



ASHIKA DEVELOPMENT
ASSOCIATES

ANNUAL REPORT 2024-25



Prepared By :

ASHIKA Development Associates

Address:

Kambhe House, K. K. Roy Road
Rangamati - 4500



+88 02333305096



info@ashikacht.org



www.ashikacht.org



Annual Report

2024-2025

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Message from the Executive Director

It is with deep gratitude and pride that I present ASHIKA Development Associates' Annual Report for 2024-2025. Over the past year, our collective journey across the hill communities has once again demonstrated that sustainable change is not only possible-it is already unfolding through resilience, solidarity, and locally driven leadership.

The Chittagong Hill Tracts remain a region of immense beauty and strength, yet communities continue to navigate structural poverty, climate shocks, limited service access, and persistent social inequalities. In this context, ASHIKA's role has been to stand beside communities-especially women, youth, and marginalized ethnic groups-not merely as implementers of projects, but as facilitators of opportunity, dignity, and voice.

During this reporting period, our teams implemented 17 projects across thematic areas including climate resilience, women's empowerment, livelihood development, WASH, education, health, governance, and emergency response. From strengthening women's leadership platforms and preventing gender-based violence, to supporting climate-smart agriculture and resilient livelihoods, our initiatives have aligned closely with the Sustainable Development Goals-particularly SDGs 1, 2, 3, 4, 5, 6, 8, 10, 13, 16, and 17.

What stands out most is not only the number of beneficiaries reached or activities completed, but the transformation we have witnessed. Women who once remained silent are now mediating disputes. Youth are leading civic platforms and promoting social harmony. Farmers are adapting to climate risks with improved practices. Communities are engaging more confidently with local institutions to claim their rights and services.

These achievements would not have been possible without the trust of the communities we serve, the dedication of our staff and volunteers, the guidance of our governing body, and the generous support of our donors and partners. We deeply value the collaborative spirit that enables us to work across institutions and sectors to address complex, interlinked challenges.

As we look ahead, our commitment remains clear: to deepen locally led leadership, strengthen accountability and safeguarding systems, enhance climate adaptation strategies, and ensure that no one is left behind in the development process. The path toward inclusive and resilient development requires patience, partnership, and persistence-and we are steadfast in that journey.

On behalf of ASHIKA Development Associates, I extend sincere appreciation to all who have walked with us this year. Together, we continue to build a future rooted in equity, resilience, and hope.

With gratitude,



Biplop Chakma
Executive Director
ASHIKA Development Associates

Introduction

The Annual Report 2024-2025 presents a comprehensive overview of the work undertaken by **ASHIKA Development Associates** during the reporting period. Rooted in the hill communities of Rangamati, Khagrachari, and Bandarban, ASHIKA continues to advance inclusive, community-driven development in some of the most geographically remote and climate-vulnerable areas of Bangladesh.

The Chittagong Hill Tracts face layered challenges-structural poverty, limited access to public services, environmental degradation, climate-induced disasters, and entrenched social inequalities. Women, youth, ethnic minorities, and marginalized households often experience these vulnerabilities most acutely. In response, ASHIKA's programs are designed to strengthen resilience at multiple levels: household, community, and institutional.

During 2024-2025, ASHIKA implemented 17 projects across five thematic areas: Livelihood and Food Security; Education and Skill Development; Health and Nutrition; Water, Sanitation and Hygiene (WASH); Governance and Human Rights; and Climate Resilience and Disaster Risk Reduction. These interventions ranged from women's leadership development and gender-based violence prevention, to climate-smart agriculture, entrepreneurship training, WASH awareness, emergency response, and civic engagement initiatives.

Our work aligns closely with the Sustainable Development Goals (SDGs), particularly SDGs 1 (No Poverty), 2 (Zero Hunger), 3 (Good Health and Well-being), 4 (Quality Education), 5 (Gender Equality), 6 (Clean Water and Sanitation), 8 (Decent Work and Economic Growth), 10 (Reduced Inequalities), 13 (Climate Action), 16 (Peace, Justice and Strong Institutions), and 17 (Partnerships for the Goals). Each project contributes to these global commitments through locally tailored solutions that emphasize participation, accountability, and sustainability.

This report documents key activities, outputs, outcomes, lessons learned, and SDG contributions of each project. Beyond statistics, it reflects the voices, leadership, and resilience of communities who are shaping their own pathways toward equitable and sustainable development.

Advancing Social Tolerance through Holistic Action (ASTHA)

Implemented by: ASHIKA Development Associates

Partners: Embassy of Switzerland and RUPANTAR

Location: Rangamati District

Building Peaceful Democratic Spaces Through Youth Leadership

In the diverse and geographically remote landscape of Rangamati Hill District, where ethnic plurality, political sensitivities, and social marginalization intersect, the ASTHA Project continued its second year with a clear and urgent mission: to promote tolerant and peaceful democratic spaces through empowered youth, active civic platforms, and inclusive governance

Operating across 10 upazilas, ASTHA recognized that youth are not merely beneficiaries of development, but potential peacebuilders and guardians of democratic values. At a time when communal tensions and political polarization pose real threats to minority rights and social cohesion, the project focused on transforming youth into organized, skilled, and responsible civic actors.



Youth at the Center of Change

During this reporting year, ASTHA successfully activated **40 Youth Group meetings** across 10 upazilas and facilitated **50 youth-led voluntary action meetings** at the union level

These engagements directly involved:

1,141 youth in **Upazila-level** activation meetings (579 male, 562 female)

1,426 youth in Union-level voluntary actions (626 male, 800 female)

Through these platforms, young women and men discussed minority democratic rights, prevention of communal violence, electoral participation, environmental responsibility, and social accountability. Many of these youth had previously never participated in structured civic forums. By the end of the year, they were organizing awareness drives, engaging local authorities, and leading dialogues within their communities.

To deepen their leadership capacity, ASTHA conducted **20 three-day residential trainings**, engaging **599 youth (281 male, 318 female)**

The sessions focused on non-violent communication, minority rights, local governance systems, advocacy skills, and democratic participation. These immersive workshops strengthened youth confidence, analytical ability, and collective action skills.

A district-level **Youth Campaign on Democratic Practice**, attended by **370 participants (164 male, 206 female)**, further amplified youth voices. Through art exhibitions, rallies, cultural performances, and public dialogue, the campaign celebrated democracy not as an abstract concept but as a lived and shared responsibility.

Community Engagement and Safeguarding



ASTHA extended its efforts beyond youth groups to the broader community. A total of 100 courtyard meetings were organized to engage rural women, minority families, and marginalized citizens in discussions about democratic rights and violence prevention. These informal yet powerful gatherings helped demystify civic processes and encouraged women and minorities to voice concerns without fear.

Complementing these efforts were:

20 community mobilization events engaging 1,039 participants

20 IEC dissemination initiatives promoting minority rights and peace messaging

Youth groups also participated in 10 structured collection and sharing meetings (314 participants) with Civic Platform members, ensuring real-time information flow about emerging tensions or community concerns. Additionally, 20 coordination meetings integrated youth and local influencers as whistleblowers to identify early warning signs of intolerance.

Together, these mechanisms created a localized safeguarding framework that strengthened community vigilance before, during, and after electoral processes.

Strengthening Civic Platforms and Policy Dialogue

Recognizing that sustainable peace requires institutional support, ASTHA facilitated the development of **two Civic Platforms** in Rangamati, comprising approximately 30 active members with around 30% women representation. These platforms mentored youth groups, led peacebuilding actions, and served as bridges between communities and authorities.



The project convened:

- **4 Civic Platform activation meetings**
- **2 Civic-led voluntary action meetings** (61 participants)

High-level policy engagement was a defining feature of Year 2. ASTHA organized:

A consultation meeting with government officials (29 participants)

A face-to-face dialogue between youth, civic members, and elected representatives

Advocacy and sharing meetings with political leaders and local administration

These engagements addressed communal harmony, youth participation in governance, democratic reforms, and minority protection. Importantly, they fostered trust between grassroots actors and policymakers-an essential ingredient for peaceful democratic spaces.

Impact of ASTHA in 2024-2025

The impact of ASTHA during this period is both quantitative and structural.

More than **2,500 youth engagements** across meetings and campaigns demonstrate a significant expansion of civic participation. Female participation exceeded male participation in voluntary actions, indicating meaningful gender inclusion.

Youth groups have transitioned from passive beneficiaries to recognized community actors. Civic platforms are now functioning as structured bodies capable of influencing dialogue at district level. Minority communities report increased awareness of their democratic rights. Government actors have shown willingness to coordinate more closely with youth representatives.

All planned interventions were completed as per the work plan, reflecting 100% implementation progress.



Contribution to Sustainable Development Goals (SDGs)

The ASTHA Project directly contributes to:

SDG 16 - Peace, Justice and Strong Institutions

Through violence prevention, policy dialogue, and democratic engagement mechanisms.

SDG 10 - Reduced Inequalities

By amplifying minority voices and integrating marginalized youth into governance processes.

SDG 5 - Gender Equality

Through strong female participation in youth groups, civic platforms, and voluntary actions.

SDG 4 - Quality Education (Civic Education Dimension)

Through structured training, digital literacy sessions, and leadership development.

The second year of ASTHA demonstrates that peaceful democratic transformation is possible when youth are organized, civic actors are strengthened, and institutions remain open to dialogue. In Rangamati's complex socio-political landscape, ASTHA has built not only activities, but systems-systems of youth leadership, community safeguarding, and inclusive policy engagement.

The journey continues, but the foundations for a tolerant, participatory, and rights-based democratic culture are now firmly in place.

Anticipatory Action for Landslides Causing Displacement

Annual Narrative Report 2025
ASHIKA Development Associates | Supported by ECHO
Reporting Period: January - November 2025

Project Context and Rationale

The hill districts of Chattogram and Bandarban are increasingly vulnerable to climate-induced cascading hazards, particularly landslides and flash floods. While Bangladesh has institutionalized Early Action Protocols (EAPs) for floods and cyclones, an effective anticipatory framework for landslides has remained largely absent. In the steep and erosion-prone landscapes of Lama and Naikhongchari Upazilas, heavy rainfall can quickly trigger slope failure, displacement, and asset loss, disproportionately affecting ethnic and marginalized communities.



The Anticipatory Action (AA) Project was designed to address this gap by strengthening forecast-based early warning systems, enhancing institutional readiness, and operationalizing a landslide-focused Early Action Protocol. The project aimed to minimize the impact of landslides and flash floods that cause displacement in hilly contexts. Targeting 20,270 individuals, the project ultimately reached 23,247 people across all unions of Lama and Naikhongchari Upazilas, exceeding its initial target. By November 2025, implementation progress stood at 70 percent.

By combining scientific forecasting, institutional coordination, and community-based preparedness, the project introduced a shift from reactive disaster response to proactive, anticipatory risk management in the Chattogram Hill Tracts.

Major Interventions and Achievements

Outcome 1: Strengthened Operational Capacity for Early Warning Systems

Under the first outcome, the project focused on improving forecasting systems, technical coordination, and information dissemination. Strong collaboration was established with the Bangladesh Meteorological Department (BMD) and the Landslide Technical Working Group to enhance forecast reliability and institutional integration. Three Automated Weather Station (AWS) sites were selected and prepared to strengthen real-time rainfall monitoring.

A Landslide Inventory App was developed and exposure data were collected across two districts to support impact-based forecasting and evidence-driven decision-making. Twelve special landslide and flash flood bulletins were produced and disseminated to relevant authorities and communities. During landslide alerts between May and August 2025, 45,441 individuals received early warning messages, including 6,165 voice messages to ensure accessibility for diverse and hard-to-reach populations. Progress under this outcome reached 93 percent.

Outcome 2: Enhanced Community and Institutional Capacity for Anticipatory Action

The second outcome translated early warning into preparedness and action. A total of 592 Disaster Management Committee (DMC) members, 473 volunteers, 110 resource pool members, and 87 interpreter pool members were trained to operationalize early action procedures and strengthen dissemination systems. Sixty awareness and capacity-building programmes engaged 4,149 community members directly.



To promote inclusion, early warning messages were translated into Marma, Tripura, Chakma, and Chak languages, ensuring that indigenous communities could understand and act on risk information. Fifty-six safe spaces were identified and temporary shelters prepared. In May 2025, 25 shelters were activated, allowing 550 people to evacuate safely before severe impacts occurred. Additionally, anticipatory cash assistance was piloted for 31 vulnerable households to test the impact of pre-disaster financial support. Eleven DMC-led Anticipatory Action Plans were developed across unions, strengthening local ownership and preparedness structures.

Outcome 3: Mainstreaming Landslide Anticipatory Action into National DRM Systems



Sustainability was reinforced through national and district-level engagement. The INSTANT portal became operational to facilitate forecast dissemination. A national consultation workshop on the Landslide Early Action Protocol was conducted in September 2025, contributing to ongoing policy drafting within the Forecast-based Financing/Anticipatory Action Taskforce. District-level roundtables with the Department of Disaster Management and consultations with the Ministry of Chittagong Hill Tracts Affairs supported integration of landslide risk considerations into broader policy and planning frameworks.

Through these interventions, landslide anticipatory action began transitioning from project-based practice toward institutionalized policy.

Safeguarding, Inclusion & Environmental Considerations

The project maintained strong safeguarding and inclusion standards throughout implementation. No safeguarding incidents were reported. Gender mainstreaming was integrated into all activities, and age and gender markers were applied during trainings and events. Particular attention was given to ethnic communities, children, youth, and persons with disabilities to ensure equitable access to early warning information and anticipatory measures.



A total of 168 feedbacks were recorded from stakeholders and community members, of which 102 were resolved, demonstrating functional accountability mechanisms. Environmental considerations included minimizing plastic use during implementation. By activating early actions before hazard impact, the project also strengthened shock-responsive social protection mechanisms.

SDG Alignment

The AA Project directly contributes to multiple Sustainable Development Goals. It advances **SDG 13 (Climate Action)** by operationalizing forecast-based triggers to address climate-induced landslide risks. It supports **SDG 11 (Sustainable Cities and Communities)** by strengthening disaster risk reduction and evacuation systems in high-risk hill areas. It contributes to **SDG 1 (No Poverty)** by preventing livelihood and asset losses through anticipatory cash support and early evacuation. It also supports **SDG 10 (Reduced Inequalities)** through multilingual early warning dissemination and inclusive engagement of marginalized communities.

Financial Overview

During the reporting period, total expenditure amounted to BDT 3,248,916, representing 57.54 percent budget utilization. Financial investments prioritized strengthening early warning systems, institutional capacity building, community preparedness, and policy mainstreaming efforts.

Impact of the Project

The most significant impact of the AA Project lies in its paradigm shift—from responding after landslides occur to acting before impact. With more than 45,000 individuals receiving early warnings and 550 people safely evacuated during alerts, communities were able to protect lives and assets proactively.

Institutionally, coordination between BMD, Disaster Management Committees, and national platforms improved forecast interpretation and trigger activation. The development of the Landslide Inventory App and impact tables strengthened evidence-based decision-making. Community volunteers and DMC members emerged as first responders during anticipatory phases rather than solely during emergencies.

At the policy level, the advancement of a Landslide Early Action Protocol signals long-term sustainability and scalability. By embedding anticipatory approaches into disaster risk management systems, the project contributes to a more resilient and climate-adaptive hill region.

Advancing WASH and Livelihood Integration (AWLI)

Implemented by ASHIKA Development Associates

Funded by BSRM Group of Companies

Location: Ruma & Paindu Union, Ruma Upazila, Bandarban Hill District



In the remote hills of Ruma Upazila-where steep terrain, seasonal water scarcity, fragile livelihoods, and limited access to services define daily life-the Advancing WASH and Livelihood Integration (AWLI) Project set out to create meaningful, lasting change. Implemented by ASHIKA Development Associates with support from BSRM Group of Companies, the project ran from April 2023 to March 2025 with a clear vision: to integrate safe water access with climate-resilient livelihoods for ultra-poor farming communities.

Over the two-year period, the project completed 24 out of 25 planned activities, maintaining strong progress despite political unrest and communication barriers in remote villages.

Building Community Foundations

At the heart of AWLI was community mobilization. Sixteen groups were formed across 16 villages-eight in Ruma Union and eight in Paindu Union. Each group consists of 25 members, primarily from economically vulnerable households. A seven-member management committee was established in every group to ensure transparency and shared leadership.

To strengthen these structures, 64 representatives from 16 groups received structured training on group governance and financial management. Additionally, 23 monthly staff coordination meetings ensured consistent monitoring and adaptive learning. A refresher Training of Trainers (ToT) for project staff in November 2024 reinforced program quality and safeguarding practices.

Through these investments, AWLI transformed informal village gatherings into structured, accountable platforms capable of managing revolving funds and collective initiatives.

Advancing Climate-Resilient Livelihoods

Recognizing that sustainable development in hill areas must align with geography and climate realities, AWLI prioritized orchard-based agriculture suited to the terrain.



A total of **400 farmers**-both men and women-were trained on cashew nut, coffee, orange, and mango plantation, including processing and marketing techniques. Sixteen batches of training were conducted, supported by agricultural officers, and practical grafting sessions equipped farmers with hands-on skills.

To sustain this agricultural transition, a **0.1-acre cashew-nut nursery demonstration plot** was established in Moyar Para. This nursery ensures access to quality seedlings for project participants and neighboring farmers.

Livelihood support was further strengthened through **Income Generating Activity (IGA) assistance of BDT 40,000 per group**, provided as revolving, interest-free support (11 out of 16 groups received

cheques due to political constraints). The revolving nature of this support ensures sustainability beyond the project period.

Together, these interventions enhanced income prospects while promoting climate-adaptive agricultural practices aligned with the hill ecosystem.

Ensuring Safe Water and Sanitation

Water scarcity remains one of the most pressing challenges in Ruma. In Shwiratong Para, approximately 35 families-around 200 people-previously walked 1-2 kilometers daily to collect water. During dry seasons, bathing and proper sanitation were often impossible.



In response, AWLI installed a **Gravity Flow System (GFS)** in the village. Water was sourced from a stream nearly 6,000 feet away and transported via pipeline to a community water tank. Today, villagers access safe water within their settlement-transforming daily life, hygiene, and dignity.

Complementing infrastructure investment, **280 awareness sessions** (87.5% of the 320 planned) were conducted on domestic violence prevention, gender-based violence, child marriage prevention, sanitation, and safe water use.

In addition, **10 school hygiene sessions** reached approximately **500 students**, reinforcing handwashing practices and health awareness among young learners. Observances of Global Handwashing Day, International Women's Day, Victory Day, and Martyrs' Day further strengthened civic and social awareness.

Investing in Education, Health & Emergency Support



Beyond water and livelihoods, AWLI recognized the importance of social protection.

Fifteen poor and meritorious students received monthly scholarships of **BDT 2,000 each**, supporting continued education. Notably, one scholarship recipient secured admission to RUET in Computer Science and Engineering-a milestone reflecting the transformative potential of sustained educational support.

Two free medical camps were organized in January 2025, providing services to over 100 community members in one location and

approximately 300 students in another. Medicines were distributed free of charge.

Following severe flooding in August 2023, the project also provided emergency assistance to **30 flood-affected families**, distributing BDT 1,000 to each household. Winter support included blanket distribution to 200 families.

Challenges and Adaptive Management

The project operated in a politically sensitive and geographically remote environment. Network inaccessibility and political unrest disrupted some planned activities, leading to the cancellation of certain awareness sessions and delays in IGA distribution.

To mitigate these challenges, ASHIKA coordinated closely with local administration and security authorities and adopted flexible, backup planning strategies. These adaptive measures ensured continued implementation and high overall completion rates.

Impact and SDG Contribution

The AWLI Project contributes meaningfully to **SDGs 1, 2, 3, 4, 5, 6, 8, and 13**, addressing poverty, hunger, health, education, gender equality, clean water, decent work, and climate resilience.

Most importantly, the impact is visible on the ground:

- Women and men now manage structured community groups.
- 400 farmers possess new skills for diversified income.
- 200 villagers have reliable access to safe water.
- 15 students continue their education with dignity.



Communities are better informed about hygiene, GBV, and safe practices.

By integrating WASH and livelihood development, AWLI demonstrated that resilience in climate-vulnerable hill areas requires both infrastructure and empowerment. As the project concluded in March 2025, it left behind strengthened institutions, improved systems, and renewed hope in Ruma Upazila.

Community-Based Resilience, Women's Empowerment and Action (CREA)

Implemented by ASHIKA Development Associates
Partners: The Government of Sweden and Manusher Jonno Foundation
Location: Burighhat and Sabekkhyang Union, Naniarchar Upazila, Rangamati District

Project Context and Rationale



The Community-based Resilience, Women's Empowerment and Action (CREA) Project, implemented by ASHIKA Development Associates in Naniarchar Upazila of Rangamati District, operates in one of the most geographically isolated and climate-vulnerable regions of the Chittagong Hill Tracts.

Women-particularly indigenous women-face systemic discrimination in property rights, access to public services, financial inclusion, and decision-making platforms. Climate change has intensified existing

vulnerabilities: erratic rainfall, flash floods, landslides, water scarcity, and declining forest resources have disproportionately affected women and girls, who bear primary responsibility for household care, food production, and water collection.

During the reporting period, the project directly reached 1,620 individuals (872 women, 380 men, 180 boys, 180 girls, 8 transgender persons) and indirectly benefited 4,760 people, totaling 6,380 beneficiaries. The rationale of CREA rests on strengthening local governance, empowering women and adolescents, improving climate resilience, and institutionalizing accountability mechanisms so that marginalized communities can claim their rights and build sustainable livelihoods.

Major Interventions and Achievements, Outcome-wise

Outcome 1: Responsive Institutions and Increased Access to Quality Services

The project strengthened local governance and accountability through institutional engagement and participatory monitoring. A two-day training on gender and climate change was conducted for 30 local service providers to enhance climate-responsive planning. Regular half-yearly and quarterly meetings with Nari Nirjatan Protirodh Committees (NNPC), Legal Aid Committees, Karbari Networks, and Disaster Management Committees revitalized local protection systems and justice referral pathways.



Community Score Card (CSC) processes and interface meetings were held eight times across unions, engaging over 350 participants, the majority women, to assess agriculture, livestock, and public service performance. Citizen Charters were displayed in three public institutions to improve transparency and grievance redressal. Dialogue sessions between communities and service delivery institutions (agriculture, livestock, women affairs) improved access to entitlements and extension services.

Outcome 2: Improved Climate Resilience of Vulnerable Hill Communities



Eight Village Conservation Forum (VCF) meetings mobilized communities to combat deforestation, water scarcity, and biodiversity loss. Eighty households received quality seeds to promote homestead vegetable cultivation. Five women were supported with adaptation technology demonstrations, positioning them as local climate.

A total of 120 participants (108 women, 12 men) were trained on alternative crops and integrated farming systems, while 60 women each received hands-on training in livestock and poultry rearing. During disasters, 48 vulnerable households received emergency food support and 175 adolescent girls received hygiene kits to maintain dignity during.

Outcome 3: Empowered Women and Girls Challenging Inequality and Violence



Over 2,194 women participated in bi-monthly women group meetings addressing climate justice, gender equality, and income. Quarterly adolescent meetings reached 577 adolescents (380 girls, 197 boys) with sessions on child rights, reproductive health, and GBV. Youth forums engaged 137 young women and men in volunteerism and anti-harassment.



A mass gathering involving 200+ participants recognized unpaid care work and promoted shared household responsibilities. Self-defense (karate) training empowered 20 adolescent and youth girls with practical protection skills. International Women's Day and social awareness sessions further amplified women's leadership and collective voice.

Safeguarding, Inclusion & Environmental Considerations

Safeguarding and survivor-centered approaches were embedded across all interventions. Inclusion was prioritized by engaging indigenous leaders (Karbaris), youth, adolescents, and marginalized households in decision-making forums.

Environmental sustainability was central: climate-resilient farming, native tree plantation commitments, organic composting, rainwater harvesting, and integrated farming reduced ecological degradation while strengthening livelihoods. Women's participation in VCFs and climate dialogues ensured gender-responsive adaptation strategies.



SDG Alignment

CREA aligns strongly with multiple Sustainable Development Goals:

SDG 5 (Gender Equality): Women's leadership training, unpaid care work recognition, GBV prevention, legal aid strengthening, and adolescent empowerment.

SDG 6 (Clean Water & Sanitation): Rainwater harvesting, hygiene kit distribution, and water conservation awareness.

SDG 10 (Reduced Inequalities): Indigenous inclusion, legal awareness, citizen charters, and participatory governance mechanisms.

SDG 13 (Climate Action): Climate-smart agriculture, VCF mobilization, UDMC strengthening, disaster response systems.

SDG 16 (Peace, Justice & Strong Institutions): Revitalized committees, CSC processes, accountability forums, and justice access.

Financial Overview

The project was implemented during its third phase (September 2024 - August 2025) with a defined reporting-period budget (as per agreement with Manusher Jonno Foundation). Expenditures focused on capacity building, community mobilization, climate adaptation inputs, safeguarding mechanisms, emergency response, and institutional strengthening. Planned activities were largely achieved, with minor deviations due to timing constraints and pending institutional processes.

Impact of the CREA Project



The impact of CREA during this reporting period is visible at multiple levels. Women Karbaris are now formally participating in customary dispute resolution. Adolescents are openly challenging child marriage. Women farmers are cultivating climate-resilient crops and generating income. Service providers are more accountable through CSC and Citizen Charter mechanisms. Disaster Management Committees are operational and gender-responsive. Households previously dependent on subsistence agriculture now demonstrate diversified, integrated farming systems.

Most importantly, women and girls have moved from silence to voice—from beneficiaries to leaders. Climate adaptation is no longer an external agenda but a community-owned movement.

Emergency Response (ALERT-B062)

Implemented by ASHIKA Development Associates

Partners: SIDA, Ministry of Foreign Affairs of Netherlands, JOA and Start Fund Bangladesh

Location: Sapchari, Baghaichari, Baghaichari Municipality, Rupokari, Rangamati Sadar, Baghaichari, Rangamati Hill Tracts

Project Context and Rationale



In late May and early June 2025, continuous heavy rainfall triggered devastating flash floods across Rangamati Hill District, severely affecting communities in Baghaichari Municipality, Baghaichari Union, Rupokari Union, Sapchari Union, and parts of Rangamati Sadar. Homes were submerged, livelihoods disrupted, water sources contaminated, and vulnerable groups-including elderly persons and persons with disabilities-were left at heightened risk.

Under Start Fund Alert B062, ASHIKA Development Associates implemented a rapid emergency response between 5 June and 20 July 2025, funded by SIDA, the Ministry of Foreign Affairs of the Netherlands, and Jersey Overseas Aid (JOA), with technical support from Start Fund Bangladesh. The response was designed to address urgent needs in hygiene, protection, shelter, health, and livelihood recovery through a multi-sectoral approach. A Post Distribution Monitoring (PDM) exercise in August 2025 assessed effectiveness, accountability, and community satisfaction.

Major Interventions and Achievements

The project supported 485 flood-affected households through multi-purpose cash grants (MPCG), hygiene kits, protection materials, and shelter support. Each household received BDT 6,000 in cash, hygiene kits (11-12 essential items), and protection materials including charger lights. Additionally, 50 highly vulnerable families received BDT 1,200 for shelter materials.



Immediate Basic Needs Addressed

Cash utilization analysis revealed that beneficiaries prioritised food (24.1%), livelihood inputs (20.6%), shelter materials (19.8%), medical expenses (18.6%), and other urgent needs (17%). This flexibility enabled households to make context-specific decisions based on their most pressing needs.

Improved Hygiene and Health Protection

Hygiene kits and protection materials were widely appreciated and considered relevant. Beneficiaries reported improved personal hygiene in post-flood conditions, though some suggested increasing soap and sanitary supplies. Two free medical camps addressed urgent health concerns such as musculoskeletal disorders, scabies, and fungal infections, responding to flood-induced health risks.



Strengthened Community Connectivity through Innovation

An innovation activity led to the construction of a wooden bridge in Khamarpara village (Sapchari Union), replacing unsafe bamboo crossings. The bridge now benefits 250-260 daily users and supports residents from 8-10 surrounding villages, improving access to schools, markets, farmland, and burial grounds.



Accountability and Community Engagement

The project achieved 100% satisfaction in terms of beneficiary involvement and clarity of information. All respondents reported feeling safe and respected during distribution. A structured Complaint and Feedback Mechanism (CFM) received three formal complaints, all resolved appropriately. MAAP tools were applied, particularly Tool 5 (Needs Assessment), which proved most effective in targeting assistance.

Safeguarding, Inclusion & Environmental Considerations

Safeguarding and inclusion were central to the response. ASHIKA applied multiple MAAP tools including Staff Code of Conduct, PSEA, Complaint Response Mechanisms, and Information Disclosure systems. Vulnerable groups—including elderly persons, persons with disabilities, and households with transgender members—were prioritised. In cases where individuals could not access distribution points, assistance was delivered directly to their homes, as demonstrated in the case of Md. Basha Mia, a physically and speech-disabled beneficiary.



Complaint boxes, hotlines, face-to-face consultations, and multilingual communication ensured accessibility. Environmental considerations were integrated through hygiene promotion and advocacy for safe water practices, although limited clean water access constrained behavioural change.

SDG Alignment

The Alert B062 intervention aligns with multiple Sustainable Development Goals (SDGs):

SDG 1 (No Poverty): Cash assistance supported immediate consumption and livelihood recovery.

SDG 2 (Zero Hunger): 24.1% of cash grants were used for food.

SDG 3 (Good Health and Well-being): Medical camps addressed flood-related illnesses.

SDG 6 (Clean Water and Sanitation): Hygiene kits and WASH awareness contributed to safer hygiene practices.

SDG 10 (Reduced Inequalities): Inclusive targeting ensured persons with disabilities and marginalized groups were reached.

SDG 11 (Sustainable Communities): The wooden bridge strengthened local infrastructure resilience.

SDG 13 (Climate Action): Rapid flood response enhanced climate resilience in hazard-prone hill communities.

Financial Overview

The project was funded by SIDA, the Ministry of Foreign Affairs of the Netherlands, and Jersey Overseas Aid (JOA), with technical support from Start Fund Bangladesh. Financial resources were allocated across multi-purpose cash grants, hygiene and protection materials, shelter cash support, medical camps, innovation activity (wooden bridge), and accountability mechanisms. The transparent distribution process, master rolls, beneficiary lists, and MAAP adoption report were maintained and annexed, ensuring compliance and accountability.

Impact of the Alert B062 Project



The intervention fully met the needs of 22.5% of households and partially met the needs of 75%, with no households reporting unmet needs. The response restored dignity, improved safety, and enabled families to prioritise urgent expenditures independently.

The wooden bridge stands as a transformative example of community-driven innovation, connecting previously divided neighbourhoods and reducing daily risks. Medical camps prevented further health deterioration in post-flood conditions. Inclusive delivery strengthened trust between

ASHIKA and affected communities. The project also enhanced ASHIKA's emergency communication capacity and coordination with district administration, local government bodies, and traditional institutions.

Enhancing Marginalised People's Opportunities with Equity, Resilience, Inclusivity (EMPOWERMENT)

Implemented by ASHIKA Development Associates
Partners: Embassy of Switzerland and Nagorikata
Location: Rangamati Sadar, Naniarchar, Kaptai

Project Context and Rationale

The EMPOWERMENT Project was designed to address longstanding structural exclusion and weak civic engagement in the Chittagong Hill Tracts (CHT), particularly in Rangamati Sadar, Naniarchar, and Kaptai Upazilas. Although the CHT possesses a rich cultural heritage and strong community traditions, marginalized groups-including indigenous peoples, women, youth, and persons with disabilities-have historically faced limited access to decision-making processes and accountability mechanisms. Prior to project inception, no formal Community Change Maker (CCM) structures existed at union level, CSO-CBO networking was fragmented, and awareness regarding civic rights such as the Right to Information (RTI) remained low. Gender-based taboos, especially around menstrual hygiene and gender equality discussions, further constrained participation.



Against this backdrop, the project sought to increase the voice, representation, recognition, and meaningful participation of civil society organizations, community-based organizations, and marginalized communities in governance processes. By adopting a Human Rights-Based Approach (HRBA) and gender equality and social inclusion principles, the initiative aimed to foster more responsive, inclusive, and accountable local governance systems.

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Major Interventions and Achievements, Outcome-wise

During the reporting period, the project focused on building foundational civic structures and strengthening community-level engagement. Under Outcome 1, groundwork for forming 15 Community Change Maker groups across 15 unions was completed. These groups began meeting regularly, resulting in 29 bi-monthly meetings against a target of 30. Awareness-building efforts were particularly notable: 14 union-level RTI awareness sessions were conducted (target 15), alongside 100 community-level awareness sessions, achieving the full annual target. Observance of key national and international days-including Menstrual Hygiene Management (MHM) Day, Right to Information Day, and International Rural Women's Day-reached diverse participants across the three Upazilas. Engagement of 14 CCMs and 9 girls' clubs in MHM activities helped initiate open conversations around sensitive gender issues.

Under Outcome 2, cooperation among CSOs and CBOs strengthened through inception workshops and partnership agreements. MoUs were signed with four CSOs and one CBO, while three Upazila-level inception workshops brought together government officials, community leaders, and civil society representatives to create a collaborative platform. These engagements established the basis for district-level networks and collective advocacy initiatives.



Outcome 3 focused on enhancing dialogue between civil society and government actors. The inception workshops and day observances provided structured spaces for interaction, promoting transparency and shared understanding of civic responsibilities. These dialogues contributed to improved government responsiveness and reinforced the legitimacy of community voices in local governance processes.



Under Outcome 4, capacity development groundwork was laid for CSOs, CBOs, and community leaders. Training modules on HRBA, GESI, RTI, GBV, digital safety, financial management, and leadership were developed. One training on Local Capacity for Peace (Do No Harm approach) was conducted, and three GBV-related interventions were completed through the Women's Resource Network (WRN). Although

many large-scale trainings are scheduled for the next phase, these early interventions established a strong foundation for institutional strengthening.

Safeguarding, Inclusion & Environmental Considerations

Safeguarding and inclusion remained central to project implementation. No safeguarding incidents were reported during the reporting period. Gender mainstreaming was institutionalized through equal representation requirements in community structures, safe spaces for women, and male engagement

sessions to address entrenched social norms. Staff and partners received orientation on GBV referral pathways and prevention of sexual exploitation and abuse. The project maintained a functional Feedback and Accountability Mechanism with confidential reporting channels, defined workflows, and community feedback loops.

From an environmental perspective, project events minimized plastic use and incorporated environmental awareness messages. While climate resilience components were limited during this reporting period, environmental consciousness was integrated into event management practices.

SDG Alignment

The EMPOWERMENT Project contributes directly to several Sustainable Development Goals. By promoting women's leadership, addressing GBV, and facilitating gender-sensitive community dialogue, the project advances SDG 5 on Gender Equality. Through amplifying marginalized and indigenous voices in governance, it contributes to SDG 10 on Reduced Inequalities. The strong focus on RTI awareness, civic engagement, accountability, and institutional strengthening aligns closely with SDG 16 on Peace, Justice and Strong Institutions. Furthermore, the establishment of CSO-CBO partnerships and multi-stakeholder collaboration supports SDG 17 on Partnerships for the Goals. Together, these contributions reinforce inclusive governance and rights-based development in the CHT context.

Financial Overview

The project experienced initial budget utilization constraints due to delays in NGO Affairs Bureau approval, which affected early field rollout. However, robust financial controls were maintained through regular budget monitoring, compliance reviews, and standardized accounting systems. As the project transitions into full-scale implementation, expenditure is expected to align more closely with planned activity levels while maintaining compliance with donor and statutory requirements.

Impact of the EMPOWERMENT Project

Despite being in its early phase, the project has already demonstrated meaningful qualitative impact. Community members such as Sonali Chakma, a woman living with a disability, gained confidence and leadership capacity through RTI training and CCM engagement, transforming from a marginalized homemaker into a respected civic advocate. Similarly, cultural activist Pradip Mallick expanded his role as a community leader by facilitating RTI awareness sessions and encouraging grassroots accountability.

The completion of 100 community-level awareness sessions has significantly expanded civic knowledge among marginalized groups. Early engagement of girls' clubs and youth networks has begun challenging stigma surrounding menstruation and gender issues. Collectively, these efforts have strengthened trust between communities and institutions and laid the groundwork for sustained civic participation and accountability.



Improving Incomes of Women, Ethnic Communities and Disadvantaged Groups through Entrepreneurship Development (IWED)

Implemented by ASHIKA Development Associates
Partners: International Labor Organisation (ILO)
Location: Moghban and Kaptai, Rangamati Hill Tracts

Project Context and Rationale

The IWED Project, implemented by ASHIKA Development Associates under the ILO-supported *Promoting Gender Responsive Enterprise Development and TVET Systems (ProGRESS)* initiative, seeks to enhance inclusive economic development for women, ethnic communities, youth, and other disadvantaged groups in Rangamati District. Operating in Moghban Union under Rangamati Sadar Upazila and Kaptai Union under Kaptai Upazila, the project addresses long-standing structural barriers such as limited access to market-driven skills training, weak enterprise management capacity, insufficient alignment between TVET institutions and labor market needs, and socio-cultural constraints affecting women's participation in economic activities.

Rooted in a market systems development approach, the project integrates gender equality, green skills promotion, and inclusive enterprise growth into local economic ecosystems. During the reporting period (August 2024 - December 2025), the project demonstrated strong implementation performance, achieving approximately 92% of its planned annual activities despite contextual challenges such as political instability and operational disruptions. The initiative has therefore contributed meaningfully to strengthening both economic resilience and institutional collaboration at the local level.

Major Interventions and Achievements, Outcome Wise

Under the entrepreneurship and business development component, the project focused on strengthening managerial and financial capacities of women-led enterprises. A total of 100 women entrepreneurs received financial management and managerial skills development training, equipping them with practical tools for budgeting, business planning, and performance improvement. Additionally, 36 entrepreneurs completed GET Ahead entrepreneurship development training to enhance business expansion strategies and market positioning. Six capacity-building workshops engaged 180 participants, while 11 coordination meetings with TVET institutions and member organizations, involving 156 participants, helped reduce skills mismatch and strengthened collaboration between training providers and market actors. Although some linkage-building and green technology advocacy activities were only partially completed, the majority of entrepreneurship interventions achieved high implementation rates.





The apprenticeship training component recorded exceptional success. One hundred youth from disadvantaged backgrounds were selected and completed CBTA-based informal apprenticeship training across 20 trades, gaining both theoretical knowledge and hands-on experience in real workplace environments. To ensure quality delivery, 50 Master Craft Persons underwent structured Training of Trainers

(ToT), and continuous monitoring visits were conducted in collaboration with local trade associations to ensure compliance with safety and learning standards. The apprenticeship component achieved full completion, significantly improving employability prospects for participating youth and strengthening the local skilled workforce.

In parallel, the project introduced community-based tourism (CBT) as an innovative livelihood diversification strategy. Through 10 community awareness meetings, 5 feasibility assessments, 6 FGDs with tourism stakeholders, and extensive community consultations involving 282 participants, the initiative laid the foundation for sustainable tourism development. A total of 417 ethnic community members engaged in CBT-related activities. Cultural festivals and profiling of community products further promoted indigenous heritage and local entrepreneurship. While certain infrastructure-related interventions such as homestay upgrading progressed at a slower pace, the groundwork for inclusive and environmentally responsible tourism has been successfully established.



Safeguarding, Inclusion & Environmental Considerations

Throughout implementation, safeguarding principles remained central to the project approach. No safeguarding-related incidents were reported during the reporting period. Gender mainstreaming was systematically integrated into beneficiary selection, training design, facilitation, and monitoring processes. The project ensured inclusive representation, maintaining at least 50% participation of women alongside inclusion of persons with disabilities and ethnic community members.

Environmental considerations were embedded particularly within tourism promotion and green enterprise advocacy. Efforts were made to promote environmentally responsible practices and green skills, though some planned environmental mitigation activities were deferred due to contextual constraints. Nonetheless, sustainability and climate-resilient approaches remain core guiding principles for future implementation phases.



SDG Alignment



The IWED Project directly contributes to multiple Sustainable Development Goals. By strengthening women's entrepreneurial capacities and ensuring equitable access to skills development, it advances SDG 5 (Gender Equality). Through apprenticeship training and enterprise growth, it promotes SDG 8 (Decent Work and Economic Growth). By prioritizing ethnic communities, disadvantaged youth, and persons with disabilities, the initiative supports SDG 10 (Reduced Inequalities). Its competency-based training approach aligns with SDG 4 (Quality Education), while promotion of green skills and environmentally responsible tourism contributes to SDG 12 (Responsible Consumption) and SDG 13 (Climate Action). The project's integration within national TVET reforms further strengthens its policy-level relevance.

Financial Overview

Financial expenditure during the reporting year was largely concentrated in the Education and Skill Development thematic area, reflecting the project's strong emphasis on entrepreneurship training and apprenticeship implementation. Budget utilization remained aligned with activity implementation progress. While certain activities experienced partial delays, these were primarily operational rather than financial in nature. Overall financial management remained stable, supporting efficient program delivery.

Impact of the IWED Project

The impact of IWED is evident both quantitatively and qualitatively. Women entrepreneurs have demonstrated enhanced confidence, improved financial literacy, and stronger business management practices. Youth apprentices gained market-relevant technical competencies and practical workplace exposure, significantly increasing their employability and readiness for self-employment. Institutional collaboration between TVET providers, trade associations, and local stakeholders has improved alignment between skills supply and labor market demand.



The introduction of community-based tourism has initiated a new livelihood pathway that simultaneously preserves indigenous culture and creates income opportunities. Cultural festivals and community

consultations strengthened social cohesion and reinforced local identity. Beyond measurable outputs, the project has contributed to mindset shifts, encouraging beneficiaries to value skills, knowledge, and long-term sustainability over short-term incentives.

Partnership for Resilient Livelihoods in CHT (PRLC)

Implemented by ASHIKA Development Associates
Partners: European Union and Manusher Jonno Foundation (MJF)
Location: Mogban, Bandukbhanga, Rangamati Hill Tracts

Project Context and Rationale

The Partnership for Resilient Livelihoods in CHT (PRLC) Project was implemented in Rangamati Sadar to address structural poverty, malnutrition, climate vulnerability, and limited access to services among poor and ultra-poor households in the Chittagong Hill Tracts (CHT). The project sought to create sustainable livelihood opportunities, improve nutritional wellbeing, and strengthen disaster preparedness through integrated community-based interventions.



In 2025, a total of **1,541 households** were identified under Poor and Extremely Poor categories. The project was structured around three core outcomes-Livelihoods, Nutrition, and Disaster Preparedness-supported by a comprehensive MEAL system including baseline surveys, MIS, Kobo tools, and regular monitoring. With clearly defined outputs and indicators across 190 planned activities, PRLC aimed to promote resilience and institutional linkage in remote CHT communities.

Major Interventions and Achievements (Outcome-wise)

Outcome 1: Sustained Livelihoods and Income Generation

During the reporting period, **1,541 beneficiaries received Cash Grant support** to implement Income Generating Activities (IGAs). Climate-Smart Integrated Farm Management-Farmers Field School (CS-IFM-FFS) strengthened agricultural practices, supported by post-FFS learning assistance to **1,283 farmers** and learning materials provided to **52 farmer groups**.

Skill-building initiatives included honey bee keeping training, establishment of a community-managed seed bank, and youth skill development training for 12 selected youths. Market systems were enhanced through district-level market assessment, establishment of community-managed collection points, and digital tools provided to seven collection points.

Case evidence demonstrates tangible income growth. For example, Mathura Lal Chakma increased his earnings to **BDT 400-600 daily through duck rearing**, contributing to improved household stability.

Outcome 2: Improved Nutritional Wellbeing

Nutrition governance mechanisms were strengthened through meetings with Community Clinic Management Groups (CCMG), Upazila and District Nutrition Coordination Committees (UNCC & DNCC), and recruitment of paramedics and CNHP staff.

Six Mother Groups and six Adolescent Groups conducted **102 awareness sessions** on nutrition and primary health care. Among **441 under-five children identified**, 8 were classified as SAM and 48 as MAM. Through referral support, medical follow-up, and food/financial assistance, measurable improvements were achieved: **10 SAM improved to MAM**, and **26 MAM improved to Normal**.



Additionally, **342 mothers received homestead gardening input support**, enhancing dietary diversity and household nutrition security. Five satellite clinics/health camps were organized in remote areas to ensure access to essential health services.

Outcome 3: Strengthened Community Disaster Preparedness and Resilience



Community resilience was reinforced through quarterly volunteer meetings, Union Disaster Management Committee meetings, and installation of **four rainwater harvesting systems**. Surface water collection and gravity flow systems were established in four villages across three unions, benefiting approximately **80 households**.

District-level coordination meetings and sensitization workshops with traditional leaders enhanced community access to government services and social safety net programmes. These initiatives strengthened institutional accountability and community-government linkage.

Safeguarding, Inclusion & Environmental Considerations

PRLC maintained a strong safeguarding and gender-sensitive framework. Beneficiaries were oriented on safeguarding principles and community feedback mechanisms, with complaint formats distributed to CS-IFM-FFS groups.

The project prioritized inclusion of poor and ultra-poor households, women farmers, lactating mothers, and vulnerable children. Environmental sustainability was integrated through climate-smart agriculture, seed preservation, rainwater harvesting, and solar-powered water systems, reducing dependency on unsafe water sources and promoting resource conservation.

SDG Alignment

The PRLC Project aligns with the Sustainable Development Goals officially identified for the programme: **SDG 1, 2, 3, 5, 6, 10 and 16** as reflected in its integrated livelihood, nutrition, governance and resilience interventions.

SDG 1 (No Poverty): Cash grants and livelihood diversification supported 1,541 poor and ultra-poor households in increasing income security.

SDG 2 (Zero Hunger): Nutrition-sensitive agriculture, SAM/MAM management, and homestead gardening improved food access and dietary diversity.

SDG 3 (Good Health & Well-being): Health camps, ANC/PNC awareness, and micronutrient referrals strengthened maternal and child health outcomes.

SDG 5 (Gender Equality): Women farmers and Mother Groups enhanced female participation, economic agency, and decision-making.

SDG 6 (Clean Water and Sanitation): Installation of gravity flow and solar-based water systems improved safe drinking water access for approximately 80 households.

SDG 10 (Reduced Inequalities): Targeting remote and marginalized communities reduced geographic and socio-economic disparities in access to services and livelihood opportunities.

SDG 16 (Peace, Justice and Strong Institutions): Engagement with UDMC, UNCC, DNCC, public hearings, and community consultations strengthened local governance accountability.



Financial Overview

Annual expenditure was primarily concentrated in **Livelihood & Food Security (81.56%)**, followed by **Water, Sanitation & Nutrition (15.56%)**, and **Disaster Risk Reduction & Climate Resilience (2.89%)**. The allocation reflects the project's emphasis on economic strengthening while ensuring nutrition and resilience components remained integrated. Procurement processes and budget limitations were identified as operational risks but addressed through adaptive management strategies.

Impact of the PRLC Project

The PRLC Project generated tangible improvements in income, nutrition, and service access in 2025. Livelihood diversification increased household earnings and reduced seasonal vulnerability. Documented recovery among SAM and MAM children demonstrates improved nutrition knowledge, health service linkage, and caregiver engagement.

Access to safe water systems enhanced health security in remote villages. Institutional coordination strengthened accountability and community voice. The European Union Mid-Term Evaluation visit acknowledged field-level progress and sustainability of interventions. Overall, the project strengthened resilience, reduced inequalities, and enhanced community self-reliance.

ASHIKA Microfinance

Implemented by ASHIKA Development Associates
Partners: ASHIKA Development Associates
Location: Rangamati Hill Tracts

Program Context and Institutional Overview

The ASHIKA Microfinance Program, operating from Rangamati Branch (001), continued its commitment in 2024-2025 to provide inclusive financial services to underserved and indigenous communities in the hill areas. The program operates under temporary certification from the Microcredit Regulatory Authority (MRA) for three years (Registration No: 53.04.0000.010.60.001.2023-867) and maintains its branch office at Kambhe House, K K Roy Road, Rangamati.

Governance oversight is ensured through a structured management mechanism involving the Branch Manager, Finance Manager, and Deputy Executive Director, who jointly manage loan approval, compliance, and monitoring functions. Regular internal audits (2-3 times per year) and mandatory MRA reporting further strengthen institutional accountability and transparency.

During the reporting year, the program served **351 total members**, all of whom are women (100%), reinforcing ASHIKA's commitment to women-led economic empowerment. Notably, **92.3% (324 members)** belong to indigenous communities, demonstrating strong outreach among historically marginalized groups.

Outreach, Membership & Financial Inclusion

The program reached **319 active borrowers** out of 351 members. A total of **BDT 10,555,000** was disbursed during the year, with an outstanding portfolio of **BDT 6,128,835**. The **average loan size stood at BDT 33,088**, reflecting a focus on small-scale, income-generating activities.

Loan distribution across sectors shows a diversified livelihood support approach:

Small Business - 40% (BDT 4,222,000)

Agriculture - 30% (BDT 3,166,500)

Livestock - 20% (BDT 2,111,000)

Others - 10% (BDT 1,055,500)

This distribution indicates a balanced portfolio addressing local market opportunities and climate-sensitive livelihoods in Rangamati's hill context.

The program maintained a **100% recovery rate** and reported **zero write-offs**, reflecting strong borrower discipline and effective follow-up mechanisms. However, the **Portfolio at Risk (PAR) >30 days stands at 89.56%**, indicating repayment delays due to migration, market instability, and external shocks. While recoveries were ultimately achieved, this highlights the need for strengthened portfolio monitoring and liquidity management.

Savings Mobilization & Financial Performance

Savings mobilization remains a cornerstone of financial inclusion. During the reporting period, members accumulated **BDT 903,125 in compulsory savings**, which equals the total savings portfolio. This demonstrates members' growing financial discipline and asset-building capacity.

From a financial sustainability perspective, total financial income amounted to **BDT 1,405,202**, against operating expenses of **BDT 1,659,618**, resulting in a deficit of **BDT 254,416**. The **Operational Self-Sufficiency (OSS) ratio stands at 84.67%**, indicating that operational costs are not yet fully covered by financial income.

The current OSS level signals that scaling the borrower base and increasing capital investment are critical to reaching break-even status and ensuring long-term sustainability.

Risk Management, Compliance & Governance

Risk management remains integral to program operations. Internal audits are conducted 2-3 times annually, and MRA reporting compliance is maintained. Any detected irregularities were addressed and fully recovered, demonstrating proactive internal controls.

Key operational risks identified include:

Funding gaps limiting portfolio growth

Sustainability challenges due to OSS below 100%

High market demand exceeding available capital

High PAR due to repayment delays and market instability

These risks underline the need for stronger capitalization, enhanced monitoring systems, and improved collection strategies.

Contribution to Sustainable Development Goals (SDGs)

The Microfinance Program contributes directly to multiple SDGs:

SDG 1: No Poverty - By disbursing over BDT 10.55 million in loans to 319 active borrowers, the program supports income generation and poverty reduction.

SDG 8: Decent Work and Economic Growth - Investment in small businesses (40%), agriculture (30%), and livestock (20%) promotes entrepreneurship and local economic activity.

SDG 10: Reduced Inequalities - With 92.3% indigenous members, the program ensures financial access for marginalized ethnic communities in the hill districts.

SDG 9: Industry, Innovation & Infrastructure (Indirect Contribution) - Support to micro-enterprises contributes to grassroots-level economic infrastructure.

The ASHIKA Microfinance Program in Rangamati demonstrated strong outreach among women and indigenous communities during 2024-2025, maintaining a 100% recovery rate and zero write-offs while disbursing over BDT 10.55 million in livelihood loans. Although operational sustainability remains a challenge with an OSS of 84.67% and a deficit position, the program's robust governance, savings mobilization, and diversified loan portfolio provide a solid foundation for growth.

With enhanced capitalization, improved risk mitigation, and strategic expansion, the Microfinance Program is well positioned to strengthen financial inclusion, promote women's economic empowerment, and contribute meaningfully to sustainable development in the hill districts of Bangladesh.

Income Generating Activity - Mushroom

Implemented by ASHIKA Development Associates
Partners: ASHIKA Development Associates
Location: Rangamati Hill Tracts



There continues to be strong and growing demand for mushrooms in the Chittagong Hill Tracts (CHT). Indigenous communities traditionally collected wild mushrooms from forest areas; however, the expansion of mushroom cultivation has significantly improved accessibility and commercial availability. In addition to local household consumption, demand from traders and food processors has steadily increased. The comparatively cooler climate of the Hill Tracts provides a natural advantage for mushroom production, as mushrooms do not grow as efficiently in the plains of Bangladesh.

Mushroom cultivation remains one of the most promising income-generating activities (IGA) due to its relatively low investment requirement and short production cycle. Building on the knowledge gained through earlier initiatives-particularly technical exposure and training received during the PLIEG project-ASHIKA has continued to strengthen its technical and market support to producers during 2024-2025.

Production and Profitability

Different varieties of mushrooms are cultivated depending on the season (winter and summer). Production cost and selling price vary accordingly. During winter, a 12×20-inch straw packet of mushroom seed produces approximately 1 kg of mushroom on average. The production cost per kilogram is around Tk. 200, and the average selling price is approximately Tk. 300 per kg. During summer, due to higher maintenance costs (including temperature control and care), mushrooms are sold at a higher market price-around Tk. 400 per kg.

This seasonal price variation enables producers to secure better returns, particularly during summer months. Mushroom cultivation thus continues to provide a reliable supplementary income source for rural households, helping them meet household expenses, invest in children's education, and reinvest in other livelihood activities such as livestock and small trade.

Seed Production and Supply

To respond to growing demand for quality mushroom spawn, ASHIKA continues operating its seed production laboratory established in Rangamati town. The lab ensures year-round availability of quality spawn at affordable prices. It is equipped with an air-conditioned incubation room and autoclave system to maintain quality control standards.



Currently, supplying a 500 gm seed packet costs approximately Tk. 35. These seed packets are distributed to local producers who cultivate mushrooms and generate income at household level. The seed production unit not only supports farmers but also contributes to ASHIKA's financial sustainability. The center continues to engage skilled staff in both production and outlet management, ensuring operational efficiency and quality assurance.

ASHIKA annually produces a substantial volume of seed packets and distributes them through its outlet center. The outlet remains a critical mechanism for both input supply and market linkage. Revenue generated from seed sales

supports operational costs, including staff salaries and laboratory maintenance.

Market Linkages and Social Business Expansion

ASHIKA continues to strengthen market linkages between producers and traders. Meetings with local traders and coordination mechanisms help ensure fair pricing and reduce transportation costs for producers. Some traders directly collect mushrooms from producers, enabling farmers to receive better wholesale rates while also creating employment opportunities within the Hill Tracts.

The Mushroom Seed Social Business initiative, established in partnership with Grameen Telecom Trust, continues to operate as a unique facility across the three Hill Districts. The laboratory remains the only consistent mushroom spawn supplier across the region and serves areas beyond the Hill Tracts, including parts of Chattogram Division.

Impact in 2024-2025

During the reporting period, mushroom cultivation has continued to:

- Increase household income through seasonal price advantages.
- Create employment opportunities in seed production, marketing, and trading.
- Reduce dependency on forest-based wild mushroom collection.

- Strengthen local entrepreneurship among indigenous and rural communities.
- Contribute to ASHIKA's institutional sustainability through social business revenue.

Mushroom cultivation remains a climate-compatible, low-investment livelihood option suitable for the hilly terrain of the CHT. The combination of technical support, seed supply, and improved market linkage has ensured that the initiative remains financially viable and socially impactful.

BRAC NFPE Bridge School in CHT

Location: Baghaichari, Rangamati
 Implemented by ASHIKA Development Associates
 Partners: BRAC
 Location: Sajek, Rangamati Hill Tracts

Project Context and Rationale

The BRAC NFPE Bridge School in Baghaichari continues to serve as an essential educational support mechanism for marginalized and indigenous children living in the remote hill areas of Rangamati. Geographic isolation, poor communication infrastructure, and limited transportation facilities often prevent children from accessing formal schooling. Many students in this context are either at risk of dropping out or have already fallen behind in their academic progression.

During 2024-2025, the project operated under an extended grant agreement with revised budget allocations to ensure continuity of support and quality improvement. The continuation of this initiative reflects a strong commitment to sustaining access to foundational education in the Chittagong Hill Tracts (CHT), particularly in underserved communities. The bridge model remains focused on preparing children academically and socially for integration into mainstream education.



Major Interventions and Achievements

In the reporting period, the project emphasized strengthening the quality of teaching, ensuring adequate learning materials, and maintaining continuity of educational services. Financial restructuring and grant extensions allowed uninterrupted program implementation, reinforcing operational stability during the extended timeframe.

Significant attention was given to ensuring that students received essential textbooks and learning supplies. A total of 152 copies of “আমার বই,” 200 copies of “এসো লিখতে শিখি,” and 152 English books were distributed among learners. Additionally, 450 subject-based notebooks covering Bengali, English, and Mathematics were provided to students. The availability of structured materials supported improved classroom engagement and strengthened literacy and numeracy skills, which are fundamental for successful transition to formal schooling.

Teacher capacity development remained a central component of program quality assurance. One basic training session was conducted during the period, benefiting eight teachers. In addition, monthly



refresher trainings were organized to reinforce pedagogical techniques, classroom management skills, and child-centered methodologies. These continuous learning opportunities ensured that teachers remained equipped to respond to students' academic needs and contextual challenges.

Gender, Safeguarding and Inclusion

The project maintained a strong commitment to gender equality and safeguarding principles throughout implementation. Equal participation of boys and girls was encouraged in classroom activities, and teachers actively promoted a safe, inclusive, and respectful learning environment. Particular attention was given to supporting indigenous children who face structural disadvantages in accessing education.

Regular communication with parents and community stakeholders strengthened accountability and reinforced protective mechanisms for children. Safeguarding practices were integrated into daily school operations to ensure that students learn in an environment that prioritizes dignity, protection, and well-being.

Operational Challenges

Operating in remote areas of Baghaichari continues to present logistical and systemic challenges. Difficult terrain, transportation constraints, and limited communication infrastructure hinder regular supervision and timely coordination. Education quality requires ongoing improvement efforts, particularly in strengthening foundational competencies. Furthermore, the need for regular student health checkups and improved access to safe drinking water within school premises remains critical. Addressing these issues is essential for sustaining both attendance and learning outcomes.

SDG Alignment

The BRAC NFPE Bridge School contributes directly to SDG 4 (Quality Education) by ensuring inclusive and equitable access to foundational learning opportunities. Through equal participation of girls and boys, it advances SDG 5 (Gender Equality). By targeting marginalized and indigenous children in remote CHT areas, the project contributes to SDG 10 (Reduced Inequalities). The recognition of health checkup needs and safe water access further supports SDG 3 (Good Health and Well-being), reinforcing the holistic nature of educational support.

Impact

Despite contextual barriers, the 2024-2025 period demonstrated sustained progress in ensuring access to structured and supportive learning environments. Students benefited from adequate textbooks and learning materials, contributing to improved academic engagement. Continuous teacher training strengthened instructional quality and reinforced accountability mechanisms.

The extension of the grant agreement and revised budget allocation provided program stability and ensured continuity of services. As a result, vulnerable children in Baghaichari continued to receive structured educational support, reducing the risk of permanent educational exclusion and strengthening pathways toward formal secondary education.



CHT Leprosy Control and Rehabilitation Program

Implemented by ASHIKA Development Associates
Partners: Leprosy Mission International Bangladesh
Location: Rangamati Hill Tracts

Project Description

During the 2024-2025 reporting period, the CHT Leprosy Control and Rehabilitation Program continued its efforts to reduce stigma, increase awareness, and strengthen access to treatment services for individuals affected by leprosy and disability in Rangamati Hill District. Implemented under the support of Leprosy Mission International Bangladesh, the project maintained its focus on community sensitization, advocacy, and behavioral change communication. The intervention recognized that in the traditional cultural setting of the Chittagong Hill Tracts (CHT), limited knowledge and deep-rooted misconceptions often prevent timely medical treatment, particularly when traditional healers are the first point of consultation.

Major Activities and Implementation Progress



Throughout 2024-2025, awareness dissemination remained a central pillar of the project. Courtyard meetings were organized at community level, where open discussions were held with women, men, youth, and local leaders regarding early symptoms of leprosy, prevention methods, and available treatment services. Similar sensitization sessions were conducted with school staff, student groups, and representatives from other NGOs to ensure that accurate health information reached wider community networks. In addition to leprosy, awareness on rabies and proper response to dog bites was integrated into these sessions to address overlapping public health concerns.

Advocacy efforts were simultaneously strengthened with educational institutions and local government stakeholders. Engagement with Upazila-level health and social welfare departments aimed to facilitate better access to government assistance schemes for persons affected by leprosy and disability. By reinforcing institutional linkages, the project encouraged community members to seek support from formal health facilities rather than relying solely on informal systems. These efforts contributed to gradual improvements in awareness regarding available services and entitlements.

The use of Information, Education, and Communication (IEC) materials proved particularly effective in conveying consistent and clear messages about the CHT Leprosy Rehabilitation Project. Community members who previously lacked knowledge about the services provided by the Leprosy Mission in CHT became more informed about treatment options and referral pathways. Although no confirmed cases of leprosy or dog bites were directly reported to the project during the reporting year, stakeholders acknowledged that awareness levels within communities have significantly improved. Many individuals now demonstrate greater understanding of symptoms, transmission myths, and the importance of early medical consultation.

All activities during this period were implemented in coordination with other ongoing project interventions within the same geographic locations. This integrated approach ensured efficiency, reinforced consistent messaging, and strengthened the overall outreach capacity of ASHIKA in the field.

Key Observations and Learning

The reporting period highlighted that sustained engagement is essential in areas where stigma and cultural practices strongly influence health-seeking behavior. While initial reluctance to discuss leprosy remains visible in some communities, repeated sensitization sessions have begun to normalize conversations around the disease. Communities are gradually becoming more receptive to listening, asking questions, and understanding the available treatment facilities. The experience of this year

reaffirmed that awareness building in remote and culturally diverse regions requires patience, trust-building, and continuous dialogue.

Challenges



Despite positive progress in awareness levels, certain challenges persisted during 2024-2025. Cultural dependence on traditional healers continues to influence health decisions, and some community members remain hesitant to report suspected cases due to stigma. Additionally, referral follow-up from certain health facilities has been limited, requiring stronger coordination mechanisms in the future.

Conclusion

During the 2024-2025 period, the CHT Leprosy Control and Rehabilitation Program maintained steady progress in expanding awareness, strengthening institutional coordination, and reducing misconceptions surrounding leprosy and rabies in Rangamati Hill District. While direct case reporting remains limited, the enhanced knowledge among community members represents a significant step toward long-term prevention, early detection, and inclusive rehabilitation support in the Chittagong Hill Tracts.

CPP Just Ecological Transition Agroecology Program in the Chittagong Hill Tracts (PAEP II)

Implemented by ASHIKA Development Associates

Partners:

Location: Rangamati Hill Tracts

Project Context and Rationale

The **CPP Just Ecological Transition Agroecology Program in the Chittagong Hill Tracts (PAEP II)** is being implemented in Rajasthali Upazila in partnership with Caritas Bangladesh. The project forms

part of the broader Caritas Integrated Plan for Rural Poverty Alleviation, Human Resources Development and Employment Creation for the Chittagong Hill Tracts. It aims to promote sustainable agroecological practices, strengthen livestock and fisheries-based livelihoods, and enhance environmental resilience in remote hill communities.

For the reporting period **October 2024 to September 2025**, the project continued its focus on reducing livestock disease, encouraging organic farming, strengthening local ecological governance mechanisms, and improving income opportunities for smallholder farmers, especially women and marginalized households in Rajasthali. The hilly terrain, limited infrastructure, and vulnerability to climate variability necessitate integrated agroecological solutions that are both environmentally sustainable and economically viable. PAEP II addresses these structural challenges through community-based capacity building, livestock health services, fisheries development, and organic agriculture support.

Major Interventions and Achievements

During 2024-2025, PAEP II concentrated on strengthening livestock, fisheries, and agroecological production systems while promoting climate-resilient practices.

Outcome 1: Improved Livestock Health and Reduced Disease Losses

To reduce infectious diseases among livestock and poultry, vaccination and treatment support were expanded. Two major livestock vaccination drives were conducted, covering **307 animals (goats, ducks, chicken)** in February and an additional **247 animals (51 goats and 196 chickens)** in May, totaling **554 animals vaccinated** during the reporting period. These services benefited at least **45 direct participants (26 women, 19 men)** across sessions, significantly reducing disease-related mortality and protecting household assets.

In addition, **20 beneficiaries (12 women, 8 men)** received livestock management training covering vaccination, treatment, feed management, and animal care. This built local capacity to sustain improved animal health practices beyond the project's direct service provision.

Outcome 2: Diversified and Strengthened Livelihoods

Livestock and material support were provided to enhance income opportunities. A total of **10 goats, 10 pigs, and 4 kg of vegetable seeds** were distributed among 20 beneficiaries (12 women, 8 men). These



inputs enabled households to strengthen small-scale livestock rearing and homestead vegetable cultivation.

The project also supported fisheries-based livelihood diversification. **Seven beneficiaries (4 women, 3 men)** received fisheries training facilitated by government officials, promoting improved pond management and fish cultivation practices. Subsequently, **6.5 kg of fish fry and 700 grams of vegetable seeds** were distributed to these beneficiaries to operationalize the training outcomes. This integration of livestock, fisheries, and crop production supports a diversified agroecological model that enhances food security and income stability.

Outcome 3: Promotion of Organic and Ecological Farming Practices

Building upon the agroecology framework established in earlier phases, the project continued to promote sustainable and organic farming practices, reducing dependence on chemical fertilizers. Seed distribution and ecological farming awareness encouraged beneficiaries to adopt environmentally friendly cultivation methods.

The project's agroecological approach emphasizes ecological balance, soil health improvement, biodiversity conservation, and climate resilience. Through collaboration with local administration and technical agencies, PAEP II reinforced community-level ownership of sustainable agriculture practices.

Safeguarding, Inclusion & Environmental Considerations

PAEP II ensured gender inclusion and equitable participation throughout implementation. Of the direct beneficiaries recorded in livestock and fisheries activities, a significant proportion were women (approximately 60% across key training and distribution activities), reflecting the project's commitment to women's economic empowerment.

The project adopted inclusive beneficiary selection criteria to prioritize vulnerable households, small-scale farmers, and those with limited access to agricultural inputs. Environmental sustainability remained central to all interventions, particularly through vaccination drives that prevent disease outbreaks (thereby reducing economic shock) and organic farming promotion that reduces soil degradation and chemical contamination.

By promoting ecological agriculture, supporting tree-friendly and livestock-integrated systems, and collaborating with government services, PAEP II contributed to strengthening long-term environmental stewardship in the fragile hill ecosystem.

SDG Alignment

PAEP II aligns closely with several Sustainable Development Goals (SDGs):

SDG 1 (No Poverty): Through livelihood diversification (livestock, fisheries, vegetable cultivation) and income-generating support.

SDG 2 (Zero Hunger): By improving food production, livestock health, and local protein availability through fish and poultry.

SDG 5 (Gender Equality): Ensuring strong participation of women in training, asset distribution, and agroecological practices.

SDG 13 (Climate Action): Promoting organic farming and ecological resilience in a climate-vulnerable hill region.

SDG 15 (Life on Land): Encouraging environmentally friendly agricultural practices that protect soil and biodiversity.

Through integrated agroecological programming, the project contributes simultaneously to poverty reduction, food security, environmental conservation, and community resilience.



Financial Overview

Funded by Caritas Bangladesh under the CPP Just Ecological Transition Agroecology framework, PAEP II maintained cost-effective implementation through community engagement and partnership with government service providers. Beneficiaries contributed partial cost-sharing in certain agroecological initiatives, strengthening ownership and sustainability.

Financial resources were strategically allocated to livestock vaccination, training facilitation, livestock and fisheries input distribution, and awareness-building initiatives. By combining training with input support, the project ensured that financial investment translated directly into productive assets and sustainable livelihood improvements.

Impact of the PAEP II Project

The 2024-2025 interventions produced measurable improvements in livestock survival, income diversification, and household food security. With **554 animals vaccinated**, disease risks were significantly reduced, protecting key household economic assets. The provision of livestock (goats and pigs), fish fry, and vegetable seeds enabled families to expand income-generating activities and improve dietary diversity.

Women's active participation strengthened household decision-making power and increased their role in economic activities. Fisheries training enhanced technical knowledge and improved productivity, while organic practices reduced environmental degradation and input costs.

Collectively, these interventions enhanced resilience in a geographically isolated and climate-sensitive region. Households are now better equipped to manage livestock health, cultivate vegetables organically, and integrate fisheries into their livelihood systems. The project has thus contributed to a gradual but meaningful ecological transition in Rajsthali.

Betterment through Development and Downstreaming Household's Approach (BOB-Bank)

Reporting Period: November 2010 - June 2025
Implemented by ASHIKA Development Associates
Partners: Catuddisa Sangha, Japan
Location: Rangamati Hill Tracts

The BUDDHA (BoB-Bank) initiative has, since 2010, quietly but steadily reshaped the economic landscape of underprivileged communities across the three hill districts of Rangamati, Khagrachari and Bandarban. What began in Dighalibagh village of Rangamati with the support of Catuddisa Sangha (CS), Japan, has evolved into a community-rooted financial empowerment model that combines solidarity, accountability, and livelihood development.

At its core, the project is built on a simple but powerful idea: when small groups of 7-11 members come together, manage their own revolving funds, and invest collectively in agro-based livelihoods, economic change becomes both possible and sustainable. Over time, BoB groups have become more than financial entities—they have turned into local institutions that nurture trust, shared responsibility, and



collective growth.

During the reporting period, a total of BDT 5,35,000 was distributed among BoB groups across the three hill districts. This financial support strengthened existing groups and enabled the formation of new ones in remote paras. Individual bank accounts were opened in the names of the respective communities, fostering transparency and ownership. Funds were managed under a structured financial system with designated signatories, reinforcing accountability and donor confidence.

However, the impact of the BUDDHA project cannot be measured in numbers alone.

In geographically isolated hill communities where access to formal banking is limited, BoB groups have created a pathway to financial inclusion. Members who once depended on informal lenders now access structured, low-risk revolving funds managed by their own community. Repayment discipline has gradually built a culture of savings and reinvestment. This cycle of contribution and return has strengthened economic resilience at the household level.

The project has also placed strong emphasis on improving agricultural productivity through contemporary agro-technical practices. Members have received guidance on value addition, skill development, and improved production methods. Rather than selling raw products at low prices, communities are increasingly exploring ways to enhance product value and connect to markets more

effectively. The initiative to establish outlet centers and strengthen market linkages has begun addressing long-standing barriers faced by farmers in remote hill areas.

Equally important has been the strengthening of community leadership and institutional capacity. Orientation meetings at UNO offices during cash distribution processes helped build formal linkages between BoB groups and local administration. Partnerships with local NGOs such as Jum Foundation and Eco-Development expanded outreach and reinforced decentralized implementation, allowing the model to adapt to diverse local contexts.

Over nearly fifteen years, the BUDDHA initiative has demonstrated that small-scale, faith-inspired, community-managed financial systems can produce long-term socio-economic transformation. Households have gained greater stability, agricultural productivity has improved, and communities have developed stronger internal structures for collective economic management. The revolving fund mechanism ensures that resources continue circulating within the community, multiplying impact over time.



Although the project has not yet been formally extended beyond June 2025, it remains ongoing and active. Community demand and institutional maturity indicate that the model has taken root. With continued donor engagement and potential extension following future visits, the initiative is well positioned to scale its impact further.

The BUDDHA (BoB-Bank) project stands today as a testament to patient investment, grassroots ownership, and the transformative power of collective financial empowerment in the Chittagong Hill Tracts.

বাংলাদেশের শিশুদের বিশেষ করে সুবিধাবঞ্চিত শিশুদের শিক্ষাক্ষেত্রে সহায়তা প্রদান

Donor: Agami Education Foundation (AEF)

Monitoring Partner: Ashika Development Associates

Location: Kalapani Elephant Hill School, Guimara Upazila, Khagrachari

Project Duration: July 2022 - June 2025 (Extended July 2025 - June 2030)

Project Overview

During the 2024-2025 reporting period, the “Providing Educational Assistance to the Underprivileged Children of Bangladesh” project continued its commitment to improving access to quality education for disadvantaged children in the hilly and remote areas of Guimara Upazila. Implemented in partnership

with Agami Education Foundation (AEF), the initiative focused on strengthening student participation, enhancing teaching quality, promoting technology-enabled learning, and supporting the holistic development of children.

The year marked a consolidation phase of interventions successfully implemented in 2023-2024, maintaining the same program components while deepening impact at the school and community levels. Recognizing the positive outcomes and sustained community engagement, the project has been officially extended for an additional five years (July 2025 - June 2030), ensuring continuity of support.

Key Interventions and Achievements (2024-2025)

Educational Support to Students:

The project continued providing essential educational materials including school uniforms, exercise books, stationery, and quality tiffin support. These inputs helped reduce financial burdens on families and contributed to improved attendance, classroom participation, and retention. The provision of nutritious tiffin significantly encouraged regular attendance and reduced absenteeism.

Strengthening Teacher Capacity:

More than 100 teachers benefited from structured offline training sessions focusing on interactive teaching methods, formative assessment aligned with the primary curriculum, Olympiad-based mathematics teaching techniques, and practical science instruction. Special leadership and management training for head teachers enhanced institutional governance and academic supervision. English language teaching was strengthened through four structured skill-development sessions, school inspections, simulation classes, and provision of audiovisual teaching materials aligned with the NCTB curriculum.

Education Technology (Ed-Tech):

The Ed-Tech team continued developing and promoting curriculum-based digital learning content. Over 400 educational videos covering primary and secondary subjects were created and disseminated through online platforms, benefiting both teachers and students. Teachers were trained in script development, video editing, content review, and digital engagement, enhancing their ability to integrate technology into classroom practice.

“Life is Fun” Science Program:

This interactive science initiative for Classes 3-5 reached over 1,200 students and approximately 2,000 guardians. Through hands-on demonstrations using low-cost materials, science videos, and activity sheets, students explored topics such as soil, water, air, energy, pollution, plants, animals, and heat. The program reduced fear of science and contributed to a projected reduction of school dropout rates by approximately 5% in participating schools.

Health for Education Initiative:

Through collaboration with the Doctors Platform, regular health monitoring continued. Each student maintained a health card, and at least one health camp-including eye, dental, and awareness sessions-was conducted. Approximately 3,000 students benefited from health services, leading to improved well-being and reduced absenteeism due to preventable health conditions.

Co-curricular and Skill Development Activities:

Chess courses were conducted three days per week with part-time instructors across schools, alongside at least two organized tournaments. Interested students participated in competitions organized by government and private institutions, promoting critical thinking and strategic skills. Additionally, knitting and sewing training supported 100 students, equipping them with practical skills for economic empowerment and potential family income contribution.

Overall Impact

In 2024-2025, the project sustained improvements in student attendance, learning engagement, teacher competency, and digital literacy. The integrated approach—combining academic support, health services, technology-based learning, and life skills—created a more inclusive and stimulating educational environment in Kalapani Elephant Hill School. Strengthened teacher capacity, increased parental engagement, and enhanced student motivation collectively contributed to a more resilient education system in this remote hill region.

The extension of the project for five more years (2025-2030) reflects the demonstrated effectiveness of the interventions and reinforces the long-term commitment to supporting underprivileged children in achieving quality education and sustainable development outcomes.

Way Forward (2025-2026 and beyond)

The coming year represents a critical consolidation phase for ASHIKA Development Associates. Guided by its Strategic Plan 2022-2026 and informed by the lessons emerging from project-level implementation across sectors, ASHIKA will deepen its commitment to sustainable, rights-based, and community-centered development in the Chittagong Hill Tracts (CHT). The Way Forward is not merely an extension of ongoing activities; it is a strategic progression toward institutional maturity, systems-level change, and long-term resilience for marginalized communities.

Education and Social Development



In the coming phase, ASHIKA will intensify its efforts to ensure inclusive, equitable, and quality education for marginalized communities in remote hill areas. Recognizing that education is both a fundamental right and a pathway to socio-economic emancipation, the organization will focus on strengthening the quality of teaching, enhancing monitoring systems, and creating child-friendly, culturally responsive learning environments.

Particular attention will be given to multi-lingual education to reduce language barriers faced by Indigenous children, ensuring that learning becomes accessible and meaningful. Teacher development, digital learning tools, and strengthened school-community engagement will form the backbone of educational sustainability. ASHIKA will also expand technical and vocational education pathways,

linking youth and women with certified skills, entrepreneurship opportunities, and wage-seeking employment channels.

Beyond formal education, social development initiatives will nurture youth leadership, civic engagement, and community-based dialogue systems. By strengthening youth networks and inclusive governance platforms, ASHIKA aims to cultivate a generation that is confident, participatory, and equipped to shape democratic processes in the CHT. The long-term vision is to ensure that education translates into opportunity, dignity, and sustainable livelihoods.

Food Security and Livelihood



Food insecurity and limited livelihood options remain central challenges in the CHT, particularly under increasing climate stress. Moving forward, ASHIKA will transition from isolated income-generating

activities toward integrated, climate-resilient livelihood systems that combine productivity, market access, and ecological sustainability.

The organization will scale climate-smart agriculture models, promote diversified cropping systems, and strengthen farmer field schools and agroecological demonstration sites. Women's participation in agriculture and enterprise will remain a priority, supported by technical extension, microfinance services, and value-chain development initiatives.

Efforts will also focus on strengthening market linkages, expanding direct marketing platforms, and exploring social business models to reduce dependency on intermediaries. Livestock, fisheries, organic farming, and small-scale agro-processing will receive renewed attention, with emphasis on sustainable resource management and climate adaptation.

The microfinance program will undergo strategic strengthening to improve operational efficiency, reduce portfolio risk, and expand access to affordable financial services. By integrating livelihood diversification with financial inclusion, ASHIKA aims to build resilient household economies capable of withstanding seasonal shocks and market fluctuations.

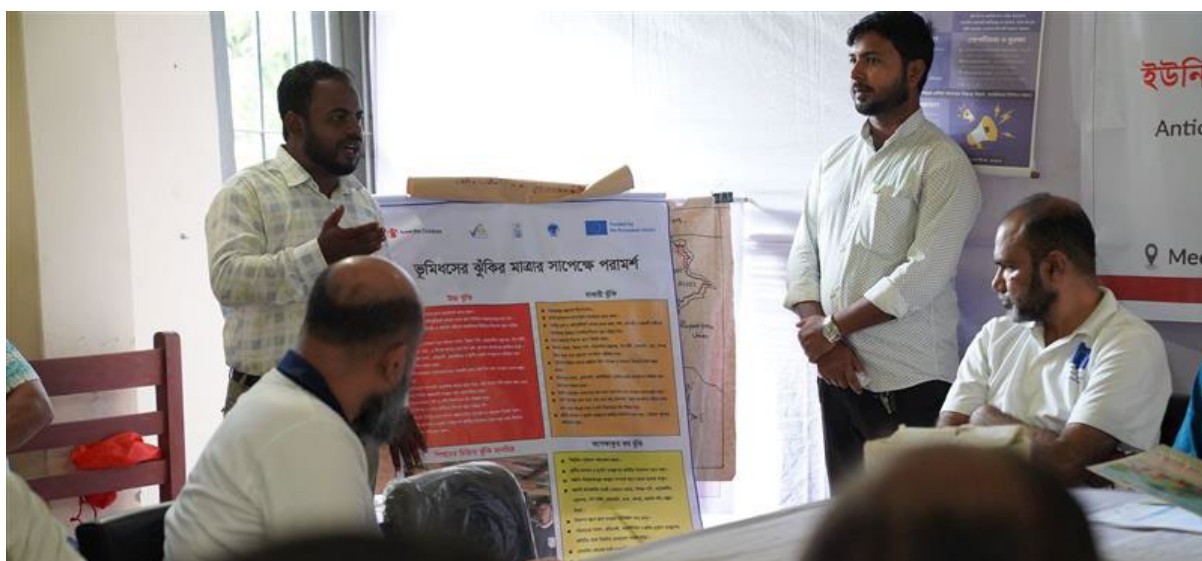
Climate Change and Disaster Management



Climate change continues to intensify vulnerabilities across the hill districts, manifesting through landslides, flash floods, drought, and irregular rainfall. In response, ASHIKA will deepen its anticipatory and resilience-focused disaster management strategy.

The organization will expand early warning and anticipatory action systems, particularly in landslide-prone areas, strengthening integration with local disaster management structures and national frameworks. Community disaster preparedness groups will be supported to enhance response capacity, while pre-positioning of emergency stocks in remote areas will improve timeliness of humanitarian action.

ASHIKA will promote climate-resilient infrastructure solutions such as gravity flow systems, use of renewable energy, flood-resilient housing reinforcement, and sustainable land management practices. Importantly, disaster response will be increasingly integrated with long-term livelihood recovery to avoid cyclical vulnerability.



Adherence to Core Humanitarian Standards (CHS), safeguarding principles, and inclusive assessment mechanisms will remain central to ensuring that disaster interventions are accountable, protective, and rights-based. Through a combination of preparedness, adaptation, and institutional collaboration, ASHIKA aims to reduce loss, displacement, and long-term climate risk.

Health and Human Rights

মা খাবে যত, গর্ভের শিশু খাবার পাবে তত

গর্ভকাল থেকে জন্মগ্রহণের ৬ মাস বয়স পর্যন্ত শিশু সরাসরি তার মায়ের কাছ থেকে প্রয়োজনীয় খাদ্য গ্রহণ করে

আমিষ	ভিটামিন	খনিজ লবন	শর্করা
শর্করা	তেল বা চর্বি	খনিজ লবণ	আমিষ
ভিটামিন	তেল বা চর্বি	খনিজ লবণ	আমিষ
খনিজ লবণ	তেল বা চর্বি	খনিজ লবণ	আমিষ

আসুন, খাবার গ্রহণের ক্ষেত্রে গর্ভবতী ও দুগ্ধদানকারী মাকে কোনো ধরনের নিষেধাজ্ঞা না দিয়ে বা বাঁধা না দিয়ে বৈচিত্রময় বা সুস্বাদু খাবারে উৎসাহ দেই।

Limited access to primary health care and justice systems remains a significant barrier to human dignity in the CHT. In the coming period, ASHIKA will strengthen integrated health and human rights programming, ensuring that services reach remote and marginalized populations.

The organization will intensify community-level health awareness initiatives, particularly around maternal and child health, communicable and non-communicable diseases, and nutrition practices. Strengthened referral pathways to Upazila Health Complexes and collaboration with government health departments will enhance continuity of care.

Efforts to prevent gender-based violence and promote social norm transformation will continue to expand. Engagement with men and boys, strengthening of women's resource networks, and

সঠিক সময়ে সঠিক পুষ্টি-যত্ন, রোধ করি অপুষ্টি চক্র

“পার্বত্য চট্টগ্রামে ০-৫৯ মাস বয়সী শিশুদের মধ্যে প্রতি ১০০ জনের মধ্যে ৩৯ জন খর্বকায় এবং ২৪-৫৯ মাস বয়সীদের মধ্যে প্রতি ১০০ জনে ৫২ জন কুশকায়” - World Bank Supported Nutrition Study, 2013

পূর্ণাঙ্গ মানসিক বিকাশ বাধাগ্রস্ত হয়

শিশুসমূহের হার এবং ঘন ঘন রোগ সঙ্কলন থেকে যায়

পূর্ণাঙ্গ মানসিক বিকাশ বাধাগ্রস্ত হয়

অপুষ্টি শিকার গর্ভবতী নারী

মাতৃসমূহের হার বেড়ে যায়

অপুষ্টি ক্রিয়াকারী

অপুষ্টি চক্র

কম ওজনের নবজাতক

প্রাপ্তবয়স্ক অবস্থায় দীর্ঘস্থায়ী অসুখে আক্রান্ত হওয়ার আশঙ্কা তৈরি হয়

অপুষ্টি থেকে পিত

শারীরিক বৃদ্ধি গঠন ব্যাহত হয়

অপুষ্টি প্রতিরোধের উপায়

জন্মের সাথে সাথে শিশুকে পালন দুধ পান করান

৬ মাস বয়সের পর থেকে তুকের দুধের পাশাপাশি বাড়িতে তৈরি পরিপূরক খাবার খাওয়ান

আমি ও আমার স্ত্রী আমাদের সন্তানদের পুষ্টিসমৃদ্ধ খাবার খাওয়াচ্ছি ও প্রয়োজনীয় স্বাস্থ্যসেবা নিশ্চিত করছি। আপনি করছেন তো?

বাত্ত বয়সে ছেলে-মেয়ে উভয় শিশুর সমান পুষ্টি, স্বাস্থ্যসেবা নিশ্চিত করুন

গর্ভবতী মাকে বাত্তি খাবার দিন এবং নিকটস্থ স্বাস্থ্যকেন্দ্রে নিয়মিত চেকআপ করান

Partnership for Resilient Livelihoods in CHT Region (PRLC)
সহায়তায়ঃ মানুষের জন্য ফাউন্ডেশন(MJF), অর্থায়নেঃ ইউরোপিয়ান ইউনিয়ন, বাস্তবায়নেঃ আশিকা ডেভেলপমেন্ট এসোসিয়েটস

institutionalization of community dialogue platforms will support rights-based accountability systems. Stigma reduction initiatives for persons affected by leprosy and disability will remain a priority, alongside advocacy for access to social protection and rehabilitation services.

Water, sanitation, and hygiene (WASH) interventions will be increasingly integrated with health outcomes, recognizing the interconnected nature of environmental conditions and public health. By embedding rights-based approaches into health programming, ASHIKA aims to ensure that access to services is equitable, inclusive, and culturally respectful.

Strengthening Capacity of ASHIKA

To sustain its expanding portfolio and meet international standards of accountability and governance, ASHIKA will continue transforming into a learning and adaptive organization. Institutional strengthening will be a cornerstone of the Way Forward.

The organization will invest in staff development, thematic specialization, and leadership capacity building to ensure technical excellence across sectors. Digital transformation initiatives will modernize HR, finance, and monitoring systems, enhancing transparency and efficiency. Strengthened Monitoring, Evaluation, Accountability, and Learning (MEAL) systems will generate robust evidence to inform program adaptation and policy advocacy.

Safeguarding mechanisms, whistleblowing systems, and risk management frameworks will be regularly reviewed and aligned with international best practices. Resource mobilization strategies will focus on diversifying donor partnerships, securing long-term core funding, and building consortium-based collaborations.

Knowledge management, research, and communications will be strengthened to document impact, share lessons learned, and elevate grassroots voices to district and national platforms. Through strategic investment in organizational sustainability, ASHIKA aims to position itself as a leading rights-based development organization in the Chittagong Division.

Concluding Outlook

The Way Forward reflects ASHIKA's commitment to moving beyond isolated project achievements toward systemic transformation across its five thematic pillars. Grounded in its Strategic Plan 2022-2026 and shaped by practical implementation experience, the organization will prioritize sustainability, community ownership, gender inclusion, climate resilience, and institutional excellence.

In the fragile yet dynamic landscape of the Chittagong Hill Tracts, sustainable change requires continuity, strategic partnerships, and adaptive leadership. With strengthened systems, empowered communities, and an unwavering commitment to rights and dignity, ASHIKA is well-positioned to advance toward a resilient, inclusive, and socio-economically empowered future for the marginalized populations it serves.