



Mukti Cox's Bazar

ANNUAL REPORT-2024



NEPAL

GEOGRAPHICAL COVERAGE

BANGLADESH



Acronyms:

AGM	Annual General Meeting
AMC	Agriculture Based Micro Credit
ARH	Adolescent Reproductive Health
BDT	Bangladeshi Taka
MCB	Mukti Cox's Bazar
EC	Executive Committee
CE	Chief Executive
GC	General Committee
MDG	Millennium Development Goal
SDG	Sustainable Development Goal
TT	Technical Trainer
HP and HA	Humanitarian Program and Humanitarian Assistance
GSC	Girls Shine Curriculum
IGA	Income Generating Activities
LRL	Livelihood Restoration Loan
BRAC	Bangladesh Rural Advancement Committee
UNHCR	United Nations High Commissioner for Refugees
IOM	International Organization for Migration
IRC	International Rescue Committee
RI	Relief International
UNFPA	United Nations Population Fund
COTE	Children on the Edge-UK
USAID	United States Agency for International Development
UNICEF	United Nations Children's Fund
RTMI	Research, Training and Management (RTM) International
AHP	Australian Humanitarian Partnership
DFAT	Department of Foreign Affairs and Trade
FDMN	Forcibly Displaced Myanmar Nationals

Acronyms:

FCN	Family Counting Number
BNF	Beneficiary
INGO	International Non-Government Organization
EFSL	Emergency Food Security and Livelihoods
JPF	The Japan Platform and Foundation
IVY-Japan	International Volunteer Center of Yamagata
MoFAJ	Ministry of Foreign Affairs (MoFA) Japan
GO	Government Officials
PC	Project/Program Coordinator
PDM	Post Distribution Monitoring
FGD	Focus Group Discussion
CCM	Community Consultation Meeting
LC	Learning Center
LCMC	Learning Center management Committee
PWD	Person With Disability
CIC	Camp in Charge
SMC	Senior Management Committee
SC	Satellite Clinic, Static Clinic
WFS	Women Friendly Space
WGSS	Women and Girls Safe Space
CWG	Community Watch Group
WSG	Women Support Group
GBV	Gender Based Violence
HC	Host Community
PSS	Psychosocial Support
MHM	Menstrual Health Management
SRHM	Sexual and Reproductive Health Management
PSEAH	Protection from Sexual Exploitation, Abuse and Harassment

Acronyms:

WED	Women Empowerment and Development
EPI	Expanded Program on Immunization
FIS	Financial Information Systems
MIS	Management Information System
HRD	Human Resource Department
HHs	Households
ICT	Information and Communication Technologies
LRP	Livelihood Restoration Program
ME	Micro Enterprise
MF	Micro Finance
MFI	Microfinance and Financial Inclusion
MRA	Micro Credit Regulatory Authority
PKSF	Palli Karma-Sahayak Foundation
RLF	Revolving Loan Fund
RMC	Rural Micro Credit
UMC	Urban Micro Credit
SMC	School Management Committee/ Seasonal Micro Credit
SRHR	Sexual and Reproductive Health Rights
TBA	Traditional Birth Attendant
TDS	Term Deposit Scheme
UPP	Ultra-Poor Program
UNO	Upazila Nirbahi Officer
DC	Deputy Commissioner
RRRC	Refugee Relief Repatriation Commissioner
CHS Alliance	Core Humanitarian Standard Alliance



Message from the President

It is with immense pride and gratitude that I present this foreword, reflecting on the remarkable journey and achievements of Mukti Cox's Bazar over the past year. Since our inception in 1996, we have been steadfast in our mission to uplift the poor and downtrodden, driven by the belief that every individual, regardless of caste, faith, or religion, holds inherent value far greater than any material wealth.

Our organization, Mukti, was founded with the noble purpose of rescuing marginalized people from the shackles of poverty, ignorance, and prejudice. Today, as we look back on our journey, we can confidently say that our selfless efforts have borne fruit within the bounds of what is possible. This success is a testament to the solid dedication of our pioneers, Professor Someswar Chakravorty and my esteemed mentor, Sujit Chowdhury. Their vision and commitment laid the foundation for our work. After Sujit Sir's departure from the country, Mr. Bimal Chandra Dey Sarker joined us as chief executive, bringing renewed energy and encouragement to our vision.

Now known as Mukti Cox's Bazar, our organization has gained recognition for its significant contributions to the social, economic, and ethical development of society. Over the 2023-2024 financial year, we have continued to expand our programs and projects, addressing the pressing needs of our community. Our initiatives have ranged from providing essential services to the most vulnerable, to empowering individuals through education and skill development, and advocating for social justice and equality.

One of our notable achievements this year has been the successful implementation of our gender-based violence prevention and protection programs. These initiatives have not only provided immediate support to survivors but have also worked towards creating a safer and more inclusive environment for all. Our community development projects have fostered greater participation and collaboration, ensuring that the voices of the marginalized are heard and respected. Additionally, our education initiatives have improved access to quality education for children through running more than 800 learning centers in both host community and FDMN camps, leading to increase school attendance and better academic performance. In agriculture, our livelihood interventions have helped farmers adopt sustainable, climate adaptive practices that increased their productivity, income and resilience.

As we move forward, I believe Mukti Cox's Bazar will keep making a big difference in the lives of the people we help. We are dedicated to being transparent, accountable, and involving the community in our work. We will continue to strive for a society where love, unity, and prosperity are for everyone, with no discrimination or injustice, and no one is left behind.

I extend a heartfelt invitation to our friends and colleagues, both at home and abroad, to visit us and witness firsthand the positive change we are fostering. Together, let us work towards a brighter and more equitable future for all.

With sincere gratitude and best wishes for a flourishing future.

A handwritten signature in black ink, appearing to read 'Santosh Sharma'.

Santosh Sharma
President



Message from the General Secretary

As we gather to celebrate another year of Mukti Cox's Bazar's unwavering commitment, I am thrilled to present our annual report for the period spanning July 2023 to June 2024. This year has been marked by remarkable achievements, resilience, and a renewed sense of purpose.

Our emphasis on livelihood improvement has proven highly effective in ensuring food security, improved nutrition, and income generation. Through vocational training programs, we have equipped community members with practical skills such as tailoring, handicraft, barbering, carpentry, and various other trades. Concurrently, our interventions in agriculture, livestock, and fisheries have introduced climate-smart technologies to beneficiaries, thereby increasing access to a diverse array of nutrient-rich foods and fostering economic empowerment. Observing lives transformed through newfound self-reliance and economic stability has been our most satisfying achievement.

Education remains our beacon. We addressed the alarming dropout rates among children, especially in marginalized communities. Our inclusive schools welcomed every child, regardless of their background, providing quality education. But our commitment went further—we introduced the Myanmar curriculum for Forcibly Displaced Myanmar Nationals (Rohingya), preserving their cultural identity and offering hope for a brighter future.

Health is wealth, and our community health initiatives played a vital role in maximizing the wellbeing of the community. Our outreach programs reached remote areas, providing essential healthcare services. From hygiene promotion to maternal care, our health workers remained steadfast, ensuring that no one was left behind.

Empowering women is at the core of our mission. Skill-building workshops, microfinance initiatives, and community forums have enlarged their voices. We celebrate their resilience and nurture their leadership potential.

Natural disasters tested our resolve. Cyclones, floods, and landslides disrupted lives, but our emergency response teams swiftly mobilized. Relief efforts provided dry food, mineral water, and rescue materials. We stood by our communities, demonstrating that compassion transcends borders.

I extend my heartfelt gratitude to our resource-sharing partners, colleagues, and staff. Your unwavering support has fuelled our achievements. Special thanks to Bimal Chandra Dey Sarker, our dynamic Chief Executive, whose dedicated and strategic efforts have turned our vision into reality. To the general committee, executive committee, and advisors—your commitment and thoughtful guidance have been the foundation of Mukti since 1996.

Our journey continues as Mukti Cox's Bazar remains committed to creating an independent, enlightened society. We are dedicated to empowering individuals, promoting education, and ensuring sustainable development. I invite all stakeholders to join hands in shaping a better tomorrow. Together, we will be good and do good, leaving no one behind.

Soheli Ahmed Bahadur
General Secretary



Message from the Chief Executive

Reflecting on the remarkable journey of Mukti Cox's Bazar fills me with immense joy, pride, and gratitude. Since its inception, Mukti Cox's Bazar has evolved from a visionary idea into a light of hope, resilience, and transformation for the oppressed and marginalized within the community. I extend my heartfelt appreciation to Mr. Sujit Chowdhury and Professor Someswar Chakraborty, the visionary founders who laid the foundation for Mukti's commitment to humanitarian causes. Their tireless efforts have shaped Mukti into a symbol of humanity, compassion, and progress in Cox's Bazar.

Since assuming leadership in January 2009, I have witnessed the organization's growth and impact firsthand. Mukti has become a trusted partner, collaborating with esteemed entities such as UNICEF, UNFPA, IOM, UNHCR, FAO, UNESCO and other international organizations such as Oxfam in Bangladesh, Plan International Bangladesh, Care Bangladesh, Children on the Edge-UK, Street Child UK, BRAC, PKSF, CHS Alliance and IVY Japan. Together, we have implemented multifaceted programs spanning education, health, food security, livelihoods, disaster risk reduction, human rights, women's empowerment, and emergency response. Our reach extends far and wide, directly assisting more than 500,000 households and 2.5 million individuals across Cox's Bazar, Noakhali, Bandarban, and Chattogram. Additionally, in response to the severe human rights violations within Myanmar, we stand alongside 90,000 families—approximately 523,233 Forcibly Displaced Myanmar Nationals—across 34 camps in Ukhiya, Teknaf, and Hatiya upazilas, bridging the gap between despair and hope.

Despite the challenges we encountered during our journey, Mukti has emerged as a unique service provider, leaving fast mark on the humanitarian landscape. Our success is a testament to the collaborative spirit of our partners, the dedication of our 3,698 team members, and the unwavering support of our distinguished advisers, including Advocate Shibu Lal Debdas. I express my heartfelt gratitude to Mr. Santosh Sharma, our honorable president, whose inspiring leadership and sage advice have propelled us forward. Likewise, Mr. Sohel Ahmed Bahadur, our honorable secretary, continues to contribute significantly to our organizational goals.

To our resource-sharing partners, colleagues, and staff members, thank you for your solid commitment. Together, we have faced challenges, knowing that our collective efforts serve a higher purpose—the well-being and enlightenment of our vulnerable community. Though there is a significant funding cuts, we have achieved notable progress across multiple domains. Our Gender-Based Violence in Emergencies (GBViE) initiatives have provided critical support and protection to vulnerable individuals. In education, we have successfully reduced dropout rates and introduced the Myanmar curriculum for Rohingya children. Our health programs have expanded to remote areas, offering essential services from hygiene promotion to maternal care and malaria elimination. We have enhanced food security and livelihoods through vocational training and income generation activities, while our nutrition programs have addressed malnutrition in marginalized communities. Inclusion remains a priority, ensuring that every individual, regardless of background, has access to our services. Our microfinance initiatives have significantly empowered women and bolstered economic stability within our communities. By expanding our reach from 18 to 30 branches, we have been able to provide more women with access to financial resources, enabling them to start and grow their own businesses. This expansion has not only increased economic opportunities but also fostered a sense of independence and self-reliance among women, contributing to the overall socio-economic development of the regions we serve.

As we look to the future, Mukti remains committed to creating a society free from poverty, discrimination, and injustice, where people can live in peace and dignity. Together, we illuminate paths, uplift lives, and sow seeds of sustainable change. Let's keep working together to achieve our goals and make a difference in the lives of those who are suffering.

Bimal Chandra Dey Sarker
Chief Executive

Table of contents

Page	Contents
1 to 21	Organization's Profile
1:	Vision, Mission....
2:	Our Donors & Partners
3:	Key Working Sectors
4:	Highlighted Events
21:	Project at a glance

24 to 109	Project Information
-----------------	----------------------------

Page	Contents
25 to 37	ECONOMIC DEVELOPMENT
26:	MCAP
32:	ENRICH
35:	Adolescent
37:	Elderly Programme

Page	Contents
38 to 54	Education Sector
39:	FDMN Education- UNICEF
43:	SEP-Chattogram
46:	EP-FDMN & Host
53:	EP-COTE Bhasanchar
54:	ECD-Mukti Cox's Bazar

Page	Contents
55 to 79	GENDER AND PROTECTION
56:	GBViE
60:	EWLLL
63:	IMHM
66:	DFAT AHP IV (Protection)
70:	CPPC
73:	LEAP
78:	PSEAH
79:	Hope Illuminated

Page	Contents
80 to 83	GOOD HEALTH AND WELLBEING
81:	CHOP
83:	MEP

Page	Contents
85 to 109	Food Security and Livelihood
86:	IPCoSO
91:	DFAT AHP IV (Livelihood)
94:	LIP - Teknaf
97:	EMASF
99:	Artemia
103:	LIP - Bhasanchar
105:	Integrated literacy
107:	GRAWS
109:	FiLEP

Table of contents

Page	Contents
110 to 127	Organizational Strength and Structure
110:	Mukti Cox's Bazar's initiatives and Safeguarding and PSEAH
111:	Incident Management Flow Chart
112:	MAINSTREAMING DISABILITY INCLUSION
113:	# ENVIRONMENT, CLIMATE CHANGE and DISASTER MANAGEMENT # FDMN Rohingya Crisis
114:	# Networking and Coordination # ADVOCACY and GOVERNANCE
115:	# Central services and organizational strength # Field Operations: # Administrative Management
116:	# Human Resources Management
117:	# Financial Management
118:	# Monitoring and Evaluation
119:	# Information Management Systems (MIS) # Internal Audit
120:	# Procurement and Regulatory Compliances # Partnership development # Organizational Sustainability
121:	# Governance and Management # General Committee # Executive Committee (EC) # Senior Management Committee (SMC) # Participatory Management Committee (PMC)
122:	Executive Committee
123:	Advisory Committee
124:	Senior Management Committee
125:	Membership of Networks/Associations
127:	Financial Report
141:	Photo Gallery (Memories)



Vision

A peaceful universal society free from poverty and prejudice where people will live in dignity and security



Mission

To be good and to do good.

To be good we will ensure the practice of good governance such as participation, accountability and transparency at all level to eliminate poverty and foster dignity. And to do good we will make the poor specially the woman self-reliant by providing necessary service through a well-integrated educational process.



Core Values

- 1) Sincerity & Honesty
- 2) Equality & Justice
- 3) Transparency & Accountability
- 4) Respect & Commitment to Service



Legal Status and Registration

Department of Social welfare



Registration Number: Social Welfare - Cox - 131 / 98

Date: 25/11/1998

NGO Affairs Bureau



Registration Number: NGO Affairs Bureau –1897

Date: 08/01/2004

renewed up to 07/01/2029

Microcredit Regulatory Authority



Registration Number: 00908-00278-00272

Date: 15/03/2008



Our Donors & Partners



KEY WORKING SECTORS AND CROSS CUTTING THEME





The highlighted events

of the reporting year
2023 - 2024

Delegates from the Embassy of the Kingdom of the Netherlands Commend Mukti Cox's Bazar's PSEAH Initiatives



Mukti Cox's Bazar had the Honor of hosting delegates from the Embassy of the Kingdom of the Netherlands, including Mrs. Laura Brinks, Senior Policy Officer, PSEA Netherlands MFA; Mrs. Martina Brostrom, Project Manager, CHS Alliance; Jan, First Secretary of the Embassy of the Kingdom of the Netherlands in Bangladesh; Lechelle, Reporting Officer, CHS Alliance; and Syed Rashed bin Jamal, Liaison Officer, CHS Alliance.

During their visit, the delegates engaged in discussions with the Camp in Charge, community leaders, Majhis, and women leaders at camps 4 and 10 regarding the Survivor-Centre Approaches to PSEAH. They explored the impacts and challenges of the project, with the community actively participating and strongly recommending the scaling up of the intervention.

The delegation also observed door-to-door sessions with Rohingya families on community-based PSEAH awareness to better understand their challenges and needs for future interventions. They expressed high satisfaction with the positive outcomes of PSEAH awareness at the community level.

Mr. Bimal Chandra Dey Sarker, Chief Executive of Mukti Cox's Bazar, accompanied the delegation and extended his heartfelt thanks for their significant and invaluable contributions to the field of PSEAH.

Mukti Cox's Bazar Celebrates Youth Achievements with Prize Distribution Ceremony



On May 15, 2024, Mukti Cox's Bazar, in collaboration with PKSF, organized a prize distribution ceremony for the youth fair and upazila-level sports and cultural competition at the ENRICH program office in Chowfaldandi Union, Cox's Bazar Sadar. The event, financially and technically supported by Mukti Cox's Bazar and PKSF, featured a day-long youth fair with participation from youth club members across six unions, including the Cox's Bazar Sadar Upazila municipality.

Youth club members showcased their talents through 10 stalls and various activities, including an innovation corner, a medical camp offering free blood group testing, health awareness sessions, a solidarity corner, IEC material displays, and Deyalikha for child marriage awareness. Other highlights included block boutiques and homemade pies. The fair was inaugurated by Mr. Syed Lutful Kabir Chowdhury, Deputy Chief Executive of Mukti Cox's Bazar, who served as the chief guest. Other notable attendees included Mr. Ramzan Ali, Assistant Officer of the Department of Women and Child Affairs, Cox's Bazar; Mr. Shimul Mitra Sharma, Instructor of the Social Services Department; Mr. Md. Nashir Uddin, UP member of Chowfaldandi Union Parishad; and Md. Jahangir Alam, Assistant Teacher of Bharuakhali Adarsh High School.

The guests visited each stall, appreciating the creative efforts of the youth. At the end of the day, prizes were awarded to 19 contestants from the upazila sports and cultural competition, as well as to three stalls for creative exhibitions and three stalls for beautiful murals. The "Standard Village" exhibition by teenagers from Bharuakhali Union Club and the "Child Marriage Awareness" murals by teenagers from Chowfaldandi Union won the prize.

Special contributions were recognized from various social service representatives at the upazila level. Honourees included Ms. Asma Ul Husna, Head Teacher of Khurushkul Model KG School; Professor Echarul Karim, President of Chowfaldandi Football Academy; Mr. Jahed Sarwar Sohel, a prominent sports personality; a representative journalist from BTV Cox's Bazar; and Pami Sheel, a talented artist. The event was managed by Hagmity Tripura (Angela), Upazila Officer of the Adolescent Program, with support from Helal Uddin, Social Development Officer of the ENRICH program, Md. Rakibul Islam, Enterprise Development Officer, and other staff members.

Japanese Vice-Minister Applauds Mukti Cox's Bazar Learning Centre



On October 8, 2023, Komura Masahiro, the Parliamentary Vice-Minister for Foreign Affairs of Japan, visited the Learning Centre (LC) of Mukti Cox's Bazar at Camp-2W. Upon his arrival at 3:40 PM, he was warmly welcomed by officials from UNICEF and Mukti Cox's Bazar. During visit, Vice-Minister Masahiro engaged with learners, parents, teachers, and officials from both Mukti Cox's Bazar and UNICEF. He expressed his satisfaction with the teaching-learning processes and the performance of the learners.

Accompanying the Vice-Minister were several distinguished officials, including Nanao Eiichiro, Secretary to the Parliamentary Vice-Minister for Foreign Affairs of Japan; Tsutsumi Taro, Director of the Southwest Asia Division; Matsubara Kazuki, Director of the Humanitarian Assistance and Emergency Relief Division; Uno Anri, Assistant Director of the Southwest Asia Division; Yoshizawa Keita, Assistant Director of the Southwest Asia Division; Iwama Kiminori, Ambassador Extraordinary and Plenipotentiary; Iwasaki Daichi, Second Secretary; and Shimmura Katsumi, Third Secretary.

Mukti Cox's Bazar distributed food and non-food items after Cyclone Remal



On 26th May 2024, Mukti Cox's Bazar handed over 500 packets of food and non-food items to the district Administration during cyclone Remal. The items of the packages were dry food, liquid milk, water, candles Matchbox and 50 torchlights and raincoats to the emergency relief and rescue operation team. The District Administration extended their gratitude for standing by as a partner of the government with unwavering support and providing emergency relief assistance. While handing over the relief materials, the Chief Executive of Mukti Cox's Bazar said that Mukti Cox's Bazar was founded to offer humanitarian aid for rehabilitation and to ease the sufferings of the survivors affected by the devastating cyclone of 1991. Mukti Cox's Bazar is always the first to stand by for the affected and distribute relief coordinating with the District Administration. In continuation of this, the organization has distributed dry food, liquid milk, water and candles to 500 families considering the women, men and children affected by cyclone Remal and prepared more relief materials for another 500 families which will be distributed among the survivors. To mention, each package contains 1500kg of flattened rice, 500kg of jiggery, 200ml of liquid milk, 1 Liter of mineral water, 2 candles and 1 matchbox.

More Photos:



Australian High Commission

Delegation Visits Mukti Cox's Bazar



On April 30, 2024, Mukti Cox's Bazar had the honor of welcoming distinguished visitors from the Australian High Commission, including Mr. Nick McLean, First Secretary (Humanitarian), Ms. Hamah Hussain, Deputy Humanitarian Adviser and Third Secretary, and Mr. Hasin Sadab Bhuiyan, Humanitarian Programme Officer. They were accompanied by Sohel Mahmud, Senior Team Leader of the AHP Bangladesh Consortium, Md. Mahmudul Hoque Patowary, Manager-Communication of the AHP Bangladesh Consortium, Md. Mostofa Ali, Program Manager at Oxfam in Bangladesh, and Md. Saiful Islam, Program Manager-AHP IV at Oxfam in Bangladesh.

During their visit, the delegation engaged with project participants who are involved in alternative income generation activities through a community group discussion at Hnila Union in Teknaf Upazila. The discussion focused on the impacts of the DFAT AHP Bangladesh Rohingya Response Phase IV Inclusive project, including changes in income, social cohesion between host communities and Rohingya refugees, and the challenges faced.

The project participants actively participated in the discussion, sharing their positive experiences in decision-making and their contributions to prevent early marriage within their community as part of an active self-help group (SHG). Md. Khairul Islam, Director of Monitoring and Evaluation at Mukti Cox's Bazar, and Md. Foyzal Bari, Project Coordinator of the DFAT AHP Bangladesh Rohingya Response Phase IV Inclusive project, accompanied the visitors and expressed their heartfelt thanks on behalf of the Chief Executive.

LEAP Project Advocates for Improved Healthcare Access for Women and Girls in Union Clinics



The government has established community clinics and family welfare centers in every union to provide healthcare services directly to the people, particularly focusing on women and girls. These centers are intended to offer essential health services, including menstrual management, family planning, antenatal care (ANC), and postnatal care (PNC). However, it is often observed that women and girls do not receive these services in a timely manner due to various reasons.

The LEAP Project has been actively engaging with government officials to address these issues and ensure that women and girls have uninterrupted access to these services. Additionally, each healthcare center has a Community and Facility Management Committee, whose members are regularly encouraged to oversee the proper functioning of the centers. This supervision aims to prevent any hindrance in accessing prescribed healthcare services for women and girls.

When issues arise, the project collects evidence and presents it to various government officials at the upazila level, urging them to take effective measures to resolve the problems. For instance, the adolescent corners in union family and health welfare centers are often neglected and ineffective. Upon presenting this issue to the Upazila Family Planning Officer, he assured that health workers would be assigned on a rotational basis to address the needs of women and girls. This year, the project organized three upazila-based advocacy meetings, attended by Ramu Upazila UNO Ashraf Beg, Upazila Family Planning Officer Sadekur Rahman, Upazila Women and Children Affairs Officer Umme Suraiya Amin, and Upazila Youth Development Officer Noor-e-Alam Majumder.

Mukti Cox's Bazar Distributes Vegetables and pond Fish to FDMN in Bhasanchar



On February 2, 2024, Mukti Cox's Bazar, under its Livelihood Improvement Project for Forcibly Displaced Myanmar Nationals in Bhasanchar, Hatya, Noakhali, organized a significant distribution event for beneficiaries residing in Plot no. GP-7. The event was inaugurated by Mr. Mahfuzar Rahman, Honorable Camp in Charge (CiC) of Bhasanchar Camp (Deputy Secretary, Additional Refugee Relief and Repatriation Commissioner), who served as the chief guest. Mr. Bimal Chandra Dey Sarker, Chief Executive of Mukti Cox's Bazar, attended as a special guest and highlighted the organization's long-standing commitment to humanitarian assistance, which began with relief activities in 1996. He emphasized that Mukti Cox's Bazar will continue to expand its programs to support underprivileged communities. The event was also attended by Subash Chandra Sheel, Project Coordinator of the Bhasanchar Livelihood Project; Mr. Md. Shamim Sardar, Program Manager of the GBViE project, Ms. Taslima Ferdowsi, Deputy Program Manager, and other officials and employees. The project, funded by Mukti Cox's Bazar since July 2023, provided each beneficiary with a package containing 1.5 kg of radish, 1 sweet gourd, 0.5 kg of red amaranth, and 0.75 kg of Tilapia fish. A total of 120 families from cluster no. 72 received these packages.

Mr. Mahfuzar Rahman praised the project for its significant initiative in producing a large quantity of radish and sweet gourd in the garden, acknowledging Mukti Cox's Bazar's impactful efforts. He noted that such initiatives not only improve food security but also enhance the livelihoods of the beneficiaries by providing them with nutritious food and opportunities for income generation. The beneficiaries expressed their gratitude, highlighting the positive impact of the support on their daily lives and overall well-being.

More Photos:



Religious and Social Leaders Engage with LEAP Project to Promote Awareness and Prevent Gender-Based Violence



Joe McIntosh, the Development Officer from the High Commission of Canada in Bangladesh, recently visited the ongoing activities of Mukti Cox's Bazar. During his visit, he sought insights from religious and social leaders regarding their involvement with the project. The discussion centered on how the project is being presented in society and how the local community perceives it.

Religious leaders shared their experiences, emphasizing that their engagement with the project has deepened their understanding of adolescent changes. They acknowledged that they previously held misconceptions about these changes and now recognize their importance. Additionally, they discussed the impact of gender-based violence on women and the responsibilities of men in preventing such violence.

These messages are disseminated during various religious discussions, including Khutba (sermons) in mosques. The Imams Group in Cox's Bazar district also plays a crucial role, sharing discussion topics through online platforms. In madrasas, awareness messages emphasize providing proper time and support to adolescent girls during this critical period.

Addressing challenges, the religious leaders emphasized that their messages align with the teachings of the holy Qur'an. By presenting these topics in the light of religious scripture, they have gained widespread acceptance within the community. Joe McIntosh further visited the Union Health and Family Welfare Center in Rajarkul union, discussing the LEAP project's contributions and exploring potential avenues for further cooperation.

Microcredit Regulatory Authority Praises Mukti Cox's Bazar's Youth Development Initiatives



On January 14, 2024, a delegation from the Microcredit Regulatory Authority (MRA), including Director Mr. Md. Zillur Rahman and Deputy Director Md. Minhajul Islam, visited the youth club activities under the adolescent development and cultural program implemented by Mukti Cox's Bazar at Chowfaldandi Union, Cox's Bazar Sadar.

During visit, Mukti Cox's Bazar organized a cultural event themed 'Medha O Monone Sundar Agami' a youth slogan, in honour of the guests. Mr. Md. Zillur Rahman, the chief guest, emphasized the importance of adolescence as a critical period for shaping one's future. He highlighted that education is indispensable for becoming a good citizen and urged adolescents to focus on building a bright future to contribute to the nation's progress. He commended Mukti Cox's Bazar for their tireless efforts in enhancing the skills and moral values of adolescent boys and girls through social activities.

Mr. Md. Minhajul Islam, the special guest, also expressed his admiration for the youth club members' involvement in various social activities. He encouraged adolescents to engage in co-curricular activities alongside their academic pursuits, emphasizing the importance of sports and cultural programs for leading a healthy life.

Syed Lutful Kabir Chowdhury, Deputy Chief Executive of Mukti Cox's Bazar, also attended the event. He noted that the activities of the Adolescent Club members foster talent, leadership qualities, and moral values, protecting them from social crimes and immoral activities. He further stated that life skills and moral education are crucial in preventing child marriage, combating drug abuse, preventing violence against women, and contributing to the creation of child- and elderly-friendly families.

Celebration of International and National Day of Persons with Disabilities-2023



On December 7, 2023, Hnila Union in Teknaf Upazila marked the International and National Day of Persons with Disabilities. Under the theme of “Joint participation with persons with disabilities will ensure achievement of SDGs,” a rally, discussion meeting, and quiz competition were organized by the DFAT AHP IV Livelihood Project, implemented by the human development organization Mukti Cox’s Bazar.

The event was presided over by Nasreen Parveen, panel chairman of Hnila Union Parishad (UP) and member of the reserved women’s seat in Teknaf Upazila. Chief guest Md Khurshed Alam, Social Service Officer of Teknaf Upazila, and Assistant Social Service Officer were also present, along with Md. Rafiqul Islam (UP Member) and Md. Iqbal Faruque (Project Officer, Oxfam Bangladesh).

Since 1992, this day has been observed globally under the United Nations’ supervision. It serves to express sympathy, cooperation, and respect for persons who have physical, intellectual, psychosocial and sensory impairment. During a remarkable speech, the guest emphasized that people with disabilities are not a burden on the country; they are integral members of society. They have rights and deserve awareness and support.

Mukti Cox’s Bazar and Oxfam Bangladesh actively collaborate with disability groups, following the motto: “Joint participation with disabled people will ensure the achievement of SDGs.” As part of the celebration, prizes were awarded to 24 winners of the quiz competition, bringing smiles to their faces and gratitude to Mukti Cox’s Bazar.

Mukti Cox's Bazar Celebrates International Environment Day 2024: Advocating for Land Restoration and Climate Resilience



On June 5, 2024, Mukti Cox's Bazar celebrated International Environment Day under the project "DFAT AHP Bangladesh Rohingya Response Phase IV Inclusive." This initiative, implemented by Mukti Cox's Bazar with technical support from Oxfam in Bangladesh funded by Australian Aid, aimed to raise awareness about environmental issues, climate smart model village development, livelihood and income generation. The vibrant event took place at Naikyongkhali High School in Hnila Union, Teknaf Upazila.

Activities included competitions, discussion meetings, poetry recitations, and a quiz competition. The theme for International Environment Day 2024 was "Land restoration, desertification and drought resilience." Mr. Syed Lutful Kabir Chowdhury, Deputy Chief Executive of Mukti Cox's Bazar, emphasized the importance of addressing marine pollution, overpopulation, global warming, sustainable development, and wildlife crime.

World Environment Day serves as a global platform for public outreach. Mukti Cox's Bazar actively promotes awareness, capacity development, and social dialogue through its "Just Transition" approach. As agricultural land in Bangladesh gradually diminishes due to factors like drought, urbanization, and industrial expansion, the need for sustainable practices becomes critical. A study predicts that by 2050, 90% of agricultural land may become unusable due to climate change.

The driving forces behind desertification include modern agricultural practices, adaptation to adverse environments, mineral extraction, deforestation, industrialization, advanced transportation systems, and shifts in land use. Addressing the students, Mr. Chowdhury encouraged them to embody positive qualities and play a vital role in environmental protection.

Shah Alam Noori, President of Naikyongkhali High School, praised the spontaneous participation and eloquent speeches by teachers and students during the event. He commended Mukti Cox's Bazar for their timely efforts in raising awareness about climate change and adaptation. Other notables, including Md. Belal Hossain (UP member) and Rahnuma Akhtar (reserved UP member, Hnila Union Parishad), were also present.

The event witnessed the active engagement of over three hundred students from Naikyongkhali High School, along with teachers and community facilitators from Mukti Cox's Bazar. The president expressed gratitude to the organization and called for more such programs to enhance awareness and environmental consciousness.



Mukti Cox's Bazar Celebrates
Menstrual Hygiene Day 2024

Advocating for Period-Friendly Awareness

Since its inception, Menstrual Hygiene Day (MH Day) has experienced remarkable growth and impact. Initiated by the German non-profit organization WASH United in 2013, MH Day has evolved into a global platform dedicated to dismantling taboos and stigma surrounding menstruation. Officially launched in 2014, MH Day aims to raise awareness about the critical importance of proper menstrual hygiene management (MHM) for women and girls worldwide.

Over the past decade, MH Day's influence has expanded significantly, transforming perceptions and practices related to menstruation on a global scale. The campaign has successfully brought together non-profits, governments, the private sector, and millions of individuals in a collective effort to promote menstrual hygiene. The annual observance on May 28th serves as a focal point for these endeavors, emphasizing the urgent need for universal access to high-quality menstrual products, education, and period-friendly facilities.

Under the theme "Together for a Period Friendly World" Mukti Cox's Bazar celebrated Menstrual Hygiene Day 2024. A total of 894 participants (339 male and 555 female) actively engaged in the event. The participants were categorized as follows: adolescent girls (514), adolescent boys (291), male caregivers (2), female caregivers (10), teachers (25), government officials (14), and social leaders (38). The celebration aimed to raise awareness and foster positive dialogue around menstrual health and hygiene.

Quotes:

"I'm no longer ashamed of menstruation. It is my pride," said Monira, age 12, from Kanjorpara High School.

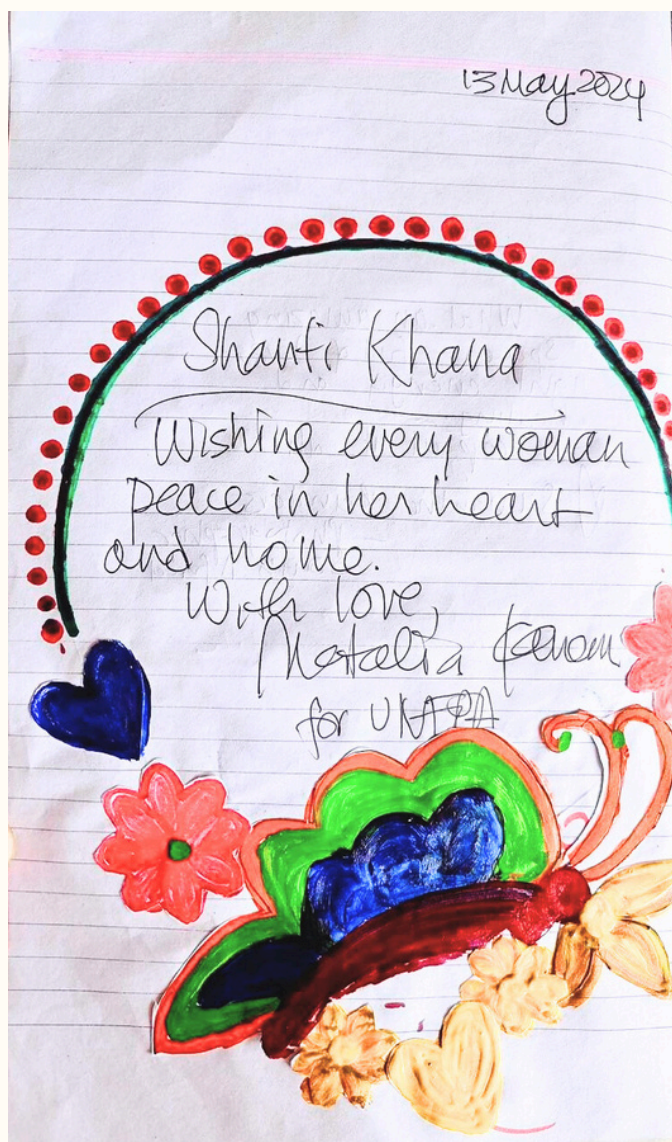
"The importance of Menstrual Hygiene Day in our lives cannot be overstated. I am committed to sharing information about menstruation with everyone around me to ensure that the benefits of this day are realized by all," said Chaity Dey, age 13, from Teknaf Model Pilot High School.

"Menstrual Hygiene Day inspires us to break the silence surrounding menstruation," said Asma, age 19, from Camp 19.

UNFPA Executive Director Visits GBViE Project and Women Friendly Space of Mukti Cox's Bazar

On May 29, 2024, Dr. Natalia Kanem, the Executive Director of UNFPA, visited the Gender-Based Violence in Emergencies (GBViE) project implemented by Mukti Cox's Bazar. During her visit, Dr. Kanem toured the Women Friendly Space (WFS) located at Camp-9. The WFS, reconstructed after a devastating fire by an award-winning architect, embodies traditional Rohingya architecture. At the Women Friendly Space, women and their children find a safe haven. Here, they can relax, engage in conversations, learn about their rights and those of their daughters, access family planning and midwifery services, spend time with peers, and acquire practical skills such as tailoring. Importantly, the space provides essential reproductive health services and contributes to efforts aimed at preventing and responding to gender-based violence.

This Women Friendly Space is one of 56 such spaces supported by UNFPA and its partners across the Rohingya refugee camps in Cox's Bazar. The visit underscores the commitment to creating safe environments and empowering women and girls in crisis situations.



28th Annual General Meeting (AGM) 2023: Celebrating Progress and Future Endeavors



On August 26, 2023, the Annual General Meeting of Mukti Cox's Bazar was held in the conference room of Mukti Bhaban, commencing at 9:00 AM under the facilitation of the honourable Chief Executive, Mr. Bimal Chandra Dey Sarkar. The meeting was presided over by the esteemed President, Mr. Santosh Sharma. Initially, all respected General Committee Members took their seats and introduced themselves. Following the national anthem, the President officially inaugurated the meeting.

The President expressed his excitement over the high attendance and timely commencement of the meeting, acknowledging the significant challenge it posed to organize and execute it effectively. He attributed the success of the meeting to the dedication of numerous staff members and urged everyone to continue working with sincerity. The inauguration session also included the introduction of two new Executive Committee members: Major (Rtd.) Mrs. Kazi Moushumi and Professor Sharmin Siddika Lima. In his welcome and opening remarks, the President highlighted the history of Mukti Cox's Bazar's journey and outlined the organization's future efforts.

In this segment, Professor Someswar Chakravorty, Chief Advisor of the Executive Committee, emphasized the philosophy of Mukti Cox's Bazar: "Human beings are living gods, and serving the poor, suppressed, oppressed, and depressed is akin to worshiping God," reflecting the ideology of Swami Vivekananda. He stressed the importance of working with sincerity and honesty to uphold this slogan.

Advocate Shibu Lal Debdas highlighted that Mukti Cox's Bazar was established to perform meaningful social work for humanity. He reaffirmed the organization's commitment to serving humanity, stating that it is our duty as fellow human beings to assist others in every possible way. He acknowledged that while current members will eventually step down, new individuals will continue to fulfil the organization's mission and vision.

The Chief Executive of Mukti Cox's Bazar announced that the organization currently manages 24 active projects and has increased its staff by 700 members. While many NGOs have ceased operations in the area, Mukti Cox's Bazar continues to thrive with a total fund inflow exceeding 20 crores. Presently, the organization employs 3,560 staff members, 77% of whom are female and 90% are residents of Cox's Bazar district. With nearly 2 million beneficiaries, Mukti Cox's Bazar has established itself as a reputable organization in the region. Mr. Babla Paul, the General Secretary, presented the minutes from the last meeting, which were unanimously approved and accepted. He then provided a brief overview of the annual report for the previous year, expressing gratitude to Mr. Bimal Chandra Dey Sarkar, the Chief Executive, for his dynamic leadership and dedication in achieving the organization's targets and goals. Following this, Mr. Bimal Chandra Dey Sarkar presented the audit report and highlighted the organization's progress over the past year.

In the second segment of the meeting, the current Executive Committee (EC) was dissolved, and a new seven-member Executive Committee was formed for the next three years. At the conclusion of the event, Professor Someswar Chakravorty welcomed all members and reiterated the mission of Mukti Cox's Bazar: "To be good and to do good means I shall be honest and keep the organization honest. If I am not good, it is not possible for me to do good work." He urged everyone to work sincerely and honestly to foster the growth of the organization. Finally, he prayed for the organization's continual improvement and officially closed the meeting.

More Photos:



Mukti Cox's Bazar Celebrates World Women's Day 2024



Mukti Cox's Bazar observed World Women's Day on 8th March 2024 at its head office, commencing at 8:00 AM. The day began with a vibrant rally, followed by a discussion meeting and cultural program aimed at raising awareness about equal rights in economic, political, and social spheres. This year's theme, "Invest to Accelerate Gender Equality and Opportunity," highlighted the crucial role of women in society and the economy, aligning with the United Nations' 68th Commission on the Status of Women's priority theme: 'Accelerating the Achievement of Gender Equality and the Empowerment of All Women and Girls.' The event featured esteemed guests, including Professor Someswar Chakravorty, a founding member and current advisor, who served as the chief guest. Other notable attendees included Advocate Sujit Chowdhury, one of the founders and former Chief Executive, Advocate Shibu Lal Debdas, advisor of Mukti Cox's Bazar, Sharmin Siddika Lima, Assistant Secretary of the Executive Committee, Bimal Chandra Dey Sarker, Chief Executive, and Syed Lutful Kabir Chowdhury, Deputy Chief Executive. Ms. Anjuman Hossain, Training Coordinator of GBViE program, presided over the program.

In keeping with the theme "Invest to Accelerate Gender Equality and Opportunity," the chief guest emphasized the significant contributions of women in their respective fields and the importance of leveraging their participation in the context of the Fourth Industrial Revolution. Advocate Shibu Lal Debdas highlighted the quality work women are doing in the garment sector. All speakers underscored the importance of the day and this year's theme, celebrating the progress made and the ongoing efforts needed to achieve gender equality and empower all women and girls.

More Photos:



Annual Staff Gathering-2024



The annual staff gathering of Mukti Cox's Bazar for the year 2024 was held on February 17, 2024, at the 99 Bridal House Convention Center in Kalatoli, Cox's Bazar. The event saw the participation of around 2000 staff and guests. The grand event commenced at 10:00 am, managed by the organization's Chief Executive, Mr. Bimal Chandra Dey Sarker. The inauguration was led by Mr. Santosh Sharma, the honourable president of the organization, along with Advocate Sujit Chowdhury, founder and former Chief Executive, Professor Someswar Chakraborty, founder president and Advisor, Advocate Shibu Lal Debdas, former president and advisory council member, Mr. Sohel Ahmed Bahadur, General Secretary-Executive committee, and Mr. Bimal Chandra Dey Sarker.

They began the event with the National Anthem and a balloon release. Approximately 2,000 participants, including general and executive committee members, representatives from donor and partner organizations, government officials, and guests from various fields, attended the event. Special guests included Md Nasim Ahmed, ADC (Development and Human Resource), Mohammed Samsudowza, Additional Relief and Repatriation Commissioner (Deputy Secretary), and Mohammed Khalid Hossain, Additional Relief and Repatriation Commissioner (Deputy Secretary). Representatives from donor and partner organizations such as UNFPA, UNHCR, UNICEF, IOM, FAO, OXFAM, and Plan International also attended.

The representatives expressed their satisfaction with Mukti Cox's Bazar's transparent and integrity-driven project implementations and looked forward to future collaborations. The day-long event featured sporting activities, cultural programs, a raffle draw, and prize-giving ceremonies, creating a festive atmosphere. This annual event is a tradition for Mukti Cox's Bazar, bringing all staff together in celebration.

More Photos:



Ongoing Project / Program at a glance

SL	Name of project	Donor/ Partner	District	Population coverage		
				Male	Female	Total
1	Micro-Credit Assistance Programme (MCAP)	PKSF	Cox's Bazar, Chattogram, Bandarban	1,441	22,776	24,217
2	Enhancing Resource and Increasing Capacities of Poor Households Towards Elimination of their Poverty-ENRICH Program	PKSF and MCB	Cox's Bazar	19,161	19,103	38,264
3	Adolescent Cultural and Sports Program	PKSF and MCB	Cox's Bazar	1,820	2,080	3,900
4	Uplifting the Quality of the Lives of the Elderly People Program (Probin)	PKSF and MCB	Cox's Bazar	640	324	964
5	Rohingya children and adolescents receive gender responsive, quality, inclusive education through the Myanmar curriculum in Cox's Bazar	UNICEF	Cox's Bazar	20,167	18,076	38,243
6	Supplemental Education Program-Chattogram	Children on The Edge-UK	Chattogram	117	133	250
7	Education Programme for the FDMN and Host Community Children in Cox's Bazar) EP-FDMN and HC	Children on The Edge-UK	Cox's Bazar	2,976	3,024	6,000
8	Non-formal Education Program for the children of forcibly Displaced Myanmar Nationals (Bhasanchar).	Children on The Edge-UK	Noakhali	668	632	1,300
9	Early Childhood Development (ECD)	MCB	Cox's Bazar	43	27	70
10	Providing quality GBV prevention and response for the Rohingya and Host Communities in Cox's Bazar and BhasanChar to increase community well-being (GBViE) Project.	UNFPA	Cox's Bazar and Noakhali	384,546	548,107	932,653
11	Delivering life skills education and improving menstrual health of adolescent girls and women in Cox's Bazar and Basan char, Bangladesh	UNFPA	Cox's Bazar and Noakhali	120	6,600	6,720

SL	Name of project	Donor/ Partner	Location	Population coverage		
				Male	Female	Total
12	Empowering Rohingya Refugee and Host community women through learning, leadership, and livelihoods (EWLL)	OXFAM in Bangladesh	Cox's Bazar	0	2,050	2,050
13	Centrality of Protection in Protracted Crises (CPPC)	CARE Bangladesh	Cox's Bazar	5,240	9,627	14,867
14	Lifting Healthy, Empowered and Protected Girls and Women in Cox's Bazar (LEAP) project)	Plan International Bangladesh (PIB)	Cox's Bazar	4,816	21,329	26,145
15	Provide Integrated Services to Establish Victim /Survivor-Centered Approaches to PSEAH in the Rohingya Camps and Host Communities.	CHS Alliance	Cox's Bazar	2,158	4,274	6,432
16	Hope Illuminated: Emergency Preparedness through lighting and crafting future: Addressing Sustainable livelihoods, social cohesion, and Gender Inequality through integrated community led action.	OXFAM in Bangladesh	Cox's Bazar	0	2,576	2,576
17	Community-based Health Outreach Programme (CHOP)	IOM	Cox's Bazar	170,244	182,472	352,716
18	Journey Towards Targeted Malaria Elimination of Bangladesh	BRAC	Cox's Bazar	204,051	196,049	40,0100
19	Improving Peaceful Co-existence and Self-reliance Opportunities for Refugee and Host Community (IPCoSO)	UNHCR	Cox's Bazar	629	5,421	6,050
20	DFAT AHP Bangladesh Rohingya Response Phase IV Inclusive (Livelihood and protection)	OXFAM in Bangladesh	Cox's Bazar	2,436	4,918	7,354

SL	Name of project	Donor/ Partner	Location	Population Coverage		
				Male	Female	Total
21	Livelihood Improvement Project for women of vulnerable households in Teknaf, Cox's Bazar (LIP)	IVY Japan	Cox's Bazar	0	450	450
22	Enhancing Market Access for Small-scale Farmer's (EMASF) in Hilly and Mountainous Areas in Teknaf, Cox's Bazar	IVY Japan	Cox's Bazar	90	160	250
23	Artemia 4 Bangladesh Project	World Fish	Cox's Bazar	513	301	814
24	Livelihood Improvement Project for the Forcibly Displaces Myanmar Nationals in Bhasanchar	MCB	Noakhali	985	1015	2000
25	Integrated literacy and livelihood skills development for Host and Rohingya youth in Cox's Bazar	UNESCO	Cox's Bazar	110	190	300
26	Gender Responsive Assistance for Self-reliance of Rohingya Women and Girls in Cox's Bazar (GROWS)	BRAC	Cox's Bazar	170	860	1030
27	Fisheries Livelihood Enhancement Project in the Coastal Area of the Bay of Bengal (FILEP)	JICA	Cox's Bazar	1500	1500	3000
28	Playful learning across the year (play 2.0)	Street Child UK	Cox's Bazar	3750	3750	7500
Total Population Reached				8,28,391	1,057,824	1,886,215



Project Information



ECONOMIC DEVELOPMENT

Financial inclusion is vital for promoting economic development and ensuring the livelihoods of marginalized communities. To achieve the Sustainable Development Goals (SDGs) of No Poverty (SDG1), and Zero Hunger (SDG2), Mukti Cox's Bazar is dedicated to providing access to financial services for marginalized people in Cox's Bazar, Chattogram, and Bandarban. Mukti Cox's Bazar implements a comprehensive microfinance assistance program aimed at poverty reduction, livelihood security, and enhancing the dignity of the target communities. This program provides small loans to individuals, enabling them to start or expand businesses, thereby improving their economic stability.

Additionally, Mukti Cox's Bazar has been implementing the ENRICH project, supported by PKSF, to uplift the dignity and capacity of poor households. This project focuses on holistic development, including health, education, and income-generating activities, ensuring a comprehensive approach to poverty reduction. Through these economic development initiatives and microfinance programs, Mukti Cox's Bazar is making significant steps towards sustainable development and improving the quality of life for underprivileged communities.

Micro Credit Assistance Program (MCAP)



Funded by: PKSF



Goal:

To establish a self-reliant and conscious society through economic empowerment that results in poverty reduction

Target Beneficiaries

The marginalized and underprivileged people of the rural and urban community. Mostly poor women, farmers, and potential entrepreneurs. The program has also included the elderly and persons with disability who can operate IGA.

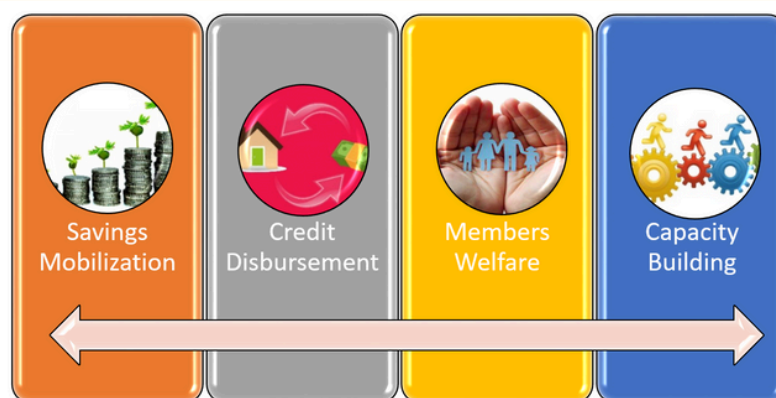
Objectives:

- ✓ To reduce poverty and build a sustainable household economy in Bangladesh
- ✓ Develop savings tendency among the poor for future investment and crises
- ✓ To create self and wage employment through building individual business competency
- ✓ Ensure the access of poor women and adolescents to institutional credit and stop the pauperization of the poor.
- ✓ To increase women's empowerment and their contribution to the household and nation.

Coverage Area:

Mukti Cox's Bazar is promised to expand its working radius through implementing various projects and activities across the country. Within this process at present Mukti Cox's Bazar has spread its operation of Micro Credit Assistance Program in Bandorban. Now Micro credit Assistance Programme Covers Chattogram, Cox's Bazar and Bandorban districts of Bangladesh. At the moment Micro Credit Assistance Programme is operating the micro finance activities through thirty (30) branches. We have inaugurated seven (7) new branches in Hathazari, Noapara, Chandonais, Kalarpul of Chattogram, Bandorban and Kalarmarchara, Moricha of Cox's Bazar district.

Main Interventions with Clients:



Operational procedure:

The Microcredit and financial inclusion-oriented interventions of Mukti Cox's Bazar are implemented on the basis of the Savings and Credit Service to clients.

The mode of operation is started by organizing a Samity (Group), either in a rural or urban setting, with the active participation of the beneficiaries. Afterward, a management committee for the Samiti is formed to improve Samity governance. The Samity members choose among themselves the committee members democratically. From the samiti, the member receives credit and savings options.

**Product and
Service under Micro
Credit Assistance
Program:**



Savings

- 1) Regular/Compulsory
- 2) Term Deposit Scheme

Credit /Loan

- 1) Rural Micro Credit (RMC) and Urban Micro Credit (UMC)—JAGORON;
- 2) Ultra Poor Program (UPP)—BUNIAD;
- 3) Agriculture Micro Credit (AMC)—SUFOLON;
- 4) Members Welfare Fund (insurance)
- 5) Micro Enterprise (ME)—AGROSOR.
- 6) Microenterprise Financing and Credit Enhancement Project (MFCE)
- 7) ENRICH Loan (IGA, ACL, LIL)

Rural Micro Credit (RMC) and Urban Micro Credit (UMC)—JAGORON

MCB has been implementing Rural Micro Credit (RMC) and Urban Micro Credit (UMC) through 30 branches with the major Savings and Credit Services of the organization. The service charge of the both UMC and RMC is 24% reducing the balance rate according to the MRA rule. The range of credit amount of two of the components is between Tk. 10,000 to 100,000 BDT.

As on 30 June 2024, the total number of clients of RMC and UMC was 19062 where Male-625 and Female 18437. Loanee members were Male-425 and Female-13791 in total-14216. Their savings balance amount was BDT 161,532,571, the Total Loan disbursement of the reporting year was BDT 683340000 and the total outstanding loan was BDT 622940032.



Ultra Poor (UP)—BUNIAD Program

Targeting extremely vulnerable people, MCB started the Savings and Credit Service named BUNIAD (Ultra poor) program. This program is for people who are generally not targeted by the common microcredit products as they are extremely poor. The clients, having no fixed assets are eligible for the Savings and Credit Services. They can get a small amount of credit facility which is up to BDT 30,000. At the end of June 2024, there had been 1352 clients where there were 14 male clients and 1338 female clients. The savings balance was BDT 9334708 and Loan disbursement in the reporting period was BDT 33979000 and the outstanding amount was BDT 15668069.

Agricultural and Seasonal Micro Credit (AMC) Program—SUFOLON

Aiming to support agricultural and farm activities to ensure the improvement of the livelihood of the poor households in rural areas, MCB initiated the agriculture-based micro-credit program—SUFOLON with support from PKSF. The Credit Service is absolutely designed to increase the farm activities that will enhance the livelihood of poor rural households as the agricultural loan support of the program enhances the food security of the poor households in rural areas. The loan ceiling amount is BDT 5,000 to BDT 50,000 and is repayable as per the production and installment schedule of the policy with the interest of 2% monthly in the declining method. This loan is receiving the current member of another program. As on June 2024, there had been 692 borrowers (Male-17, Female-675) with BDT 28405000 outstanding in this program.



Micro Enterprise (ME) Program—AGRASOR

To address the various financial needs of entrepreneurs, MCB has initiated the Micro Enterprise (ME) Program. Usually, poor business owners lack the ability to meet the requirements of formal banks or financial institutions to get loans. MCB MF offer loans for them but, unfortunately, the amount is too low to meet the requirement of the business owners. MCB ME program has been a great support to overcome the shortcomings. MCB ME allows any amount of investment within BDT 100001 to 15 lacks. ME members generally graduated from MCB RMC and UMC and some are lateral. Till the June 2024, there were 756 male and 1836 female members in total 2592 members with BDT 64492749 savings balance and BDT 264227414 loan disbursement in the reporting year. The service charge of the product is calculated in 24% balance-reducing rate. The total outstanding of this scheme was BDT 163588564.



ENRICH Loan:

Characteristically, the credit facility of ENRICH loans is like Rural Micro Credit (RMC) (Jagoron) and the Micro Enterprise (ME) (Agrosor) programs. The added facility is that the clients of ENRICH Program may have loans to grab the opportunity to develop assets. The clients have also access to loans for improving livelihood-related factors like health services, education, and so on. As on June 2024, the client number was 977 (Male-16, Female-961), the loan disbursed among the clients was BDT 51400000 and Loan outstanding amount was BDT 28087314 whereas the saving balance was BDT 13175799.



Member Welfare Fund

The microfinance program of MCB has hosted a benefits package named Member Welfare Fund for microcredit clients. The program was started as one of the vital supports for crisis management and the economic development of vulnerable entrepreneurs. As per the benefit of this facility, in case of the death of any client, his or her spouse, or IGA owner, the outstanding balance of the dead client/IGA owner will be absolved and the savings balance will refund to his/her nominee. Till the June 2024, MCB paid BDT 10274950 among 84 claiming Borrowers as claim from MCB welfare fund to the nominees of the deceased.

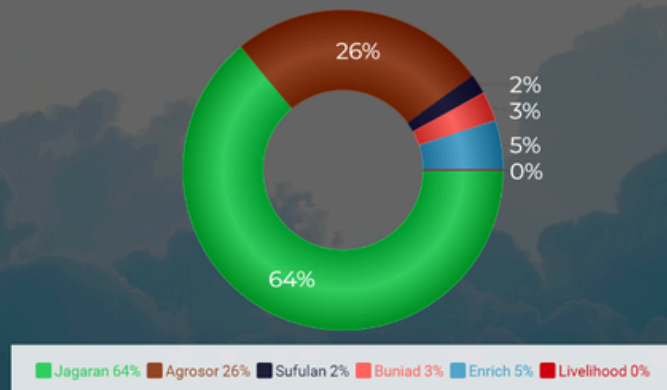


Member & Borrower

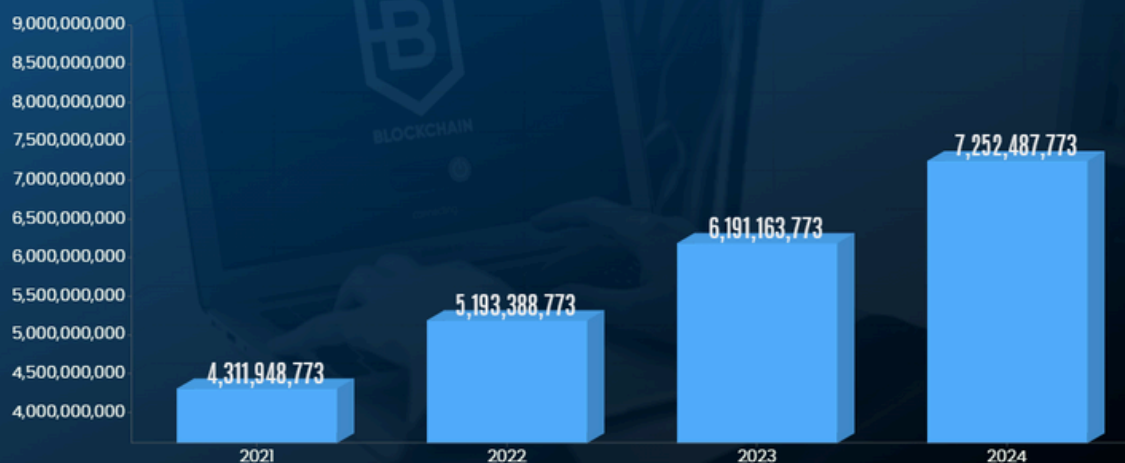


Savings And Loan Outstanding

Component wise Portfolio Ratio



Loan Disbursement



Dildar Begam

is now
self-reliant

Dildar Begam (52) is the daughter of late Md. Soltan Ahmed and Amina Khatun. Her husband and she, mother of 3 daughters and 4 sons lives at the Bhootpara village under Fotekharkul union in Ramu. Dildar's family of 9 persons was dependent on her husband. Bearing the educational expenses of their 8 children by working as a labor was almost impossible for him which increased unhappiness due to internal fights and troubles. The Chad somitee of the NGO Mukti Cox's Bazar branch was just beside of Dildar's home. One day, she went there and talked to the somitee's loan employee about her situation. In 2016, she was given a loan of 20000 taka for vegetable farming after she was done with all the terms and conditions. Dildar started cultivating different vegetables on her house yard beside her working husband. An opportunity was created to repay the loan in installments with the profits, allowing her to simultaneously meet her family's nutritional needs. Thus, it seemed easier for her to cover the educational expenses of her children from her husband's income. Dildars paid all the debts in time and again took a loan of 50000 taka.



With the big sum of investment, Dildar was no longer strict at homestead farming. She started to cultivate many types of vegetables on the fields. This time besides paying the installments she helped her husband bearing the family expense. After figuring out the advantage of vegetable farming and big income from low investment, her husband left his job and started farming with his wife by taking BDT 100,000 loan again from Mukti Cox's Bazar. That's how Dildar Begam's vegetable production started growing, she paid the loan from the profit earned from the sold vegetables and an opportunity to secure a certain savings as well. Currently, Dildar Begam is cultivating on 4 Acores land taken from a loan at the amount of 230,000 taka from Mukti Cox's Bazar Ramu Branch on 10 June,2024. The harvest goods include Sugarcane, Rice, and Taro. She married off her 3 daughters and sent 2 of her sons abroad. Dildar Begum's family is a solvent and self-reliance family now.

Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty - ENRICH



Funded by: PKSF and Mukti Cox's Bazar

Duration: August 01, 2014 to September 30, 2024.



Goal:

To ensure human dignity and freedom by gradually reducing poverty in a sustainable manner, towards total elimination of poverty and beyond poverty in a sustainable development at the household level.

Coverage Area:

Chowfaldandi Union of Cox's Bazar Sadar

Population coverage in the reporting period:

38,264 (Male-19161, Female-19103)

Objectives:

- ✔ Achieve integrated economic development for each household and the entire community participating in the ENRICH program.
- ✔ Enable disadvantaged households to embark on a journey that guides them towards achieving the ideals of human freedom and dignity.
- ✔ ENRICH participants have access to capacity-enhancing activities, including education, skill training, health services, and essential institutional facilities
- ✔ Ensure access to suitable financing for their chosen economic ventures, essential market and other relevant information, and appropriate technologies.

Major Activities in the reporting year:

- 1) Provide health care and nutrition support to ensure improved health outcomes and nutritional status.
- 2) Implement educational support activities for children, adolescents, and youth, enhancing their learning opportunities and academic performance.
- 3) Facilitate skills development to youth to secure employment
- 4) Conduct sanitation improvement awareness campaigns and provided input support to promote better hygiene practices and sanitation facilities.
- 5) Empower women through targeted programs and initiatives, fostering their economic independence and social standing.
- 6) Provide training on income-generating activities, enabling participants to start and sustain their own businesses.
- 7) Support vermi compost production and established market linkages
- 8) Facilitate asset creation by providing training and Microfinance Assistance (MFA) support
- 9) Establish Satellite Clinics to provide treatment support within the community.
- 10) Organize Health Camps to deliver primary health services.
- 11) Conduct special Eye Camps focused on cataract operations.
- 12) Implement Tree Plantation activities to promote environmental sustainability.
- 13) Observe Health and Environment Days to raise awareness
- 14) Conduct Courtyard Awareness Sessions to educate the community on various health, nutrition, DRR and environmental topics.



Mukti Cox's Bazar Organized Special EYE Campaign

A special eye treatment camp was organized at ENRICH project office at Chowfaldandi union of Cox's Bazar Sadar on 20th February, 2024 under ENRICH programme which jointly funded by PKSF and Mukti Cox's Bazar. Mr. Bimal Chandra Dey Sarker, the Chief Executive of Mukti Cox's Bazar, Mr. Mujibur Rahman, Chairman of Chowfaldandi Union Parishad, Md. Nashir Uddin, Member of UP were present in the opening session. In the opening session Mr. Bimal Chandra Dey Sarker said that eliminating poverty and ensuring dignity in the society by fulfilling the basic needs of people had been always the main focus of Mukti Cox's Bazar since the devastating cyclone in 1991. The Chairman of Chawfaldandi Union highlighted that Mukti Cox's Bazar with the joint efforts with PKSF had been implementing multi-dimensional development activities through ENRICH programme in Chowfaldandi union. From the beginning of this program, hundreds of eye patients got treatment opportunity from this eye camp and poor patient cataract removed by free surgery. In addition to the Government's development, Mukti Cox's Bazar is playing a leading role in the development of this area for which he expressed his gratitude and hoped for the continuous wholehearted cooperation by local authority. In his speech highlighted the diverse development activities conducted by Mukti Cox's Bazar saying that eye camps are organized annually to treat poor patients. He also mentioned that 183 people have undergone cataract surgery and 30 people were about to be operated on that day. He expressed sincere thanks to Cox's Bazar Baitush Sharaf Hospital authorities for the cooperation in organizing the eye camp. Ophthalmology specialists Dr. Md. Ilias Hossain assisted with Field officer of Baytush Sharaf Eye Hospital were provided eye treatment services in the day-long eye camp. A total 269 (male- 58 and female-211) patients were received free eye treatment in this camp. 30 out of 260 patients were selected for cataract surgery and the surgeries were ongoing. Every patient were provided medicines with free of cost. Also all the officials of the programme provided full support for organizing this camp.

**183 people
have
undergone
cataract
surgery and
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to be
operated**



Lal Mia's Journey

to Recovery
and Stability



Lal Mia, a fisherman from Paschim Para village of Chawfaldandi Union, Cox's Bazar Sadar Upazila, had no ancestral wealth except his home. He and his wife, Shahina, worked hard to support their family, dreaming of educating their children, though they remained childless. Lal Mia built a small fishing boat with their earnings, but a severe road accident left him bedridden and forced to sell Shahina's jewelry to cover medical expenses.

Unable to do heavy work, Lal Mia took a loan from Mukti Cox's Bazar and started buying and selling dried fish, earning Tk 350-400 daily. As he aged, he developed eye problems but couldn't afford treatment, further reducing his income. Fortunately, as a health card holder under the ENRICH program, he received regular free medical services. In 2023-2024, a special eye camp diagnosed him with cataracts, and with support from PKSF and Mukti Cox's Bazar, he underwent free cataract surgery. Now, with restored vision, Lal Mia continues to sell dried fish, managing his family's expenses and living happily. He expressed deep gratitude to Mukti Cox's Bazar for transforming his life.

Adolescent development, Cultural and Sports Program



Funded by: PKSF and Mukti Cox's Bazar

Duration: July 01, 2023 to June 30, 2024

Coverage Area:

6 Unions of Cox's Bazar Sadar including Cox's Bazar Pourasova (Khuruskul, Chowfaldandi, Jhilonzja, Patoli Machowakhali (PMKhali), Varuakhali)

Population coverage in the reporting period:

Total 3900 adolescents (Boys-1820 and Girls-2080)

Objectives:

- ✓ Encourage adolescent to acquire all the virtues, to practice truthfulness, to develop them as well-civilized people with high moral values as well as to nurture good intelligence, advanced scientific sense and to practice progressiveness.
- ✓ Inculcate in adolescent a negative attitude towards violence, obscenity, evil and negative acts, undesirable and unethical activities and social crimes, as well as to encourage them to develop a better life style.
- ✓ Create awareness among the adolescent about the physical, psychosocial health issues of puberty and to achieve good health through gaining knowledge on safe food and nutrition.
- ✓ Strengthen leadership skills through providing training and necessary opportunities through cultural and sports events.

Major Activities in the reporting year:

- 1) Discussions on child marriage, violence against women, substance abuse, and more.
- 2) Tree plantation campaigns.
- 3) Sessions covering physical and mental well-being, hygiene, and health services.
- 4) Competitions in book reading, music, dance, debate, sports, and more to promote holistic development.
- 5) Organize Upazila-level football competitions.
- 6) Organize adolescent fairs to showcase their potential.
- 7) Celebrate national and international days.
- 8) Formation of adolescent groups.
- 9) Meetings with Union and Upazila level mentors and adolescent club members.
- 10) Organize Upazila-based youth fairs focusing on health and other awareness topics.
- 11) Dissemination of messages on tobacco use and its dangers.
- 12) Organize Union committee meetings with committee members.



Cultural and Sports Program for Adolescent

The Cultural and Sports Program is the most significant intervention of the Adolescent development program. The major aim of this Program is to support the development of mental and physical state of the young people in order to build a vibrant society. The program has an objective to build awareness among young and adolescents to fight terrorism, sexual harassment, drug, and violence against women etc. Different cultural activities are implemented under the cultural program such as drawing, hand writing, wall magazine, recitation story-telling, folk songs, local songs, acting, and country songs to uphold the traditional and local culture. Besides, under this intervention, different awareness campaigns are being carried out to raise awareness of common mass against dishonesty, corruptions, child marriage, drugs addiction and sexual harassment etc. On the other hand, with a view to ensuring good health and pure entertainment, different sports are organized under the program. The sports organized including football, swimming, mini marathon and cycling etc. On 15 March 2024, a Football Match was organized at Chawfaldandi Union. In the event Professor Mr. Esharul Haque, President of Chawfaldandi Football Academy, Md. Shahin Rasel, General Secretary, Md Rana, Baharchhora Nobojagoron Club, Md. Ziaul Hoque Rana, General Secretary of Football Academy Cox's Bazar was present and distributed prizes to the winners and players. In addition, the project organized folksong and local song competition, Art Competitions, Mini marathon, etc. on several dates. This Cultural and Sports Program' for children and young people is organized with the financial support of Palli-Karma Shayahak Foundation (PKSF) and Mukti Cox's Bazar.



Uplifting the Quality of the Lives of Elderly People Programme



Funded by: PKSF and Mukti Cox's Bazar

Duration: July 01, 2023 to June 30, 2024



Goal:

To Increase social dignity of elderly people in the community.

Objectives:

- ✓ To ensure the accessibility of Elderly people into the community through providing assistive technologies and allowance.
- ✓ Elderly people increased their income by receiving credit and IGAs based training.

Major Activities in the reporting year:

- 1) Distribution of supplementary allowances to elderly people.
- 2) Organize Ward and Union level meetings with elderly people.
- 3) Provide cash support for the funerals of deceased community members.
- 4) Organize satellite medical camps for community health support.
- 5) Distribution of assistive devices to those in need.
- 6) Observance of Veteran's Day with special events.
- 7) Organize special eye camps for treatment support.

Coverage Area:

Baro Moheshkhali Union, Moheshkhali, Cox's Bazar.

Population coverage in the reporting period:

3964 Elderly and person with disabilities
(Male-640, Female-324)

Mukti Cox's Bazar Provided Wheelchairs

**to Persons
with Disabilities**



With joint financial support from Palli Karma-Sahayak Foundation (PKSF) and Mukti Cox's Bazar, the "Uplifting the Quality of the Lives of Elderly People" program has been implemented since 2017 in Boro Moheshkhali, Moheshkhali Upazila, Cox's Bazar district. The program aims to enhance human development and ensure social dignity through capacity building. The project targets individuals who are stationary and adheres to all project rules and regulations. On June 30, 2024, the project provided wheelchairs to four Persons with Disabilities (2 males and 2 females). A distribution ceremony was held, attended by Mr. Syed Lutful Kabir Chowdhury, Deputy Chief Executive of Mukti Cox's Bazar, as the chief guest, and Mr. Nitai Chandra Sen, Coordinator-Government and Donor Liaison, as the special guest. Other notable attendees included Md. Ruhul Amin, Project Coordinator, and Mr. Sagar Sharma, Branch Manager of MCAP. The event was facilitated by Mr. Shofiul Alam, Program Officer of the project.

The recipients expressed their deep satisfaction and gratitude to Mukti Cox's Bazar for the wheelchairs, acknowledging the significant impact on their mobility and quality of life.



Education Sector

(Quality Education for All)

The Mukti Cox's Bazar Education program recognizes the transformative power of education in improving the lives of thousands of underprivileged children. By aligning with Sustainable Development Goal 4, which aims to "ensure inclusive and equitable quality education and promote lifelong learning opportunities for all," the program significantly enhances the overall development of both Bangladeshi nationals and the children of the Forcibly Displaced Myanmar Nationals (FDMN). Mukti Cox's Bazar collaborates with the government and other stakeholders to achieve this objective.

Since the Rohingya influx in August 2017, Mukti Cox's Bazar, with support from UNICEF and international partners, has been at the forefront of educational initiatives in both the FDMN camps and the host community in Cox's Bazar, Chattogram and Noakhali district. The UNICEF-funded FDMN project has significantly intensified efforts to provide quality education to Rohingya children and adolescents aged 11 to 17. This project has successfully implemented the Myanmar curriculum for FDMN children, ensuring they receive a structured and relevant education. Mukti Cox's Bazar is implementing an Early Childhood Development (ECD) program in the FDMN camps with the support of UNICEF. Additionally, using its own funds, Mukti is operating ECD schools in Ramu and Cox's Bazar Sadar. This initiative focuses on providing young Rohingya children and host community children with a strong foundation during their formative years. The ECD program aims to enhance cognitive, emotional, and social development through structured activities and learning environments.

In addition to these initiatives, Mukti Cox's Bazar is at the forefront of developing and utilizing digital learning content through its Non-Formal Education Program for the Children of the Forcibly Displaced Myanmar Nationals (FDMN) and the host communities in Cox's Bazar, Chattogram, and Bhasanchari funded by Children on the Edge (COTE). This initiative aims to enhance the educational experience of the underprivileged children and delivery of the learning sessions. Furthermore, Mukti Cox's Bazar distinguishes itself as the sole organization piloting the use of the HANIFI script in the FDMN camps, also supported by COTE. This initiative aims to facilitate the Myanmar curriculum by providing supplementary language support, thereby enriching the educational experience for Rohingya children.

Through these comprehensive and innovative efforts, Mukti Cox's Bazar is making a substantial impact on the educational landscape, fostering a brighter future for both the Rohingya and local communities.

Rohingya children and adolescents receive gender responsive, quality, inclusive education through the Myanmar curriculum in Cox's Bazar



Funded by: UNICEF

Duration: October 05, 2023 to December 31, 2025



Goal:

To provide quality education for the FDMN children aged 4-17 years.

Coverage Area:

FDMN Camp-1E, 1W, 2E, 2W, 03, 09 and 17 under Ukhiya Upazilla in Cox's Bazar District.

Population coverage in the reporting period:

38243 learners (Boys-20167, Girls-18076)

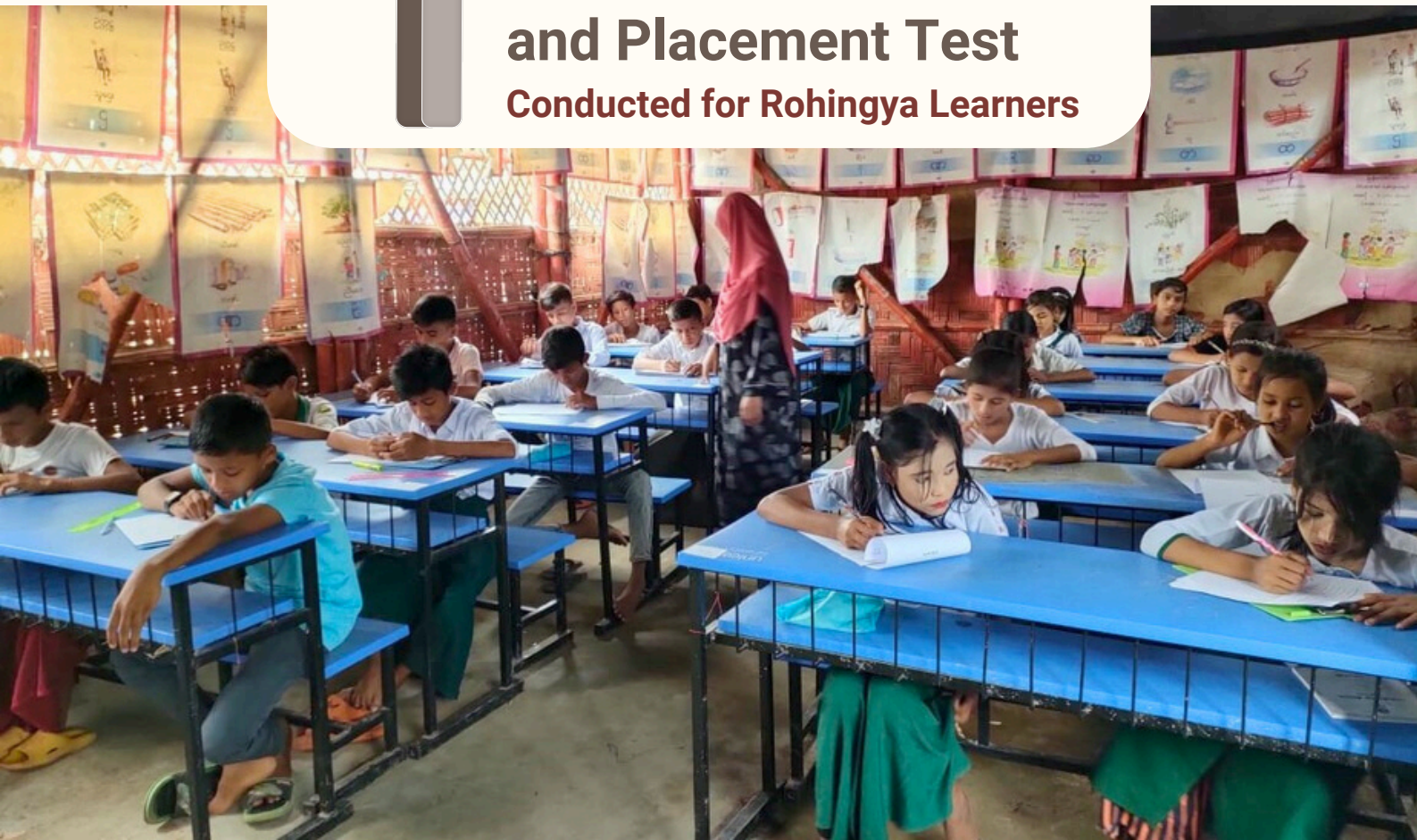
Objectives:

- ✓ 1. By 2025, 2,250 Rohingya children aged 3-5 years have increased equitable access and participation in integrated Early Childhood development through 38 ECD facilities.
- ✓ 2. By 2025, 41,639 Rohingya children from kindergarten to grade 5 (Primary education) have increased equitable access and participation in quality, gender-responsive formal education in Myanmar Curriculum through 655 Primary Learning Facilities.
- ✓ 3. By 2025, 4,941 Rohingya girls and boys in grade 6 to 12 (Secondary education) have increased Ensuring equitable access and participation in quality, gender-responsive formal education in Myanmar Curriculum through 93 Secondary Learning Facilities.
- ✓ 4. Increased capacity of the Implementing Partner for effective delivery of Early Childhood Development and the Myanmar Curriculum for Rohingya children

Major Activities in the reporting year:

- 1) Obtain CiC and RRRC approval to operate learning centers and conduct educational sessions.
- 2) Renovate and repair existing learning facilities.
- 3) Facilitate and maintain learning centers, including Early Childhood Development (ECD) centers.
- 4) Conduct door-to-door surveys to enroll learners, including children with disabilities.
- 5) Conduct year-end assessments and placement tests for learners.
- 6) Deploy adequate and skilled staff and teachers.
- 7) Organize Training of Trainers (ToT) and capacity-building sessions on pedagogy, session facilitation, gender, safeguarding, Protection from Sexual Exploitation and Abuse (PSEA), and Complaint Feedback and Response Mechanism (CFRM).
- 8) Conduct regular learning sessions with Burmese and Bangladeshi teachers.
- 9) Facilitate ECD, primary, and secondary education programs for Forcibly Displaced Myanmar Nationals (FDMN) children.
- 10) Ensure inclusive session facilitation to accommodate children with disabilities.
- 11) Conduct parenting courses for parents and primary caregivers of ECD learners
- 12) Organize teacher learning sessions.
- 13) Distribute learning materials to learners including books, pencil, pen etc.
- 14) Facilitate parents' meetings.
- 15) Conduct home visits to minimize dropout rates and absenteeism.
- 16) Oversee all logistical arrangements to ensure the smooth operation of the program.
- 17) Distribute incentives to volunteers serving as cleaners and guards.
- 18) Regularly monitor learning centers and lesson plans.

Year-End Assessment and Placement Test Conducted for Rohingya Learners



The Year-End Assessment and Placement Test for the academic year 2023-24 were conducted by Mukti Cox's Bazar FDMN Education Project from June 2 to June 11, 2024, across seven Rohingya camps. The Year-End Assessment covered learners from Grade 3 to Grade 10. Out of 13,284 enrolled learners (5,464 girls and 7,820 boys), 13,268 attended (5,458 girls and 7,810 boys).

For Grade 3, 7,081 learners (3,473 girls and 3,608 boys) attended out of 7,092 enrolled (3,479 girls and 3,613 boys). In Grade 4, all 2,663 enrolled learners (1,188 girls and 1,475 boys) attended. Grade 5 saw 260 attendees (77 girls and 183 boys) out of 260 enrolled. In Grade 6, 1,651 learners (516 girls and 1,135 boys) attended out of 1,653 enrolled (516 girls and 1,137 boys). For Grade 7, 1,067 learners (189 girls and 878 boys) attended out of 1,069 enrolled (189 girls and 880 boys). In Grade 8, 404 learners (13 girls and 391 boys) attended out of 404 enrolled. Grade 9 had 133 attendees (2 girls and 131 boys) out of 134 enrolled (2 girls and 132 boys). All 9 enrolled boys in Grade 10 attended.

Among 149 Children with Disabilities (CwD) (57 girls and 92 boys), 100% attended the Year-End Assessment. Additionally, 2,074 out-of-school children (OOSC) (1,237 girls and 837 boys) participated in the placement test to determine their appropriate grade levels. Specifically, 1,706 children (1,140 girls and 566 boys) were tested for Grades 2-4, 190 children (71 girls and 119 boys) for Grades 4-6, 161 children (26 girls and 135 boys) for Grades 6-8, and 17 boys for Grades 8-10. The Year-End Assessment was held on June 2, 3, 10, and 11, 2024, while the Placement Test took place on June 6, 2024. The Cox's Bazar Education sector prepared and provided the question sets for both assessments. Officials from the Education sector, UNICEF, and Mukti Cox's Bazar monitored the assessments, with visits from the Camp-in-Charge and Assistant Camp-in-Charge to the test centers.



Mukti Cox's Bazar Learners Shine in Camp-13 Cultural Competition

Learners from Mukti Cox's Bazar's Learning Center (LC) achieved remarkable success by winning 1st prize in a cultural competition. The event, organized by the CiC office of Camp-13 on December 19, 2023, saw Md. Junaid winning 1st prize in the costume contest (Religious Leader), Jesma securing 1st prize in the Burmese Anthem category, and Md. Munaif earning 3rd prize in the costume contest (Doctor). Participants from various Child Learning Centers and education partners took part in the competition. The Refugee Relief and Repatriation Commissioner, Mizanur Rahman, attended as the chief guest and presented the awards to the winners. Other notable attendees included Camp-In-Charge Parimol Kumar Sarkar, PS to RRRC Arif Faysal Khan, APBN officials, representatives from different implementing partners, and community leaders.

Mukti Cox's Bazar Expands Educational Reach with New Learning Facilities

Mukti Cox's Bazar has taken over 284 Learning Facilities from various implementing partners across 7 FDMN Camps, starting from January 1, 2024.

These facilities include 128 Learning Centers (LC) and 156 Community Based Learning Facilities (CBLF). This transition is part of the Education sector's rationalization process, led by UNICEF and UNHCR, which reallocated Learning Facilities among their implementing partners. Before this rationalization, Mukti Cox's Bazar managed 536 Learning Centers in 10 FDMN Camps.

Following the reallocation, Mukti Cox's Bazar handed over 82 Learning Centers in 3 Camps: 15 LCs in Camp-04, 1 LC in Camp-11, and 66 LCs in Camp-13. Concurrently, they took over 284 Learning Facilities in 7 Camps, including 36 LCs and 49 CBLFs in Camp-1E, 12 LCs and 44 CBLFs in Camp-1W, 11 LCs and 17 CBLFs in Camp-2E, 7 LCs and 16 CBLFs in Camp-2W, 32 LCs and 30 CBLFs in Camp-03, 14 LCs in Camp-09, and 16 LCs in Camp-17. This strategic move aims to optimize the distribution and management of educational resources within the camps.

Misara's Struggle Overcoming Cultural Barriers

to Education in the Rohingya Community

Misara, a 15-year-old Rohingya girl, resides with her family in Camp-1E at the Rohingya settlement in Ukhia, Cox's Bazar. At the age of nine, she and her family were compelled to flee the violence in Myanmar, eventually finding refuge in Bangladesh at the Balukhali point. Now, living with six family members, she faces the daily challenges of refugee life, where opportunities for personal growth are limited. Despite these hardships, her strong desire to learn and grow remains strong. Having completed her education up to Grade 8, Misara now faces the heartbreaking reality of being unable to advance to Grade 9. Cultural practices, beliefs, and norms within her community present significant obstacles to her education. In the Rohingya community, many believe that girls do not need to pursue higher education. Influenced by these longstanding societal norms, Misara's family has kept her at home, driven by a fear of community judgment and the potential impacts of defying these expectations. Misara's story exemplifies the ongoing tension between deep-rooted cultural beliefs and the aspirations of young girls who yearn for a brighter future. Her journey highlights the barriers faced by Rohingya girls and their determination to pursue education.



In the Rohingya community, many believe that girls do not need to pursue higher education. Influenced by these longstanding societal norms, Misara's family has kept her at home, driven by a fear of community judgment and the potential impacts of defying these expectations.

Supplemental Education Program-Chattogram



Funded by: Children on the Edge-UK

Duration: July 2018 to December 2024.



Goal:

To ensure compulsory primary education the deprived children through supplementary initiative in collaboration with government of Bangladesh.

Objectives:



Providing primary education to the out of school children of the vulnerable communities by running 05 Learning Centers in the Satkania and Chandanaish Upazila of Chattogram.

Coverage Area:

A) Union's name: Dohazari Municipality, Upazila(s): Chandanaish, District(s): Chattogram

B) Union's name: Kaliaish, Upazila(s): Satkania, District(s): Chattogram

Population coverage in the reporting period:

1. July to December 2023: 500 students (Girls:281, Boys:219)

2. January to June 2024: 250 students (Girls:133, Boys:117)

Major Activities in the reporting year:

- 1) Distribute textbooks to all learners.
- 2) Ensure an adequate supply of educational materials (pens, pencils, notebooks, erasers, etc.) at free of cost.
- 3) Provide school uniforms and school bags for all students.
- 4) Conduct regular learning sessions with qualified teachers.
- 5) Develop digital learning content and publish the digital newsletter, Mojakids.
- 6) Conduct Focus Group Discussions (FGDs) and Key Informant Interviews (KIs) with children, teachers, and parents.
- 7) Hold quarterly parents' meetings.
- 8) Organize quarterly meetings with School Management Committee (SMC) members.
- 9) Facilitate quarterly Child Council meetings.
- 10) Administer formal yearly examinations and publish results.
- 11) Organize training on Prevention of Sexual Exploitation, Abuse, and Harassment (PSEAH) and safeguarding for all staff.
- 12) Provide capacity-building training for teachers and staff.
- 13) Organize annual sports events and picnics for the students.



Mukti School Hosts Annual Sports and Picnic Day with Enthusiastic learners

On December 9, 2023, Mukti Cox's Bazar successfully held its annual sports competition, discussion meeting, and prize distribution program at the Sangu Convention in Dohazari, Chandanaish. This event, which supports 500 underprivileged, poor, and dropout/working children, saw participation from students, teachers, and officials of five Mukti schools in Chandanaish and Satkania Upazila of Chattogram district. The event was made possible with financial support from the Children on the Edge, along with the involvement of Mukti Cox's Bazar employees and officials. During the event, children enthusiastically participated in various sports competitions in the morning, celebrating their wins.

Sudeb Rudra, the Project Manager of the Supplemental Education Program-Chattogram, presided over the day-long discussion meeting. The chief guest was Advocate Shibu Lal Devdas, an advisor to Mukti Cox's Bazar and a prominent lawyer. Professor Ajit Das, an Executive Committee member of Mukti Cox's Bazar, attended as the special guest. Other notable attendees included Accounts Officer Alok Kanti Sharma, Project Officers Rasel Das and Ramjan Ali, Technical Officer Ariful Islam, and Lesson Development Officer Rony Bhattacharjee. The program was steered by Mukti School teacher Keya Paul. As the Chief Guest, Advocate Shibu Lal Devdas addressed the children, emphasizing, "True education is reflected in one's actions. It is our duty to assist society whenever we can. Mukti Cox's Bazar is dedicated to this mission. I hope that those who have received education from Mukti School will also contribute to the welfare of others." In his speech, special guest Professor Ajit Das reassured the children, "Mukti Cox's Bazar will always support humanitarian efforts."

Special guest and prominent rhymist, Md. Nasir Uddin, the District Education Officer of Cox's Bazar, described the venue as a "flower garden." He expressed his joy in participating in the annual sports, cultural, and award distribution program, highlighting the cheerful atmosphere created by these young students, who often lack the benefits enjoyed by others in society. He called the children "the soldiers of the future," tasked with building the country and society, and praised the initiative of Mukti Cox's Bazar.

Project Manager Sudeb Rudra expressed heartfelt gratitude on behalf of Mukti Cox's Bazar, thanking everyone for their sincere support in organizing the successful event. He emphasized that all necessary educational materials are provided free of charge to the students of Mukti schools to ensure that the education of poor and dropout/working children is not disrupted. Representing the students, Sifat Sultana from Syed Ahmed Para Mukti School and Md. Aziz from West Katgar Mukti School shared their experiences. Accounts Officer Alok Kanti Sharma and retired teacher Jagdish Sharma, a parent member, also addressed the gathering. The speakers expressed their appreciation for the smooth completion of the annual sports competition. The event concluded with the distribution of prizes to the winners. The day was filled with a festive atmosphere, featuring singing and dancing, and breakfast and lunch were provided for everyone present.

From **Hardship to Hope** at Mukti School

Zainal Abedin is a fifth-grade student at Syed Ahmed Para Mukti School in Dohazari, Chandanaish. His father left the family many years ago, and they have had no contact since. Zainal's mother works as a day labourer to support her three sons. Zainal is the youngest, with an elder brother who is disabled and a younger brother who also attends Syed Ahmed Para Mukti School. The family lives near the school.

Zainal shared, "I love studying here since I was a child. I always asked my mother to enrol me in the school, but due to our poverty, she couldn't afford the costs of notebooks, pens, school uniforms, and examination fees, even though government schools are free. This made my mother very sad. However, when Mukti School was established by Mukti Cox's Bazar in our area, my mother's face lit up with joy. My dream came true as my brother and I were able to enrol in school. The school assured us that we could complete our primary education without any cost over five years.

When everyone learned that the education would be free, the entire community was thrilled. Many children like me joined the school, and I am very happy to study with everyone in the area."

Zainal continued, "Now I am in class five and attend school every day. I've learned a lot, including reading Bengali and English well and solving complex mathematical problems. I've also learned many songs and various sports. A few months ago, I even won a prize in the annual sports competition. Our school now has daily video lessons, allowing us to watch educational videos from different schools in Cox's Bazar and learn a lot. I enjoy learning through videos and want to participate in various educational activities shown in them. Besides studying, I work in a tea shop from noon to evening after attending school in the morning. I help my family by giving my earnings to my mother. This doesn't interfere with my studies as I complete my lessons each day."

Reflecting on his education, Zainal said, "Everything I've learned from this school. My education began here, and it has been invaluable for me." Zainal's mother added, "Both my son's study at Syed Ahmed Para Mukti School. Without Mukti School, they wouldn't have learned so much. I am very happy to see their progress. I am grateful to Mukti Cox's Bazar and Children on the Edge."



Education Program for the FDMN and Host Community Children in Cox's Bazar



Funded by: Children on the Edge-UK

Duration: November 2010 to December 2024



Goal:

1) To ensure compulsory primary education for deprived children through a supplementary initiative in partnership with the Government of Bangladesh

2) Provide quality education to forcibly displaced Rohingya children through digital learning methods.

Objectives:

- ✓ Providing primary education to out-of-school children from vulnerable communities through 87 Learning Centers in Cox's Bazar Sadar and Ramu.
- ✓
 - Maintain safe and supportive Learning centers (LCs) for an optimal learning environment.
 - Develop interactive digital lessons and facilitate regular interactive sessions.
 - Train teachers to provide basic literacy and numeracy skills to learners.

Coverage Area:

A) Cox's Bazar Sadar and Ramu, Cox's Bazar – (2200 Learners)

B) FDMN Camp-1 East, 1 West, 4, 5, 17- (5000 Learners)

Total population coverage:

7200 learners (Boys-3739 and girls-3461)

Major Activities in the reporting year:

- 1) Construction and repairing of learning centers
- 2) Distribute textbooks to all learners.
- 3) Ensure an adequate supply of educational materials (pens, pencils, notebooks, erasers, etc.) at free of cost.
- 4) Provide school uniforms and school bags for all students.
- 5) Conduct regular learning sessions with qualified teachers.
- 6) Develop digital learning content and publish the digital newsletter, Mojakids.
- 7) Conduct Focus Group Discussions (FGDs) and Key Informant Interviews (KIIs) with children, teachers, and parents.
- 8) Hold quarterly parents' meetings.
- 9) Organize quarterly meetings with School Management Committee (SMC) members.
- 10) Facilitate quarterly Child Council meetings.
- 11) Administer formal yearly examinations and publish results.
- 12) Organize training on Prevention of Sexual Exploitation, Abuse, and Harassment (PSEAH) and safeguarding for all staff.
- 13) Facilitation of Artulation among the learners.
- 14) Provide capacity-building training for teachers and staff.
- 15) Organize annual sports events and picnics for the students.

Tree-Plantation Program:

Cultivating a Greener Future of Mukti School

On August 16, 2023, Mukti School organized a Tree-Plantation program, involving teachers, students, and project officers. A total of 60 trees were planted on the school premises. The theme of the event was "Planting trees and taking care, building a healthy generation and country." This initiative is part of a broader tree-planting program across the country, where children in Host Community schools actively participate.



During the event, students were educated on the importance of tree planting. They learned that tree plantation is one of the most effective ways to make our planet greener, livelier, and healthier. Planted trees contribute to biodiversity, ensure the supply of oxygen for future generations, and provide various resources. The significance of trees extends beyond their immediate benefits; they are essential for the survival of human life and other species on Earth. Therefore, the message was clear: we should plant more trees to secure a sustainable future.

The program not only emphasized environmental protection but also aimed to connect a sense of responsibility and community spirit among the students. By participating in such activities, students gain a deeper understanding of their role in protecting the environment and contributing to the well-being of their community.

Mukti Cox's Bazar Annual Sports Day:

Empowering Children Through Education and Celebration

On December 17, 2023, Mukti Cox's Bazar successfully held its annual sports competition, discussion meeting, and prize distribution program, involving 1200 underprivileged, poor, and dropout/working children at Cox's Bazar Government Girls' High School. Students, teachers, and officials from 12 Mukti schools in Cox's Bazar and Ramu Upazila participated, with financial support from the donor organization Children on the Edge, along with employees and officials of Mukti Cox's Bazar. The event featured various sports competitions in the morning, followed by celebrations with singing and dancing.

Syed Lutful Kabir Chowdhury, Deputy Chief Executive of Mukti Cox's Bazar, presided over the day-long discussion meeting. The chief guest was Professor Someshwar Chakraborty, advisor and founder president of Mukti Cox's Bazar. Special guests included Advocate Shibu Lal Devdas, advisor and eminent lawyer of Mukti Cox's Bazar, Executive Committee member Dulal Chakraborty, District Education Officer of Cox's Bazar and prominent rhymer Md. Nasir Uddin, Sohail Iqbal Chowdhury, Head Teacher of Cox's Bazar Government Girls' High School, and former Head Teacher Masuda Morsheda Ivy.

Professor Someshwar Chakraborty encouraged the children by saying, "Our country will become a true Bengal of gold only if we all do our best from our respective positions." Advocate Shibu Lal Devdas emphasized, "The aim of Mukti Cox's Bazar is to establish the rights of the deprived people in the society. I hope that the dropout children will move towards a meaningful life by receiving a real education."

Deputy Chief Executive Syed Lutful Kabir Chowdhury expressed his gratitude to everyone for their sincere support in organizing the successful event. The event concluded with the distribution of prizes to the winners of the sports competitions, marking the end of a day filled with joy and celebration.





Mukti Cox's Bazar Celebrates New Year with Book and Bag Distribution to Students

On January 1, 2024, and May 12, 2024, students across the country were in a festive mood, excited by the scent of new books and bags. The students at Mukti Cox's Bazar learning centers joined in this celebration. On January 1, 2024, new books were distributed, and on May 12, 2024, new bags were given out, all free of charge, at 10 Mukti Schools in Cox's Bazar Sadar and Ramu Upazilas.

Tanjina Moni, a class five student at Najirar Tek Mukti School, expressed her joy, saying, "Like every year, I am very happy to get a new school bag this year. These bags are very strong and beautiful." All types of educational materials are provided free of cost to the students of Mukti schools under the non-formal education program run by Mukti Cox's Bazar, with funding from the Children on the Edge.

The distribution ceremony was attended by the Chief Executive of Mukti Cox's Bazar, Mr. Bimal Chandra Dey Sarkar, Ward Counsellor Mr. S.I.M. Akhter Kamal, Project Manager Mr. Sudeb Rudra, members of different SMCs, teachers, and students of the respective centers.

Since 2010, Mukti Cox's Bazar has been implementing education programs according to the government primary education curriculum for grades 1 to 5, supporting 1000 helpless, poor, and dropout/working children in 10 learning centers in Cox's Bazar Sadar and Ramu Upazila.



Fatema Khatun's Inspiring Educational Journey

Fatema was born into a loving family in Rakhine, where her parents, Hashim and Nachima, created a life filled with warmth and happiness. However, their tranquillity contrasted sharply with the plight of the Rohingya community, which faced systemic discrimination and brutality from the Myanmar government. As tensions escalated, the Rohingya became targets of government oppression, with accusations of terrorism leading to widespread violence and displacement. Fatema's family experienced this firsthand when her father, Hashim, was unjustly apprehended and murdered by military forces. Faced with imminent danger, Fatema and her mother fled their home.

Upon arriving in Bangladesh, Fatema's family found shelter and support in the Kutupalong camp, thanks to the compassion of local residents and humanitarian organizations. Within the chaos and uncertainty, education offered Fatema a shine of hope and stability. In 2018, at the age of seven, Fatema gained access to a learning center funded by Children on the Edge near their shelter. This initiative provided her with the opportunity to pursue education despite the challenges of displacement. With determination and enthusiasm, Fatema excelled in subjects like painting, crafting, and health education. Through her dedication and the support of organizations like Children on the Edge and Mukti Cox's Bazar, Fatema thrived academically, passing her exams in 2022 and progressing to a higher grade.

The transformative power of education not only restored a sense of routine to Fatema's life but also equipped her with essential skills in Burmese and English, empowering her to navigate future challenges with resilience and confidence. Fatema's story serves as a poignant reminder of the indomitable human spirit in the face of adversity.

Tanjina Moni's Journey from Najirartek to Academic Excellence at Mukti School

Tanjina Moni, a 14-year-old girl from Najirartek in Cox's Bazar, faced significant challenges in pursuing her education due to financial constraints and an accident that fractured her right hand. Initially enrolled in a remote Madrasa, she missed two years of school and couldn't afford treatment or re-enrollment. However, she discovered Mukti School, established by Mukti Cox's Bazar, which offers free education. Enrolled in 2020, Tanjina found Mukti School's quality of education and facilities far superior. The school uses digital video content for teaching and offers various co-curricular activities, including sports and arts. Tanjina enjoys playday every Thursday and has won several prizes in drawing and sports competitions. She has also participated in the MojaKids digital newsletter multiple times. Tanjina's mother, Manwara Begum, supports her education and encourages her participation in all activities. Tanjina, now a class five student and child council representative, suggested planting and caring for trees to improve the environment. Her idea was well-received by teachers and project officials. Tanjina aspires to be a doctor and credits Mukti School for providing her with the opportunity to pursue her dreams. Her mother is grateful for the school's support in educating her children.

Tanjina's mother, who works in the dry fish production sector in Najirar Tek, is determined to ensure her children continue their studies. Tanjina occasionally helps her mother at work. Despite this, her mother sometimes needs her assistance, especially when she's unwell. Tanjina helps her mother calculate her wages and has taught her how to sign her name. She also regularly assists her younger brother with his studies. Tanjina's speaking accent has improved significantly, and she is excelling in her education.



MOJAKIDS (Newsletter) and Digital lessons



Establishing an integrated education system for Rohingya students is crucial for several reasons. Education empowers individuals and communities by providing knowledge and skills that lead to better livelihoods and opportunities. For the Rohingya, who have faced displacement and marginalization, access to education is vital for their long-term well-being and integration into society.

The current education system has struggled to deliver effective education to Rohingya students, primarily due to linguistic barriers with the national curriculum of Myanmar. To address this, CHILDREN ON THE EDGE has introduced a digital education method, converting Burmese subjects into lesson-based video lessons.

In 2023, the Digital lesson development department created 466 digital lessons across six subjects for Grades 1 and 2. This initiative is currently educating 5000 students across 50 Learning Centers.

Mojakids is a weekly newsletter designed for students to share their ideas, stories, and talents, fostering a global community. The platform currently highlights the stories of underprivileged children in Bangladesh, India, Cambodia, Myanmar, and Uganda, with a special focus on Rohingya children living in camps.

We aim to encourage communication among children worldwide under the Children on the Edge education project. Through Mojakids, children exchange their talents beyond the curriculum, such as crafts, music, dance, and sports. Seeing their own and their international friends' contributions brings them immense joy and motivates them to achieve more. We prioritize respecting their privacy and addressing their parents' concerns.



More Photos



Education Program for the Children of FDMN in Bhasanchar



Funded by: Children on the Edge-UK

Duration: January 01, 2022 to December 31, 2024



Goal:

To ensure access to primary education for deprived Forcibly Displaced Myanmar Nationals (FDMN) children relocated in Bhasanchar Camp, fostering their academic growth and overall development.

Objectives:

- ✔ To provide quality education to deprived Rohingya children from vulnerable families who have been forcibly displaced from their ancestral land, by operating 23 classrooms in Bhasanchar Camp, following the Myanmar curriculum.

Coverage Area:

2 School in Bhasanchar covering cluster 81, 82, 83 and 84

Total population coverage:

1300 learners (Boys-666, Girls-634)

Major Activities in the reporting year:

- 1) Initiate and manage the enrollment process for new and returning learners
- 2) Organize and facilitate regular educational sessions tailored to the needs of the learners.
- 3) Ensure the provision and distribution of essential educational materials such as textbooks, pens, pencils, school bags, and uniforms.
- 4) Facilitate regular meetings of the child council, which includes both boys and girls.
- 5) Organize and conduct meetings with teachers and the parents' committee
- 6) Plan and execute an annual sports program that encourages physical activity, teamwork, and healthy competition among learners.
- 7) Conduct comprehensive end-of-year assessments to evaluate the academic progress of each learner.
- 8) Facilitate placement test of the learners.



Early Childhood Development (ECD)



Funded by: Mukti Cox's Bazar own fund

Duration: January 01, 2019 to December 31, 2024



Goal:

To ensure that underprivileged children in Ramu and Cox's Bazar Sadar have access to quality primary education.

Objectives:

- ✓ Improved the quality of learning facilities and provide necessary educational materials to support effective teaching and learning for all enrolled children.

Coverage Area:

Ramu and Cox's Bazar Sadar

Total population coverage:

70 Learners (Boy-43, Girl-27)

Major Activities in the reporting year:

- 1) Enroll students who have dropped out due to family crises or other issues.
- 2) Organize regular educational sessions tailored to the learners' needs.
- 3) Provide essential educational materials like textbooks, pens, pencils, school bags, and uniforms.
- 4) Plan and hold an annual sports program to promote physical activity, teamwork, and healthy competition.
- 5) Conduct end-of-year assessments to evaluate each learner's academic progress.
- 6) Make regular home visits to reduce absenteeism and prevent dropouts.





GENDER AND PROTECTION

In line with Sustainable Development Goal-5, “Achieve gender equality and empower all women and girls” Mukti Cox’s Bazar addresses Gender-Based Violence in Emergencies (GBViE) and protection concerns to save lives, protect dignity, and advance gender equality, women’s and girls’ empowerment, Sexual and reproductive health and rights, especially for the most vulnerable and marginalized women, adolescents, and youth. At Mukti Cox’s Bazar, we are dedicated to designing and implementing activities that prioritize equality and women’s empowerment. Our initiatives specifically address the physical and mental impacts of gender-based violence (GBV) and sexual exploitation, abuse, and harassment (SEAH). We provide comprehensive psychosocial support and aid to survivors of GBV and SEAH, ensuring they receive the care and assistance they need. Additionally, we advocate for the rights of all women and girls to live in a family and society free from violence and abuse. These programs align with the organization’s mission and are supported by its gender, safeguarding and PSEA policy.

Mukti Cox’s Bazar is actively working to mitigate protection risks in both host communities and FDMN camps. The efforts include raising awareness through comprehensive training for women and girls on topics such as gender equality, human rights, early marriage, domestic violence, and protection from sexual exploitation and abuse (PSEA) as well as providing practical solutions to enhance safety and security. One of the key initiatives is the distribution of solar lights to households and repairing the solar street lights. These solar lights not only improve visibility and safety at night but also contribute to a sense of security among the women and girls. By addressing both immediate protection needs and long-term investment to enhance the transformative leadership capacity of the women, Mukti Cox’s Bazar is making a significant impact on the safety and well-being of the communities.

Providing quality GBV prevention and response for the Rohingya and Host Communities in Cox's Bazar and Bhasan Char to increase community well-being (GBViE) project



Supported by: UNFPA

Duration: July 01, 2017 to December 31, 2024



Goal:

Advance gender equality, women's and girls' empowerment and reproductive right including for the most Vulnerable and marginalized women, adolescent and youth.

Objectives:



GBViE project aims to save the lives and dignity of the women and girls from Rohingya communities and host community as well.

Coverage Area:

Teknaf Upazilla: 4 Unions (Whykong, Sabrang, Baharchhara, Hnilla)

Ukhiya Upazilla: 4 Unions (Haldia Palong, Ratna palong, Jalia Palong, Palong Khali)

FDMN Rohingya Camp: 1 East, 1 West, 2 East, 2 West, 3, 4, 6, 7, 8 East, 8 West, 9, 10, 11, 13, 14, 15, 16, 20, 22, 24, 26 and Nayapara Refugee camp (NRC).

Bhashan Char: Shetter- 83, 78, 29

Total population coverage:

Total 932653 (Female-548107, Male-384546)

v Host: 418515 Beneficiaries (Female-207,288, Male-211,227)

v FDMN: 514138 Beneficiaries (Female-340819, Male-173319)

Major Activities in the reporting year:

- 1) Conduct sessions with women and girls in Women Friendly Spaces (WFS) to raise awareness
- 2) Facilitate outreach awareness sessions for family members, including men, to foster a supportive environment.
- 3) Provide essential psychosocial support to women and girls, helping them cope with trauma and stress.
- 4) Organize community mobilization activities using the SASA! approach to address and prevent violence.
- 5) Conduct referrals to other service points for women and girls to ensure they receive comprehensive care.
- 6) Offer integrated Sexual and Reproductive Health and Rights (SRHR) services to women and girls accessing WFS.
- 7) Distribute dignity kits to women and girls for emergency preparedness.
- 8) Provide information on Protection from Sexual Exploitation and Abuse (PSEA) to women and girls.
- 9) Conduct life skills activities to empower women and girls with practical knowledge and abilities.
- 10) Facilitate social support sessions and linkage with income generation.
- 11) Organize women's fairs and celebrate days like 16 Days of Activism, International Day of Persons with Disabilities (IDPD), Mental Health Day, and International Women's Day with cultural activities for adolescent girls.

Struggle to Strength:

Saleha Begum's Journey with Mukti Cox's Bazar

Saleha Begum is a 30-year-old Rohingya refugee living in Camp-16 with her husband, five children (two boys and three girls), and her in-laws. Her husband, who is a businessman, spends money on other women and does not support the family. Saleha struggles to manage with the rations she receives from the camp.

Saleha learned about Mukti's Women Friendly Space (WFS) when volunteers visited her area. She collects the information of the services offered in the WFS and decided to visit. She enjoyed talking to the caseworkers and started attending various sessions, including those on gender-based violence (GBV) awareness, psychosocial support (PSS), and social support sessions (SS).

Saleha expressed her need for financial support to

a caseworker, who then helped her join skills training activities where she learned sewing and handicrafts. She practiced regularly at the WFS and eventually joined livelihood projects with other service providers. Now, she earns money using the skills she learned, which helps her support her family.

The caseworker also worked with the community watch group to talk to Saleha's husband. Through awareness sessions, they managed to convince him to support his family. Saleha said that her husband now shows positive support to the family instead of philandering. So, she is very grateful to Mukti Cox's Bazar and UNFPA. She believes every woman and adolescent should visit WFS and she plans to encourage others women and adolescent to come to the WFS.

Celebration of World Mental Health Day 2024

On March 7, 2024, World Mental Health Day was observed across all Women Friendly Spaces (WFS) in Ukhiya and Teknaf. The theme for World Mental Health Day, "It's Time to Prioritize Mental Health in the Workplace," emphasized the importance of addressing mental health and well-being in the workplace for the benefit of individuals, organizations, and communities.

The celebration aimed to raise awareness about mental health issues and promote mental well-being. It provided a platform for service providers and agencies working on mental health to discuss their contributions and identify further needs to enhance mental health care among Rohingya and adjacent host communities. The UNFPA-MHPSS team implemented eight activities, including drama, cultural events, finding soothers, skill exploration, and canvas art, all aligned with the theme and covering both host and refugee communities. Many project participants, including persons with disabilities and other stakeholders, took part in the program. The event was specifically designed for the Rohingya Refugee Camp, focusing on Rohingya women and adolescent girls who have endured severe misogyny by the Myanmar Army. World Mental Health Day also served as an opportunity to discuss mental health in general, emphasizing the importance of self-care and seeking help when needed.



Uniting for Change

16 Days of Activism

Against Gender-Based Violence 2024

The 16 Days of Activism, observed from the International Day for the Elimination of Violence against Women on November 25 to Human Rights Day on December 10, is an annual campaign against gender-based violence. This campaign calls for action against one of the world's most persistent human rights violations: violence against women. During the 16 Days of Activism, people around the world unite to raise awareness about gender-based violence, challenge discriminatory attitudes, and advocate for improved laws and justice to end violence against women for good.

The 16 Days of Activism is a time when a united, bold voice speaks out with one agenda: "End violence against women and girls." People from all walks of life come together to raise awareness about gender-based violence in streets, schools, workplaces, villages, and cities. This year, the UNiTE Campaign's global theme for the 16 Days of Activism is "Invest to Prevent Violence Against Women and Girls." To create a significant impact and resonate with the entire community, Mukti Cox's Bazar has designed an exclusive program to explore the creative potentials of women, girls, and community members. This program aims to provide opportunities for participants to raise their voices against all forms of violence, learn techniques for creative expression, and build awareness about the elimination of violence and discrimination against women and children. The program also focuses on raising awareness about domestic violence and human rights violations to prevent future violence.

By fostering solidarity among people, encouraging civil society participation, and concentrating on strategies to eradicate gender-based violence, Mukti Cox's Bazar aims to make a lasting impression on governments to play a supportive role in combating GBV.

International Women's Day celebration

On March 8, International Women's Day is celebrated globally, recognizing women's achievements and advocating for gender equality. This year's theme, "Accelerating Gender Equality Through Economic Empowerment," emphasizes the importance of investing to prevent violence against women and girls and promoting self-care for both men and women.

Mukti Cox's Bazar observed the day from March 7 to 14, under the UNFPA-supported GBViE project, across various Women Friendly Spaces (WFS) in Ukhiya and Teknaf. The event included diverse activities such as mindfulness sessions, community awareness programs on human trafficking, round table discussions, cultural and gaming activities, art reflections, and information-sharing sessions on preventing violence against women and girls. Participants from different backgrounds actively engaged in these activities, sharing their experiences and recommendations for reducing violence and ensuring equal rights.

One participant, 25-year-old Dil Ankis, shared her experience saying that "Through this program, I discovered a day dedicated to celebrating women's contributions worldwide. During the event, I sewed a nakshi katha that realize me I had forgotten about my many talents, but this program reminded me of my skills. Now, I understand I need to practice and express my abilities to regain my self-respect and prove that I am capable."



International Women's Day celebration



Empowering Rohingya Refugee and Host community women through leadership, learning and livelihood

Funded by: UN WOMEN

Supported by: OXFAM in Bangladesh

Duration: October 01, 2020 to February 28, 2024



Goal:

To improve women and girls' access to resources and opportunities by increasing individual and collective capacity through the practice of a transformative leadership within a safe and enabling environment.

Objectives:

- ✔ Increased the knowledge of women and men on gender issues, gender-based violence (GBV), and human rights.
- ✔ To foster the development of leadership skills among women.
- ✔ Promoted the empowerment of women in all aspects of life through Offering technical skills training to them to strengthen their livelihoods.

Coverage Area:

1. Whykong union of Teknaf, Cox's Bazar.
2. Holdiapalong union of Ukhiya, Cox's bazar
3. Jilongza union and Cox's Bazar Municipality of Cox's Bazar Sadar.

Total population coverage:

Direct Beneficiary: 2050 women and Indirect Beneficiary: 10250 individuals

Major Activities in the reporting year:

- 1) Operate the Multi-Purpose Women Center (MPWC) to offer awareness programs, training, primary healthcare, referrals, and counseling services for women and girls.
- 2) Engage religious and community leaders in awareness meetings.
- 3) Provide mentoring and coaching support to at least 100 women leaders.
- 4) Organize meetings with men, including religious leaders and youth groups, to discuss positive masculinities, GBV, early marriage, and women's leadership and participation in community decision-making.
- 5) Collaborate with government authorities and other stakeholders to promote women's leadership.
- 6) Engage women leaders at Union Parishad (UP) in various committees,
- 7) Facilitate both traditional and non-traditional skills training for women and girls, including handicrafts and motor driving.
- 8) Provide tools, grants and seed funds for income-generating activities along with cash for work (CFW) intervention.
- 9) Support to establish and enhance market linkages for livelihood beneficiaries, ensuring they have access to broader markets and opportunities to sell their products and services.
- 10) Formation of CBOs and provide training on gender issues, gender-based violence (GBV), equity, and safeguarding.

Celebrating International Girl Child Day 2023 at Whykong Union

Mukti Cox's Bazar Celebrated the International Girl Child Day 2023 at the Multipurpose Women Center in Whykong Union, Teknaf Upazila, on October 11, 2023. The event was organized as part of the project activity including participants from Kanjor Para High School. The objectives of the event were to focus attention on the challenges girls face, increase girls' self-acceptance, promote girls' empowerment and the fulfilment of their human rights, ensure girls' personal growth, and enhance positive relationships with others.

The opening session included a debate competition, an art competition, and a prize distribution ceremony. The project staff managed the debate competition, with three school teachers acting as judges. Mr. Rafiqul Alam, the head teacher of Kanjor Para High School, moderated the debate. After informative, valid and extensive arguments, the opposing team emerged as champion. The topic of the debate competition was "Not only the rule of law but also public awareness can ensure the rights of the girl child." The audience enjoyed the debaters' presentations, and Shawrin Samjida Emu was chosen as the best debater.

In the art competition, participants depicted various natural scenes and themes related to Girl Child Day. The respected Chairperson of the Union Parishad, Mr. Nur Ahmad Anowari, presided over the program. He stressed the importance of nurturing children for a better future and supporting the country's progress. He thanked Mukti Cox's Bazar for organizing such an important event and selected the best art competitor from sixteen participants. The program concluded with the Chairperson of the Union Parishad and the head teacher of Kanjor Para High School distributing prizes and announcing the end of the event.

Rabeya Begum Transforms Her Life

Through Leadership and Skill Development Training in Cox's Bazar

Rabeya Begum, the wife of Mohammed Ali, is one of the many underprivileged women living in Kanjorpara village, Whykong Union, Teknaf Upazila, in Cox's Bazar district. Her family relied entirely on her husband's insufficient income. Unfortunately, within a few years, her husband, Md Ali, became addicted to drugs and frequently abused her for money to buy drugs. Rabeya lodged a complaint to Union Parishad against her husband for a proper judgment. Her husband refuted the judgment of Union Parishad and beat her a lot. Due to her lack of mental and financial capacity, she was unable to take legal action. Moreover, Rabeya's husband abandoned her and their four children, leaving her in a dire situation.

To support her family, Rabeya started working as a low-paid day laborer in the surrounding area, but the work was irregular, and she struggled to meet their basic needs. In early 2022, her brother gave her a used sewing machine, and she learned sewing from a neighbor. In July 2023, Rabeya joined the project as one of the beneficiaries and received livelihood support as a vulnerable female-headed household in the small business category. She gained knowledge from learning sessions, leadership training, and participated in tailoring training. She successfully completed skills development training in business management and business planning. With the project's support, she decided to set up a tailoring shop at her home. In September 2023, Rabeya received a cash grant of BDT 10,000 from the project and established a well-organized tailoring shop in her house. This experience boosted her self-confidence and determination to thrive with dignity in society. She began helping other women and girls facing similar challenges.

Rabeya's hard work paid off, and her business started generating a steady income. She now earns an average of BDT 15,500 per month. Her two sons and one daughter are regularly attending school, and her daughter has also learned sewing from her. She even bought another used sewing machine, and her daughter helps in the tailoring shop. Rabeya dreams of educating her four children and transforming her life positively. Rabeya expressed her gratitude, saying, "Mukti Cox's Bazar contributed a lot to turn my life around and bring remarkable change. I thank Mukti Cox's Bazar, OXFAM, and UN Women for their support."

Market Actor Visit and Exchange Meeting by Production Centre

On October 1, 2020, Mukti Cox's Bazar began implementing the project titled "Empowering Rohingya Refugee and Host Community Women through Leadership, Learning, and Livelihoods," supported by OXFAM and funded by UN Women. This project operates in Whykong Union, Teknaf, Holdyapalong, Ukhiya, and Cox's Bazar Sadar. As part of this project, Mukti Cox's Bazar organized a "Market Actor Visit and Exchange Meeting with Production Centre" at Whykong, Teknaf, to promote production and market linkage. This event aimed to create opportunities for project participants through a visit and exchange meeting at the production center in MPWC, Kanjorpara, Whykong, Teknaf. The visit and exchange meeting took place on December 20, 2023.

The objectives of the event were to introduce project participants to various stakeholders for market linkages and financial inclusion, promote opportunities for women to receive support from different stakeholders, ensure quality inputs and fair pricing for outputs, enhance business growth, income, and sustainability of income-generating activities (IGAs), and develop the business management capacity of project participants.

A total of 20 market actors attended the visit and exchange meeting at the production center. They highly praised Mukti Cox's Bazar for organizing such a remarkable event.



Delivering life skills education and improving menstrual health of adolescent girls and women in Cox's Bazar and Basan char, Bangladesh

Supported by: KOICA

Supported by: UNFPA



Duration: January 01, 2023 to December 31, 2024



Goal:

By 2026 people, in particular the most vulnerable and marginalized, have improved access to and utilization of quality, inclusive, gender- and shock-responsive, universal and resilient social protection, social safety-net and basic social services.

Coverage Area:

Teknaf Upazila: Whykong union and Teknaf Pourashava

Ukhiya Upazila: Rajapalong and Ratnapalong Union

Cox's Bazar Sadar Upazila: Cox's Bazar Pourashava

Moheshkhali Upazila: Moheshkhali Pourashava

FDMN Rohingya community: Camp-1 West, 11, 12, 13, 15, 19, 27 and Bhasanchar cluster-81.

Total population coverage:

6720 (6600 Adolescent girls and Women, 120 Men)

Major Activities in the reporting year:

- 1) Facilitate life skills sessions using the Girl Shine and Champions of Change modules with adolescent girls and boys, as well as female and male caregivers, in camps and schools.
- 2) Organize training for female caregivers based on the Menstrual Hygiene Management (MHM) focused curriculum.
- 3) Distribute MHM kits to graduate girls from both the camp and host communities.
- 4) Conduct skills training sessions for graduate adolescent girls, focusing on technical and vocational skills such as handicraft, tailoring, and sanitary napkin production.
- 5) Provide skills development training sessions for female caregivers.
- 6) Conduct sessions with male caregivers using the MHM-focused male caregiver curriculum.
- 7) Offer self-reliance education sessions on origami, crochet, and sewing.
- 8) Celebrate awareness days such as Youth Day, International Girl Child Day, 16 Days of Activism, and Menstrual Hygiene Day, led by youth.
- 9) Conduct outreach sessions with adolescent girls to raise awareness.
- 10) Construct or renovate adolescent and youth centers in the camps.
- 11) Organize sports competitions such as badminton tournaments, chess games, volleyball matches, and Shallum competitions, engaging adolescent girls and boys to support their resilience.
- 12) Produce sanitary pads with the involvement of adolescent girls and female caregivers.



Girls Shine Session with Adolescent Girls

From July 2023 to June 2024, Mukti Cox's Bazar conducted MHM-focused Girl Shine Sessions, a vital initiative aimed at empowering adolescent girls and promoting menstrual hygiene management (MHM) in Cox's Bazar and Bhasanchar. These sessions focused on creating a supportive and empowering environment, providing comprehensive education to dispel myths and offer accurate information about menstruation. By emphasizing proper hygiene practices and the use of sanitary products, the sessions aimed to nurture the physical, mental, and emotional well-being of adolescent girls.

Implemented across eight camps and eight host/local communities, these sessions played a crucial role in breaking societal stigmas surrounding menstruation through open communication and community engagement. The overarching objective was to provide comprehensive support, protection, and empowerment to girls in humanitarian settings through the IMHM Project. By engaging communities, schools, and professionals, these sessions advocated for environmentally and economically sustainable practices, aiming for a lasting impact on girls' overall health, education, and empowerment.

During this reporting period, Mukti Cox's Bazar conducted a total of 1,764 sessions (845 in camps and 919 in host communities) focusing on menstrual health management using the Girl Shine curriculum. A total of 1,547 adolescent girls (1,202 from host communities and 345 from camps) enrolled and benefited from these structured life skills sessions focused on MHM. Out of these, 1,412 girls (1,067 from host communities and 345 from camps) successfully graduated from the program.

These sessions have played a crucial role in equipping adolescent girls with the knowledge and skills to manage their menstrual health effectively, thereby nurturing self-confidence and empowerment.

Mukti Cox's Bazar's IMHM Project

Livelihood Interventions Benefit Over 2,700 Adolescent Girls

Since 2022, Mukti Cox's Bazar has been implementing the "Improving Menstrual Health Management of Adolescent Girls and Women in Cox's Bazar, Bangladesh (IMHM)" project, with support from the United Nations Population Fund (UNFPA). The project aims to benefit 3,600 adolescent girls by 2024. It is being carried out in eight camps (1W, 11, 12, 13, 15, 19, and 27) in Cox's Bazar, including Bhasanchar, as well as in eight schools in Teknaf, Ukhiya, Moheskhali, and Sadar Upazila. To empower adolescent girls, Mukti Cox's Bazar has implemented a livelihood intervention in schools and camps. From July 2023 to June 2024, this intervention provided valuable skills training in sewing, origami, and crochet to a total of 2,674 adolescent girls. The goal is to equip them with skills that can enhance their economic prospects and contribute to their overall development. By implementing the IMHM project and the livelihood intervention, Mukti Cox's Bazar aims to positively impact the lives of adolescent girls and their female caregivers. These initiatives not only provide practical skills but also empower them to become self-sufficient and independent.



The project's emphasis on economic empowerment aligns with the broader goal of promoting gender equality and women's empowerment. In the reporting period total 2,757 adolescent girls are enrolled in camps and schools. Of these, 1,150 adolescents completed the self-reliance pad-making, crochet, and origami sessions in camps, and 1,607 completed them in host community schools.

MHM Kits distribution

Menstrual Hygiene Management (MHM) kits are essential for every adolescent girl and woman, playing a crucial role in supporting menstrual health, dignity, education, and empowerment. By addressing the specific needs during menstruation, these kits help break down barriers, promote inclusivity, and contribute to overall well-being. Often, this is the first time recipients receive comprehensive information and guidelines about menstrual products. To enhance menstrual hygiene practices, the IMHM Project has distributed MHM kit bags to graduated adolescent girls after they completed the Girl Shine Curriculum Session. These kits contain items that meet the specific needs of girls and women for reproductive health and hygiene during menstruation.



Each kit includes items such as sanitary pads, underwear, a towel, a torch, sandals, detergent powder, bathing soap, and a UNFPA logo-printed bag. In this reporting period, the project distributed 2,322 MHM kits to participants, including 2,967 in camps and 1,358 in the host community, targeting adolescent girls aged 10-19 years. Yasmin Tara, a 16-year-old adolescent from Camp 19, said, "The MHM kit bag is very useful during and after menstruation, and I will use them as needed." Alamgir Kabir, Head Teacher at Abul Kashem Nurjahan Chowdhury High School, emphasized, "Healthy women lead to healthy mothers, which in turn create healthy nations. This underscores the importance of our efforts in promoting menstrual health and hygiene."



DFAT AHP Bangladesh Rohingya Response Phase IV Inclusive (Protection)

Funded by: Australian Aid

Supported by: Oxfam in Bangladesh

Duration: September 01, 2023 to June 30, 2024



Goal:

This project aims to strengthen the self-reliance system, gender transformative leadership and access to services through Community based protection, gender and livelihood activities for the refugees and host communities at Ukhiya and Teknaf in Cox's Bazar.

Objectives:

- ✓ Rohingya and host communities (particularly women and girls in all their diversity) have increased access to protection services, and gender inequities that underpin GBV are addressed

Coverage Area:

FDMN Camp 12, 19 and 22 and Hnila Union under Ukhiya Upazila.

Total population coverage:

5994 (Female-3938, Male-1939)

Major Activities in the reporting year:

- 1) Conduct training sessions focused on empowering women to take on leadership roles.
- 2) Provide training for religious and local leaders on gender issues during emergencies.
- 3) Organize age-appropriate recreational activities to support the mental and physical well-being of boys and girls.
- 4) Hold sessions addressing various issues with men, women, boys, and girls.
- 5) Celebrate different significant days to promote awareness and community spirit such as 16 days activism, International Women's Day.
- 6) Conduct RCA in host communities to assess care needs and gaps.
- 7) Organize training and workshops to influencers, youth, men, and boys on raising awareness and modeling positive norms.
- 8) Organize advocacy meetings with local government and stakeholders to discuss RCA findings.
- 9) Strengthening existing CBOs through reformation, orientation, creating community resource hubs, and linking with other stakeholders.
- 10) Disseminate important awareness messages through folk songs.
- 11) Provide training to CBOs on safe programming, referrals, project management, conflict management, and linking with other stakeholders.
- 12) Facilitate day-long exchange visits and experience-sharing sessions between host and refugee communities to increase social cohesion.
- 13) Engage with community-based structures to adapt programs and develop community action plans, involving protection committees, religious leaders, and women's groups.

Mukti Cox's Bazar Organized a Stage Drama to Combat Human Trafficking



On January 4, 2024, Mukti Cox's Bazar, in collaboration with the Danish Refugee Council (DRC) and supported by Oxfam in Bangladesh, organized a 'Stage Drama to Stop Human Trafficking' as part of the 'DFAT AHP Bangladesh Rohingya Response Phase IV Inclusive' project. The event was held at Darbar Hall, in Camp 12 coordinated with the Camp in Charge (CiC). Before the performance, the project's Protection and Gender team briefed participants on the drama's objectives. Rohingya volunteers performed the drama in their native language, effectively raising awareness about human trafficking by highlighting how external influences can lead victims to negative coping mechanisms, increasing their vulnerabilities and potential threats to their lives.

Approximately 150 people, including women, men, and adolescents from the community, attended and gained a deeper understanding of trafficking risks. A feedback session following the performance revealed significant audience appreciation, with many participants feeling motivated by the recognition of their contributions. The drama's realistic representation aimed to have a lasting impact on viewers. Furthermore, the Camp-In-charge and the Assistant Camp in Charge provided clear directives to ensure that future activities remain free from political biases, promoting an inclusive and neutral environment. The event concluded on a high note with an interactive session where the audience voted for the top performers. The selected actors were honored with blankets as tokens of appreciation for their outstanding contributions.

Empowering Youth Through Sports

A Step Towards Gender Equality

On June 25, 2024, a significant event titled “Play and Thrive: Sports Gear Giveaway for Youth Wellbeing” was held at Camp 19 Conference Room. The event was inaugurated by the Camp-in-Charge, who delivered an inspiring opening remark. The primary objective was to encourage young boys and girls to engage in sports as a positive alternative to negative coping mechanisms.



The session aimed to empower young individuals with the knowledge and skills necessary to advocate for gender equality. Participants were actively involved in dynamic discussions and collaborative activities that addressed various aspects of gender inequality. These activities provided a platform for the youth to explore and understand the importance of gender equality in their communities.

By the end of the session, participants had gained a solid understanding of gender equality issues and practical methods to address them. They expressed a strong commitment to applying this knowledge to promote gender equality within their communities. The workshop effectively built the participants' skills and confidence, enabling them to become advocates for a more equitable society. The participants left the event feeling motivated and equipped to make a positive impact in their communities.

Mukti Cox's Bazar's Initiative to Reduce Eve-teasing and Increase security in Hnila Union



On December 10, 2023, Mukti Cox's Bazar Protection and Gender Team, in collaboration with Oxfam and funded by the Australian Humanitarian Partnership (AHP), organized the "Empower Her Library Initiative" as part of the 16 Days of Activism against GBV Campaign. The event took place in Hnila Chowdhury Para, Ward-07, with the aim of enriching a women-led community library. A dialogue session was held between local public representatives and project participants.

During the session, Lay May, a 20-year-old participant, voiced her concerns to the public representatives. She highlighted that Chowdhury Para village, home to the Rakhine community, is a quiet, clean, and beautiful place that attracts visitors from various communities. However, Rakhine community girls and women often face shameless comments and eve-teasing. Additionally, the village's gold shops are frequently targeted by robbers, causing significant worry among the locals. In response, the local UP Chairman immediately contacted the responsible BGB officials in front of the attendees and advised them to increase night patrols to address the security issues. The local UP member also announced that Hnila station and nearby areas would be informed about the curfew in Chowdhury Para through public announcements (miking). This proactive approach resulted in meaningful advocacy through the Empower Her Library Initiative program.

Subsequently, when the Mukti Cox's Bazar Protection Team followed up on the situation, they learned that by December 12, 2023, the miking program had been completed and BGB security patrols had been increased. As a result, incidents of eve-teasing were reduced, and the overall security concerns of the locals were effectively addressed.

DFAT AHP Bangladesh Consortium Project- Centrality of protection in Protracted crises

Funded by: Australian Aid

Supported by: Care Bangladesh



Duration: July 01, 2023 to December 31, 2025



Goal:

Rohingya and host communities (particularly women and girls in all their diversity) have increased access to Protection services and gender inequities that underpin GBV are addressed.

Coverage Area:

Jaliapalong Union of Ukhiya Upazila in Cox's Bazar and FDMN Camp- 11, 12, 15 and 16

Total population coverage:

14867 (Female-9627, Male-14867)

Major Activities in the reporting year:

- 1) Provide psychosocial support and counseling.
- 2) Facilitate training on Psychosocial Support (PSS) and Psychological First Aid (PFA).
- 3) Organize recreational activities for women and girls.
- 4) Hold sessions with the Community Outreach Group (COG).
- 5) Conduct sessions using the EMAP (Engaging Men through Accountable Practice) curriculum.
- 6) Distribute dignity kits to women and girls.
- 7) Implement the Girl Shine curriculum, culminating in a graduation ceremony.
- 8) Facilitate engagement activities for men and boys.
- 9) Provide case management and referral support.
- 10) Conduct awareness sessions both inside and outside the Women's and Girls' Safe Spaces (WGSS).
- 11) Organize sessions with Self-Help Groups (SHG), Disability Support Groups (DSG), and gender-diverse individuals.
- 12) Engage with IMAMs and Majhis to support for reducing gender-based violence (GBV).
- 13) Organize observances for significant days such as International Women's Day and International Disability Day.
- 14) Provide life skills training and related activities.
- 15) Conduct sessions and activities related to Disaster Risk Reduction (DRR).

Mukti Cox's Bazar Distributed Essential Dignity Kits to Over 1,200 Women and Girls



Mukti Cox's Bazar is implementing a project titled 'Centrality of Protection in Protracted Crises,' supported by Care Bangladesh and funded by Australian Aid under the DFAT AHP IV Consortium. As part of this initiative, Mukti Cox's Bazar distributed dignity kits to support women and girls. The distribution events took place in Camps 11, 12, and 16 during November and December 2023, reaching a total of 1,210 women and girls. These kits tailored to the specific needs of women and girls, included essential toiletries

such as laundry bars and buckets, sanitary supplies for menstruation, clean undergarments, and flashlights to ensure safe travel at night. Care Bangladesh and Mukti Cox's Bazar coordinated with the Camp-in-Charge (CiC), Camps distribution center, Site Management, Protection sectors, and various agencies, adhering to protocols established by the Dignity Kits Task Force. The Camp-in-Charge of the respective camps inaugurated the events, expressing gratitude for the distribution of dignity kits and emphasizing the importance of proper monitoring and follow-up to ensure the effective use of the kits, as some were found in the market shortly after distribution. Special provisions included the establishment of Feedback and Complaint Boxes, prioritization of persons with disabilities, lactating mothers, and pregnant women, with porters available to assist. The distribution process was meticulously monitored by representatives from the CiC's office distribution center and the Monitoring, Evaluation, Accountability, and Learning (MEAL) team of Mukti Cox's Bazar. The dignity kits had a profound impact on the recipients by providing basic hygiene and sanitary supplies, enhancing safety and mobility, offering budget flexibility, and serving as entry points for raising awareness about GBV and accessing related services.

Mukti Cox's Bazar Celebrates 16 Days of Activism with Inclusive Participation of Persons with Disabilities

Each year, from November 25 (International Day for the Elimination of Violence Against Women) to December 10 (Human Rights Day), the global community unites to demand a safer world for women and girls by observing the 16 Days of Activism Against Gender-Based Violence. In Cox's Bazar, Bangladesh, Mukti Cox's Bazar is actively responding to the protracted Rohingya crisis by advocating for the safety and dignity of women and girls in both the camps and host communities. This year, the project team is celebrating the 16 Days of Activism by organizing a series of special activities aimed at raising awareness and eliminating fear. These activities include awareness workshops on gender-based violence, community dialogues to foster understanding and support, and the distribution of dignity kits to enhance the well-being and safety of women and girls as well as inclusion of person with disabilities in the GBV prevention and response interventions. The team is also engaged with local leaders and organizations to ensure a coordinated and impactful response. By engaging both the Rohingya and host communities, Mukti Cox's Bazar aims to create a vibrant stand against gender-based violence, promoting a culture of respect and protection for all women and girls in the region.



Yasmin's Journey from Awareness to Advocacy in Cox's Bazar

Yasmin Bibi, a 14-year-old girl living in a camp for displaced Rohingya in Ukhiya, Cox's Bazar, Bangladesh, had to stop her education at 13 due to cultural norms surrounding menstruation. She was expected to take on household responsibilities and faced the prospect of early marriage. However, her life changed when she discovered a Women and Girls Safe Space (WGSS) through her friends. At the WGSS, Yasmin learned about social networks, self-confidence, and life skills to combat Gender-Based Violence (GBV). After an awareness session, she joined the Girls Shine program, an evidence-based curriculum designed to prevent and respond to violence against adolescent girls in humanitarian settings. The program covers six core topics: trust, social and emotional skills, health and hygiene, safety, solidarity, and visioning, with sessions for both girls and their caregivers.



The knowledge Yasmin gained from Girls Shine had a profound impact on her. She invited other girls from her community to join and shared her learnings with her family, particularly about the harms of early marriage. Her advocacy inspired her parents to attend caregiver sessions, leading them to understand the importance of a supportive environment for teenage girls. As a result, they allowed Yasmin to resume her education. Now in class six, she aspires to work at WGSS in the future, spreading the transformative power of education and community engagement.

Yasmin's journey from awareness to advocacy highlights the impact of the Girls Shine Curriculum and WGSS, supported by the Australian Humanitarian Partnership and implemented by CARE Bangladesh and Mukti Cox's Bazar.



Lifting Healthy, Empowered and Protected Girls and Women in Cox's Bazar (LEAP) project

Funded by: Global Affairs Canada (GAC)

Supported by: Plan International Bangladesh



Duration: June 23, 2022 to November 30, 2024



Goal:

To advance the realization of sexual and reproductive health and rights (SRHR) and prevention of SGBV among diverse groups of adolescent's girls and young women in Cox's

Objectives:

- ✓ Improved individual and collective agency and resilience of adolescent girls and young women to exercise their SRHR and protection from SGBV

Coverage Area:

7 Unions of Ramu Upazila (Kocchapia, Garjanian, Kawarkhop, Chakmarukul, Rashid Nagar, Khuniapalong and Rajarkul Union)

Total population coverage:

26145 Women, Adolescent Girls, Boys, and Men (Female-21329, Male-4816)

Major Activities in the reporting year:

- 1) Facilitate CoC sessions for the program participants.
- 2) Conduct courtyard sessions with young married women groups and local women power holders.
- 3) Facilitate quarterly mentoring sessions for local women power-holders and influencers on Gender Equality, Diversity, and Inclusion (GEDI), Sexual and Reproductive Health and Rights (SRHR), and Mental Health and Psychosocial Support (MHPSS).
- 4) Organize Theatre for Development (TFD) shows and radio programs to raise community awareness.
- 5) Deliver adult literacy and resource sessions for Father's Clubs.
- 6) Organize quarterly meetings with men's club facilitators.
- 7) Arrange quarterly meetings with religious and traditional leaders to encourage the implementation of action plans.
- 8) Provide trauma-informed, survivor-centered GBV case management services, including MHPSS and referral services for women and girls.
- 9) Conduct recreational activities with women and girls.
- 10) Link leaders from young married women groups with local Women's Rights Organizations (WROs) and train them on leadership and evidence-based advocacy action plans.
- 11) Provide resources to local WROs and Youth-Led Organizations (YLOs) to strengthen their institutional capacity and develop advocacy action plans.
- 12) Form and activate Community Clinic and Facility Management Committees, ensuring the inclusion and leadership of young women and adolescent girls and boys.

Strengthening Local Capacity:

Mukti Cox's Bazar

Empowers Youth led Community Organizations

in Cox's Bazar



To accelerate and streamline the LEAP project's activities, Mukti Cox's Bazar has partnered with two local organizations: Swadhinata Jubo Samity, which focuses on women's rights, and Arnab Cox's Bazar, which works with youth. The project operates in seven unions and benefits adolescent girls, young women, and women. To ensure the sustainability of these changes, the LEAP project has integrated Swadhinata Jubo Samity and Arnab Cox's Bazar into its framework. To enhance their capacity, the project has organized various training sessions on sexual and reproductive health, gender, and gender-based violence. These trainings have equipped the organizations with the necessary skills to continue their work effectively.

As a result, these organizations are becoming proficient in their work and will continue the project activities in their respective areas. The project conducted a thorough needs assessment to identify the skills required by these organizations, based on which the trainings were organized. Additionally, the project provided various materials to enhance their organizational capabilities. Arnab Cox's Bazar received 3 computers, 3 UPS units, 1 printer, 1 meeting table, 3 foam chairs, 1 bookshelf, 2 notice boards, and 20 visitor chairs. Swadhinata Jubo Samity received 3 office tables, 3 revolving chairs, 1 meeting table, 1 bookshelf, and ceiling fans.

These materials are not only strengthening the organizational capacity of the two entities but also making their work more efficient and dynamic. The Chief Executive of Mukti Cox's Bazar and the Project Manager of the LEAP Project from Plan International Bangladesh were present during the distribution of these materials.

Mukti Cox's Bazar's LEAP Project Reaches Over 24,000 People with Street Plays on SRHR and GBV

Among the various methods to influence human behaviour, street drama stands out as particularly effective. This medium allows messages to reach a large audience simultaneously, and viewers often see reflections of their own lives in the performances, making the awareness impactful. The interactive nature of street drama engages the audience in a way that other mediums often cannot, fostering a deeper understanding and connection to the issues presented.

This year, the LEAP Project by Mukti Cox's Bazar organized 70 street plays across different villages in 7 unions of Ramu upazila, reaching approximately 24,138 people. The plays addressed critical topics such as adolescent sexual and reproductive health, child marriage, gender-based violence, and its effects, as well as information on where women can access free health services. These performances were highly significant to the audiences, providing not only awareness but also a sense of community and shared experience.

During the plays, members of the Union Parishad, women members, and other distinguished individuals were present, lending their support and credibility to the events. The plays were held in village homes, making them accessible to everyone, and creating a friendly setting where community members could gather and engage with the content. In many areas of Ramu upazila, awareness about adolescent health, gender-based violence, and child marriage is still low. Therefore, these dramas were organized to raise awareness and understanding of these critical issues, using relatable characters and scenarios to drive home important messages.

The success of these street dramas highlights the power of culturally relevant and community-based approaches in addressing sensitive topics and promoting positive change. By bringing these issues to the forefront in a familiar and engaging format, the LEAP Project has made significant strides in educating and empowering the community.



Sushmita's Journey to Empowerment

Sushmita (pseudonym), an 18-year-old 10th-grade student, comes from an area with low literacy rates and limited awareness, education, and access to services. When she was in the sixth grade, she noticed that boys bullied girls at school and on their way home. No one protested or raised their voice against it, so she assumed it was normal. Sushmita experienced similar incidents but never dared to share them with anyone, not even her family, fearing they would stop her schooling. When she disclosed in a friend, she was encouraged to report it to a teacher but was too afraid of the teacher's reaction. To avoid the situation, she would skip school for a few days.

In the 10th grade, Sushmita met Sumaiya, a mentor from the LEAP project, who invited her to join the CoC sessions. She accepted and found 19 other girls attending the first session. Curious about the follow-up sessions, she continued attending. "I don't know why, but it felt like the sessions were good for me. Every time after a session, I came home and discussed with my mother and sister what I learned. As I shared my learnings with my sister, my family encouraged me to join the sessions regularly," Sushmita recalls.

From the session on Sexual and Gender-Based Violence (SGBV), she learned about the various forms of GBV in her community and that only girls and women are victims. "I realized that even the harassment I faced from boys on the way to school was a form of GBV, but I had never raised my voice against it. This session opened my eyes and helped me distinguish between GBV and harassment. I felt sorry for myself during those times; why could I not raise my voice against those boys? Why didn't I call anyone for help? Why didn't I tell our teachers? Why didn't I talk about this with my mother? These questions kept coming to mind." The sessions also provided practical information on emergency numbers to report cases and taught her about "stranger danger," such as avoiding gifts from outsider males. After completing all the sessions, Sushmita gained the courage to raise awareness among other girls in her community about GBV and the steps to take if they faced similar situations.

"I am very happy to have completed the eight sessions of Champion of Change by the LEAP project. It is a very important initiative for adolescent girls and boys to understand our physical and mental changes. Without knowing this information, we can fall into any danger. I am proud to see my transformation as a girl. I would say this is the turning point of my new life. Above all, thanks to the LEAP project and Plan International Bangladesh for providing CoC sessions for adolescents," concludes Sushmita.



“Not poverty, ignorance causes child marriage”

I am Hanif Jihadi, a businessman from Kawarkhop bazar. In our area, child marriage is a common issue. We used to think that child marriage guaranteed girls lives. We get invited as guests to participate in the marriage in our area. We go there and pray for the boy and girl and participate in the fellowship lunch. This is usually common for us and our area. But a discussion has changed my point of view about child marriage. A few days ago, a person invited me to join a men's club session.

First, I was puzzled about whether to join or not because I have business in the local market. If I join the session, I have to complete eight sessions in eight days, which could be a loss for my business. I noticed that some of my known people had already joined that group, so they also invited me to join them. I could not ignore them. This is how I became a member of the men's club session at Kawarkhop Union. We were in total 20 members and regularly meet in my house courtyard. The facilitator was so good at facilitating; our group enjoyed the session topics. Sessions were attractive because the facilitators discussed the issues with real-time examples. One day it was session no. 5, facilitator discussion about child marriage. So, everyone is sharing their own views about child marriage and relating them to religious quotes and instructions. Everyone in the group was supporting child marriage. In our area, child marriage means when a girl becomes 14–16, she gets out of her marriage. It is the perfect age for a girl to get married. And this is already happening in our society.

The facilitator also agreed that, yeah, this is how child marriage is actually happening in our society. We are not aware of its long-term impact on a girl or of its impact on our society. We actually wonder what long-term impact could happen to a girl and how our society is being affected by child marriage. The facilitator should take some time and draw a girl's picture. In the picture, he writes about the adverse effects of child marriage and how it affects a girl. The discussion was so interesting and covered topics totally new to us. So, I said, “What we understood a long time ago about child marriage was wrong.” I thanked the facilitator for giving us the true picture, and all of us present in the session vowed not to spoil a girl's life for child marriage. A few days later, I got an invitation to attend a marriage ceremony in my neighborhood. I observed that a 16-year-old girl is about to get married. I called the girl's parents and asked them to bring her birth registration card.

And I was confirmed that the girl's age is 16, so I started to have discussions with her parents about various harmful aspects of child marriage and her future suffering. Moreover, the BD law about punishment, marriage age, and others is declared in the law. It was not so easy to make girls parents understand, but at last they agreed with me and promised not to give their girls marriage before 18. The girls smiled and thanked me for giving them a new life. I would like to give big thanks to Mukti Cox's Bazar LEAP Project for giving me such an opportunity to participate in the session. But please include more people with this activity; like me, there are also lots of people who don't know about the topics we received.



Provide Integrated Services to Establish Victim/Survivor-Centered Approaches to PSEAH in the Rohingya Camps and Host Communities in Cox's Bazar, Bangladesh

Funded by: Ministry of Foreign Affairs, Netherlands

Supported by: CHS Alliance



Duration: January 01, 2024 to June 30, 2024



Goal:

To empower communities to establish victim/survivor-centered approaches to Preventing Sexual Exploitation, Abuse, and Harassment (PSEAH).

Total population coverage:

Total 6,432 (Male-2158, Female-4274)

Major Activities in the reporting year:

- 1) Conduct a baseline assessment to identify gaps in the PSEAH reporting mechanism.
- 2) Identify intermediary focal points for PSEA within the community, including FDMN camps.
- 3) Conduct introductory training and establish a referral system with female Majhis, Rohingya female PSEAH focal points (FP), WGFS personnel, and GBV service providers on PSEAH and the host community.
- 4) Hold awareness sessions with beneficiaries on PSEA, including PSEA principles, reporting mechanisms, and consequences.
- 5) Organize PSEA investigation training for staff.
- 6) Deliver awareness through door-to-door visits.
- 7) Hold routine meetings for PSEAH focal points at the camp level.
- 8) Organize PSEAH awareness campaigns through the Theatre for Development Group in three targeted locations.
- 9) Conduct a Lessons Learned Workshop with project participants and other stakeholders.

Day-Long Campaign Raises Awareness and Promotes Action Against Sexual Exploitation, Abuse, and Harassment in Cox's Bazar

On June 30, 2024, Mukti Cox's Bazar organized a comprehensive day-long campaign as part of their PSEAH project, targeting the Rohingya community in Camp 4, Camp 10, and Palongkhali Union. The campaign focused on Protection from Sexual Exploitation, Abuse, and Harassment (PSEAH), aiming to raise awareness and promote preventive actions within the community. The primary goal was to educate the Rohingya community about their rights and responsibilities, empower individuals to stand against exploitation, and foster a safe and supportive environment. Key objectives included raising awareness about the risks and impacts of sexual exploitation, abuse, and harassment, promoting victim-centered approaches, empowering community members, especially female representatives, to speak out against exploitation, and strengthening reporting mechanisms. The campaign featured speeches by community leaders, the distribution of T-shirts with impactful slogans, oath-taking ceremonies, rallies, and the promotion of key messages. These activities were designed to engage and educate the community, ensuring they are aware of and can access safe reporting channels for incidents of SEAH. The campaign was well-received, with significant participation from community members, including Union Parishad members, women representatives, and other distinguished individuals.

Hope Illuminated: Emergency Preparedness through lighting and crafting future: Addressing Sustainable livelihoods, social cohesion, and Gender Inequality through integrated community led action

Funded by: Oxfam Hongkong and Oxfam Australia

Supported by: Oxfam in Bangladesh



Duration: January 01, 2024 to June 30, 2024



Goal:

The overall goal of the project is to explore platforms to highlight the Rohingya and host community women's economic contribution in fostering community resilience, reducing disaster risks and enabling the overall social protection in fragile contexts.

Coverage Area:

Camp 03, 04, 12 & 19 Under Ukhiya upazila and Camp-22 and Hnila union under Teknaf upazila, Cox's Bazar.

Total population coverage:

2576 Households

Major Activities in the reporting year:

- 1) Organize an advocacy meeting with the Union Parishad to promote economic empowerment and livelihoods for women in Hnila Union, Cox's Bazar.
- 2) Facilitate an advocacy meeting with the Camp In-charge to promote skills-based opportunities for Rohingya women in FDMN Camps 3, 4, and 22.
- 3) Organize an advocacy meeting with local government institutions and administration at the Cox's Bazar level on strengthening social protection for host women in Bangladesh.
- 4) Conduct a community consultation to identify and prioritize household solar lighting preferences, including input from elderly men and women, persons with disabilities, and community leaders.
- 5) Distribute essential protection non-food items (NFIs), including household lighting devices such as desk lamps and handheld torch lights, in Camps 12, 19, 22, and Hnila Union.



GOOD HEALTH AND WELLBEING

To align with SDG Goal 3, “Ensure healthy lives and promote well-being for all at all ages,” Mukti Cox’s Bazar is focusing on community-based health programs include health education, case management, basic health screenings, facilitating access to services, immunization, and referrals. These initiatives are crucial for enhancing and expanding healthcare within the community. Currently, Mukti Cox’s Bazar runs several programs, including the Community Health Outreach Program, Malaria Elimination Program, ENRICH Program, and Uplifting Livelihood of the Elderly Program. These programs contribute to the community’s health and well-being through activities such as raising awareness, organizing eye camps, satellite clinics, maternal and child healthcare, family planning, nutrition, tobacco use prevention, and adolescent sexual and reproductive health education.

The International Organization for Migration (IOM) has supported Mukti Cox’s Bazar in implementing a “Community-Based Health Outreach Program (CHOP)” in Ukhiya, Cox’s Bazar district. This initiative benefits both Forcibly Displaced Myanmar Nationals (FDMN) and host communities by enhancing healthcare facilities and raising health awareness through community involvement. The CHOP project operates in 9 refugee camps and 5 host unions under Ukhiya Upazila, offering services such as hygiene promotion, sexual and reproductive health rights (SRHR), sexual and gender-based violence (SGBV) prevention, health education, and awareness through courtyard sessions and household visits. It also includes data collection on mortality and morbidity, newborn notifications, mapping and profiling of pregnant mothers to ensure antenatal and postnatal care, institutional deliveries, family planning motivation, screening for communicable and non-communicable diseases, palliative care, and referrals for severe and moderate acute malnutrition.

The “Malaria Elimination Program,” funded by the Global Fund and support by BRAC, which aims to eliminate malaria in Bangladesh by 2030. Mukti Cox’s Bazar has pioneered this campaign in the host communities of Cox’s Bazar Sadar and Ramu Upazila. The ENRICH program operates satellite clinics and organizes special eye care campaigns for the community. These initiatives provide essential healthcare services, including eye examinations, treatments, and surgeries, ensuring that community members have access to quality eye care. Additionally, the program offers a range of other health services, such as maternal and child healthcare, family planning, nutrition education, and adolescent reproductive health. By addressing various health needs, Mukti Cox’s Bazar plays a vital role in improving the overall well-being of the community.

Community-based Health Outreach Programme (CHOP) for Rohingya refugees and Host Community at Ukhiya, Cox's Bazar



Funded by: International Organization for Migration (IOM)

Duration: January 01, 2014 to June, 2024



Goal:

Improved general health status and health seeking behavior through ensured accessibilities and awareness of the target populations.

Coverage Area:

5 Unions of Ukhiya Upazila (Rajapalong, Ratnapalong, Palongkhali, Jaliapalong and Holdiapalong Union) and 9 FDMN Camps (1 East, 1 West, 2 West, 3, 9, 10, 13, 15, and 18)

Total population coverage:

3,52,716 beneficiaries under 69,915 households (Rohingya Refugee households 22,806 with 1,07,813 people host community households 47,109 with 2,44,903 people)

Major Activities in the reporting year:

- 1) Conduct household visits and Organize health education sessions.
- 2) Facilitate health care sessions in IOM health facilities.
- 3) Conduct Mental Health and Psycho-Social Support (MHPSS) sessions
- 4) Convene health facility community group meetings.
- 5) Establish linkages with government and non-government health service providers.
- 6) Screen and refer cases of Severe Acute Malnutrition (SAM) and Moderate Acute Malnutrition (MAM).
- 7) Implement the Expanded Program on Immunization (EPI).
- 8) Refer critically ill children for specialized care.
- 9) Organize special vaccination campaigns.
- 10) Provide antenatal care (ANC) and postnatal care (PNC) services.
- 11) Provide family planning services.
- 12) Conduct mortality surveillance.
- 13) Perform outbreak contact tracing for diseases like diphtheria and COVID-19.
- 14) Refer suspected non-communicable disease (NCD) patients.
- 15) Refer suspected palliative care patients.

Objectives:

- ✓ To enhance equitable access to and utilization of essential primary and secondary health services.
- ✓ To prepare for, prevent, and respond to outbreaks of communicable diseases and other hazards, including those associated with the monsoon and cyclone seasons.
- ✓ To promote health and well-being at both the individual and community levels.

Celebrated World AIDS Day 2023

The Community Health Outreach Project observed significant international days, particularly "World AIDS Day," in collaboration with the government to raise awareness among both Rohingya refugees and host communities. The project aimed to disseminate knowledge to various community groups, including women, men, and adolescents, through awareness sessions conducted by Community Health Workers (CHWs) and Community Health Volunteers (CHVs) in courtyard meetings.

World AIDS Day was celebrated on December 2nd and 3rd, 2023, with the theme "Let Communities Lead." Although World AIDS Day is officially on December 1st, the celebration was moved due to a holiday. The sessions began with community members from the project's coverage area, where CHWs and CHVs conducted 50 awareness sessions, reaching 523 beneficiaries.

Mr. Ranjan Barua Rajan, Upazila Health and Family Planning Officer of Ukhiya, inaugurated the session for the Adolescent Boys Group, discussing HIV/AIDS and its impact, particularly in the Rohingya refugee camps in Cox's Bazar. He emphasized the importance of safety and spreading awareness. The session on December 2nd was facilitated by CHW Shahina Akter from Rajapalong Union. Additionally, the project team participated in a rally at the Upazilla Health Complex in Ukhiya on World AIDS Day, organized by the Upazilla Health Complex with support from IOM, BRAC, RTMI, PHD, and Mukti Cox's Bazar.

A significant initiative by project staff (Blood Donation Unit)

In order to prevent maternal death and infant death to achieve SDG, the staff of Community based health outreach program implemented by Mukti Cox's Bazar with the funding of International Organization for Migration (IOM) to the way to attain the goal that not a single pregnant mother falls into the risk of death due to lack of blood, expressed determination to proceed with voluntary blood donation at an urgent moment. On 13/03/2024, an emergency discussion meeting was held as part of the blood donation program at the concerned project office of Mukti Cox's Bazar. Sheikh Jahangir Hussain, National Program Officer (IP) and Dr. Tabassum Poli, Clinical Supervisor were present on behalf of IOM. On the other hand, all the senior officers and supervisors including Mr. Lutful Kabir Chowdhury, Deputy Chief Executive and Mr. Sujon Mahmud Jamal, Project Coordinator from Mukti Cox's Bazar were present. According to the decision of the said meeting on 18-03-2024 Dr. Tabassum Poli along with all senior officers and supervisors. Later the supervisors trained 196 staff and volunteers and formed a separate "Mukti Blood Donation Unit" comprising all the projects of Mukti Cox's Bazar, 212 staff and volunteers to carry out the following functions. Among the decided tasks to be undertaken by the team were: creating awareness in the community about the benefits of blood donation especially in Rohingya camps, creating the opportunity of free blood group diagnosis from IOM health post at the camp level, preparing list with mobile numbers of interested blood donors and beneficiaries, preparing list with blood group of all project staff and volunteers, ensuring blood donation to the host and Rohingya patients covered by the project at the moment of emergency, especially blood donation during delivery for pregnant mothers, referral to hospitals with blood donors in case of risky deliveries, blood donation to blood banks for helpless and urgent patients, celebration of World Blood Donor Day (June 14-2024) and prepared blood donation weekly report and submitted to IOM. Notably, "Mukti Blood Donation Unit" has already completed the blood donation program for 10 pregnant mothers and saving 2 critical patients including 8 Rohingya beneficiaries.



Journey Towards Targeted Malaria Elimination of Bangladesh

Funded by: The Global Fund

Supported by: BRAC



Duration: January 01, 2024 to December 31, 2026



Goal:

By 2030, interrupt local transmission of and eliminate indigenous malaria in phased manner and prevent re-establishment of local transmission and by 2027, attain zero mortality due to indigenous malaria and maintain status.

Major Activities in the reporting year:

- 1) Conduct thorough blood slide examinations to detect the presence of malaria parasites, ensuring accurate diagnosis and timely treatment.
- 2) Utilize Rapid Diagnostic Tests (RDTs) to quickly identify malaria infections, facilitating prompt and effective medical intervention.
- 3) Conduct regular household visits to disseminate health messages, collect household information, and educate community members on preventive health practices.
- 4) Organize courtyard meetings to engage community members in discussions about health issues, promote awareness, and encourage community participation in health initiatives.
- 5) Distribution of Long-Lasting Insecticidal Nets (LLINs) to households to prevent mosquito bites and reduce the incidence of malaria.
- 6) Conduct detailed investigations of malaria cases to identify sources of infection, track transmission patterns, and implement control measures.
- 7) Celebrate International Malaria Day 2024 by organizing events and activities to raise awareness about malaria prevention and control, and to highlight the importance of community involvement in combating the disease.

Coverage Area:

Cox's Bazar sadar and Ramu Upazila, Cox's Bazar

Population coverage:

1140844 (Female-558997, Male-581847)

Objectives:

- ✓ To ensure universal coverage by early case detection using quality assured parasitological test and prompt and effective treatment of all confirmed malaria cases according to national treatment guidelines through 2030.
- ✓ To ensure universal coverage of population at risk in targeted areas with appropriate preventive interventions through 2030.
- ✓ To strengthen context-specific surveillance in all malaria settings and outbreak preparedness and response through 2030.
- ✓ To enhance Social and Behavior Change Communication (SBCC) with special emphasis on community engagement and mobilization, context-specific communication, and advocacy through 2030.
- ✓ To ensure strengthened program management, monitoring and evaluation and partnership and coordination through 2030
- ✓ To carry out research to guide strategy and policy to address programme gaps and challenges through 2030.
- ✓ To prevent re-establishment of malaria transmission in malaria-free areas.

Mukti Cox's Bazar Observes World Malaria Day 2024

Mukti Cox's Bazar observed World Malaria Day 2024 in Sadar and Ramu Upazila, supported by the Malaria Elimination project. The theme for this year was "Accelerating the fight against malaria for a more equitable world." In line with this theme, a rally and discussion were held on the observation day. The program was presided over by Civil Surgeon Dr. Asif Ahmmed Howlader, with Upazila Health and Family Planning Officer (Sadar), Dr. Titu Chandra Sheel and Deputy Chief Executive of Mukti Cox's Bazar, Syed Lulful Kabir Chowdhury, attended as special guests. Representatives from various organizations and nursing students, totalling around 100 participants, joined the event to ensure its success.

During the discussion, the guests highlighted the history of malaria, explaining that it is an acute febrile illness caused by Plasmodium parasites, transmitted through the bites of infected female Anopheles mosquitoes. They emphasized that malaria is both preventable and curable. Nearly half of the world's population is at risk of malaria, with an estimated 249 million people contracting the disease in 85 countries in 2022 alone. That same year, approximately 608,000 lives were lost to malaria. The speakers stressed the importance of awareness and treatment, noting that malaria continues to have a devastating impact on health and livelihoods worldwide. They urged everyone to stay informed about malaria and its prevention and treatment.

Nearly half
of the
world's
population is
at risk of
malaria, with
an
estimated
249 million
people
contracting
the disease
in 85
countries in
2022 alone.





Food Security and Livelihood

Mukti Cox's Bazar aims to strengthen the security and resilience of vulnerable communities, including disadvantaged and displaced groups, by improving food security and livelihoods through better market and agricultural services, support for small businesses, and climate change and disaster risk reduction efforts for the period of 2024-2028. To contribute to this strategic goal, Mukti Cox's Bazar has demonstrated significant strength in enhancing food security and livelihood resilience for both refugee and host communities in the Cox's Bazar district through numerous projects. Recognizing the economic fragility that underpins food insecurity, the organization has implemented several livelihood projects aimed at addressing these challenges. Refugees, who are wholly dependent on humanitarian aid, and the host community, which faces rising food insecurity, benefit from these initiatives. By providing cash support, Mukti Cox's Bazar helps rebuild climate smart agriculture and creates job opportunities, leveraging existing skills to meet local demands. The organization's comprehensive approach includes training and support for income-generating activities, ensuring that both communities can achieve greater self-sufficiency. Additionally, Mukti Cox's Bazar's commitment to the Sustainable Development Goals of No Poverty and Zero Hunger underscores its dedication to long-term solutions. Through these efforts, the organization not only improves food security but also enhances livelihood resilience and reduces disaster vulnerability, showcasing its pivotal role in fostering sustainable development in the region.

Improving Peaceful Co-existence and Self-reliance Opportunities for Refugees and Host Community



Supported by: UNHCR

Duration: January 1, 2023 to December 31, 2023



Goal:

To improve self-reliance and livelihoods of refugees and local communities through increased off farm and on-farm production.

Objectives:

- ✓ Access to agricultural/livestock/fisheries production enabled

Coverage Area:

FDMN Camp-1W, 2W, 3, 4, 4Ext and 17) and Host- Rajapalong and Palongkhali Union under Ukhiya Upazila in Cox's Bazar

Total population coverage:

Total Beneficiaries-6050 HHs (Camp: 4500HHs, 27000 individuals and Host: 1550 HHs, 8525 individuals)

Major Activities in the reporting year:

- 1) Comprehensive home gardening initiatives for host and FDMN project participants for Robi Season.
- 2) Refresher training on home gardening focusing on Robi Season
- 3) Provision of livestock (goats and poultry).
- 4) Distribution of fruit saplings
- 5) Training on sustainable livelihoods and advanced agricultural technologies.
- 6) Skill training on climate-smart agriculture.
- 7) Bi-monthly meetings between Village Farmer Associations (VFA) and market actors.
- 8) Establishment of vegetable community gardens.
- 9) Development of vertical gardens for vegetable production.
- 10) Creation of canal gardens for vegetable production.
- 11) Implementation of multi-layer gardens for vegetable production.



Successful Distribution of 600 Black Bengal Goats Boosts Livelihoods

for 300 Host Beneficiaries in Ukhiya Upazila

The Income Generating Activities (IGA) initiative for the host community focused on goat rearing, proving to be a promising venture. The project supported 300 households, including 286 female and 14 male beneficiaries. The IPCoSO Project in Mukti Cox's Bazar marked a significant milestone with the successful distribution of 600 Black Bengal Goats to 300 host beneficiaries in Rajapalong and Palongkhali Union, Ukhiya Upazila. Each of the 200 beneficiaries in Rajapalong and 100 in Palongkhali received two goats, enhancing their livelihoods. The event began with an inspiring speech by Mr. Imran Hussain Sajib, the Upazila Nirbahi Officer (UNO) of Ukhiya Upazila. Distinguished guests, including Dr. Polash Chandraa Ray (Upazila Livestock Officer), Mr. Sayeed Mohammed Anower Hossain (President of Ukhiya Press Club), Mr. Farukh Hossain (Former General Secretary), Sower Kamal (UP Member), Abeda Sultana (Project Officer), and others, attended the event. Mr. Osman Gani, the Project Coordinator, provided guidance and support throughout the event, proudly announcing the distribution of 600 goats. Beneficiaries expressed joy and gratitude, recognizing the opportunity to boost their income and nutritional well-being. The project's Technical Officer (Livelihood and Monitoring) diligently oversaw the distribution process, with active participation from Technical Officer-DVM, Community Facilitators, and Livelihood Promoters, fostering engagement and collaboration among beneficiaries.

The project supported 300 households, including 286 female and 14 male beneficiaries. The IPCoSO Project in Mukti Cox's Bazar marked a significant milestone with the successful distribution of 600 Black Bengal Goats to 300 host beneficiaries in Rajapalong and Palongkhali Union, Ukhiya Upazila. Each of the 200 beneficiaries in Rajapalong and 100 in Palongkhali received two goats, enhancing their livelihoods.

Gender-Inclusive Agricultural Support **Empowers Camp Beneficiaries** with Sustainable Practices and Essential Resources

The IPCoSO project focused on promoting agricultural sustainability within the camp community, has launched a comprehensive initiative to support beneficiaries in growing vegetables within their limited homestead areas. In the first quarter of 2023, particularly for the Kharif season, the project provided agricultural resources to 4,000 camp beneficiaries (379 males and 3,621 females). These resources included seeds, seedlings, compost, vermicompost, sex-pheromone traps, glue sticks, bamboo, green fencing nets, rope, roof nets, watering cans, hand sprayers, jute sack bags, and more. This initiative aims to foster an inclusive and holistic approach to vegetable production in homestead gardens.



During the Robi season, we provided agricultural inputs to 2,075 camp beneficiaries, including 248 males and a significant majority of 1,827 females, highlighting our commitment to gender-inclusive agricultural support. The distribution was precisely organized across various camps: 100 beneficiaries from Camp 1W, 100 from Camp 2W, 300 from Camp 3, 1,001 from Camp 4, 103 from Camp 4Ext, and 471 from Camp 17. Beneficiaries received seedlings of vegetables such as Bottle Gourd, Bitter Gourd, Papaya, Ridge Gourd, and Sweet Gourd, tailored for both the Kharif and Robi seasons. To promote environmentally friendly pest and disease management, we provided sex pheromone traps, yellow traps, and vermicompost. These initiatives aimed not only to address insect and disease issues but also to enhance soil health in the beneficiaries' vegetable gardens. By supplying essential resources and emphasizing sustainable practices, the project aligns with our broader commitment to promoting eco-friendly agriculture within the camp community.





IPCoSO Project organized

Host and FDMN Camp-Level Learning Sharing and Closing Workshops

The IPCoSO Project conducted learning sharing and closing workshops at Camp 4, 4Ext, Camp 17, and the UNO conference room for the host community on December 12, 14, and 20, 2023, respectively. These workshops aimed to bring together a diverse group of participants, including CiC, Assistant CiC, camp representatives, FSS-related NGO delegates, selected beneficiaries, and media professionals from both print and electronic platforms. Government officials from Ukhiya Upazila and the project team from Mukti Cox's Bazar actively participated in these enlightening sessions.

The workshops were honoured by the presence of Camp in Charge of 4 and 4Ext, Md. Tariqul Islam, Mst. Nikhat Ara, and Assistant Camp in Charge of Camp 4, 4Ext, and 17, Md. Abu Bokkar Siddique, Haricharan Chowdhury, and Md. Habibur Akter. Mr. Syed Lutful Kabir Chowdhury, Deputy Chief Executive of Mukti Cox's Bazar, presided over the events at the Upazila level. For the host event, Mr. Tanvir Hossain, Upazila Nirbahi Officer, attended as Chief Guest, alongside Upazila Mohila Vice Chairman Kamrunnesa Baby and Mr. Syed Mohammad Anwar, President of Ukhiya Press Club, who joined as special guests.

A total of 108 participants (78 males, 30 females) attended the camp event, and 54 participants (43 males, 11 females) attended the host event. These workshops aimed to facilitate knowledge exchange, skill sharing, and reflections on the experiences, successes, and challenges encountered during the reporting year. Project Coordinator Md. Osman Gani provided a comprehensive overview of the project's learnings, successes, challenges, and strategies to overcome them through a dynamic and interactive PowerPoint presentation. The discussion session featured valuable contributions from various NGO delegates and project staff of Mukti Cox's Bazar.

Participants shared their opinions with the IPCoSO Project, acknowledging the successful completion of the project in collaboration with respective Camp Authorities. Beneficiaries actively participated, sharing their perspectives. Key learnings highlighted the extensive use of fallow land, the promotion and adoption of climate-smart agricultural technologies for sustainability, the feasibility of meeting nutritional requirements through homestead vegetable gardening, and the optimization of land usage through vertical gardening structures, which provide temperature regulation for efficient crop production. Challenges were also acknowledged, such as the vulnerability of vegetables to water showers during the late monsoon, interpersonal conflicts among beneficiaries hindering progress in vegetable cultivation, the lack of quality agricultural inputs in the local market, and water scarcity for vegetable gardening in the Kharif season.

Empowering Change:

Hajira Khatun's Success Story in Goat Rearing

Hajira Khatun, a resident of Madhur Chara village in Rajapalong union of Ukhiya Upazila, Cox's Bazar district, faced significant challenges due to poverty. As the sixth child in her family, she could only pursue education up to the 4th grade. At the age of 14, she married Md. Kashem, the son of an equally impoverished family in the same village. Living on her husband's meager income from day labor, Hajira struggled as she became the mother of seven children.

In January 2021, a transformative opportunity came through the Improving Peaceful Co-existence and Self-reliance Opportunities for Refugees and Host Community (IPCoSO) Project, initiated by Mukti Cox's Bazar and supported by UNHCR. Hajira enrolled as a beneficiary representing the host communities. The project provided her with a 3-day training session on goat rearing, a skill that would soon become her pathway out of poverty. Following the training, she received two goats from the project. Armed with newfound knowledge, determination, and hard work, Hajira began to rear and sell goats. The income generated from this venture marked a turning point in her life. Gradually, her financial struggles diminished, enabling her to provide nutritious food and clothing for her children. Encouraged by the increasing demand for goats, she intensified her focus on goat rearing. To date, she has earned BDT 60,000 from selling goats and currently maintains a flock of 22 goats. Hajira's life has transformed, and she now experiences joy and contentment alongside her husband and children. Her dream of overcoming poverty is becoming a reality through her dedication to livestock rearing and hard work. Grateful for the support received, Hajira extends her thanks to all the officers and field staff of Mukti Cox's Bazar and UNHCR. She recognizes that her dream is not solely her own but is shared by Mukti Cox's Bazar and UNHCR, united in the mission to eradicate poverty. Hajira aspires to continue building on her success by leveraging her growing livestock and hard work, contributing to the collective vision of a poverty-free community.



DFAT AHP Bangladesh Rohingya Response Phase IV Inclusive (Livelihood Component)

Funded by: Australian Aid

Supported by: Oxfam in Bangladesh

Duration: September 01, 2023 to December 31, 2025



Goal:

This project aims to strengthen the self-reliance system, gender transformative leadership and access to services through Community based protection, gender and livelihood activities for the refugees and host communities at Ukhiya and Teknaf in Cox's Bazar.

Outcome:



Rohingya and host communities (particularly women and girls in all their diversity) have increased resilience including enhanced social cohesion and strengthened capacity for reduction of disaster shocks

Coverage Area:

FDMN Camp-12, 19 and 22 and Hnila and Whykong Union under Teknaf Upazila

Total population coverage:

540 Household

Major Activities in the reporting year:

- 1) Women-led homestead/Sac/Vertical/ Kitchen gardening & Pit Composting:
- 2) Climate smart Model Village development:
- 3) Economic empowerment of youth and women through integrated agriculture (e.g.; Livestock, poultry, and fisheries etc.)
- 4) Promoting Income Generating Activities for People at Risk- e.g., most marginalized, elderly, widow, separated, PWD and Restoring cyclone MOCHA affected HHs IGAs.
- 5) Skill development Training on Handcrafts (e.g.; Jute/cloth bag, show piece items etc) block-boutique and sanitary napkin for the project participant.
- 6) Tailoring and reusable sanitary napkin pad production and linkages with relevant stakeholder including CiC.
- 7) Development of skills on demand driven and marketable trades (solar repairing, mason, carpentry, etc.) for youth employment
- 8) Youth led green enterprise development (Zero waste management/Reduce, reuse and recycling for enhancing green environment and Youth employment)
- 9) Economic inclusion of Persons with disabilities (Training and business development support, assistive device and linkages) on disable friendly skills and opportunities
- 10) Youth led Local Service Providers (LSP) development for providing technical support to the participants (for example: Vaccinators, handicrafts, Agri- entrepreneurship etc.)
- 11) Capacity building on DRR including early warning with DMC, UDMC and project participants

Provided Skill development training on handicrafts and block boutiques for the beneficiaries

As part of the DFAT AHP Bangladesh Rohingya Response Phase IV Inclusive project, implemented by Mukti Cox's Bazar with technical support from Oxfam in Bangladesh and funded by DFAT AHP IV, an 8-day skill development training on handicrafts and block boutiques was conducted from April 21 to 28, 2024. This training took place at the Naf Agro Limited center in front of Hnila Union Parishad and the Oxfam shed at Camp-12, targeting both host beneficiaries in Hnila Union of Teknaf Upazila and Rohingya beneficiaries in Camp-12. The objective was to generate family income through the support of the project.

At the conclusion of the training, a closing ceremony was organized by Mukti Cox's Bazar. The event was presided over by Md. Rashed Mahmud Ali, Chairman of Hnila Union Parishad, and Mr. Mohammad, Assistant Camp in Charge (ACiC) of Camp-12. The chief guest was Md. Arfanul Haque Chowdhury, Acting Upazila Nirbahi Officer, with special guests including the Assistant Commissioner (Land) of Teknaf, Cox's Bazar, Syed Lutful Kabir Chowdhury, Deputy Chief Executive of Mukti Cox's Bazar, CMA Md. Afaj Uddin, Programme Manager of Oxfam in Bangladesh, Md. Mostafa Ali, Project Officer EFSVL, and Mr. Iqbal Faruque.

A total of 100 host and Rohingya beneficiaries participated in the training, which was conducted by a hired handicraft trainer from the GBViE project. The training covered various topics, including tie-dye, block printing, patchwork, and crafting jute handbags. The entire program was moderated by Project Coordinator Md. Foysal Bari.

Empowering Change:

Setara's Journey to Entrepreneurship

Empowering Change: Setara's Journey to Entrepreneurship
Setara, a resilient woman entrepreneur from Camp-19, has become an inspiration with the support of Mukti Cox's Bazar. Her journey began with a simple yet powerful idea: to transform her life and community through small-scale initiatives. With the training, technical assistance, and input support provided by Mukti Cox's Bazar, Setara embarked on a venture to sell vegetables, which soon flourished into a sustainable source of income. Her success in vegetable selling has not only restored her family's solvency but also ignited her ambition to expand further. Setara now dreams of starting a small-scale poultry farm, using the earnings from her vegetable business.



This initiative, she believes, will serve as a model for others in the camp, demonstrating that with empowerment and a little help, significant change is possible. Setara's gratitude towards Mukti Cox's Bazar is profound. She acknowledges that the training and support she received were pivotal in her journey towards self-reliance. Her story is a testament to the impact of community-based support programs and the potential they hold to transform lives. Setara's journey is not just her own; it is a shared success that inspires many others to pursue their dreams and build a better future.



From Struggle to Success **Naju Hossain's Journey in Homestead Gardening**



Naju Hossain, 55, fled from the Mungdu district of Myanmar to Bangladesh in 2017 due to torture by the Burmese army. Initially, he took shelter at a relative's house in the Nayapara Registered Camp in Teknaf, Cox's Bazar. He later settled in Block A of Camp 19 and currently, he resides there with his three sons and two daughters.

Naju works as a day labourer but struggles to find daily employment. His wife, a housewife, manages all household activities efficiently. In Myanmar, Naju was involved in agriculture, but he is currently unemployed. The support provided by the humanitarian aid organizations is insufficient for his family to live comfortably.

While spending idle time, Naju was approached by Mukti Cox's Bazar's project staff and select him as a beneficiary for homestead gardening and pit composting under the DFAT AHP IV project. He received two days of training on vegetable cultivation in homestead areas and advanced technology. After the training, he received various agricultural inputs and tools for his home gardening activities, including vegetable seeds, organic fertilizer, fencing net, bamboo, geo bags, plastic rope, yellow traps, Jorna (e.g., Jhajri in Bangla), sex pheromone traps and 3 types of vegetable saplings. Then he successfully applied these tools in his home gardening activities. He produced a significant quantity of vegetables, which were used for both household consumption and sales. During the Robi season, he sold vegetables worth BDT 7,350. With part of this income, he purchased seven chickens for BDT 3,850, which he now rears at home. Naju is now busy tending to his vegetable garden, taking care of his chickens, and looking after his children.

A happy and confident Naju Hossain shared, "While in the Mungdu district of Myanmar, we also engaged in agriculture, but we couldn't produce sufficient vegetables due to a lack of appropriate cultivation techniques. We only consumed what we grew and couldn't sell any surplus. From the training, I learned improved techniques for vegetable cultivation, and by applying these, I succeeded in my home gardening activities." His neighbours are interested in visiting his homestead garden and observing his income-generating activities. They often ask him about his success and the improved techniques he uses in his vegetable gardening. He is very grateful to Australian Aid, Oxfam in Bangladesh, and Mukti Cox's Bazar for their excellent support and regular technical advice.

Livelihood Improvement Project for women of vulnerable households of Teknaf in Cox's Bazar (LIP)

Funded by: Ministry of Foreign Affairs (MoFA), Japan

Supported by: IVY JAPAN



Duration: January 01, 2023 to January 31, 2024



Goal:

To improve livelihood for women of vulnerable households through skill development of agriculture as to ensure people are able to sell their agriculture products at Hnila public market.

Coverage Area:

Hnila Union, Teknaf

Population coverage:

450 Households (2,610 individuals- (Female-1,357, Male-1,253))

Major Activities in the reporting year:

- 1) Training on commercial vegetable cultivation
- 2) Agricultural input support for beneficiaries
- 3) Establishment of demonstration plots for new agro-technology transfer
- 4) Training and material support for vermicompost production
- 5) Training and input support for local chicken rearing
- 6) Training for product marketing
- 7) Workshop on MMC and Advisory Board of Hnila Public Market
- 8) Establishment of poultry demonstration farms to promote ideal chicken rearing practices
- 9) Vaccination campaigns for poultry rearing



Empowering Ayesha

A Journey from Struggle to Self-Reliance

Ms. Ayesha Begum, residing in Morichaghona, Ward #1, Hnila Union, faced significant challenges when her husband remarried and neglected his responsibilities towards her and their family. Initially, Ayesha struggled to support her family and fund her three children's education by cultivating a mere 10 decimals of land and working as a day laborer on other farmers' lands. The financial strain was immense, making it difficult to provide for her family's basic needs.

A turning point came when Ayesha became a participant of livelihood improvement project supported by IVY JAPAN and Ministry of Foreign Affairs Japan, receiving essential support and training. This intervention significantly enhanced her skills and boosted her confidence. With knowledge, resources and technical support from project staff, Ayesha expanded her vegetable cultivation to 40 decimals of leased land. Her hardworking efforts generated a significant income of BDT 180,000, with BDT 140,000 derived from vegetable farming and BDT 40,000 from poultry. With these earnings, she not only managed her family's expenses but also purchased a cow, ensuring a steady source of income.

Ayesha's success has transformed her life. She can now afford nutritious food for her family and continue her children's education. Moreover, she has gained the ability to make decisions for her family, and her husband has started to respect her opinions and spend more time with the family. Ayesha expresses her heartfelt gratitude to Mukti Cox's Bazar and IVY Japan for the support, which has empowered her to achieve self-reliance and improve her family's quality of life.

Senowara Begum

From Poultry to Prosperity



Ms. Senowara Begum, a resident of Choto Lechua Prang, Ward #6, Hnila, has transformed her life with the support of livelihood improvement project (LIP). Utilizing the technical and input assistance provided, she ventured into poultry farming, selling chickens and eggs. Her hard work and dedication paid off, earning her an impressive BDT 147,000.

With this income, Senowara made a strategic investment by purchasing a cow for BDT 45,000. This valuable asset has already produced results, with the cow recently giving birth to a calf. Senowara now anticipates further increasing her income through milk sales, thereby diversifying her household's income source.

Senowara's journey from poultry farming to owning livestock shows the significant impact of targeted support and training. Her story is a shining example of how resource and determination, coupled with the right assistance, can lead to sustainable economic growth and improved living conditions. Senowara expresses her heartfelt gratitude for the project's support, which has enabled her to secure a brighter future for herself and her family.



Her hard work and dedication paid off, earning her an impressive **BDT 147,000.**

With this income, Senowara made a strategic investment by purchasing a cow for BDT 45,000.

Enhancing Market Access for Small-scale Farmer's (EMASF) in Hilly and Mountainous Areas in Teknaf, Cox's Bazar

Funded by: Ministry of Foreign Affairs (MoFA), Japan

Supported by: IVY JAPAN



Duration: March 01, 2024- February 28, 2025



Goal:

This project targets small-scale farmers in the hilly and mountainous areas of Teknaf, Bangladesh aiming them out of poverty through pavement rehabilitation and strengthening their marketing skills, and 'expanding productivity' by improving irrigation systems and their agricultural technical skills.

Outcome:

- ✓ Agricultural products are shipped using the developed roads.
- ✓ Joint shipments begin. Farmers have learnt about the market mechanisms and sell their products more effectively.
- ✓ To grow agricultural products using irrigation water
- ✓ Farmers' agricultural techniques improved.

Coverage Area:

Whykong Union, Teknaf, Cox's Bazar

Population coverage:

1475 (Female-760 and male-715), 250 households

Major Activities in the reporting year:

- 1) Improving market access through road construction and pavement maintenance
- 2) Providing training on vegetable cultivation, nursery and composting, poultry farming and vaccination etc. to improve productivity.
- 3) Strengthen marketing through orientation and training among the project participants on distribution mechanisms, how to use scales, how to keep books, the terms of use of collection points, and the benefits of joint shipping.
- 4) Distribution of Compost Hole making materials.
- 5) Distribution of Vermi Compost material
- 6) Distribution of Agriculture inputs
- 7) Set up a solar-powered irrigation system by drilling a well and installing a pump.
- 8) Organize Upazila and Union level inception meeting to share project information.

Upazila Level Inception Workshop

On June 11, 2024, EMASF Project by Mukti Cox's Bazar held a highly impactful Inception Workshop at the Teknaf Upazila Hall Room. This event brought together a diverse group of participants, including representatives from various organizations, NGO delegates and media professionals from both print and electronic platforms. Government officials from Teknaf Upazila, UP Chairman and members of Whykong Union and the project team from Mukti Cox's Bazar actively engaged in this enlightening session. The workshop was honored by the presence of Mr. Syed Lutful Kabir Chowdhury, Deputy Chief Executive of Mukti Cox's Bazar, who presided over the event. The Chief Guest, Mr. Adnan Chowdhury, Upazila Nirbahi Officer (UNO), was accompanied by several special guests, including Upazila Engineer Rabiul Hossain, Upazila Rural Development Officer (URDO) Cinnmoy Barua Manas, Project Implementation Officer (PIO) Habibur Rahman and Agricultural Extension Officer (AEO) Md. Morshedul Alam. A total of 35 participants (33 men and 2 women) attended the workshop, which aimed to share vital project information, service modalities, beneficiary details, project insights and the organizational mandate. Project Coordinator Md. Osman Gani delivered a dynamic and interactive PowerPoint presentation, providing a comprehensive overview of the project's modality and the organizational mission. He elaborated on how Mukti Cox's Bazar is implementing the EMASF Project with funding from IVY Japan across wards 1, 2, 4, 5, and 9 of Whykong Union.



The project includes training on vegetable production for 250 families in Whykong Union, along with the provision of seeds, compost holes, chicken houses, native hens and native chickens. Additionally, 693 meters of paved roads will be constructed to improve the market.

Seedling Raising training



The Enhancing Market Access for Small-scale Farmers (EMASF) project, implemented by Mukti Cox's Bazar with support from IVY Japan and funded by the Ministry of Foreign Affairs, Japan, aims to improve the livelihoods of small-scale farmers in the hilly and mountainous areas of Teknaf, Bangladesh. Running from March 1, 2024, to February 28, 2025, the project focuses on alleviating poverty through infrastructure improvements, enhanced marketing skills, and increased agricultural productivity via better irrigation systems and technical skills.

As part of the project, a Seedling Raising Nursery training was organized to build capacity among the beneficiaries. A total of 250 participants, including 54 males and 196 females from Wards 1, 2, 4, 5, and 9, attended the training. The sessions were facilitated by a dedicated team comprising the Senior Technical Officer-Agriculture, Technical Officer-Marketing, and community mobilizers, ensuring comprehensive coverage of all key points. The Project Coordinator dynamically oversaw the entire training, ensuring smooth execution and addressing any participant queries.

The training covered various topics, including the importance and types of nurseries, seedbed location and preparation, soil and seed treatment, alternative methods, seedbed covering, seedling size, use of seedling trays, uses of cocopeat, vermicompost production technology, compost manure production technology, and disease control. The combined efforts of the facilitation team and the oversight provided by the Project Coordinator contributed to the overall success of the training program, promising a transformative impact on the livelihoods of small-scale farmers in Teknaf.

Artemia 4 Bangladesh Project

Funded by: European Union

Supported by: World Fish



Duration: October 1, 2021 to June 30, 2024



Goal:

The overall objective of the Artemia4Bangladesh project is to enhance agricultural and food systems in the Cox's Bazar area of Bangladesh.

Objectives:



The specific objective is to increase productivity of salt producers and aquaculture farmers linked to Artemia-related innovative initiatives in the Cox's Bazar area. The project aims to build capacity through demonstration, training, research and innovation.

Coverage Area:

Moheshali Upazila and Chawfaldandi Union in Cox's Bazar

Population coverage:

89 Fish culture farmers Women-50, Men-39

Major Activities in the reporting year:

- 1) Integrate Artemia cysts and biomass into aquaculture production in salt farms and recirculation systems in shrimp hatcheries.
- 2) Provide training salt/fish farmers, hatchery technicians, local service providers and young professionals.
- 3) Fish fry distributed to homestead ponds farmers
- 4) Shrimp fish fry distributed to nursery ponds.
- 5) Fish food and other inputs such as lime, UREA, and TSP distributed homestead ponds
- 6) Support to process and use locally produced Artemia cysts and biomass, improve seed quality and availability, and use hatchery/nursery rearing techniques



EU Representative Praises Artemia for Bangladesh Project

During Visit to Moheshkhali

On December 13, 2023, Petrit Sargegal, a representative of the European Union, visited the Artemia for Bangladesh project at Moheshkhali upazila. This project is implemented by Mukti Cox's Bazar with technical support from World Fish in Belgium. During his visit, he exchanged views with Artemia farmers. He was accompanied by Dr. Mizanur Rahman, Team Leader of the Artemia for Bangladesh project, along with Rezaul Hoque and Shariful Islam, Research Assistants from World Fish.

The team was impressed by the efficiency of the Artemia farmers and the success of their fish farming efforts. Petrit Sargegal inquired about the farmers' practice of growing vegetables on the banks of the ponds alongside fish farming. He provided guidance to help the farmers become more successful in Artemia farming. He also informed them that Artemia cultivation in Bangladesh has promising prospects, with demand expected to rise in the near future. With proper management, Artemia farming could boost family incomes and meet the country's nutritional needs.

The fish farmers who attended the discussion requested increased cooperation in fish farming moving forward.

The Inspiring Journey of Ranu Ara

Mrs. Ranu Ara's transformation from a housewife to a successful pond fish farmer in Moheshkhali, Cox's Bazar, is truly inspiring. Since 1992, her family of five had been engaged in traditional fish farming and unrefined salt production on their half-acre land in Lombaghona. However, over the past three years, the salt business became increasingly unprofitable, leading to financial hardship. Seeking ways to support her family, Ranu attended a seminar organized by the Artemia for Bangladesh project in 2022. Inspired by the seminar, she decided to start fish farming in a pond to generate profit. She learned about crucial factors such as sufficient reservoir density, proper feeding, water quality, and pond management, which are essential for profitable and sustainable fish farming.

In 2022, Ranu began her fish farming venture on a 405 square meter pond, producing 188 kilograms of fish in the first year. This success motivated her to continue, and in 2023, she increased her production to 192 kilograms, with the survival rate of the fish improving from 50% to 85-90%.

Ranu not only keeps fish for her family's consumption but also sells the surplus to neighboring farmers and local markets with her husband's help, providing an additional source of income for her family. Her journey from a housewife to a successful fish farmer has significantly improved her family's financial situation and serves as an inspiration to others in her community.

Ranu's transformation from a housewife in a salt farmer family to a successful pond fish farmer has proven to be highly impactful. Her achievements have inspired many other salt farming families to adopt pond fish farming as a viable and profitable source of income. Local women, who were previously anxious about the declining traditional salt production, now see a light of hope in Ranu's success. The success of Mrs. Ranu Ara proves that having enough expertise and planning, women can change the fate of their family besides doing household works.



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Tilapia Fish Farming Success

The Inspiring Journey of Jahanara Begam

Mrs. Jahanara Begam's journey from a housewife to a successful Tilapia fish farmer in Boro Moheshkhali, Cox's Bazar, is truly inspiring. Since 1996, her family of six had been involved in traditional fish farming and unrefined salt production on their 100 decimal lands in Fakiraghata. However, in the past three years, the salt business has become increasingly unprofitable, resulting in financial difficulties.

In 2023, Jahanara attended a seminar organized by the Artemia for Bangladesh project, which introduced her to profitable fish farming techniques. She decided to start fish farming in a 202 square meter pond, producing 89 kilograms of fish in the first year. Jahanara's efforts not only provided for her family but also generated additional income by selling the surplus fish to neighbouring farmers and local markets with her husband's help.

This initial success motivated her to attend more workshops to further improve her production in 2024. Jahanara's transformation has inspired many local salt farming families to adopt pond fish farming as a viable and profitable alternative. She said that, "The effort of cultivating fish in the pond proves that it can contribute to family income and self-reliance."



Livelihood Improvement Project for the Forcibly Displaced Myanmar Nationals in Bhasanchar



Supported by: Mukti Cox's Bazar

Duration: July 01, 2023 to June 30, 2024



Goal:

Enhancing food security and developing skills through livelihood activities for the Forcibly Displaced Myanmar Nationals in Bhasanchar.

Objectives:

- ✓ The specific objective is to increased productivity of salt producers and aquaculture farmers linked to Artemia-related innovative initiatives in the Cox's Bazar area. The project aims to build capacity through demonstration, training, research and innovation.

Coverage Area:

Bhasanchar, Hatya, Noakhali

Population coverage:

400 Rohingya HHs and 2050 population (Male-370, Female-430, Adolescent-480, Child-720)

Major Activities in the reporting year:

- 1) Provide technical support to FDMN Rohingya's for vegetable cultivation.
- 2) Ensure adequate supply of high-quality agricultural inputs, including seeds and fertilizers.
- 3) Supply necessary tools and equipment for effective farming practices.
- 4) Rear sheep and distribute them to project participants
- 5) Monitor the health and productivity of the sheep regularly.
- 6) Re excavate the ponds to enhance aquaculture activities.
- 7) Pond fish culture and distribute them among the Rohingya beneficiaries.
- 8) Promote the cultivation of nutrient rich crops
- 9) Support income generation for project participants through cash for work initiatives.



Empowering Rohingya Communities

Mukti Cox's Bazar's Livelihood Improvement Project in Bhasanchar

Mukti Cox's Bazar has been actively involved in Bhasanchar since 2020, focusing on GBV, sexual and reproductive health and rights, MHPSS, education, food security, and livelihood interventions. In December 2022, MCB launched the "Livelihood Improvement Project for the Forcibly Displaced Myanmar Nationals in Bhasanchar," aiming to enhance food security and skills among 400 households.

The project utilizes approximately 6.5 acres of land across five plots (G-4, 5, 21, 22, and GP-7) near clusters 72, 73, 74, 81, 82, and 102 for home gardening, sheep rearing, and aquaculture that was assigned by the CiC office. This initiative provides opportunities for income generation and access to nutritious food like vegetables and fish. Rohingya participants engage in cash-for-work activities such as pond maintenance, land preparation for vegetable cultivation, and more, positively impacting their income.

To foster community ownership, Mukti has allocated 1.5 acres of land and provided agricultural inputs like seeds, fertilizer, and fencing materials for community-led vegetable cultivation. The project has received visits and praises from various officials, including the ARRC, Navy officials, UNHCR, FAO, and the Chief Executive of Mukti Cox's Bazar.

By June 2024, the project had successfully produced and distributed a variety of food items, including 200 kg of Tilapia fish, 290 kg of ladies' fingers, 140 kg of red amaranth, 260 kg of ridge gourd, 190 kg of bottle gourd, 1,000 kg of sweet gourd, 120 kg of Indian spinach, 800 kg of radish, 850 kg of tomatoes, 45 kg of brinjal, 10 kg of coriander, and 50 kg of snake gourd to project participants. The Chief Executive of Mukti Cox's Bazar and ARRC Bhasanchar as well as officials from CiC office, NGOs were present during the distribution.

Mukti Cox's Bazar believes these efforts have significantly enhanced the dietary diversity and nutritional intake of the Rohingya people. The organization plans to continue this project with its own funds for the next year.

Integrated literacy and livelihood skills development for Host and Rohingya youth in Cox's Bazar



Supported by: UNESCO

Duration: February 23, 2024 to June 30, 2024



Goal:

To equip Host and Rohingya youth with integrated Literacy and Livelihoods Skill for transitioning to decent jobs.

Project Outputs:

- ✓ Refugee and Host community learners gained transferable skill.
- ✓ Created diversified and sustainable livelihoods opportunities.

Coverage Area:

FDMN Camps- 1E, 13, 15 and 17 and Haldia Palong and Ratna Palong Union of Ukhiya sub-district in Cox's Bazar

Population coverage:

300 (Camp-250, Host-50).

Major Activities in the reporting year:

- 1) Facilitate accelerate adult literacy (AAL) training for the FDMN beneficiaries.
- 2) Provide technical skills training on Mobile barbering.
- 3) Provide technical skills training on wooden/bamboo craft, handicraft
- 4) Provide technical skills training on Jute products, weaving, knitting, repairing of household items.
- 5) Provide necessary tools to practice the learnings and engaged in the production/service.
- 6) Engaging trained youths with different production centers inside the camps
- 7) Establish marketing channels in consultation with camp authorities, and different sales centers inside and outside the camps including showrooms of different hotels/sales centers
- 8) Provide training allowance to project participants for attending training
- 9) Organize a learning-sharing meeting at the end of the project to showcase the good practices and for its scale-up

Training for the literacy teachers and livelihoods skill trainer

on integrated pedagogy

A three-day training session was held at the Mukti Education project office in Kutupalong for literacy teachers and livelihood skills trainers involved in the “Integrated Literacy and Livelihood Skills Development for Host and Rohingya Youth in Cox’s Bazar” project. The training aimed to equip participants with the skills and knowledge needed to effectively conduct functional literacy training, focusing on integrated pedagogy, facilitation roles, and assessment systems.



The session was attended by 28 participants (20 males and 8 females), including Md. Shahidul Islam from UNESCO and Md. Ashraful Haque from Mukti Cox’s Bazar. It was facilitated by a master trainer from the BRAC UNESCO-supported project. During the event, the Deputy Director of the Youth Development Department and the Youth Development Officer visited, congratulated everyone, and committed to full cooperation. A pre-test and post-test exam were conducted to assess the training’s effectiveness.

In his closing remarks, Mr. Bimal Chandra Dey Sarker, Chief Executive of Mukti Cox’s Bazar, expressed gratitude to the participants and UNESCO representatives. He emphasized the importance of regular coordination with local authorities and highlighted the project’s potential to prevent local youth from engaging in criminal activities. He concluded by wishing success to all involved and announcing the end of the training.

Organized a learning-sharing workshop



Mukti Cox’s Bazar organized a Learning Sharing workshop on June 26, 2024, at the Upazila Conference Room in Ukhiya, Cox’s Bazar. This event was part of the “Integrated Literacy and Livelihood Skills Development for Host and Rohingya Youth in Cox’s Bazar” project. The workshop aimed to gather insights and address challenges from the project, bringing together diverse opinions from participants.

The workshop was chaired by the Honorable Upazila Nirbahi Officer, Mr. Tanvir Hossain, and included Upazila-level government officials, local government representatives, NGO and INGO delegates, UN organizations, selected beneficiaries, and the project team from Mukti Cox’s Bazar. A total of 44 participants attended, including 13 females and 31 males. During the event, participants shared their opinions and acknowledged the successful completion of the project, highlighting the collaboration with camp and local authorities.

Gender Responsive Assistance for Self-reliance of Rohingya Women and Girls in Cox's Bazar (GRAWS) Project

Funded by: Global Affairs Canada and Australian Aid

Supported by: BRAC Pooled Fund



Duration: September 01, 2023 to August 31, 2024.

Major Activities in the reporting year:

- 1) Provide basic training on home gardening for Kharif Season and Rabi Season
- 2) Agri input support for home gardening
- 3) Skill development Training for adolescent girls on beautification.
- 4) Input Support to the adolescent girls on beautification
- 5) Skill development Training on food processing and inputs support to the beneficiaries
- 6) Organized learning sharing visit for project participants
- 7) Conducted basic training for Rohingya community on Safeguarding and PSEA
- 8) DOSA and Roadmap Workshop for the Organizational Capacity Development.



Goal:

Improved livelihoods and self-reliance of Rohingya women and adolescent girls.

Objectives:

- ✓ Increased homestead vegetable production and fulfilled family nutritional requirement
- ✓ Increased income and purchased capacity of Rohingya women and adolescent girls.

Coverage Area:

FDMN Camp-17, (Block-A, B and C), Ukhiya, Cox's Bazar

Population coverage:

1030 HH (688 Female and 170 Male)

Empowering Rohingya Women and Girls Home Gardening Training and Inputs Distribution

Under the "Gender Responsive Assistance for Self-reliance of Rohingya Women and Girls in Cox's Bazar (GRAWS) Project," funded by Australian Aid and Global Affairs Canada, and supported by BRAC Pool Fund, Mukti Cox's Bazar provided two-day basic training on home gardening for the Kharif and Robi seasons. The training took place in Camp-17, with the first session from December 20, 2023, to February 2024, and the second session from April 24, 2024, to June 30, 2024. Each day, two Sub Assistant Agriculture Officers (SAAO) trained two batches of participants.

The training was inaugurated by Mr. Khaled Morshed, Lead of the BRAC Pooled Fund, along with Bablur Rahman, Government Liaison, and Md. Alauddin, PM-livelihood at BRAC, and facilitated by the Project Coordinator of the GRAWS Project. A total of 1,000 people participated, including 831 females and 169 males, with 136 adolescents among the females.

The training aimed to teach participants about Climate Smart Agriculture (CSA), its goals, and key

components. It also covered agronomic techniques, the importance and challenges of growing vegetables in the camp, and climate-smart production methods. The training focused on creating an easy and supportive learning environment, ensuring participants understood the training goals and could share their learning expectations.

This approach aimed to give participants the skills and knowledge needed for effective home gardening, tailored to the Kharif and Robi seasons. Participants also received high-quality agricultural inputs, including seeds, bamboo, seed trays, watering cans, and vermi compost. These inputs were provided to ensure they had the necessary resources to apply the skills and knowledge gained during the training effectively. By equipping participants with these essential materials, the project aimed to support sustainable home gardening practices and enhance their ability to cultivate vegetables successfully in the challenging camp environment.

Rozi Akhter's Journey to Self-Reliance

Rozi Akhter, a resilient woman from a hard-working family, lived a peaceful life in Nandakhali village, Munda town, Myanmar, with her husband Jahangir Alam and their five children. Their family thrived on farming, cultivating paddy and vegetables, which provided them with a stable income and a comfortable life. However, their lives were upended when conflict erupted in Myanmar. Fearing for their safety, they fled to Bangladesh on August 25, 2017, and settled in Sub Block-74 of Block-A, Camp-17, Cox's Bazar. The initial days in the camp were challenging. Jahangir Alam struggled to find employment, making it nearly impossible to support the family with the limited rations they received. The family faced severe nutritional deficiencies, and despite the presence of various NGOs, they received no assistance for establishing a vegetable garden, which Rozi believed could help them. One day, Rozi came to know about the Livelihood Project, implemented by Mukti Cox's Bazar and supported by the BRAC Pool Fund. She eagerly contacted Delara Begum, a Field Facilitator for the project, and expressed her desire to join. After being enlisted, Rozi received training on home gardening, safeguarding, and PSEA.



She learned how to set up vertical and rooftop gardens and grow vegetables effectively. With the support and training, Rozi planted vegetable seedlings in her garden. Her dedication and regular care paid off as her garden flourished, producing an abundance of vegetables. The fresh produce not only enriched her family's diet but also provided a source of additional income. By June 2024, Rozi had harvested 120 kg of bottle gourd and 40 kg of bitter gourd, selling them for BDT 6,400. She also sold leafy vegetables (shak) for BDT 1,500 and shared some with relatives and neighbours.

With her earnings, Rozi bought four chickens, further diversifying her family's food sources and income. The vegetable garden became a vital source of nutrition and financial support, allowing Rozi to meet her own needs and contribute to family decision-making.

Rozi dreams of continuing her journey towards self-reliance with the help of Mukti Cox's Bazar. She is grateful to the project authorities and donors for their support, which has brought financial stability and happiness to her family.

Fisheries Livelihood Enhancement Project in the Coastal Area of the Bay of Bengal (FiLEP)

Funded by: Japan International Cooperation Agency (JICA)

Joint Venture: In partnership with NACOM and New Vision Ltd



Duration: February 18, 2024 – December 31, 2027

Project Outcomes:

- ✓ Enhanced capacity of stakeholders for fisheries resource management.
- ✓ Small-scale coastal fisheries HH acquired skill to implement Alternative income generation activities
- ✓ Nutritional status of the fisher communities improved

Coverage Area:

Cox's Bazar Sadar, Ukhiya, Teknaf, Moheskhali and Kutubdia Upazila in Cox's Bazar district.

Population coverage:

1500 Households

Major Activities in the reporting year:

- 1) Formation of community-based fisheries conservation groups (CFCG)
- 2) Awareness training on Fisheries Management to fishers and other stakeholders
- 3) Prepare training Manuals and Awareness meeting on fishers' safety of life during fishing
- 4) Aware, motivate and encourage to use safety devices
- 5) Facilitating and monitoring Blue Guards' activities
- 6) Formation of women income and savings groups (WISG)
- 7) Promotion of Alternative income generation options-through providing HH level production technology
- 8) Conduct training needs assessment and identify the technical trades such as motor driving, computer, handicraft etc.
- 9) Provide AIG based skill development training
- 10) Organize functional literacy and numeracy training
- 11) Form and mobilize maternal and child health nutrition group.
- 12) Monthly nutrition courtyard sessions –training/awareness
- 13) Facilitating development of Plan for Improvement of Nutrition status
- 14) Conduct training on nutrient-rich farm products (production and benefits)- (vegetables, eggs, seaweeds)
- 15) Demonstration of nutrient-rich cooking
- 16) Monthly growth monitoring survey on 0-5 children
- 17) Input support (seeds, fertilizer, and others to establish nutrition-rich homestead gardens)

Mukti Cox's Bazar's initiatives and practice regarding Safeguarding and PSEAH

Mukti Cox's Bazar has established a comprehensive code of conduct that emphasizes the prevention of PSEAH (Prevention of Sexual Exploitation, Abuse, and Harassment). The organization has implemented essential policies, including Gender Policy, PSEA Policy, Child Safeguarding Policy, Anti-Fraud Policy, Whistle Blowing Policy, and policies for HR, Financial, Procurement, Safety, and Security. The Safeguarding Policy aims to protect children, at-risk adults, and affected populations from harm during their interactions with the organization. The Protection from Sexual Exploitation and Abuse (PSEA) policy safeguards all beneficiaries, including those indirectly impacted, from sexual exploitation and abuse. Additionally, the Child Safeguarding Policy specifically protects children involved in the organization's programs from all forms of abuse and exploitation.

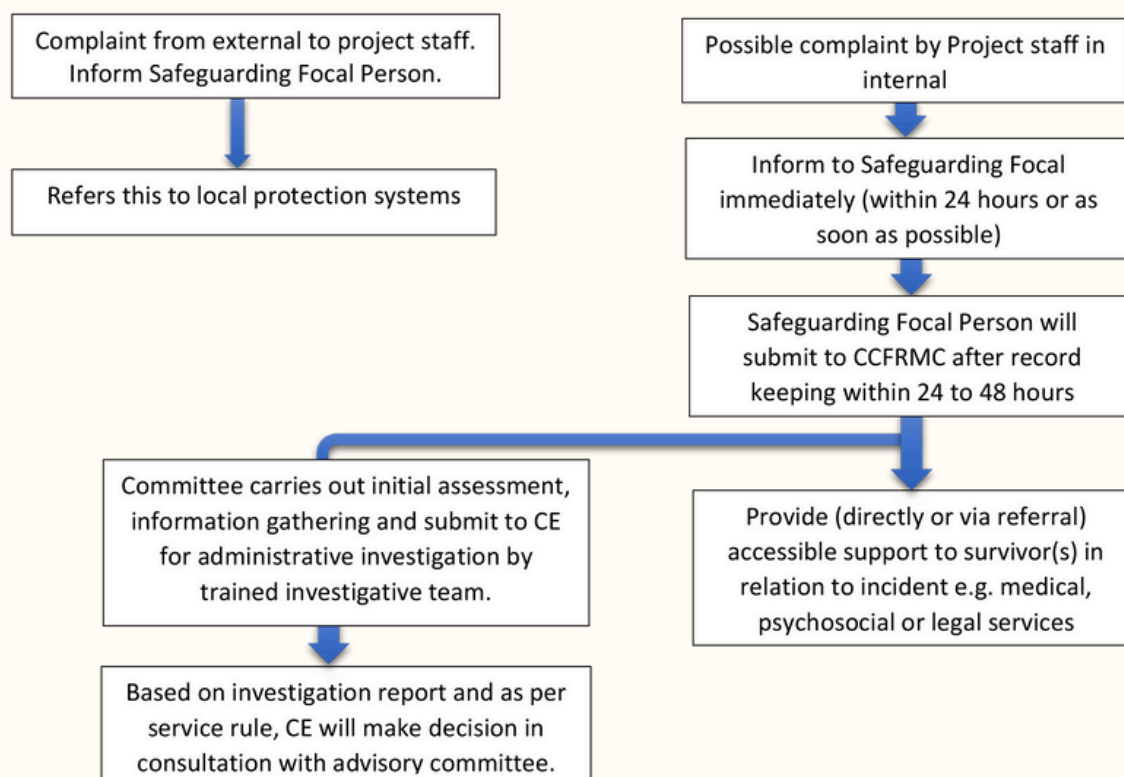
Mukti Cox's Bazar has designated Safeguarding Focal who is responsible to address all kinds of issues related to Safeguarding. Moreover, we have project based PSEA Focal & Co- Focal who are responsible for all kinds of PSEA activities in the project with the support of Safeguarding Focal. As an active member of the PSEA network in Cox's Bazar, Mukti Cox's Bazar has contributed to the development of IEC materials and provided extensive training. The organization has a dedicated Safeguarding and PSEA unit led by a Safeguarding Focal. Mukti Cox's Bazar maintains two hotline numbers for the safeguarding focal and alternative focal to receive SEA complaints, feedback, and other concerns. Additionally, Mukti Cox's Bazar employs staff who have received certified training in SEA investigation internationally, enabling them to handle cases effectively. This robust framework ensures that the organization upholds the highest standards of protection and accountability.

Between January and June 2024, we provided Safeguarding and PSEA training to 494 staff members (152 men, 342 women), 987 Rohingya volunteers (497 men, 490 women), and 1,368 host volunteers (114 men, 1,254 women). During this period, we also conducted awareness sessions on PSEA and Child Safeguarding issues for 125,208 beneficiaries and distributed IEC materials provided by the PSEA network as needed.

Preventive Action: Every newly recruited staff member receives basic orientation on HR policy, Safeguarding policy, PSEA policy, Child Safeguarding policy, Gender policy, and the staff Code of Conduct. All staff are required to undergo training or refresher training on Safeguarding and PSEAH twice a year. Between January and June 2024, we provided Safeguarding and PSEA training to 494 staff members (152 men, 342 women), 987 Rohingya volunteers (497 men, 490 women), and 1,368 host volunteers (114 men, 1,254 women). During this period, we also conducted awareness sessions on PSEA and Child Safeguarding issues for 125,208 beneficiaries and distributed IEC materials provided by the PSEA network as needed.

Responsive action against complaint/feedback: Mukti Cox's Bazar takes all allegations seriously and meticulously attends to the details reported. We do not promise confidentiality, as we must inform the Safeguarding Focal Person and relevant investigators if an investigation is initiated. All safeguarding notifications have been managed confidentially to protect the identities of those involved, in accordance with data protection laws and sector standards. Safeguarding Focal Person ensures each project office maintains an updated local safeguarding resource and referral list annually.

Incident Management Flow Chart



Incident Reported within the year July 2023-June 2024: Total Incident Reported- 54, not proved- 10, Referred to other agency-04 and necessary actions were taken regarding the other 41 incidents.

Type of Incident	Number of Cases	Status
Child Abuse	12	Closed
Sexual Exploitation	05	Closed
Sexual Abuse	05	Closed
Sexual Harassment	06	Closed
Code of Conduct Violation	16	Closed
Fraud	01	Closed
Forgery	01	Closed
Injury	02	Closed
Theft	01	Closed
Violation of HR policy	04	Closed
Community Conflict	01	Closed
Referred to other agency	03	



MAINSTREAMING DISABILITY INCLUSION

Mukti Cox's Bazar is deeply committed to ensuring the inclusion of persons with disabilities, the elderly, and other diverse groups in all its interventions. In the design phase of each project, Mukti Cox's Bazar sets a target to include 5-10 percent of persons with disabilities. This commitment is reflected through both targeted and mainstream interventions aimed at enhancing access to services and upholding the dignity of these individuals. To achieve these goals, Mukti Cox's Bazar has appointed dedicated Age and Disability Inclusion focal persons and project-based disability inclusion officers. These professionals work tirelessly to identify and reduce barriers, thereby increasing the participation of persons with disabilities and the elderly in all programs. Their efforts are integral to fostering an inclusive environment where everyone, regardless of their abilities or age, can actively participate and benefit from the organization's initiatives.

Mukti Cox's Bazar employs the Washington Group Short Set questionnaire and the Washington Group Child Functioning Module during beneficiary selection to accurately identify and include persons with disabilities in their projects. The organization has implemented numerous capacity-building initiatives for its staff and volunteers, focusing on disability inclusion, accessibility, and communication etiquette. Through its projects, Mukti Cox's Bazar assists persons with disabilities in identifying and referring their concerns to other service providers, ensuring continuous follow-up to guarantee that their needs are met. During the reporting period, the organization provided services to over 25,000 persons with disabilities in both the camps and the local community.

Mukti Cox's Bazar collaborates with disability-focused organizations to change the attitudes of parents and caregivers who previously did not send their children to school or learning centers due to impairments. We motivate these families by showcasing the accessible and positive learning environments available within the FDMN camps and host communities learning center. For Gender-Based Violence interventions, Mukti Cox's Bazar provides a range of services for persons with disabilities, including referrals, psychosocial support services, social services activities, GBV awareness programs, dignity kit distribution, health services, and livelihood support. Mukti Cox's Bazar distribute assistive technologies including wheel chair, spectacles etc. to person with disabilities and aged people. Mukti Cox's Bazar collaborates with Organizations of Persons with Disabilities (OPDs) and Community-Based Organizations (CBOs) to enhance their leadership and advocacy skills. This partnership aims to strengthen their capacity to support individuals with disabilities. Additionally, Mukti Cox's Bazar assists in ensuring that all persons with disabilities are registered with the social welfare department through combined advocacy with OPDs. Through these efforts, Mukti Cox's Bazar not only empowers OPDs and CBOs but also ensures that persons with disabilities receive the recognition and support they deserve from social welfare services. This comprehensive approach helps to build a more inclusive and supportive community for all.

ENVIRONMENT, CLIMATE CHANGE and DISASTER MANAGEMENT

Bangladesh, home to 160 million people, is highly vulnerable to the impacts of global warming and climate change, particularly in its coastal zones. Recognizing major hazards like floods, cyclones, and rising salinity, Mukti Cox's Bazar has implemented disaster risk reduction projects to mitigate these effects. Although there were no direct climate change projects during this reporting period, Mukti Cox's Bazar has taken various initiatives in Cox's Bazar. In 2023-24, the organization focused on enhancing livelihoods, food security, health, forest and Agro-biodiversity, community resilience, and coastal natural resource management. Mukti Cox's Bazar engaged communities in climate-adaptive agriculture, developed climate-smart model villages, and conducted tree plantations in both host and FDMN camps with support from PKSF, Oxfam in Bangladesh, and IVY Japan.

Mukti Cox's Bazar maintains a contingency fund of 1 million BDT to respond to disaster-affected communities during and after crises. The organization also designs emergency support projects to distribute relief and facilitate recovery operations.

During cyclone Remal, Mukti Cox's Bazar handed over 500 packets of food and non-food items to the district administration, including dry food, liquid milk, water, candles, matchboxes, 50 torchlights, and raincoats for the emergency relief and rescue operation team. The district administration expressed their gratitude for Mukti Cox's Bazar's rapid support and partnership in providing emergency relief assistance. Additionally, Mukti Cox's Bazar supported the strengthening of disaster management committees at the Ward, Union, Upazila, and District levels.

FDMN Rohingya Crisis

From 2017 to 2024, Mukti Cox's Bazar has been at the forefront of humanitarian efforts in the Cox's Bazar area, particularly in response to the massive influx of Rohingyas on August 25, 2017. As a pioneering organization, Mukti Cox's Bazar promptly provided emergency humanitarian aid, including food, drinking water, sanitation, health services, and gender-based violence (GBV) support to the forcibly displaced Myanmar Nationals (FDMNs). Additionally, Mukti Cox's Bazar focused on education for the FDMN children. Initially, Mukti Cox's Bazar began its interventions with food security and livelihood projects in the Ukhiya and Teknaf sub-districts of Cox's Bazar. As the crisis evolved and the demand for humanitarian support grew, the organization expanded its projects from September 2017, with the support of the Bangladesh government and various donors.

the support of the Bangladesh government and various donors.

Their efforts emphasized emergency support, food security, livelihood, youth mobilization, water, sanitation, and hygiene (WASH), disaster risk reduction (DRR), nutrition, environmental protection, and education.

Throughout the reporting year, Mukti Cox's Bazar reached 711,223 FDMNs across 33 camps and Bhasanchar, providing extensive protection, GBV in Emergencies (GBViE) support, education, health services, food security, nutrition, livelihood and skills development, and environmental protection. These efforts were coordinated with various sectors, working groups, sub-sectors, networks, the Camp-in-Charge (CIC), and the Refugee Relief and Repatriation Commissioner (RRRC) office.

Networking and Coordination

Mukti Cox's Bazar fosters strong coordination and collaborative relationships with a wide array of stakeholders, including government entities, the Inter-Sector Coordination Group (ISCG), various sectors, sub-sectors, and working groups. The organization maintains professional partnerships and networking with the Refugee Relief and Repatriation Commissioner (RRRC), local administration at Rohingya refugee camps, and authorities at the upazila, district, and divisional levels.

Mukti Cox's Bazar is an active member of numerous networks such as ADAB, ISCG, CCNF, NGO Platform, NGO Forum, START Network, Access Working Group, CSDF, ATSEC, KHAN Foundation, ANTAR, NAC, UNCC, BEST, and CAB. These affiliations enable the organization to enhance its collaborative efforts and broaden its impact. The organization ensures the involvement and participation of local authorities and beneficiaries in its decision-making processes. This approach strengthens transparency and accountability in implementing strategies, aligning with Mukti's vision, mission, and values.

Mukti Cox's Bazar plays a pivotal role in various sectors and working groups based in Cox's Bazar, including Livelihood and Skill Development (LSDS), Food Security Sector (FSS), Health and WASH, Gender in Humanitarian Action (GiHA), Protection from Sexual Exploitation and Abuse (PSEA), Safeguarding, Cox's Bazar Civil Society Organization Network (CCNF), Community-Based Health Services, Women and Child-Friendly Hospital, and the CHA Network Germany. Through these engagements, Mukti contributes significantly to the development and well-being of the communities it serves.

ADVOCACY and GOVERNANCE

Mukti Cox's Bazar has consistently engaged in policy advocacy to drive sustainable changes across various sectors. The organization has contributed to sectoral policy formulation and reformation, influencing both government and private sectors. Throughout the reporting years, Mukti Cox's Bazar has organized numerous advocacy workshops from the Union Parishad to the district level, focusing on transformative women empowerment, sustainable livelihood and market linkage, disaster risk reduction, and climate change adaptation.

The organization actively participates in round table discussions, workshops, and meetings with international organizations and donors, strongly advocating for localization and the release of funds for the Forcibly Displaced Myanmar Nationals (FDMN) and host communities. Mukti Cox's Bazar has also strengthened Community-Based Organizations (CBOs) to effectively advocate for upholding rights and dignity. As part of its advocacy efforts, Mukti Cox's Bazar celebrates significant days such as World Environment Day, World Health Day, International Women's Day, and Global Handwashing Day in a festive manner, involving relevant stakeholders at both national and regional levels.

Central services and organizational strength

The success of Mukti Cox's Bazar's strategy for each sector is dependent upon the essential support of the central services. The Central service is directly in service of implementing of the projects. There are different central service units. The objective of Mukti Cox's Bazar's organizational strengthening program is to ensure that the level of essential support from the central services meets the need of organization as it grows to raise the goals and objectives targeted in the sectors. The main activities of the central services, whose staffs work frequently in the field, as well as in the central offices, are:

Field Operations:

Mukti Cox's Bazar organizes and manages field visits including all required arrangements for personnel, donor's, volunteers, and guests. Guides and assists program staffs in all aspects of the set-up, implementation and completion of projects. Builds working relationships with the local govt. administration, local government bodies and the community. Provides emergency and crisis management in times of natural or man-made disasters. Manages and maintains organizational field offices and Training Centers including security. Manages and maintains all types of organizational assets in Field offices. Collection of project activity certificate from local administration as well as local authority for individual project in each year. Develop regular visit schedule and ensure necessary logistics and security for National, International and Donors Visitors.

Administrative Management

It has emphasized that personnel management is one of the important activities of the organization. Considering the output of human resources, a careful attention is given for improving quality of work life, productivity improvement and readiness for change. The four HRM functions i.e. staff acquisition, staff development; staff motivation and staff maintenance are performed by competent personnel. It has very clear and concise policies and procedures manual which describe all HRM functions. Along with financial and administrative policies, the HR policies are contributing in developing financial transparency of the organization. Experience and trained human resources are the main strength of the organization. It has a long time experienced professional staffs as well as promising dedicated development professionals in the team. Teams consist of diversified knowledge and skilled persons e.g. social science graduates, agriculturist, health professional and technologist, economic and financial analyst, etc. Mukti Cox's Bazar provides fundamental (basic) and refresher training based on training need assessment to build capacity of the staff members for social mobilization, health care, water and sanitation, economic empowerment through IGA, etc. It maintains two categories of staffs namely permanent and project staffs.

Human Resources Management:

Mukti Cox's Bazar places significant emphasis on personnel management, recognizing it as a critical organizational activity. Given the importance of human resources, the organization is dedicated to enhancing the quality of work life, boosting productivity, and fostering adaptability to change. The four core HRM functions—staff acquisition, staff development, staff motivation, and staff management—are meticulously executed by skilled HR professionals. The organization has established clear and concise Human Resource policy and procedures that comprehensively outline all HRM functions. These HR policy, alongside financial and administrative policies, play a crucial role in promoting transparency within the organization.

The strength of Mukti Cox's Bazar lies in its experienced and well-trained human resources. The team comprises seasoned professionals and dedicated development experts, bringing together a diverse range of knowledge and skills, including social sciences, agriculture, healthcare, economics, and financial analysis. Mukti Cox's Bazar has software-based HR management system named Smart Software.

To ensure continuous capacity building, Mukti Cox's Bazar conducts foundation and refresher training sessions based on training needs assessments. These sessions aim to enhance staff capabilities in areas such as Code of conduct and policies, social mobilization, gender, protection, safeguarding, PSEA, CFRM etc. The organization mainly maintains two categories of staff: regular and project based and other four categories' staffs as like as Consultant, Temporary, Fixed Term Contract for Trainee and Casual. This structured approach to human resources management ensures that Mukti Cox's Bazar remains agile, effective, and committed to its mission of sustainable development and community empowerment.

The HR Department used for organising a new hire's basic induction for the entire day. This included a thorough orientation about the organization's history, mission, vision, and core values as well as its programs and projects. It also covered key management and operational policies, safeguarding, PSEA, child protection, gender, and HR rules, regulations, and obligations, including pay and benefit packages, systems, and procedures. In addition, there will be debriefing sessions with the Chief Executive and briefings from the leaders of key departments and programs during the induction process. There are currently five full-time employees in the HR & Admin Department that are devoted and committed headed by a Director. In total, 640 employees were hired by the department in the previous fiscal year (193 males and 443 women).

The HR & Admin department will make sure that PSEAH and safeguarding training/orientation are required for all Mukti Cox's Bazar employees. HR and Admin also will work together to promptly arrange project-based training.

Financial Management:

Mukti Cox's Bazar has the financial technical and administrative capacity to assume the responsibility for mobilizing and applying effectively and efficiently the required inputs in order to reach the expected outputs and goal of the organization. Mukti Cox's Bazar assumes overall financial management responsibility and accountability for core programme, MCAP and all development projects are being implementing. Accordingly, Mukti Cox's Bazar must follow the internal control framework effectively and efficiently including all policies and procedures established for its own operations. Mukti Cox's Bazar is committed to establishing a comprehensive 360° accountability and transparency system in financial management, strictly adhering to Generally Accepted Accounting Principles (GAAP) for recording, analysing, reporting, and closing accounts. The organization upholds a clear and accessible financial policy for daily accounting and reporting, reinforced by robust practices as outlined in MUKTI's policies and guidance documents. To ensure meticulous financial management, Mukti Cox's Bazar is being implementing cloud base ERP QuickBooks for managing effective and efficient internal control on financial management. Besides our Micro Credit Assistance Program (MCAP) implementing ERP G-Banker for effective financial management. As Mukti Cox's Bazar is committed to implement as much as possible cash less transactions and in this circumstances we are ensuring NPSB/EFT/BEFTN/RTGS transfer and Account Payee Cheque for all programme, MCAP and Development Programme. We are ensuring effective and efficient financial management review process, effective field visit and physical verification process also to ensure effective internal control framework. Including mother account, provident fund, gratuity and each project maintains separate books of accounts, bank accounts spread across Cox's Bazar, Chattogram, Noakhali, and Bandarban districts.

In the context of ERP base accounting system QuickBooks is being implementing by the Mukti Cox's Bazar provides the effective and efficient management information system to ensure accuracy and transparency of financial information and internal control framework. The Mukti Cox's Bazar is using the cloud base ERPs to keep track of the financial status of the Mother Account, MCAP and all development projects at all times, to control expenses; handle outstanding commitments; make payments; and monitor the performance of contractors. Cloud base ERPs shall be used for both financial management and substantive monitoring. This will enable the production of reports that are part of Mukti Cox's Bazar central oversight and monitoring while serving as the building blocks for periodic reviews and communications with stakeholders and all development donors reporting. Any adjustments to the initial approved budget shall be reflected as budgetary revisions in cloud base ERPs which to be finalized for the year(s) affected by the adjustment. Besides Mukti Cox's Bazar also efficiently managing Cloud base ERP QUANTUM of UNFPA for E FACE management for submission Financial Expenditure report, Fund Request and programmatic report as well budgetary control.

Monitoring and Evaluation

Mukti Cox's Bazar (MCB) has a robust Monitoring, Evaluation, Accountability, and Learning (MEAL) department that plays a crucial role in supporting the organization's core programs and projects funded by various partners and donors. The MEAL department operates within a well-defined framework, developing comprehensive Monitoring and Evaluation (M&E) plans for each project. These plans guide the department's regular monitoring activities. The MEAL team is responsible for conducting periodic data collection and analysis based on established standards to ensure transparency and accountability. This process helps management assess whether key activities are being implemented as planned and identify any factors hindering the achievement of expected outcomes. Most of MCB's programs and projects are designed to contribute to the Sustainable Development Goals (SDGs).

In addition to monitoring, the MEAL department is dedicated to establishing Complaint and Feedback Response Mechanisms (CFRM) at both the project and office levels. During the 2023-24 period, the department conducted numerous monitoring visits using specific checklists and delivered detailed monitoring reports to the Chief Executive and project/program management teams. These reports covered all core programs, and projects.

Furthermore, the MEAL department conducted and supported various assessments, including baseline assessments, endline evaluations, and Post Distribution Monitoring (PDM) for projects in collaboration with supporting partners. The findings from these monitoring activities were compiled into comprehensive reports, which facilitated quick remedial actions for the respective programs and projects. Mukti Cox's Bazar (MCB) consistently publishes a quarterly newsletter titled "Prottay." In addition to this, MCB produces a variety of digital content, including digital lessons and Mojakids. The organization also releases an annual report and creates various promotional materials such as festoons, leaflets, and brochures. By continuously refining its processes and ensuring rigorous monitoring and evaluation, the MEAL department at MCB significantly contributes to the organization's mission of promoting sustainable development and positive change in the community.

Information Management Systems (MIS)

Management Information System (MIS) of Mukti Cox's has been combined with fully integrated management information system application software through fully equipped data center i.e., servers, storages, etc. At present, employers have been able to serve the clients more efficiently with the support of these technologies by reducing paper-work based tasks. Uses of Technology have increased the accessibility to information and have simplified the computations of complex analyses. Financial Information Systems (FIS) has been using the access and have analyzed the financial information more efficiently for ensuring better decision-making, cost budgeting and cost center management, report generation and database query/ analysis capacity. All the branches of Mukti Cox have been brought under the full automation coverage already and have been connected with the head office. Data collects and collated from the Sectors and Central Service Units as well as generates reports for the use of Management and other stakeholders. Develops and maintains certain specialist software. Manages all aspects of Mukti Cox's Bazar IT infrastructure, including acquisition and maintenance of hardware, internet connectivity, firewalls, and security and back-up systems.

Internal Audit

For ensuring internal control and donor compliance Internal Audit periodically review project expenditure and report to Chief Executive. Objective of the internal audit to ensure project office full compliance with both donor and organizational policy and procedure, establish sound financial management, minimize risk of Fraud, theft, and misuse of fund. Besides, Mukti Cox's Bazar conducts audit of accounts by the approved professional auditors each year. There are no significant reports on misappropriation and fraud regarding any of our programs/projects so far. It has established internal control structures through ensuring control environment, risk assessment, control activities, monitoring, and communication. Segregation of duties made appropriately by three different functions such as financial transactions recording, custodian, and authorizing roles. There are independent Monitoring and auditing departments directly reportable to Chief Executive of the organization.

The services of the department include routine system and special audits, investigations, and annual inventory verification.

In the reporting year, the internal audit team has conducted 85 audit visits and submitted the reports to CE.

Three major accomplishments of MCB Internal Audit team are:

- Have assesses the efficiency and effectiveness of the internal control system
- Have rationalized the implementation strategy in line with the organizational policies and systems;
- Have verified the accounting records and relevant information.

Procurement and Regulatory Compliances

Mukti Cox's Bazar is expected to follow mainly centralized procurement strategy with a provision for procurement at area/field level to meet the day-to-day requirement, emergencies and purchase of food and perishable items. A procurement committee is playing proactive roles to manage the requisitions of purchase for all the Programs implemented by Mukti Cox. Throughout the entire process it follows the procurement guidelines and implementation procedures of Mukti Cox which are transparent and developed in line with international procurement standard. All required procure is completed as per the policy which included the following procedure-Fair Competition, Conflict of Interest, Cost-effectiveness, Transparency and Public Accountability. Mukti Cox's is maintaining three types of procedures to procure such as Open Tendering, Restricted or Single Tendering and General Procurement. All procurement process is monitoring by monitoring team and report to Executive Committee via Chief Executive.

Partnership development

MCB maintains dynamic networks with national and international agencies, policymakers, civil society, and resource-sharing partners. The organization aims to expand these collaborations and seek strategic alliances at local, national, and international levels. This approach enhances advocacy efforts, influences policy and practices, and strengthens MCB's visibility and presence in policy dialogues. Through these alliances, MCB engages in knowledge sharing and demonstrates its unique advantages, furthering its mission and impact. By participating in various meetings, workshops, seminars, and conferences, MCB strengthens its partnerships and communication systems. The team collaborates with different sectors to maintain effective communication with existing and potential donors, coordinate fundraising activities, and ensure high-quality proposal submission.

Organizational Sustainability

Achieving sustainability in all its forms—financial, economic, social, and environmental—is a complex challenge for development programs. Mukti Cox's Bazar (MCB) is committed to becoming a self-reliant organization and has planned to initiate several revenue-generating activities such as Mukti Resource Center (MRC), Social business etc. However, the organization still relies on external support for most of its interventions. To enhance economic development and organizational sustainability, MCB has implemented a Microfinance Assistance Program. MCB's approach to sustainability focuses on both programmatic and economic aspects. The organization believes that sustainability is rooted in its development strategies, which include participatory needs assessments in program design, institutional presence and capacity-building, fostering participation and linkages, and promoting self-reliance. By adhering to these principles, MCB aims to secure long-term sustainability for its programs and organizational operations.

Governance and Management

Mukti Cox's Bazar employs a two-tier decision-making structure to ensure efficient organizational operations. The organization is guided by a General Committee (GC) of 21 members and an Executive Committee of 7 members, both comprising esteemed professionals, social activists, and entrepreneurs. Additionally, an Advisory Committee comprising distinguished professionals hailing from the very heart of Cox's Bazar district, this assembly embodies a wealth of knowledge, experience, and commitment. As the sun rises over the Bay of Bengal, so does the Advisory Board's influence. Their names resonate—a symphony of dedication, echoing through the corridors of empowerment. They are the architects of resilience, the custodians of hope. The Chief Executive is tasked with the sole responsibility of executing approved programs and projects.

General Committee

The General Committee (GC) is the highest policy-making body within Mukti Cox's Bazar, consisting of 21 members. This committee convenes annually to deliberate on crucial matters that shape the organization's future. The primary functions of the GC include formulating organizational policies, approving the annual budget, and reviewing past activities and achievements. The decisions made by the GC significantly influence the overall direction and strategic priorities of Mukti Cox's Bazar.

In addition to these responsibilities, the GC elects 7 members to the Executive Committee (EC) for a term of three years, ensuring a robust governance structure. During the reporting year, the General Committee held two important meetings: the Annual General Meeting (AGM) in August 2023 and a Special General Meeting in April 2024. These meetings provided a platform for in-depth discussions, evaluations, and decision-making, reinforcing the GC's pivotal role in guiding the organization's mission and objectives.

Executive Committee (EC)

The Executive Committee (EC) of Mukti Cox's Bazar, comprising 7 members elected by the General Committee, plays a dual role. They are actively involved in executing the organization's activities and contributing to strategic decisions about its future direction and potential expansion areas. The EC approves various projects and programs, the annual budget, annual reports, and audit reports, and formulates guidelines, manuals, and policies. They regularly monitor and analyze implementation progress and provide directives. In the 2023-2024 financial year, the Executive Committee held a total of 6 meetings.

Senior Management Committee (SMC):

The Senior Management Committee (SMC), led by the Chief Executive, comprises 11 senior-level staff members. As the second tier of decision-making and supervisory body within Mukti Cox's Bazar, the SMC shapes organizational policies. Its pivotal role lies in aligning the organization programme and projects with its mission and achieving impactful outcomes. Specifically, the SMC supports the Chief Executive in developing detailed operational plans and implementing the strategic vision of Mukti Cox's Bazar.

Participatory Management Committee (PMC)

The PMC is an inter-sectoral coordination committee, also known as the Participatory Management Committee. It includes members from various departments, such as Project Coordinators (PCs), Field Coordinators (FCs), and Sector Focal Points. This committee meets monthly to discuss the current situation, progress, challenges, learnings, and recommendations related to program or project management. Additionally, administrative and management issues are addressed during these meetings.

Executive Committee

Mr. Santosh Sharma

President



Mr. Santosh Sharma is one of the founder member of Mukti Cox's Bazar. He was one of the advisor of Mukti Cox's Bazar from 2017-2019. He is a renowned journalist of our country and a Well-known social activist. Now he is working as Publisher of daily Newspaper "Kalbela".

Mrs. Zebun Nessa

Vice President



Mrs. Zebun Nessa has completed BSc(Hons) and M.Sc from University of Chittagong in Physics and serving as Assistant professor and Head of Department of Physics at Cox's Bazar City College. She is a Rotarian, President of inner wheel club of Cox's Bazar, and renowned social worker and women leader in Cox's Bazar.

Mr. Sohel Ahmed Bahadur

General Secretary



Mr. Sohel Ahmed Bahadur is a renowned youth leader of Cox's Bazar. He has completed Masters of Social Science from Dhaka University. He is well-known social activist in Cox's Bazar.

Shormin Siddiqua Lima

Assistant General Secretary



Mrs. Shormin Siddiqua Lima is currently working as Assistant Professor and head of the department (Bangla) in Cox's Bazar City College. Her education qualification is BA (Hon's), MA (Bangla), MAS and she is a M Phil researcher.

Mr. Babla Paul

EC Member



Babla Paul is one the founder member of Mukti Cox's Bazar. He has completed M.Com from Jagannath Government College. He is a renowned social leader of Cox's Bazar. He is shouldering very effectively the responsibility of General Secretary of Mukti Cox's Bazar from 1 September, 2019.

Advocate Suranjit Paul

EC Member



Advocate Suranjit Paul is a renowned lawyer and social activist. He has completed his post-graduation degree from South East University, Dhaka and LLB from Cox's Bazar Law College.

Kazi Mousumee

EC Member



Mrs. Kazi Mousumee was a retired Major of Bangladesh Army. She also works as a Executive Member of RAOWA as well as secretary of Labour and Manpower Affairs, Central committee of Muktijoddha Songsad.

Advisory Committee

Mukti Cox's Bazar has five members advisory committee for the period of three years. The committee members are distinguished professionals. The members are as follows:



Dr. Pratima Paul Majumder

Dr. Pratima Paul Majumder is a renowned economist and researcher of our country. Senior Research Fellow Bangladesh Institute of Development Studies (BIDS). She was one of the governing body members of Palli Karma Sahayak Foundation (PKSF). She was an executive committee member of Mukti Cox's Bazar at the beginning.



Dr. M.A. Hossain

Dr. M.A. Hossain is a renowned fishery scientist of our country. He was the pro Vice Chancellor of Noakhali Science & Technical University. He was the vice president of Mukti Cox's Bazar executive committee and one of the founder members.



Professor Someswar Chakravorty

Professor Someswar Chakravorty is the founder president of Mukti Cox's Bazar. He is a retired professor of Physics department of Cox's Bazar Government College. He is a renowned educationist of Cox's Bazar.



Advocate Sujit Chowdhury

Advocate Sujit Chowdhury is one of the founders of Mukti Cox's Bazar. He was the founder Chief Executive and General Secretary from 1999 to 2009. He was the president of Mukti Cox's Bazar from 2019 to 2020. He has completed M.A. and LLB from Bangladesh and diploma in modern accountancy from United States of America. At present he is living in USA.



Advocate Shibu Lal Debdas

Advocate Shibu Lal Debdas is one of the founder members of Mukti Cox's Bazar. He was the Vice President and President of Executive Committee of the organization. He has completed M.A and LLB from Chittagong University. He is a renowned lawyer of Cox's Bazar Judge Court.

Senior Management Committee



Bimal Chandra Dey Sarker
Chief Executive



Syed Lutful Kabir Chowdhury
Deputy Chief Executive



Sujit Kumar Bhowmik
Director-HR and Admin



Parimal Chandra Deb
Director-Finance
and Accounts



Md. Abdus Samad Azad
Director-Internal Audit
and Compliance



Md. Khairul Islam
Director-Monitoring
and Evaluation



Tutul Kumar Das
Director-MCAP



Md Ashraful Haque
Programme Development
Specialist



Rabeya Sultana
Manager-Finance
and Accounts



Puja Bhattacharjee
Safeguarding Focal



Tanusri Das
Content Translation Officer

Membership of Networks/Associations

Sl. No.	Name of Network / Association	Status	Year
01	Association for Agencies in Bangladesh (ADAB)	Member	2002
02	Action against Trafficking and Sexual Exploitation of Children (ATSEC)	Member	2002
03	Consumers Association in Bangladesh (CAB)	Member	2007
04	CSDF (Chittagong Social Development Forum)	Member	2010
05	Cox's Bazar CSO and NGO Forum (CCNF)	Vice-Chairman	2017
06	Cox's Bazar Food Security Sector (FSS)	Member	2017
07	Cox's Bazar Education Sector (CES)	Member	2018
08	Center for Humanitarian Action (CHA)-Germany	Member	2022
09	Disaster Risk Management Working Group (DRM-WG)	Member	2019
10	Energy and Environment Technical Working Group (EETWG)	Member	2020
11	Federation of NGOs in Bangladesh (FNB)	Member	2006
12	Gender in Humanitarian Actors Working Group (GiHA WG)	Member	2017
13	Inter Sector Coordination Group (ISCG)	Member	2017
14	KHAN Foundation	Member	2010
15	Myanmar Curriculum Working Group (MC-WG)	Member	2020
16	National Alliance of Humanitarian Actors Bangladesh (NAHAB)	Member	2017
17	NGO Platform, Cox's Bazar	Co-Chair	2020
18	PSEA Network	Member	2019
19	Upazila Nutrition Coordination Committee (UNCC)	Member	2014
20	District Nutrition Coordination Committee (DNCC)	Member	2014



Financial Report 2023-24

J.U. AHMED & CO.

Chartered Accountants

INDEPENDENT AUDITORS' REPORT

Opinion

We have audited the accompanying financial statements of **Mukti Cox's Bazar** pertaining to **Development & Humanitarian Activities**, which comprise the Consolidated Statement of Financial Position as at June 30, 2024 and Consolidated Statement of Income and Expenditure and Consolidated Statement of Receipts and Payments for the year ended on that date, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of **Mukti Cox's Bazar** pertaining to **Development & Humanitarian Activities** as at June 30, 2024, and its financial performance and its receipts and payments for the year then ended.

Basis for Opinion

We conducted our audit in accordance with the International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the organization in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of management and those charged with governance for the financial statements.

Management is responsible for the preparation and fair presentation of the financial statements that give a true and fair view in accordance with accounting policies as mentioned in Note - 3 to the financial statements, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the organization or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the organization's financial reporting process.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken based on these financial statements.



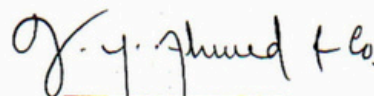
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Chartered Accountants

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the organization's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the organization to cease to continue as a going concern.
- Evaluate the overall presentation, structure, and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



J. U. Ahmed & Co.
Chartered Accountants
Signed by:
Jamiluddin Ahmed FCA, FCMA
Partner
DVC: 2409240679AS747911

Dated: **September 24, 2024**
Dhaka



J.U. AHMED & CO.


Chartered Accountants

Mukti Cox's Bazar
Head Office, Mukti Bhaban, Goldighirpar, Cox's Bazar
Development & Humanitarian Activities

Consolidated Statement of Financial Position
As at June 30, 2024

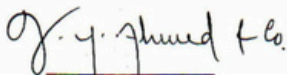
Property and Assets	Notes	As at June 30, 2024 Taka	As at June 30, 2023 Taka
Non-Current Assets			
Property, plant & equipment	4	157,696,722	159,467,450
Construction works-in-progress	4.1	9,127,774	1,063,103
TOTAL NON-CURRENT ASSETS		166,824,496	160,530,553
Current Assets			
Investment	5	1,009,050	949,718
Inter project transaction (Asset)	6	605,000	6,089,571
Advances, deposits and pre-payments	7	289,500	959,341
Accounts receivable (Fund)	8	86,516,838	29,756,031
Cash and Cash equivalents	9	136,318,111	64,479,587
TOTAL CURRENT ASSETS		224,738,499	102,234,248
TOTAL ASSETS		391,562,995	262,764,801
Fund and Liabilities			
Capital Fund	10	139,350,864	136,976,751
Current Liabilities			
Inter project transaction (Liability)	11	605,000	9,589,571
Liabilities for expenses	12	88,110,272	23,277,134
Unutilized Fund	13	127,867,952	53,175,276
Liabilities for Donor Funded Fixed Asset	14	32,885,819	35,745,452
Other Liabilities	15	2,743,088	4,000,617
TOTAL CURRENT LIABILITIES		252,212,131	125,788,050
TOTAL FUND AND LIABILITIES		391,562,995	262,764,801

The accompanying notes form an integral part of the financial statements.


Director (Finance & Accounts)


Chief Executive

As per our report of same date



J. U. Ahmed & Co.

Chartered Accountants

Signed by:

Jamiluddin Ahmed FCA, FCMA

Partner

DVC: 2409240679AS747911

Dated: September 24, 2024
Dhaka



J.U. AHMED & CO.


Chartered Accountants


Mukti Cox's Bazar
Head Office, Mukti Bhaban, Goldighirpar, Cox's Bazar
Development & Humanitarian Activities

Consolidated Statement of Income and Expenditure
For the year ended June 30, 2024

A. Income	Notes	2023 - 2024 Taka	2022 - 2023 Taka
Grants income		1,101,366,132	1,052,413,568
Bank interest	16	217,161	191,022
Interest on investment	17	59,332	48,183
Membership fee		2,520	3,200
Overhead income	18	43,590,008	53,364,734
Reimbursement amount received	19	9,907,889	-
Other income	20	794,322	213,488
TOTAL INCOME		1,155,937,364	1,106,234,195
B. Expenditure			
Programme cost	21	477,071,976	340,932,931
Capacity development cost	22	31,794,225	68,416,085
Human resource cost	23	548,701,810	560,897,817
Administrative and operational cost	24	41,119,774	73,391,539
Overhead cost		43,818,032	50,065,692
Partial support cost	25	7,835,394	-
Depreciation	4	3,214,370	7,504,595
Bad debt		7,670	21,484
TOTAL EXPENDITURE		1,153,563,251	1,101,230,143
Excess of Income over Expenditure (A - B)		2,374,113	5,004,052

The accompanying notes form an integral part of the financial statements.


Director (Finance & Accounts)


Chief Executive

As per our report of same date


J. U. Ahmed & Co.

Chartered Accountants

Signed by:

Jamiluddin Ahmed FCA, FCMA

Partner

DVC: 2409240679AS747911

Dated: September 24, 2024
Dhaka



J.U. AHMED & CO.

Chartered Accountants

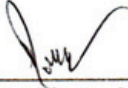
Mukti Cox's Bazar
Head Office, Mukti Bhaban, Goldighirpar, Cox's Bazar
Development & Humanitarian Activities

Consolidated Statement of Cash Flows
As at June 30, 2024


Figures in Taka

Particulars	2023 - 2024 Taka
A. Cash Flow from Operating Activities:	
Net surplus for the year	2,374,113
Depreciation and amortization for the year	3,214,370
Increase/Decrease in Current Assets	(56,090,966)
Increase/Decrease in Current Liabilities	63,575,609
Net cash used in Operating Activities	13,073,126
B. Cash flow from Investing Activities:	
Fixed assets and intangible assets purchase	(9,508,313)
Investment	(59,332)
Net cash used in Investing Activities	(9,567,645)
C. Cash Flow from Financing Activities:	
Increase/Decrease in Non-Current Liabilities & others	68,333,043
Net cash used in Financing Activities	68,333,043
D. Net increase/decrease (A+B+C)	71,838,524
Add: Cash and bank balance at the beginning of the year	64,479,587
Cash and bank balance at the end of the year	136,318,111

The annexed notes form an integral part of these financial statements.

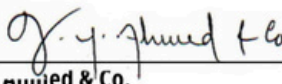


Director (Finance & Accounts)



Chief Executive

As per our report of same date



J. U. Ahmed & Co.
Chartered Accountants
Signed by:
Jamiluddin Ahmed FCA, FCMA
Partner
DVC: 2409240679AS747911

Dated: **September 24, 2024**
Dhaka



J.U. AHMED & CO.

Chartered Accountants

Mukti Cox's Bazar
Head Office, Mukti Bhaban, Goldighirpar, Cox's Bazar
Development & Humanitarian Activities

Consolidated Statement of Receipts and Payments
For the year ended June 30, 2023

Particulars	Notes	2023 - 2024 Taka	2022 - 2023 Taka
A. Opening balance			
Cash in hand		10,591	31,350
Cash at Banks		64,468,996	57,991,064
		64,479,587	58,022,414
B. RECEIPTS			
Fund received from Donor		1,101,427,102	1,063,996,678
Fund received of Mukti Cox's Bazar		5,977,159	3,259,649
Fund received from MCAP		704,535	685,690
Receivable fund received from donor		29,748,514	6,898,607
Receive as other liabilities		8,306,326	5,071,700
Bank interest	16	1,594,145	1,126,962
Membership fee		2,520	3,200
Overhead income	18	43,590,008	53,364,734
Reimbursement amount received	19	9,907,889	-
Property, Plant and Equipment		1,578,000	-
Other income	20	794,322	394,142
Inter project transaction		192,157,985	121,415,420
Programme & other advance adjustment		46,897,485	11,251,251
TOTAL RECEIPTS		1,442,685,990	1,267,468,033
TOTAL(A+B)		1,507,165,577	1,325,490,447
C. PAYMENTS			
Programme cost	21	447,757,878	330,841,958
Capacity development cost	22	30,237,384	68,334,707
Human resource cost	23	492,657,564	548,794,004
Administrative and operational cost	24	40,192,817	72,520,736
Overhead cost		43,589,902	49,943,025
Partial support cost payment	25	7,835,394	-
Property, Plant and Equipment		9,140,574	41,192,810
Construction work-in-progress		8,064,671	1,063,103
Inter project transaction		195,657,985	117,878,272
Advance for programme cost		46,227,644	11,267,341
Paid for liability for expenses		23,237,134	237,688
Paid for other liabilities		9,609,895	7,460,792
Fund returned to donors		16,638,624	11,276,424
Fund disbursed to project		-	200,000
TOTAL PAYMENTS		1,370,847,466	1,261,010,860



J.U. AHMED & CO.

Chartered Accountants

	Notes	2023 - 2024	2022 - 2023
		Taka	Taka
D. Closing balance (A+B-C)			
Cash in hand		-	10,591
Cash at Bank		136,318,111	64,468,996
		<u>136,318,111</u>	<u>64,479,587</u>
TOTAL (C+D)		<u>1,507,165,577</u>	<u>1,325,490,447</u>

The accompanying notes form an integral part of the financial statements.

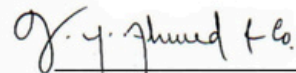


Director (Finance & Accounts)



Chief Executive

As per our report of same date



J. U. Ahmed & Co.

Chartered Accountants

Signed by:

Jamiluddin Ahmed FCA, FCMA

Partner

DVC: 2409240679AS747911

Dated: September 24, 2024

Dhaka



J.U. AHMED & CO.

Chartered Accountants

Independent Auditors' Report To the Members of General Body of Mukti Cox's Bazar

Opinion

We have audited the financial statements of **Microcredit Assistance Program (MCAP) of Mukti Cox's Bazar**, which comprise the Statement of Financial Position as at June 30, 2024 and the Statement of Comprehensive Income, Statement of Cash Flows, Receipts and Payments Statement and Statement of Changes in Equity for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of Microcredit Assistance Program (MCAP) of Mukti Cox's Bazar as at June 30, 2024, and of its financial performance for the year then ended in accordance with accounting policies as mentioned in Note - 3 and 4 to the financial statements and other applicable laws and regulations including MRA guidelines.

Basis for Opinion

We conducted our audit in accordance with the International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the organization in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of management and those charged with governance for the financial statements

Management is responsible for the preparation and fair presentation of the financial statements that give a true and fair view in accordance with accounting policies as mentioned in Note - 3 and 4 to the financial statements, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the organization or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the organization's financial reporting process.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the



J.U. AHMED & CO.

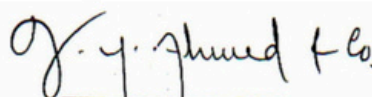
Chartered Accountants

aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the organization's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the organization to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



J. U. Ahmed & Co.
Chartered Accountants
Signed by:
Jamiluddin Ahmed FCA, FCMA
Partner
DVC: 2409190679AS281350

Dated: **September 19, 2024**
Dhaka



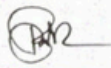
J.U. AHMED & CO.
Chartered Accountants


Mukti Cox's Bazar
Microcredit Assistance Program (MCAP)


Statement of Financial Position
As at June 30, 2024

Properties and Assets	Notes	30-06-2024 Taka	30-06-2023 Taka
Non-current Assets			
Property, Plant and Equipment	6	3,734,907	1,474,825
Current Assets			
Investment	7	31,079,549	29,827,146
Loan to Members	8	622,940,178	569,711,178
Advances, Deposits & Prepayments	9	4,537,027	4,421,885
Fund receivable from PKSf for ENRICH Programme	10	882,915	329,284
Cash & Cash Equivalents	11	88,048,564	113,763,742
Total Current Assets		<u>747,488,233</u>	<u>718,053,235</u>
Total Properties and Assets		<u>751,223,140</u>	<u>719,528,060</u>
Capital Fund and Liabilities			
Capital Fund			
Capital Fund	12	94,713,861	94,709,630
Reserve Fund	13	10,523,762	10,523,292
Total Capital Fund		<u>105,237,623</u>	<u>105,232,922</u>
Non-Current Liabilities			
Members Welfare Fund	14	26,003,236	18,170,372
Loan from PKSf	15	150,420,826	170,033,333
		<u>176,424,062</u>	<u>188,203,705</u>
Current Liabilities			
Loan from PKSf (Payable within one year)	15	167,212,500	162,266,663
Members Savings Deposits	16	248,536,237	212,251,378
Loan loss provision	17	51,318,283	50,761,707
Other Liabilities	18	2,494,435	811,685
Total Current Liabilities		<u>469,561,455</u>	<u>426,091,433</u>
Total Capital Fund and Liabilities		<u>751,223,140</u>	<u>719,528,060</u>

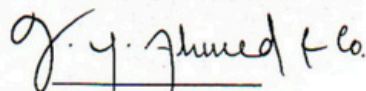
The annexed notes form an integral part of these financial statements.


Asst. Director - Finance & Accounts


Chief Executive


President

As per our report of same date



J. U. Ahmed & Co.
Chartered Accountants
Signed by:
Jamiluddin Ahmed FCA, FCMA
Partner

DVC: 2409190679AS281350

Dated: September 19, 2024
Dhaka



J.U. AHMED & CO.
Chartered Accountants

Mukti Cox's Bazar
Microcredit Assistance Program (MCAP)

Statement of Comprehensive Income
For the year ended June 30, 2024

Income	Notes	2023 - 2024 Taka	2022 - 2023 Taka
Service charge on loan	19	124,360,613	122,625,756
Interest on investment	20	1,252,403	923,772
Bank interest	21	1,462,979	922,419
Other income	22	135,470	413,364
Loan written off recovery		70,122	-
Grant income (Enrich Project)		3,804,015	-
Total Income		131,085,602	124,885,311
Expenditure			
Service charge of PKSf loan	23	13,827,708	12,177,001
Organization contribution to Project (Probin, Adolescent & Enrich)	24	1,251,026	685,690
Human resource cost	25	62,897,683	51,182,102
Staff capacity development cost	26	1,021,459	489,260
Administrative & operational cost	27	14,156,691	11,280,599
Bank charge & commission		311,432	533,497
Other expenses	28	747,392	476,142
Program cost of Enrich Project	10	3,804,015	-
Depreciation		1,080,366	481,603
Interest on Members savings	16	12,253,031	10,414,079
Loan Loss Provision	17	17,813,024	21,459,494
Total Expenditure		129,163,827	109,179,467
Excess of Income over Expenditure		1,921,775	15,705,844
Total		131,085,602	124,885,311

The annexed notes form an integral part of these financial statements.

Asst. Director - Finance & Accounts

Chief Executive

President

As per our report of same date

J. U. Ahmed & Co.
Chartered Accountants
Signed by:
Jamiluddin Ahmed FCA, FCMA
Partner
DVC: 2409190679AS281350



Dated: September 19, 2024
Dhaka

J.U. AHMED & CO.
Chartered Accountants

Mukti Cox's Bazar
Microcredit Assistance Program (MCAP)

Statement of Cash Flows
For the year ended June 30, 2024

Figures in Taka

Particulars	2023 - 2024 Taka	2022 - 2023 Taka
A. Cash Flow from Operating Activities:		
Net surplus for the year	1,921,775	15,705,844
Depreciation and amortization for the year	1,080,366	481,603
Interest accrued on members savings deposit	36,284,859	21,767,976
Loan Loss Provision	556,576	17,124,487
Increase/Decrease in Current Assets	(55,150,176)	(48,794,657)
Increase/Decrease in Current Liabilities	6,628,587	6,611,420
Payment of Income tax	(1,917,074)	-
Net cash used in Operating Activities	(10,595,087)	12,896,673
B. Cash flow from Investing Activities:		
Fixed assets and intangible assets purchase	(3,340,448)	(811,424)
Investment	-	(7,050,000)
Net cash used in Investing Activities	(3,340,448)	(7,861,424)
C. Cash Flow from Financing Activities:		
Increase/Decrease in Non-Current Liabilities & others	(11,779,643)	83,434,813
Net cash used in Financing Activities	(11,779,643)	83,434,813
D. Net increase/decrease (A+B+C)	(25,715,178)	88,470,062
Add: Cash and bank balance at the beginning of the year	113,763,742	25,293,680
Cash and bank balance at the end of the year	88,048,564	113,763,742

The annexed notes form an integral part of these financial statements.

Asst. Director - Finance & Accounts

Chief Executive

President

As per our report of same date

J. U. Ahmed & Co.
Chartered Accountants
Signed by:
Jamiluddin Ahmed FCA, FCMA
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Dated: September 19, 2024
Dhaka



J.U. AHMED & CO.
Chartered Accountants

Mukti Cox's Bazar
Microcredit Assistance Program (MCAP)

Statement of Receipts and Payments
For the year ended June 30, 2024

Receipts	Notes	2023 - 2024 Taka	2022 - 2023 Taka
Opening balances			
Cash in hand		506,995	625,850
Cash at Banks		113,256,747	23,928,875
		<u>113,763,742</u>	<u>24,554,725</u>
Loan recovery from members (Principal)	8	990,838,057	947,109,194
Loan from PKSf	15	147,000,000	216,000,000
PKSF fund received for Enrich program		2,451,893	4,268,721
PKSF fund received for Adolescent Project	18.3	307,465	-
PKSF fund received for Probin Project	18.4	1,013,695	-
Savings collection from members	16	181,750,816	151,846,449
Members Welfare Fund collection	14	10,274,950	8,694,745
Unclaimed member savings	18.2	930,601	-
Staff Security		455,000	-
Staff loan recovered on Bi-cycle & Motorcycle loan		579,006	477,468
Advance recovery		694,195	83,718
Short term loan received		45,900,000	8,700,000
Encashment of investment (Savings & Reserve Fund)		9,336,006	-
Service charge on loan	19	124,360,677	121,702,223
Bank interest	21	1,523,209	922,419
Miscellaneous receipts	22	135,470	558,414
Written off loan recovery		70,122	-
Organization contribution of ENRICH fund received		546,491	-
Enrich, Probin & Adolescent Programme		-	4,063,241
Total Receipts		<u>1,518,167,653</u>	<u>1,464,426,592</u>
Total		<u>1,631,931,395</u>	<u>1,488,981,317</u>
Payments			
Loan disbursement to members	8	1,061,324,000	997,775,000
Loan refunded to PKSf	15	161,666,670	132,833,332
PKSF fund payment to Adolescent Project	18.3	368,125	-
PKSF fund payment to Probin Project	18.4	1,013,695	-
Service charge on PKSf loan	23	13,827,708	12,177,001
Savings refunded	16	156,590,604	140,079,063
Members Welfare Fund returned	14	2,442,086	2,895,210
Unclaimed member savings	18.2	63,575	-
Short term loan		45,900,000	8,700,000
Staff loan on Bicycle & Motor cycle		312,700	758,434
Advances		2,323,953	752,400
Income tax paid (Capital Fund)	12.1	1,917,074	-
Property, Plant & Equipment		3,340,448	800,222
Program cost of Enrich Project		3,804,015	7,854,767
Organization contribution for project	24	1,251,026	685,690
Human resource cost	25	62,686,333	51,148,392
Staff capacity development cost	26	658,513	483,978
Administrative & operational cost	27	13,564,377	9,929,067
Bank charge & commission		371,662	368,433
Other expenses	28	665,261	926,586
Investment (Savings & Reserve Fund)		9,336,006	7,050,000
Staff Security		455,000	-
Total Payments		<u>1,543,882,831</u>	<u>1,375,217,575</u>



J.U. AHMED & CO.
Chartered Accountants

	Notes	2023 - 2024 Taka	2022 - 2023 Taka
Closing balance			
Cash in hand		505,796	506,995
Cash at Banks		87,542,768	113,256,747
		<u>88,048,564</u>	<u>113,763,742</u>
Total		<u>1,631,931,395</u>	<u>1,488,981,317</u>

The annexed notes form an integral part of these financial statements.



Asst. Director - Finance & Accounts

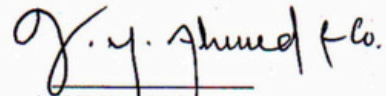


Chief Executive



President

As per our report of same date



J. U. Ahmed & Co.
Chartered Accountants
Signed by:
Jamiluddin Ahmed FCA, FCMA
Partner
DVC: 2409190679AS281350

Dated: September 19, 2024
Dhaka





**Visits From
Netherland Embassy**

**Annual Staff Gathering
Event-2024**



**Annual
General Meeting 2023**

**School Bag Distribution
EP-FAMN & HC**





**Visits from NGO
Affairs Bureau DG**

**Cultural Event at Annual
Staff Gathering-2024**



**Annual Staff Gathering
Event-2024**

**Visits from UNESCO
Representatives**





**Visits from Microcredit
Regulatory Authority**

**Sustainability
workshop-LEAP**



**Visits from Plan International
Representative**

**School Bag & Education
Materials Distribution**





**Fish Distribution at
Bhasanchar**

**Blanket Distribution
to Elderly People**



**Women's Day 2024
Celebrated**

**Vegetables Distribution
at Bhasanchar**





**Annual Staff Gathering
Event-2024**

**Guests and
Employees at the
Annual Staff
Gathering-2024**



**Annual Staff Gathering
Event-2024**

**Annual Staff Gathering
Event-2024**





**Annual Staff Gathering
Event-2024**

**Annual Sports & Picnic
2023- EP-FDMN & HC**



**Annual Sports & Picnic
2023- EP-FDMN & HC**

**Visits from DFAT and
Care Bangladesh**



Mukti Cox's Bazar

Annual Report 2023-24

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FEEDBACK ?
COMPLAINT ?



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THE END


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Founded in January 1996 in Cox's Bazar district, Mukti Cox's Bazar has established itself as a renowned Non-Governmental Organization (NGO) in Bangladesh.

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Mukti Cox's Bazar

Annual Report-2024

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