustainability, coverage and inclusion, and accountability and participation.



### PHALS Organized Training on Project Cycle Management and Reporting

PHALS successfully organized a two-day training on Project Cycle Management and Reporting under the ToGETHER 2.0 Program Capacity Strengthening component. The training aimed to enhance the capacity of project staff to effectively plan, implement, monitor, and report on humanitarian projects.

The training was facilitated by experienced trainers from BRAC, YPSA, and the NGO Platform, who shared valuable insights and practical experiences from their respective organizations.

### PHALS organized training, From Paper to Practice: Strengthening Staff Capacity on Gender, Inclusion, and Safeguarding Policies

PHALS conducted a two-day in-person training titled “From Paper to Practice: Newly Developed Organizational Policies” on 10–11 December 2025 in Cox’s Bazar, engaging 25 staff members (9 female and 16 male). The training focused on strengthening staff capacity to understand and apply key organizational policies, including the Gender Policy, Do No Harm Policy, Social Inclusion Policy, and Whistle Blowing Policy. Through participatory methods, the sessions emphasized practical application of policies to enhance accountability, inclusion, and safeguarding across PHALS operations.



## Humanitarian Operation & Innovation Facility (HOIFA) – ToGETHER 2.0 Program (2024 – Mar 2025)

Under the ToGETHER 2.0 Programme, PHALS implemented the HOIFA intervention from December 2024 to March 2025 in Cox’s Bazar Sadar and Pekua Upazilas, focusing on emergency assistance, resilience building, and WASH support.

### Key services delivered

- ▶ Winter Blanket Distribution: 1,000 high-quality winter blankets distributed across six unions to support vulnerable households during the winter season.
- ▶ Unconditional Cash Assistance: 150 vulnerable households received cash support to meet urgent seasonal and basic needs with dignity.
- ▶ DRR and Climate Awareness Sessions: 125 beneficiaries participated in sessions on Disaster Risk Reduction (DRR), gender, early warning systems, and climate change adaptation to strengthen preparedness and resilience.
- ▶ WASH Support: Six deep tube wells were installed to improve access to safe drinking water in Cox’s Bazar Sadar and Pekua Upazilas.
- ▶ Sustainability Measures: Six Deep Tube Well Management Committees were formed to ensure proper operation and long-term maintenance of water facilities.





### Participation in National Seminar on Localization

PHALS played a prominent role in the National Seminar on “Advancing Localization Practices in Bangladesh”, jointly organized by CDD and NAHAB on 12 October 2025 in Dhaka. Mr. Abu Murshed Chowdhury, Executive Director of PHALS, moderated a high-level panel discussion on Equitable Partnership, Risk Sharing, Quality Funding, Strengthening Coordination, and Complementarity. The session featured distinguished panelists including Mr. Md. Daud Miah ndc, Director General, NGO Affairs Bureau; Mr. Md. Rafiqul Alam, Chairperson, NAHAB; Mr. Kazi Shahidur Rahman, Disaster Risk Management Expert, NORCAP; Ms. Salma Mahbub, Founder and General Secretary, B-SCAN; and Ms. Rabeya Begum, Executive Director, SDS.

In addition, PHALS’s Peer Humanitarian Partners (PHPs), Asta Foundation (Joint Secretary), Ornob Cox’s Bazar (Managing Advisor), and Suzala Mahila Samiti (Chief Executive) actively participated in the seminar, contributing their insights and field-level experiences on strengthening local leadership and equitable partnerships. The seminar brought together 58 representatives from local, national, and international NGOs, OPDs, and humanitarian actors to discuss strategies for equitable, inclusive, and sustainable humanitarian action.



## Challenge and overcoming strategy

Challenges	Overcoming Strategy
Timely approval from NGOAB	Fulfilling the necessity of NGAOB, continuous Advocacy and maintain harmonious relationship
Political unrest situation and government change	Applied hybrid work model and re-planning with necessary adjustment.
Short out the appropriate Peer organization under mentorship	Engage specialist personnel and procedure to complete the task.

## Learnings

PHALS learned and institutionalized the importance of structured, participatory and evidence based decision making successfully applying and replicating these practices across other programmes. PHALS strengthened its policy and procedures and apply for fund mobilization which supported in due diligence and successful to the donors. PHALS will further systematize these adaptive and participatory approaches to strengthen risk mitigation, ensure continuity of implementation in volatile contexts and improve programme resilience and sustainability.

## Support to FDN in Cox's Bazar in Education.

### About the Project:

PHALS is a local NGO in Cox's Bazar established in 1992 with a focus of education along with some other contemporary issues. Since its inception, the organization strongly contributed to the transformation of the society and set a benchmark of its success. To the sequel of this, PHALS started the Education project with 7 ECE, 21 CBLF, 1 LC to support the GAC, DFAT, which is managed by BRAC, implemented by PHALS in Camp 4 Extension and 8 East under the Rohingya Camp. The project aimed to improve the quality of education for Forcibly Displaced Myanmar Nationals (FDMN) children in Camp-4 Extension and 8 East, Ukhiya, Cox's Bazar. The objectives were to provide access to quality education for camp 4 Ext 196 and 8 East 644, and 10 Children with Disability while enhancing the skills of teachers and fostering community engagement. The project achieved significant milestones which are included 840 FDMN children enrollment, providing them with access to quality education. Alongside this, the skills and capacity of 7 Project Staff, 40 teachers, 2 Mentors were meaningfully enhanced, improving their ability to deliver effective education. Additionally, the project increased awareness of social psychology, which contributed to their overall mental well-being. Community engagement was ensured through active participation in the education process, which strengthened relationships and coordination among stakeholders both government and non-government actors and sectors. The project was allocated a total budget of BDT-1,46,59,599.00. Of this, the total expenditure was BDT-1,35,75,250.00, leaving an unspent balance of BDT-10,84,349.00. This financial management enabled the project to operate efficiently within its resources maintaining the time frame. Despite these achievements, the project faced a few challenges also. The camp's unstable security situation, marked by violence and unrest, posed risks to both staff and students. Inadequate staffing and unhealthy salary structures, particularly for host teachers, led to higher dropout rates among teachers. The lack of transport facilities for teachers traveling from Ukhiya also presented logistical difficulties. Moreover, coordination gaps occasionally led to scheduling conflicts and inefficiencies, further complicating the project's execution.

**Partners/Donor:** Global Affairs Canada (GAC) and Department of Foreign Affairs and Trade (DFAT)

**Supported by:** Brac

**Project budget:** 1,46,59,599.00

**Project duration:** January 2025-December2025.



**Partners/Donor:** Global Affairs Canada (GAC) and Department of Foreign Affairs and Trade (DFAT)

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**Project budget:** 1,46,59,599.00

**Project duration:** January 2025-December2025.

### **Objective 1: Inclusive Access to Education**

Ensure inclusive and equitable access to education for FDMN children, including girls, boys, children with disabilities, and over-aged learners, through ECE, CBLF, and LC facilities.

#### **Inclusive Outcome Achieved**

- 840 FDMN children (girls and boys) enrolled against a target of 752
- 10 children with disabilities accessed education with inclusive support
- Education services delivered through 7 ECE centers, 21 CBLFs, and 1 LC
- Learning materials provided to all learners without discrimination.

### **Objective 2: Inclusive Learning Center or CBLF**

Strengthen the capacity of teachers and project staff to deliver inclusive, joyfull centered, and gender-responsive education.

#### **Inclusive Outcome Achieved**

- Capacity strengthened for 7 project staff, 40 teachers, and 2 mentors
- Teachers trained on inclusive teaching methods, child protection, and participation

- Improved classroom engagement for diverse learners, including shy and marginalized children
- More than 50% learners are girls and boys are below 50%. More than 1% Disability learners have been included in the CBLF.

### Objective 3: Community Participation and Social Inclusion

Promote inclusive community engagement by ensuring participation of parents, caregivers, women, and community representatives in education decision-making.

#### Inclusive Outcome Achieved

- 1,293 Parents, CESA, and CMC meetings conducted
- Increased participation of women and caregivers in education discussions
- Improved community awareness on child marriage, child labour, safeguarding, and girls' education
- Strengthened coordination with CICs and sector stakeholders

### Objective 4: Organizational Capacity Development (OCD) for Inclusion

Strengthen PHALS' institutional systems to mainstream gender equality, disability inclusion, safeguarding, and accountability.

#### Inclusive Outcome Achieved

- Inclusive policies developed/revised and approved, including:
  - Gender Policy and Gender Mainstreaming Plan
  - Social Inclusion Policy (Age, Disability, Gender, Diversity)
  - Do No Harm, CFRM, HR, and Financial Policies
- Internal M&E and audit systems established to ensure accountability
- OCD targets achieved within timeframe with strong leadership and BRAC technical support

### Objective 5: Safe, Protective, and Accountable Learning Environments

Ensure education spaces are safe, protective, and accessible for all learners.

#### Inclusive Outcome Achieved:

- PSEA, safeguarding, and CFRM mechanisms established and communicated
- Staff, teachers, parents, and learners oriented on rights, safety, and reporting mechanisms
- Feedback systems enabled participation of all community members, including women and persons with disabilities.

Pooled Fund Individual Participants coverage status of Cohort 2025 (January'2025 to December 2025)								
UNIT OF MEASUREMENT (CHOOSE ONE): INDIVIDUAL								
Age Group	Male		Female		Disability		Total	
	Number	%	Number	%	Number	%	Number	%
<5	75	48%	79	52%	0	0%	154	100%
5-17	253	40%	373	60%	10	1.60%	626	100%
18-49	28	46%	32	54%	0	0	60	100%
50 and >	0	0	0	0	0	0	0	0
Male	356	100%	0	0	6	1.69%	356	100%
Female	0	0	484	100%	4	0.82%	484	100%
<b>Total</b>	<b>356</b>	<b>42%</b>	<b>484</b>	<b>58%</b>	<b>10</b>	<b>1.19%</b>	<b>840</b>	<b>100%</b>

## Activities Accomplishments

- ▶ 21 CBLF and 1 LC Centre renovated and decorated both Camp 8 East and 4 Extension.
- ▶ 840 FDMN Students received quality Education.Male:356, Female:484, Children With Disability Male:6, Female:4.
- ▶ The organization's staff received capacity-building training.
- ▶ By Monthly Refreshers training. Basically, it is completed in the 3rd week to 4th week. Tentative time:9am to 4 PM. Male Teaching Volunteers:13, Female Teaching Volunteers:27. We have 2 Master Trainer both are Male.9 Refresher Training has done
- ▶ TLC Meeting.2 times in a month.1st and 2nd Week. Male Teaching Volunteers:13, Female Teaching Volunteers:27.We have 2 Master Trainer both of whom are Male.45 TLC session has completed.
- ▶ 485 CESG /CMC Meeting and Parents Meeting have conducted. Total 1293.Male:544,Female:749.
- ▶ International Literacy Day Celebration. 8th September. Camp 8 Est.Total Participants:110. Boys:42,Girls:42, Female:6, Male:20.
- ▶ 16 Days Activism.10th December. Total Participants:100. Female:47, Male:53.
- ▶ 2 International Women's Day Celebration.9th March at 4 Ext, Total Participants:42.Male:22, Female:20.12th March 2025, at 8 East.Total Participants:70.Male:38, Female:32.
- ▶ Experience sharing meeting. 19th May 2025.Total Participants: 30. Male:24, Female:6.
- ▶ ACER Test. 7th and 8th May.CBLF:Orcid , Camp 8 Est. Total Participant 20. Female:20.
- ▶ Learning Status Check.2nd March to 4th March. Total Participant:584.Male:231, Female:352.
- ▶ Canadian Donor Visit at Camp 8 East, on 14 September.
- ▶ New academic year celebration. August,2025.
- ▶ 840 learners have got School bag. Male:357,Female:483.



- ▶ 840 learners received books and pens (Male: 357, Female: 483).
- ▶ 1 DRR Training has been completed. 28 July Camp 8 East. Total Participant 33. Male: 14, Female: 19.
- ▶ 2 Gender and PSEA Training has been conducted. 14th May at Camp 8 East. Total Participant 30. Male: 14, Female: 16. 15th May at Camp 4 Extension. Total Participant: 10. Male: 1, Female: 9.
- ▶ 2 Psychosocial Support (PSS) & Child Safeguarding Training has been conducted. 29th April Camp 8 East. Total Participant: 31. Male: 14, Female: 17. 30th April at Camp 4 Extension. Total Participant: 11. Male: 2, Female: 9.



### Challenges:

- ▶ Teacher movement. At that period of time, to go to field work was complicated. We have gone to the field consciously to solve these challenges. And we have done mobile communication through group calls, one-on-one calls, etc.
- ▶ Excessive rain and Hit wave. Early Marriage, Child Labor, Over-aged learners not interested in going to go to center, time matches with Maktab. To solve this problem We have use umbrella and a water bag at all times to protect from the hit waves and rain. CESG Meeting, Parents
- ▶ The new academic year starts without book. Have provided 5 sets of books in each center. Besides, we are trying to focus on learners' engagement with different kinds of group work like storytelling, poems, Small Group, Large Group,

## Lesson Learned

- ▶ We learned that conscious field engagement combined with timely mobile communication enables quick recovery from movement restrictions and ensures continuity of education services.
- ▶ We learned that preparedness of field staff, attention, to health and safety, and regular engagement with CESG and parents are effective in overcoming climate-related challenges and social barriers, ensuring continued learner participation in education activities. Support from SM, Sector, BRAC, and relevant others is fantastic.
- ▶ We learned that early contingency support, such as providing shared learning materials, combined with creative and participatory teaching methods, can effectively sustain learning continuity and enhance learner engagement even when textbooks are initially unavailable.

## Innovative Soap-Based Livelihoods For Hygiene Promotion Among Rohingya Refugee and Vulnerable Host Communities in Cox's Bazar

### About the Project:

Camp 20 Rohingya Refugee Camp and adjacent host areas of Ukhiya, Cox's Bazar in Bangladesh. Total Numbers of Beneficiaries – 200 (150 from Rohingya Camp and 50 from Host Community) out of which at least 50% Women and 3% Person With Disabilities (PWD).

**Partners/Donor :** International Organization for Migration (IOM)

**Project budget:** BDT= 30,339,843

**Project duration:** 16 October 2025 to 31 March 2026

### Project Goal

Bridging humanitarian response with sustainable livelihood opportunities, the project seeks to reduce dependency on external aid while fostering local resilience.

### Project Objective

Enhance self-reliance, hygiene access, and sustainable livelihoods for Rohingya refugees and host communities in Cox's Bazar through decentralized, inclusive soap production.

### Outcome

- ▶ The Project has renovated and constructed the space & sheds and prepare two production spaces for soap manufacturing.
- ▶ PHALS has purchased a high configuration generator for two soap line including full factory-based electricity supply. Two sets soap making machineries and also setup the machineries in the factory after installation.
- ▶ Total selected 200 beneficiaries (Rohingya 150 and Host 50) and a total 50 (38 from Rohingya community and 12 from host community) beneficiaries are involved the training and short-term employment through the wage support under the 1st batch which was started from 26 November 2025.

## Challenge and overcoming strategy

- a. Delay of financial supply from the IOM (fund received 30 November, 2025, quarter started – 16 Oct, 2025).
- b. Limited fund disbursement from the donor.
- c. Lengthy process for establishing Soap Factory including previous setup renovation as the new innovation project in the Camp.
- d. Short time project with high production target including factory renovation and construction, also machineries installation and line setup.
- e. Delay the Machineries setup and raw materials collection due to maintain the procurement process by the short period and needed time for machineries instalment and setup.
- f. Transport communication challenge for the host community people due to the restriction of the public transport in the camps.

## Action Taken

- a. PHALS tried to manage parties with better communication.
- b. The implementing organization heart and soul managed the vendor and others involvement to renovate and construction hurry with quality establish the soap factory.
- c. Regular base communicates with the machineries and raw materials suppliers for hurry supply.
- d. Working with team bonding & spirit beside the renovation & construction has done technically with strategically.

## Learnings

1. It's a new innovation to established a soap making based factory under the livelihood project in the camp area.
2. Women empowerment with the involvement to be skilled and soap production and developing cohesion in between Rohingya and Host community.





## Rising Against Odds – Rista Barua



Rista Barua, a student of class Five of PHALS Tayama Primary School, has emerged as a bright example of resilience and determination. Holding the 1st position in her class, Rista is known for her academic excellence and strong commitment to learning.

Coming from a vulnerable family background, Rista's father, a driver, does not provide financial or emotional support to the family. Her mother, Mrs. AP Barua, works in a low-income job and struggles to provide even basic daily meals for her two daughters, making educational expenses nearly impossible to bear.

At this critical time, PHALS stepped in to support Rista by ensuring her access to education. With this opportunity, she has been attending school regularly and actively participating in all academic and co-curricular activities. Her dedication paid off when she achieved a 2nd Grade Scholarship in the 2025 Non-Government Scholarship Examination, bringing pride and recognition to the school.

In addition to her academic success, Rista is also an active member of the school's Eco Club, demonstrating her commitment to environmental awareness and leadership.

Rista's journey reflects how timely support and access to education can transform the life of a child, empowering her to overcome adversity and build a brighter future.

## Mohammad Tajul Islam Taif

Mohammad Tajul Islam Taif, a Class Three student of PHALS Tayama Primary School, is a remarkable example of progress through dedication and support. Before enrolling, he had studied in a madrasa, where his learning foundation was very limited and he could barely recognize letters or read properly.

After being admitted to PHALS in Class Two, Taif initially struggled to cope with the new curriculum. However, with continuous support from his teachers and encouragement from his family—who were already familiar with the school through his elder sister, he gradually developed interest in learning and improved significantly. Encouraged by his progress, the school motivated him to participate in the 2025 Non-Government Scholarship Examination.

With joint efforts from his family, teachers and his own determination, Taif successfully achieved a Special Grade Scholarship.

Taif's journey highlights how proper guidance, family support and quality education can transform a child's future.





## A Journey of Hope: The Success Story of Ahamed Yahidu

Ahamed Yahidu is a bright and determined child of PHALS BANI Academy. He was born on 3 March 2014 near the Balukhali Customs Office. Yahidu enjoyed a happy early childhood until he tragically lost his father in 2021. With no earning member in the family, he lived with his aunt for care and support for three years (2021–2023).

On 8 February 2023, Yahidu found a new home and renewed hope at PHALS BANI Academy. He was admitted to Class Three at PHALS Tayama Primary School. With proper care, quality education, and continuous guidance from the Academy, Yahidu began to grow both academically and personally.

In 2025, he achieved three times scholarships. In the same year, he successfully passed the Primary Scholarship Examination organized by

MRS Ideal Foundation, Bangladesh Kindergarten Association and Oceanview Talent Scholarship, Cox's Bazar District.

Yahidu's talents extend beyond academics. At the Youth Festival 2025, he proudly secured 2nd place in Poomsae and 1st place in Fight in Taekwondo, showcasing his discipline, confidence, and determination.

Yahidu says, ***"PHALS taught me to believe in myself and never give up."***

His journey reflects the power of timely care and a nurturing environment in transforming a vulnerable child into a confident achiever.

## Sami: A Journey of Courage and Hope

Sami is a bright and strong child of PHALS BANI Academy. He was born on 8 June 2014 in Sahityika Palli, Cox's Bazar. From birth, Sami had a problem with his left leg, and his father also has a leg problem. Life was very hard for Sami and his family because there was no one earning money.

On 10 May 2022, Sami joined PHALS BANI Academy, where he got education, care, and support to have a better future. For his leg treatment, Sami went to the United States twice with the help of the academy: first from 10 December 2023 to 10 March 2024, and then from 7 September 2025 to 8 November 2025. These treatments significantly improved his physical strength and confidence.

Despite ongoing challenges, Sami never gave up. His determination, patience, and hard work reflect his ability to overcome adversity.

Sami says, ***"PHALS taught me to believe in myself and showed me that every challenge is a step toward a better future."***

Today, Sami is not only a student of PHALS BANI Academy but also a symbol of hope, resilience, and inspiration for other children facing similar challenges.





## Umme Sadia: A Shining Star of PHALS Bani Academy

Sadia joined PHALS Bani Academy on 23 February 2021, where she received education, guidance, and care. She worked diligently, excelled in Taekwondo, and achieved outstanding academic results. In 2025, she earned a Golden A+ in the Science Group in the SSC Examination from Cox's Bazar International School, bringing pride to both her family and the academy.

Sadia says, ***"With hard work, determination, and the right support, no challenge is too big to overcome."***

Her journey demonstrates how timely guidance and care can help a talented and determined child achieve remarkable success despite life's challenges.

## Empowering Ethnic Women: Anunkya's Journey to Livelihood and Independence

Anunkya, a 56-year-old Rakhine woman from Madhyam Rakhainpara, Chowfaldandi Union, Cox's Bazar, has faced decades of hardship. Living in a small household of three, she cares for her two sons—one working as a daily wage laborer and the other unemployed. Twenty-five years ago, her husband abandoned her, leaving her to provide for her family alone.

Despite these challenges, Anunkya's determination never wavered. Her life began to change when she

was selected as a beneficiary under the BMZ-PT Project, implemented by PHALS with support from Malteser International and funding from German Cooperation (BMZ). Recognizing her potential, the project provided her with a six-month traditional weaving (Tant Shilpo) training, a culturally significant craft of the Rakhine community.

Following her training, Anunkya received a handloom machine at home, enabling her to produce Thami skirts, an important traditional garment.



She now sells her creations in local markets and within the Rakhine community, earning an average of BDT 3,000 per month. This income not only supports daily household expenses but also empowers her to provide for her family with dignity.

Anunkya is an active member of the Shapla Self-Reliant Group (SRG), saving BDT 200 monthly, with total savings of BDT 2,500. She has also participated in trainings on Disaster Preparedness, Entrepreneurship Development and Market Linkage, strengthening her business skills and resilience.

Her journey highlights the intersection of ethnic identity, women's empowerment and livelihood development. Today, Anunkya is recognized as a skilled artisan, a respected community member, and a role model for other minority women seeking economic independence.

***“PHALS gave me the skills and confidence to support my family and rebuild my life. I hope such initiatives continue to stand beside vulnerable indigenous women like me.” ----- Anunkya***

Anunkya's story illustrates how culturally sensitive skill-building, market access, and group-based support can empower indigenous women to achieve sustainable livelihoods, self-reliance, and community leadership.

## From Determination to Entrepreneurship: The Success Story of Roksana Akter

Roksana Akter lives with her husband, Ruhul Amin, and their three children in the Khurushkul Bishesh Ashrayan Prokalpo under Cox's Bazar Sadar Upazila. Her husband works as a CNG driver. The household consists of five members, including two sons and one daughter. Her eldest son, Md. Rukan Sadid (11), is a student of Class Six, her daughter Afroza Minti (7) studies in Class One, and her youngest son is one year old.



The two school-going children attend Mozammel Memorial School in Cox's Bazar.

Before the project intervention, the family faced persistent financial challenges due to limited and unstable income sources and increasing household and education expenses. These constraints placed the household in a vulnerable economic situation, with little scope for savings or future investment.

With funding from German Cooperation (BMZ), support from Malteser International, and implementation by PHALS, the BMZ-PT Project selected Roksana Akter as a beneficiary. As part of the project's livelihood intervention, she received a six-month tailoring skills development training, which enabled her to acquire professional sewing skills and build the confidence needed to pursue self-employment.

Following the training, Roksana gradually established herself as a small-scale entrepreneur by producing various garments and providing order-based tailoring services within her community.



In the initial phase, she earned approximately BDT 5,000 per month through tailoring, which allowed her to meet essential household needs, particularly her children’s education expenses.

Driven by a strong determination for long-term self-reliance, Roksana reinvested part of her income and, with additional support from her husband, expanded her activities into online clothing sales. Currently, through a combination of tailoring services and her online business,

“আফরুজা ফ্যাশন গ্যালারী - **Afruja Fashion Gallery**” she earns around

BDT 15,000 per month. This significant increase in income has strengthened household economic security and established her as a confident and emerging entrepreneur within the Ashrayan community.

In addition to her business success, Roksana serves as the President of Sheuli Self-Reliant Group, demonstrating strong leadership, accountability, and commitment to collective progress. She regularly saves BDT 200 per month through the group, and her total savings have reached BDT 4,900.

As part of the BMZ-PT Project, Roksana also participated in capacity-building trainings on leadership development, financial management, group management, record-keeping, marketing, advocacy, and disaster risk management. These skills have strengthened her ability to manage both her enterprise and SRG responsibilities transparently and effectively, while motivating other group members through her example. The BMZ-PT Project has generated multidimensional impact in Roksana Akter’s life. At the household level, her increased and diversified income has improved financial stability, ensured uninterrupted education for her children, and strengthened her role in family decision-making. At the social level, her entrepreneurial achievements and leadership role have enhanced her confidence, social recognition, and influence, positioning her as a role model for other women in the Ashrayan community. At the community, her effective leadership within the Self-Reliant Group has contributed to improved group governance, savings discipline, transparency, and collective resilience, reinforcing women’s participation in local economic and social development.

***“PHALS and the BMZ-PT Project changed my life by giving me skills, confidence, and direction. Today, I am not only supporting my family but also leading others toward self-reliance. I hope such initiatives will continue to stand beside vulnerable people.”-----Roksana Akter***

Roksana Akter’s journey illustrates how integrated skills training, entrepreneurship support, leadership development, and group-based savings under the BMZ-PT Project can transform vulnerable women into confident entrepreneurs and community leaders. Her success reflects the project’s broader contribution to sustainable livelihoods, women’s empowerment, and community resilience.

## From Hardship to Hope: The Self-Reliance Journey of Noor Chahara

Noor Chahara lives in Gol Mohor Bhaban of Khurushkul Bishesh Ashrayan Prokalpo, Cox's Bazar Sadar. She lives with her husband, Syed Ali and six children (three sons and three daughters) in an eight-member household. Her husband works as a daily wage laborer, earning approximately BDT 12,000 per month, which was insufficient to meet the family's basic needs. Prior to project intervention, the family faced financial hardship, and her children's education was at risk. Determined to support her family and



reduce dependence on her husband's income, Noor Chahara resolved to develop her own skills and generate income.

In 2023, under the BMZ-PT Project, funded by German Cooperation (BMZ), supported by Malteser International, and implemented by PHALS, a survey was conducted to identify beneficiaries for self-employment support. Noor Chahara was selected as a project beneficiary to enhance her livelihood opportunities in 2023.

She participated in a six-month Block-Batik training program, which equipped her with practical skills in handicraft production and confidence to engage in income-generating activities. Through project-facilitated market linkages, she was able to connect with local shops in Cox's Bazar to sell her products.



After completing the training, Noor Chahara began accepting orders from neighbors and became the only group member to purchase additional raw materials independently, expanding her production successfully. Her Block-Batik products are sold to local shops, generating an average monthly income of BDT 7,000–8,000, while she earns an additional BDT 2,500 per month by producing handicrafts using seashells. This combined income not only supports household expenses but also enables her children to continue their education and reduces financial pressure on her husband.

Noor Chahara saves BDT 500 per month in her Self-Reliant Group account, totaling BDT 8,000, and maintains BDT 5,000 in a neighborhood women's savings association. She is an active executive committee member of the "Bakul Self-Reliant Group," participating in decision-making, advising members, and assisting with problem-solving. Her engagement has strengthened her leadership skills, social acceptance, and confidence, while inspiring other women in the community to pursue income-generating activities.

The BMZ-PT Project has transformed Noor Chahara's life at multiple levels. At the household level, her diversified income has improved financial stability, reduced reliance on her husband's earnings, and enabled her children to resume schooling. Socially, her reliability, skills, and leadership have earned her recognition as a trusted artisan in her community, enhancing her confidence and influence while motivating other women to engage in productive activities. At the community level, her active participation in Self-Reliant Group governance, peer support, and livelihood diversification has strengthened women's economic engagement, collective learning, and resilience among vulnerable households.

Quotes of Noor Chahara-

***"PHALS gave me the skills, confidence, and opportunity to stand on my own feet. Today I can support my family, ensure my children's education, and inspire other women. I am grateful to PHALS, Malteser International, and German Cooperation for standing beside people like us."***

Noor Chahara's journey demonstrates the BMZ-PT Project's integrated approach—combining skills development, market linkage, savings, and diversified livelihoods—in empowering vulnerable women as confident income earners and community contributors. Her story exemplifies the project's broader impact on household resilience, women's empowerment, and inclusive community development.



## Turning Youth Potential into Opportunity: The Empowerment Journey of Jannatul Ferdous

Jannatul Ferdous, a young woman from Paschim Para of Chowfal Dandi Union under Cox's Bazar Sadar Upazila, grew up in a seven-member household with her parents, two brothers, and three sisters. As the second among the sisters, she faced early responsibilities in a family where financial resources were limited and uncertain. Her father, Md. Jafar Alam, works as a daily wage labourer, earning approximately BDT 10,000–11,000 per month.

The family's income was often insufficient to meet basic needs, leaving little scope for investment in education or skills development. Although Jannatul successfully completed her Secondary School Certificate (SSC), she was forced to discontinue her education due to financial constraints. Like many young women in vulnerable households, her future prospects initially appeared uncertain.

Recognizing the importance of investing in youth potential, the BMZ-PT Project—funded by German Cooperation (BMZ), supported by Malteser International, and implemented by PHALS—conducted a beneficiary selection survey in 2023 to promote youth-led self-employment. Through this process, Jannatul Ferdous was selected as a project beneficiary, opening a pathway toward economic independence and personal growth.

As part of the project's youth-responsive livelihood intervention, Jannatul received a six-month handicrafts skills development training. The training equipped her with practical, market-relevant production skills while also building her confidence to transition from dependency to self-employment. In addition, she was linked to project-supported market channels, enabling her to access customers beyond her immediate community.

After completing the training, Jannatul began accepting handicraft orders from neighboring households and selling her products through local shops in Cox’s Bazar. Embracing digital opportunities, she also launched her own online sales Facebook page “Handcrafted Haven” which quickly gained positive customer responses and expanded her market reach. Through these combined efforts, she now earns an average monthly income of BDT 5,000–5,500—an important contribution to household expenses and a significant step toward financial independence.

Alongside income generation, Jannatul developed a habit of regular savings through her Self-Reliant Group (SRG), depositing BDT 200 per month and accumulating total savings of BDT 3,900 to date. As an active executive committee member of the Golap Self-Reliant Group, she plays a leadership role in group decision-making, record-keeping, peer guidance, and problem-solving. Her engagement reflects a growing sense of responsibility, confidence, and civic participation among youth.

The BMZ-PT Project has enabled meaningful change in Jannatul’s life at multiple levels. At the household level, her income and savings have strengthened financial stability and reduced reliance on her father’s uncertain earnings. At the social level, she has emerged as a confident young entrepreneur and role model, inspiring other young women to explore skills training and self-employment. At the community level, her participation in SRG governance, peer mentoring, and market-oriented production has contributed to greater acceptance of youth—particularly young women—as active economic contributors and leaders.

***“This project showed me that youth like me can build a future with our own hands. PHALS did not only teach me skills—it gave me confidence and direction. Now I believe in myself and my ability to move forward” -----Jannatul Ferdous***

Jannatul Ferdous’s story highlights how youth-focused skills development, market linkage, and group-based savings under the BMZ-PT Project can unlock young women’s potential, transform vulnerability into opportunity, and foster inclusive, resilient community development.

## **From Hardship to Hope: The Self-Reliance Journey of Toyoubu Akter**

Toyoubu Akter lives in Dakshin Para Uttar of Chowfal Dandi Union under Cox’s Bazar Sadar Upazila. She belongs to an eight-member household consisting of her parents, two brothers and four sisters, where she is the second among the sisters. Due to persistent financial hardship, she was only able to continue her education up to Grade Five.

Her father Md. Kala Mia, works as a fisherman and earns approximately BDT 12,000–13,000 per month—an income that is insufficient to meet the needs of a large family. Prior to the project intervention, Toyoubu had no formal skills or income-earning opportunities and remained fully dependent on her father’s limited and seasonal earnings.



In 2023, under the BMZ-PT Project—funded by German Cooperation (BMZ), supported by Malteser International, and implemented by PHALS—a beneficiary selection survey was conducted to promote self-employment among vulnerable households. Through this process, Toyouba Akter was selected as a project beneficiary.

As part of the project's livelihood intervention, Toyouba received a six-month embroidery skills development training. The training equipped her with practical production skills and the confidence to engage in income-generating activities. In addition, the project facilitated market linkage support, enabling her to connect with local shops in Cox's Bazar for the sale of her products.



Following the completion of the training, Toyouba began accepting embroidery orders from neighboring households and selling her products through local markets using project-supported linkages. She currently earns an average monthly profit of BDT 5,000–5,500 from embroidery work.

Using part of her earnings, Toyouba further diversified her livelihood by starting duck rearing. She now owns approximately 13 ducks and over the past two months, earned around BDT 4,500 from selling eggs and ducks. In addition, she cultivates seasonal vegetables for household consumption and generates an additional BDT 700–800 per month through surplus sales. Together, these diversified income sources have strengthened her contribution to household income and reduced financial pressure on her father.

Alongside income generation, Toyouba saves BDT 200 per month through her Self-Reliant Group (SRG) savings account and has accumulated total savings of BDT 4,000 to date. She is an active executive committee member of the Padma Self-Reliant Group, where she contributes to group decision-making, provides guidance to members and supports problem-solving processes. Her regular participation has strengthened her leadership skills, confidence and sense of responsibility.

The BMZ-PT Project has generated meaningful change at multiple levels in Toyouba Akter's life. Her diversified income sources have improved financial stability, enabled her to contribute regularly to household expenses, and reduced dependency on her father's limited earnings. In the society, her skills, reliability and leadership have earned her recognition as a trusted artisan among women in her community, increasing her confidence and social acceptance while inspiring other women to pursue income-generating activities. And her active engagement in SRG governance, peer support, and diversified livelihoods has strengthened women's economic participation, mutual learning and collective resilience among vulnerable households.

*“PHALS gave me the opportunity to learn skills and believe in myself. Today I can earn, support my family, and inspire other women. I am grateful to PHALS, Malteser International, and German Cooperation for standing beside people like us.”* ----- Toyouba Akter

Toyouba Akter’s story highlights the effectiveness of the BMZ-PT Project’s integrated approach—combining skills development, market linkage, group-based savings and livelihood diversification—in transforming vulnerable young women into confident income earners and community contributors. Her journey reflects the project’s broader impact on household resilience, women’s empowerment and inclusive community development.



## **Inclusive Livelihoods in Action: Parvin Akter Supporting a Family with Disability**

Parvin Akter lives in Probal Bhaban of the Khurushkul Bishesh Ashrayan Prokalpo under Cox’s Bazar Sadar Upazila. She shares a five-member household with her husband, Jamal Hossain, who lives with a physical disability, and their three children—one son and two daughters. Due to his physical limitations, her husband is only able to engage in limited daily wage labour, earning approximately BDT 7,000–8,000 per month. This income alone was insufficient to meet the family’s basic needs, including healthcare considerations and children’s education.

Before the project intervention, Parvin attempted to supplement the household income through occasional home-based work. However, her efforts were constrained by limited skills, irregular earning opportunities, and restricted access to markets. As the primary income supporter in a household including a person with disability, Parvin faced significant economic pressure and uncertainty. In 2023, under the BMZ-PT Project—funded by German Cooperation (BMZ), supported by Malteser International

and implemented by PHALS—a beneficiary selection process was conducted with a focus on vulnerable and disability-affected households. Through this inclusive approach, Parvin Akter was selected as a project beneficiary to strengthen her livelihood capacity and household resilience.

As part of the project’s inclusive livelihood support, Parvin participated in a six-month Block-Batik skills development training, gaining practical handicraft production skills and the confidence to engage in income-generating activities from home. The project further supported her through market linkages, enabling her to sell products to local shops in Cox’s Bazar.

After completing the training, Parvin began accepting orders from neighbors and community members. Demonstrating growing independence, she started purchasing raw materials on her own alongside project-provided inputs. She now produces Block-Batik items and other handicrafts, earning an average monthly income of BDT 4,000–5,000. This income plays a critical role in supporting household expenses, ensuring her children’s continued education, and reducing dependency on her husband’s limited earnings.

In addition to income generation, Parvin practices regular savings and financial planning. She saves BDT 300 per month through her Self-Reliant Group (SRG), accumulating total savings of BDT 5,000, and maintains an additional BDT 2,000 through a neighborhood women’s savings association. She also serves as the President of the Beli Self-Reliant Group, where she promotes inclusive participation, supports problem-solving, and encourages savings discipline among members—particularly women from vulnerable and disability-affected households.

The BMZ-PT Project has generated inclusive impact at multiple levels. At the household level, Parvin’s livelihood has improved financial stability, safeguarded her children’s education, and enhanced dignity and security for a family living with disability. At the social level, she is recognized as a skilled artisan and responsible leader, challenging stigma and demonstrating the economic potential of households affected by disability. At the community level, her leadership and peer support have strengthened women’s economic participation, mutual learning, and collective resilience, reinforcing the project’s commitment to inclusive development and the principle of Leave No One Behind.

***“This project helped me stand strong for my family. With skills and support, I can earn, save, and care for my children and my husband with dignity. I am thankful to PHALS, Malteser International, and German Cooperation for standing beside families like ours.”*** ----- Parvin Akter

Parvin Akter’s story highlights how disability-inclusive livelihood approaches—combining skills development, market access, savings, and group leadership—can empower women as key economic actors and caregivers, while strengthening resilience and dignity within households affected by disability.

## **From Vulnerability to Self-Reliance: The Story of Rojina Akter Humaira**

Rojina Akter Humaira (32) lives with her husband and three school-going children in the Khurushkul Bishesh Ashrayan Prokalpo under Cox’s Bazar Sadar Upazila. Prior to the BMZ-PT Project intervention, the family relied solely on her husband’s small tea stall for income. The earnings were irregular and insufficient to cover basic household needs and educational expenses, leaving the family financially insecure and highly vulnerable to economic and environmental shocks. In May 2023, under the BMZ-PT Project implemented by PHALS with funding from German

Cooperation (BMZ) and support from Malteser International, Rojina was selected as a project beneficiary and enrolled as a member of a Self-Reliant Group (SRG). As part of the project’s livelihood and resilience-building approach, she received six months of tailoring skills development training from November 2023 to April 2024. Alongside technical skills, she also benefited from complementary capacity-building support on entrepreneurship and marketing, financial management, disaster risk reduction, and market and institutional linkage.

Following the completion of her training, Rojina began producing and selling garments such as dresses, three-piece sets, blouses, petticoats, and frocks in local markets, while also taking tailoring orders from members of her community.



To further diversify her income, she started collecting shells from the Cox's Bazar coast and crafting handmade shell necklaces for sale. Through these combined income-generating activities, Rojina now earns approximately BDT 9,000–10,000 per month. In addition, she regularly saves BDT 200 through her SRG and has accumulated total savings of BDT 4,000.

As a result of the BMZ-PT intervention, Rojina's household now enjoys a more stable and diversified income, significantly reducing financial stress and enabling uninterrupted education for her children. Her economic contribution has strengthened her role in household decision-making, while her increased confidence and skills have enhanced her social standing within the community. Today, Rojina is regarded as a respected and motivating example for other women in the Ashrayan settlement, encouraging wider female participation in income-generating activities.

At the community level, her active engagement in SRG savings, entrepreneurship, and disaster preparedness initiatives has contributed to stronger group cohesion, improved economic participation of women, and greater awareness of resilience and self-reliance across the settlement.



***“PHALS did not only give me skills—it gave me the courage to become self-reliant. Today I can support my family with confidence and plan for a better future.”*** — Rojina Akter Humaira

Rojina Akter Humaira's journey illustrates how the BMZ-PT Project's integrated approach—combining skills development, group-based savings, entrepreneurship support and market linkage—can sustainably transform the lives of vulnerable women while generating positive ripple effects at household, social and community levels.

## **From Skills to Self-Reliance: The Journey of Rojina Begum**

Rojina Begum lives with her husband, Mohammad Alam, and their two children—a daughter, Alisha Jahan, who is a student of Class Two and a two-year-old son—in the Khurushkul Bishesh Ashrayan Prokalpo under Cox's Bazar Sadar Upazila. Her husband works as a fisherman, earning approximately BDT 10,000 per month. This limited and seasonal income made it extremely difficult for the family to meet basic household needs, cope with rising living



costs, and ensure their daughter's uninterrupted education. Prior to the project intervention, Rojina had no income-generating skills and remained fully dependent on her husband's unstable earnings.

With funding from German Cooperation (BMZ), support from Malteser International, and implementation by PHALS, the BMZ-PT Project selected Rojina Begum as a beneficiary—marking a significant turning point in her life. She was enrolled as a member of the Jui Self-Reliant Group (SRG), which provided her with structured learning opportunities, a platform for savings, and strong peer support.

As part of the project's livelihood component, Rojina received a six-month embroidery skills development training, through which she learned to produce high-quality embroidered baby quilts, sarees, and three-piece sets. The training not only enhanced her technical skills but also laid the foundation for income generation and self-employment.



Following the completion of the training, Rojina began producing and selling her handmade embroidery products and receiving regular orders from local customers. She currently earns an average monthly income of approximately BDT 3,000. Notably, her income shows clear seasonal growth trends, with earnings reaching BDT 8,000 in October and BDT 9,000 in November. This progression reflects her expanding customer base, improved product quality, and growing entrepreneurial confidence. Alongside income generation, Rojina has developed a regular savings habit through her SRG, depositing BDT 200 per month into her savings account.

To date, she has accumulated savings of BDT 3,400. Her earnings now contribute directly to her daughter's education, daily household expenses, and reduced financial pressure on her husband, thereby strengthening overall household resilience.

Beyond embroidery training, Rojina actively participated in multiple capacity-building sessions under the BMZ-PT Project, including disaster risk management, marketing, institutional communication, market linkage, leadership, financial management, entrepreneurship development, and advocacy. These trainings have enabled her to communicate confidently with buyers, understand market demand, plan for future business expansion, and motivate fellow SRG members through shared learning and emerging leadership. The BMZ-PT Project has generated tangible improvements at multiple levels. At the household level-Rojina's income and savings have enhanced financial stability, supported uninterrupted education for her child, and strengthened her role in family decision-making. At the social level-her growing confidence, leadership skills, and economic contribution have transformed her status from a dependent homemaker to a respected and motivating woman entrepreneur within the Ashrayan community. At the community level-her active participation in SRG activities, market engagement, and disaster preparedness initiatives has contributed to increased women's economic participation, peer inspiration, and strengthened collective resilience among vulnerable households.

In her word Rojina Begum quoted as follows: - ***“Without PHALS, I would never have imagined earning with my own hands. They did not only provide training—they gave me the courage and opportunity to stand on my own feet. I hope they continue to stand beside vulnerable people like us.”***

Rojina Begum's story demonstrates how targeted skills development, group-based savings, and market linkage under the BMZ-PT Project can transform vulnerability into sustainable self-reliance. Her journey reflects the project's broader impact in strengthening household resilience, promoting women's entrepreneurship, and fostering inclusive community development.

## Jubaida's Journey: From the Depths of Despair to the Light of Hope

Gowakhali Tekpara, Ward 2, a disaster-prone village of Pekua Sadar in Cox's Bazar district. Jubaida Khanam, a 32-year-old homemaker, was living a simple life with her husband—a day laborer and their four children in this village. Their pretty home—a small hut, was filled with dreams, laughter and the struggles of making ends meet.

But everything changed when a devastating flash flood struck

their area last year. The flash flood not only destroyed their house but swept away all their household belongings and livelihood assets. With six family members to care for, including three school-going children life became unbearably difficult. Among these unbelievable hardships, PHALS came forward with timely support to me under the HOIFA Together 2.0 Program, funded by GFFO and supported by Malteser International. After conducting a needs assessment, PHALS identified Jubaida's family as one of the most vulnerable and provided BDT 10,000 as unconditional cash support.

***“This support came like a blessing from Allah. We are so thankful to the PHALS and Malteser International teams. You didn't just give us money you gave us hope,”*** says Jubaida, holding her newborn close.

By the time the cash was disbursed, Jubaida was in the hospital for delivery. The family was helpless, uncertain of how they would manage the medical costs. Then came a message from the mobile banking operator BDT 10,000 had been deposited.

***“When we saw the message, we became speechless—our eyes filled with tears,”*** Jubaida says. ***“For the first time in many days, we felt a glimmer of hope. That money saved us. We used it to pay for my hospital expenses and welcome our baby boy into the world.”***

Jubaida gave birth to a healthy baby boy, and today, although their challenges are far from over, the family is slowly rebuilding their lives step by step with renewed hope and gratitude.





## A Safe Home Restored

Khurshida Begum, a resident of Rosulabad village (Ward No. 02) in Chakaria, Cox's Bazar, was severely affected by recurrent flooding that damaged her house and increased her family's vulnerability. With limited income, repairing the shelter was not possible for her family. Through the ToGETHER 2.0 HOIFA Project, she received BDT 10,000 in multipurpose cash assistance. She used the support to purchase corrugated tin sheets, wooden materials, doors, and other

items to repair her flood-damaged home.

After the renovation, her family now lives in a safer and more secure environment.

Sharing her feelings, Khurshida said, ***“When the flood damaged our house, I felt very worried and helpless. We did not have the money to repair it. Rainwater used to enter our home, and we lived in fear during bad weather. After receiving the cash support, I repaired the house and now we feel much safer. I am truly grateful because this support has brought comfort and peace to my family.”***

The timely cash support helped restore her home, reduce vulnerability, and strengthen her family's resilience with dignity.

## Restoring Hope Through Cash Assistance

Shahadat Hossain is a 28-year-old resident of Villager Para, Ward No. 3, Boraitoli Union, Chakaria Upazila, Cox's Bazar. He lives with his four-member family. Shahadat has a physical disability, and his wife has speech impairment, which makes earning a stable income especially challenging for the family.

Shahadat, a small shop owner from disaster prone village in Chakaria, lost almost everything when the sudden flash floods of July 2025 damaged his modest retail shop.

The floodwater damaged his wooden shelves, spoiled stored goods, and left his only source of income in ruins. With no savings and a family depending entirely on his daily earnings, Shahadat faced deep uncertainty about how he would recover.



Sharing his experience, Shahadat said

***“This assistance has helped me stand on my own feet and care for my family with dignity. I am truly thankful for this support.”***

Through the ToGETHER 2.0 HOIFA-supported project, Shahadat received BDT 10,000 in unconditional cash assistance from PHALS. This timely support came at a critical moment. Instead of falling into debt, he used the grant strategically first repairing the damaged structure of his small shop, fixing the shelves and cleaning the space, and then purchasing essential grocery items to restock his business.

Within weeks, Shahadat was able to reopen his shop and gradually restore his daily income. The cash assistance not only helped him rebuild his livelihood but also restored his confidence and dignity.

## **A Small Support, Create a hope: Shah Alam’s Story**

Shah Alam is a 50-year-old resident of Dargapara Village, Ward No. 7, under Jhilongja Union in Cox’s Bazar Sadar Upazila. He is the sole earner for his four-member family. As he grew older, heavy labor became difficult, and without a regular income, meeting daily household needs became a constant struggle.

In the first week of January 2026, Shah Alam received BDT 10,000 in financial assistance through PHALS’s ToGETHER 2.0 HOIFA Project. With this support, he bought a sewing machine and started a small tailoring business from his home, using his previous skills and experience.

Since then, he has been receiving regular local orders and has already earned around BDT 1,200 by sewing clothes and making fishing nets. This new income has helped him support his family’s daily needs and move toward a more stable life.



Sharing his feelings, Shah Alam said,

***“This sewing machine help to change my life. Before, I worked for very low wages in other people’s shops. Now I can work from my own home and earn with dignity. I no longer worry about my next meal and can dream of a better future for my family.”***



## Emergency Support in a Time of Crisis: The Story of Ramjan Ali

Ramjan Ali (47), a resident of Pondit Para, Ward No. 2, Toitong, Pekua, Cox's Bazar, was severely affected by recent floods and disasters. He lives with his small family of three, with no earning member in the household. For Ramjan, every day is a battle against poverty and uncertainty. As a person with disability, he lost one of his legs due to severe diabetes. What began as a manageable illness gradually turned life-threatening because he could not afford regular treatment. Despite consulting doctors in the past, the high cost of medicines forced him to stop his medication. Now, along with diabetes, he suffers from painful ulcers, making movement even more difficult and limiting his ability to work. With only one leg and deteriorating health, he feels the weight of being unable to provide for his loved ones.

Under the TOGETHER 2.0 project, he received unconditional cash assistance. With this support, he purchased necessary medicines and two ducks. He is now taking his medication regularly and plans to raise the ducks to generate income for his family and his medicine purpose. Part of the remaining money is being used for his ongoing medical treatment.

Ramjan Ali said- ***"This support came at the right time when I had no other option. It helped me handle my emergency and gave me relief during a very difficult period. I am truly grateful for this assistance."***

## Mohammed Arman wants to be a teacher

Mohammed Arman reads in grade 2 at Dasiy-1 CBLF. He is 13 years old. His father's name is Amman Ullah and his mother's name is Yasmin. He has five siblings. He lives with his parents block B-43 under camp 8E. Mohammed Arman is physically challenged. His parents were worried for their son's education. A survey was conducted in 2023 for enrolling new opening CBLF at camp 8E. Mohammed Arman was enlisted for CBLF Daisy-1. Before enrolling in the CBLF Arman used to stay at home. Arman parents became happy after admitting their son's at PHALS CBLF. In the beginning Arman was not good at reading, writing and asthmatics. Everyday Arman comes at the learning center. Despite having of physical challenged he takes part all activities in the classroom. Now he could do read and write well. He can do addition, subtraction, multiplication and division.

Mohammed Arman is very pleasant for studying PHALS CBLF.



He says, ***“I like my CBLF very much because I can learn many new things. My teachers are Mr. SHOFIQL ALAM and Mr. MOHAMMED RIAD. They are kind and helpful. They teach me how to read, write, and counting. Even though I have a disability, they help me with love and care. I feel safe and happy in the classroom. In class, I learn subjects like Burmese, English, Math, Social Studies, Science and Life Skill. I also learn about good behavior and how to keep clean”.***

Mohammed Arman also says, ***“My parents are very happy that I can go to CBLF. They say I am learning well. I tell them what I learn each day. They are proud of me. The community people are also happy. They say the learning center is helping many children like me. I want to say a big thank you to PHALS and other organizations for giving us this opportunity. Without this learning facility, I could not study. Now I can read and write. I want to study more and more. One day, I want to become a teacher like our teachers. I want to help other children with disabilities. I want to teach with love and care, just like my teachers do. Thank you to PHALS, and all the people who support our CBLF.”***

## Jasmin – Leads a light of education

Josmin is a student of Dhalia -2. She reads in grade 2. She is 14 years old. Her father’s name is Dilkul Islam and Mother’s name-humaira. She lives with her parents block B-56 under camp 8E. She has one sister and one brother. Josmin’s family came to Bangladesh in 2017 after a brutal attack on their family by Myanmar army. Since they have been living in camp 8E. Josmin’s early education was disrupted due to their family displaced from Myanmar to Bangladesh. Josmin was deprived of education. She spent her time with her other family members idly. She used to help her mother’s household chores. In 2023 a survey was conducted at camp 8E for establishing community based learning facilities. In that time Josmin was got an opportunity to admit herself in grade 1 at Dhalia 2 CBLF. Now she is studying in grade 2. Everyday Josmin comes at the learning center. Josmin is very attentive in the class. She is good at reading, writing, speaking and arithmetic’s. She is also good at co-curricular activities. She helps her classmates for reading, writing and doing mathematics during class time. Josmin helps to ensure all of her friend’s attendance in the learning center.

When she comes at the learning center she accompanies with her block friends.

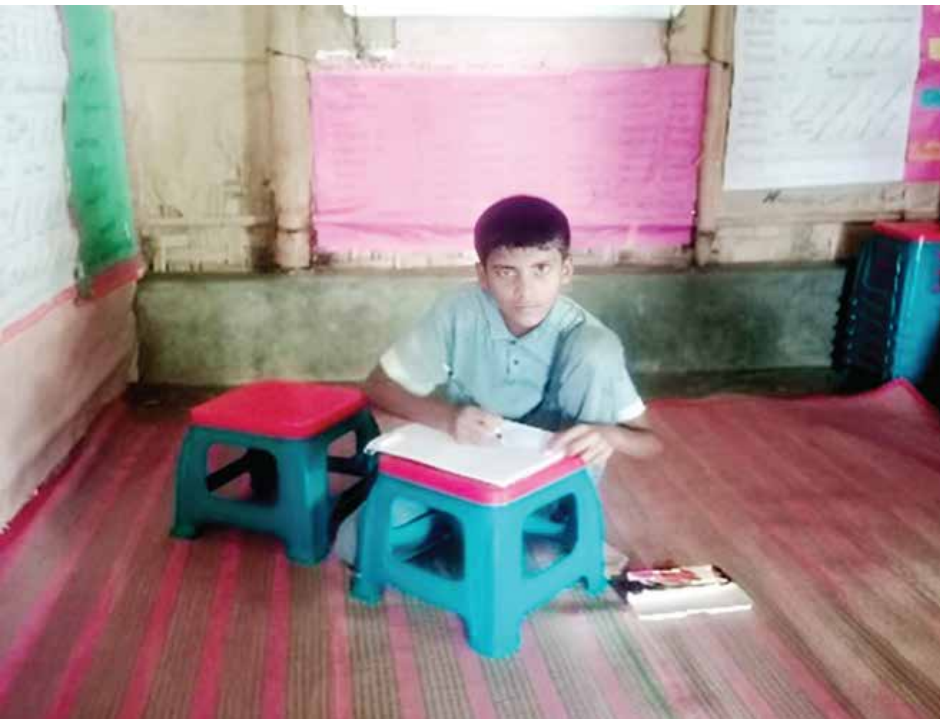


She says, ***“ I am very much pleasant to study in this learning center”.*** Josmin parents says, ***“we are grateful to PHALS, Cox’s Bazar to accelerate community based learning facilities for adolescent girls in our block”.*** Josmin wants to becoming teacher in future. ***“I want to spread a light of education in our community children”*** Mohammed Salam Head Majhi of this block says. ***“Community based learning facilities plays a vital role in accelerating adolescent girl’s education for our community children. We are so proud of PHALS Cox’s Bazar.”***

## A success story of Sadeka

Sadeka is a bright and enthusiastic 12-year-old girl currently enrolled in Grade 2 at the Lotus-02 Community-Based Learning Facility (CBLF). Her father's name is Aman Ullah and her mother's name is Laila Begum. She has six sisters and two brothers. Despite her young age, her story is one of resilience and determination. Coming from a vulnerable background in a refugee setting, Sadeka has faced numerous challenges on her educational journey. Limited access to formal schooling, a lack of learning materials at home, and financial hardships created significant barriers to her early learning. While her parents have always been supportive of her aspirations, they lacked the resources and educational background to guide her academically. Everything changed for Sadeka when she joined the Lotus-02 CBLF on 12th May 2023. From the moment she stepped into the learning space, she began to show significant improvement in her literacy and numeracy skills. In current moment, she confidently reads short paragraphs in Burmese and English, and she solves basic addition and subtraction problems with ease.

Her favorite subjects are Burmese and English, and she especially enjoys storytelling sessions where she often volunteers to read aloud in front of her classmates. These moments highlight her growing confidence and love for learning. Her facilitator describes her as an eager and active participant in class. She is known for her curiosity, positive attitude, and willingness to help her peers. Whether it's assisting a friend with a reading passage or explaining a math problem, Sadeka is always ready to lend a hand. This collaborative spirit has not only strengthened her own understanding but has also made her a valued member of her learning community. Her transformation from a quiet and reserved learner to a confident and expressive young girl is truly remarkable. The welcoming, inclusive, and child-friendly environment at Lotus-02 CBLF has played a pivotal role in Sadeka's development. Through interactive teaching methods, group learning activities, and psychosocial support, she has found a safe space where she feels respected and encouraged. The consistent support from facilitators, combined with peer engagement and engaging learning materials, has sparked a deep interest in her studies. Sadeka now dreams of becoming a teacher so she can help other children like herself overcome educational barriers and achieve their goals. Sadeka's journey is a powerful example of how community-based education can transform lives, especially in crisis-affected settings. Her growth reflects the potential within every child when they are given the right support, resources, and opportunities to learn and thrive. Her family expressed the heartfelt gratitude to PHALS for their continued commitment to community-based education. Through their tireless efforts and dedication, children like Sadeka are not only accessing education but also discovering their voice, building their confidence, and envisioning a better future. PHALS's support has been instrumental in creating safe and nurturing spaces where hope can grow, and dreams can begin to take.



## A success story of Sadeka

Humayun Kabir is currently studying in Grade 2 at the Sunflower-1 Community-Based Learning Facility (CBLF), operated by PHALS (Program for Helpless and Lagged Society). He is 12 years old. His father's name Mohammed Ismail and his mother's name is Kurshida. He has three Sisters and three brothers. He lives with her parents Block A, Sub Block B-49, Camp 8E. Due to the forced displacement from Myanmar, Humayun Kabir's early education was disrupted. However, since arriving in Bangladesh, he has shown strong commitment and determination to rebuild his educational journey. Humayun Kabir's current teachers, Khairul Bashar and

Mohammed Riad, describe him as a respectful and attentive student. He attends classes regularly and participates actively in all academic and co-curricular activities. At the CBLF, Humayun Kabir studies core subjects including Myanmar, English, Mathematics, Science, Life Skills, and Social Studies. He particularly enjoys Science experiments and storytelling in Myanmar class. The learning environment at the Sunflower-1 CBLF is designed to be inclusive and engaging, despite the difficult conditions of the camp. PHALS ensures that students like Humayun Kabir have access to structured lessons, basic learning materials, and dedicated teachers. Through group learning, role-playing, and visual aids, Humayun Kabir is developing essential academic and life skills. Humayun Kabir, like many children in the camp, faces multiple barriers in his learning process. These include a lack of access to sufficient educational resources, overcrowded classrooms, and emotional stress related to his displacement. Nonetheless, Humayun Kabir continues to pursue his education with resilience and determination, supported by his family and learning center staff. Humayun Kabir's health is monitored through regular visits to the nearby health post in Camp 8E. His vaccinations are up to date, and he attends hygiene promotion and awareness sessions organized by humanitarian partners. These health services are critical to ensure that Humayun Kabir remains healthy and able to focus on his studies. Humayun Kabir dreams of becoming a teacher. Motivated by the kindness and guidance of his current teachers, he hopes to one day educate and support children in his community. Humayun Kabir believes that education is the most powerful tool for changing lives and uplifting his people. Humayun Kabir's story reflects the courage and determination of Rohingya children striving to learn and grow in the face of hardship. With the support of PHALS, his teachers, and his own willpower, Humayun Kabir is building a brighter and more hopeful future, one lesson at a time. In future he wants to be a teacher.

# At a Glance Outcomes -2025



## PHALS Pre-Primary Education Program

Operated 10 schools with a total enrollment of 302 students (148 Boys and 154 Girls). Achieved an impressive 95% pass rate.



## PHALS Tayama Primary Education Program

Enrolled 145 students (54 Boys and 91 Girls). Achieved a strong 97% pass rate. 11 students were awarded non-government scholarships across different grades, including one in the Talent Pool.



## PHALS Bani Academy

A total of 37 children (25 girls and 12 boys) are living in a safe, secure, and protective environment with access to basic needs including food, shelter, education, healthcare, and hygiene support.



## BMZ-PT Project

Outcome at a glance of BMZ PT Project-The BMZ PT project strengthened the resilience of 210 vulnerable women by organizing them into 8 SRGs, promoting mutual support and collective action. Participants improved their livelihoods with a 63% income increase and BDT 7,28,600 in savings, while 71% gained market access. Leadership, advocacy, and disaster preparedness capacities were enhanced, and environmental resilience supported through coconut sapling distribution—collectively building a strong foundation for sustainable, community-led development.



## TOGETHER 2.0 Project

- Through the HOIFA Project, PHALS supported 3,860 vulnerable individuals.
- A total of 522 people received cash assistance, while 1,490 received in-kind support.
- Three capacity-strengthening trainings were conducted for PHALS staff.
- Under the Peer Mentoring-Capacity Strengthening Plan, nearly 40% of planned activities have been achieved.



## Support to FDMN in Cox's Bazar in Education.

840 students (484 girls and 356 boys, including 10 persons with disabilities) have been enrolled and are receiving quality education in Camp-8E and Camp-4Ext.

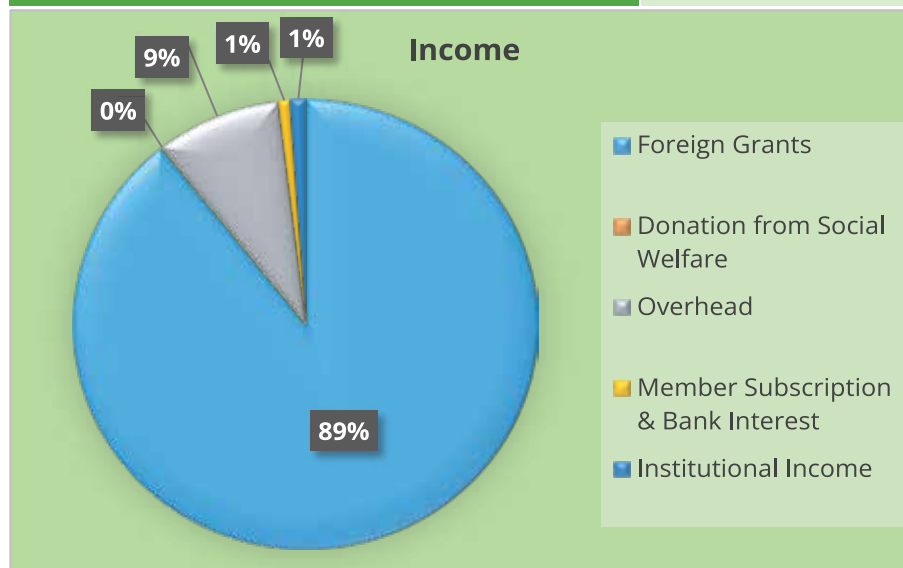


## ISBLHP

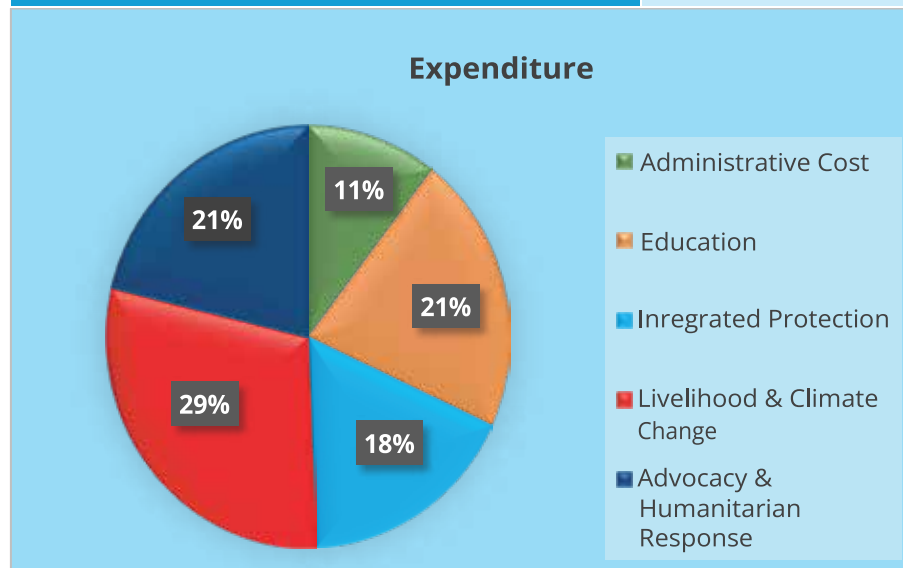
The project established a soap production factory in Camp 20, Ukhiya, benefiting 200 Rohingya and host community members. It promoted self-reliance and sustainable livelihoods through training and employment support.

# PHALS Income & Expenditure 2025

Income	Amount
Foreign Grants	36,527,723
Donation from Social Welfare	45,000
Overhead	3,546,546
Member Subscription & Bank Interest	343,908
Institutional Income	430,854
<b>Total</b>	<b>40,894,031</b>



Expenditure	Amount
Administrative Cost	4,285,608
Education	8,752,669
Integrated Protection	7,164,805
Livelihood & Climate Change	11,998,251
Advocacy & Humanitarian Response	8,692,698
<b>Total</b>	<b>40,894,031</b>







**Total Government Revenue in 2025  
BDT- 20,78,808.00/-**

## Organizational Govern

PHALS has been operating by a legal constitution which has been approved by the general body of PHALS. The general body comprises twenty one members while the Executive Committee have 7 members. The Executive Committee is indeed the supreme authority and its members are elected by the General body members through direct votes for 2 years duration. The majority of the members of the Executive Committee (EC) are social workers under a mandatory provision. Management of PHALS governed by the EC. President may Act as Honorary Chief Executive of the Organization. Executive Committee is also approved by the Directorate of Social welfare.

## Human Resource

 <b>Total staff</b> <b>67</b> <b>Total Volunteer</b> <b>41</b>	 <b>Staff: 40 (60%)</b> <b>Volunteer: 15</b>	 <b>Person with Disability</b> <b>2</b>
	 <b>Staff: 27(40%)</b> <b>Volunteer: 26</b>	

## Humble Support from Different Partner Organizations in 2025



## Humble Support from Different Partner Organizations



## Member With Different Network and Forum

- 📍 **Amnesty International**
- 📍 **APPRN Asia Pacific Refugee Rights Network**
- 📍 **ADAB**
- 📍 **Anti-Human Trafficking Committee, Cox's Bazar**
- 📍 **Civics**
- 📍 **District Child Protection Network, Cox's Bazar**
- 📍 **District Disaster Management Committee, Cox's Bazar**
- 📍 **District Legal Aid Committee, Cox's Bazar**
- 📍 **FNB (Federation of NGO's In Bangladesh)**
- 📍 **Human Rights Education Association, Switzerland**
- 📍 **National Protibondi Foundation of Bangladesh**
- 📍 **Women and Child protection Network Cox's Bazar**
- 📍 **NGO Platform**
- 📍 **Cox's Bazar Child Protection Platform (CCPP)**

# Acronyms

BCC- Behaviour Change Communication  
CCBO- Community Based Organization  
CEE- Community Engagement Event  
CHRDF- Cox's Bazar Human Resource Development Foundation  
CHS- Core Humanitarian Standard  
CIC- Camp in Charge  
CMC- Camp Management Committee  
CMC- Canter Management Committee  
CRM- Complaints Response Mechanism  
CYM- Courtyard Meeting  
CSM- Civil Society Member  
DC- Deputy Commissioner  
DSS- Department of Social Services  
DRR- Disaster Risk Reduction  
EC- Executive Committee  
ECD- Early Childhood Development  
ED- Executive Director  
FDMN- Forcibly Displaced Myanmar Nationals  
GB- Governing Body  
GBV- Gender-Based Violence  
GO- Government Organization  
GoB- Government of Bangladesh  
IEC- Information Education and Communication  
IOM- International Organization for Migration  
ISCG- Inter Sector Coordination Group  
LGO- Local Government Organization NGO-Non-Government Organizations  
NGOAB- Ngo Affairs Bureau  
NGOP- NGO Platform  
PCCR- Plain Compassion Crisis Response  
PSEAH- Prevention of Sexual Exploitation, Abuse and Harassment  
PWD- Person with Disability  
RRRC- Refugee Relief and Repatriation Commissioner  
SEA- Sexual Exploitation and Abuse  
SMC-School Management Committee  
SRHR- Sexual and Reproductive Health and Rights  
UNHCR- United Nations High Commissioner for Refugees  
UNDP- United Nations Development Programme  
UNICEF- United Nations International Children's Emergency Fund  
UDHR- Universal Declaration of Human Rights  
WFP- World Food Programme

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