

ANNUAL REPORT 2020-21



PROTTYASHI

A Voluntary Social Development Organization



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PIONEER'S MESSAGE

It has been an immense pleasure to present the publication of PROTTYASHI's annual report 2020-2021. As we complete 39 years of our incorporation with the development sector, we look back with fulfillment on the outstanding footprints left by PROTTYASHI in its attempt to make a difference in the lives of the poor through its development schemes. This is a glance reflection of the smiles retrieved into the faces of underprivileged communities who can hardly afford to meet both ends. With the reality of so much of crises, hunger, unemployment, disasters, and conflicts a peaceful life has become a dream for the entire society we live. Being a part of this society, it's been frustrating to leave a large number of populations in this despair and find a small number of populations enjoying 90% of the facilities available in the advanced world. To the utmost regret of humanity, millions of people around the world go to bed on an empty stomach. In this regard, a pathway to a hand full of corn means a lot to them as it reduces the risk of its starvation that night. PROTTYASHI has been contributing towards the development of the society through promoting entrepreneurship starting empty-handed, skill development of the community people for the flourishing of their potentials, an outreach of technologies, boosting the value chain of the businesses, jumping into the emergency response program like Rohingya influx, COVID-19 response for providing immediate support to the survivors based on their need and also the intervention of safe migration. We are partnering with communities, government bodies, the private sector, and other organizations around the world to bring about similar transformations and strengthen our efforts through maintaining synergy with other development programs. PROTTYASHI has been engaged in the process of adding new areas of intervention for addressing social gaps and the needs of communities. Going through this report, everyone can read about our work in different sectors, specific interventions and our achievements in those specific genres, and also our reflection on lessons.

I would like to convey gratitude to all our national and international partners for making this journey a success. My heartfelt congratulations to everyone who has contributed directly or indirectly through the record of information, operational man and agreement, and technological support in the generation of this report.

Acronyms:

CBO- Community Based Organization

CSC- Community Steering Committee

CFM- Complaint and Feedback Mechanism

EC- Executive Committee

ED- Executive Director

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

GC- General Council

HYV- High-yield Varieties

IGA- Income Generating Activities

IGVI- Income Generation for Vulnerable Individuals

IOM- International Organization for Migration

IRC- International Rescue Committee

KGF- Kuwait Goodwill Fund

LIFE- Livelihood Improvement for EveryoneLYBW- Let Youth Behave Well (LYBW)

MDG- Millennium Development Goals

PANSI- Promotion of Aquaculture and Nutrition-Sensitive Interventions

PIH- Production and Innovation Hub

PKSF- Palli Karma Sahayak Foundation

PSEA- Protection from Sexual Exploitation and Abuse

SDG- Sustainable Development Goals

SIMS- Strengthened and Informed Migration Systems

TH – Training Hub

UN- United Nations

USAID- United States Agency for International Development.

CONDOLENCE MESSAGE ON DEATH OF SYED JALAL UDDIN

Syed Jalal Uddin, a pioneer leader of PROTTYASHI, who first envisioned this organization, was born in 1926 in Boalkhali Upazila of Chattogram district. He was politically active and took part in the British Anti-Apartheid Movement in 1947. Following that, he worked as a successful organizer of the Great Liberation War. He had a close relationship with Mawlana Abdul Hamid Khan Bhashani. In 1967, he constructed a Shahid Minar on the premises of the Kadhurkhil High School in the Boalkhali, Chattogram. He was a commander of the Guerilla Bahini during the 1969 mass movement and liberation war.

In 1983, PROTTYASHI has started its journey with the pioneer leadership of Syed Jalal Uddin. He is the founder of this Non-Governmental Organization whose mission is to help the ultra-poor people of our country to improve their standard of living and make them self-reliant. He contributed to develop the livelihood of the underprivileged people of Bangladesh. He always inspired and supported his wife, the Executive Director of PROTTYASHI Mrs. Monowara Begum to establish this organization from behind. He took his last breath on 18th January 2021. Today his hard work and dedication bring this organization to a successful position.

PROTTYASHI is truly saddened about the passing away of the Honorable Founder of PROTTYASHI, Syed Jalal Uddin, and would like to express deepest condolences to the Honorable Executive Director and their family members as well. It came as a shock to all of the members of Prottiyashi family. May his departed soul rest in peace and may Allah grant him Jannatul Ferdouse.

Celebration of Golden Jubilee of Bangladesh

Bangladesh has celebrated the Golden Jubilee on 26th of March, 2021 after 50 years of its independence. The celebration has been held from 26th March 2020 to 16th December 2021. At every stage of its history, the struggling Bengali nation fought and sacrificed their lives for its independence. In 1971, after a nine-month-long bloodstained war of independence, Bangladesh emerged as a sovereign independent country under the leadership of the Father of the Nation Bangabandhu Sheikh Mujibur Rahman at the cost of three million people and the honor of nearly a half million women.

The celebration of golden jubilee of independence is of great value. Fortunately, the Golden Jubilee of independence is set in the “Mujib Borsho” on the occasion of the birth centenary of Bangabandhu Sheikh Mujibur Rahman and the government of Bangladesh decided to celebrate these grand occasions simultaneously with a 10-day-long program. The day’s events began by heralding a 50-gun salute early in the morning as a mark of profound respect for the heroic struggle of this nation, which suffered a protracted subjugation under foreign rules from time to time till achieving its coveted Independence in 1971. Five leaders of state and governments were physically present, and other global leaders virtually attended the ceremony. The yearlong celebrations of Bangladesh's golden jubilee have been shortened due to the COVID-19 pandemic. However, to commemorate the day, the government has taken steps to develop activities that adhere to health requirements in consideration of the worldwide pandemic coronavirus.

PROTTYASHI has celebrated the Golden Jubilee of Bangladesh’s Independence and the birth ceremony of Father of the Nation Bangabandhu Sheikh Mujibur Rahman. As per the government instruction, PROTTYASHI’s office was decorated with red and green lights. PROTTYASHI Adolescent Programme organized a cultural event as part of the celebration of the event. The cultural program was performed by the members of “The Kishori Club”.

Celebration of Mujib Borsho:

Sheikh Mujibur Rahman is one of the stars that once appeared in the fortunes of the Bengali nation. In the second half of the twentieth century, when the Bengalis of East Pakistan were suffering from an existential crisis in the independent state of Pakistan, Sheikh Mujibur emerged as the main leader of the salvation of the Bengali nation. He was a man of incredible courage who always stood for equality, dignity, and justice. Bangabandhu’s love and devotion for his country was always his first priority, and his ultimate vision was always to transform this nation he called home, Bangladesh, into Sonar (Golden) Bangla, where every citizen of the country would lead a life of dignity, respect, and fulfillment. He has made the greatest contribution to the formation of the independent state of Bangladesh for which he is called The Father of the Nation.

Bangabandhu Sheikh Mujibur Rahman was born in Tungipara of Gopalganj on March 17, 1920, and thus his birth centenary has been completed on 17th March 2020. The government of Bangladesh declared the birth centenary of the Father of the Nation Bangabandhu Sheikh Mujibur Rahman as “Mujib Borsho” from 2020-2021. This year has been celebrated from 17th March 2020 to 16th December 2021. At the same time, on March 26, 2021, Bangladesh completed 50 years of its independence. The Government of Bangladesh decided to celebrate these two grand festivals simultaneously. The government of Bangladesh has celebrated the 100th birth anniversary of the undisputed leader and the Father of the Nation Bangabandhu Sheikh Mujibur Rahman to pay tribute to him and spread his principles, ideologies, and dreams all over the world that made the country independent.

On this occasion, the Prime Minister of Bangladesh and also the daughter of Bangabandhu Sheikh Mujibur Rahman, Sheikh Hasina has urged all-

“Let’s make a vow that we’ll implement the dream of the Father of the Nation. Bangladesh would be a hunger-poverty-free, developed, prosperous and non-communal Sonar Bangladesh that will implement the dreams of the Father of the Nation and bring smiles to the faces of unhappy people.”

PROTTYASHI organized a special event titled “Warm Cloth distribution to freedom fighters of Boalkhali Upazila” to celebrate ‘Mujib Shoto Borsho’ at its Boalkhali campus in Chattogram. The Honorable Executive Vice-Chairman of Microcredit Regulatory Authority (MRA), Mr. A. malendu Mukharji graced the occasion as Chief Guest while Mrs. Achia Khatun, Boalkhali Upazila Nirbahi Officer, Mr. Akramul Siddique, Assistant Commissioner (Land), Mr. Sheikh Mohammad Neyamat Ullah (PPM) Officer-In-Charge, Boalkhali Thana, Mrs. Monowara Begum, Executive Director, PROTTYASHI, Mr. Harun Mia, Commander, Boalkhali Command were present as special guests. The event was presided over by Mr. Badal Kanti Chowdhury Chairman, Executive Committee, PROTTYASHI.

Observation of National Mourning Day 15 August 2020:

August 15 marks a black chapter in the history of Bangladesh—a day when the Father of the Nation, Bangabandhu Sheikh Mujibur Rahman, along with almost his entire family, was brutally assassinated by a despicable group of people. Bangladesh observes National Mourning Day on August 15. On this day, national flag has been kept lowered at half-staff at all government, semi-government, and autonomous bodies, educational institutions, private buildings, and Bangladesh embassies abroad as a form of respect.

PROTTYASHI observed National Mourning Day 2020 by organizing a Milad, Dua Mahfil, and food distribution to orphan children at its Boalkhali campus in Chattogram. After Dua Mahfil, munajat was offered to seek eternal peace for the departed souls of the August 15 carnage victims including Bangabandhu Sheikh Muzibar Rahman and his family members who were gunned down by a group of disgruntled army men in 1975.

HISTORY OF PROTTYASHI

PROTTYASHI is a voluntary non-governmental organization that started its journey in 1983 in a remote village called Akubdondi in the Popadia union of the Boalkhali Upazila of Chattogram District under the leadership of Monowara Begum. It has been working with an aim to promote the socioeconomic status of the rural poor and to elevate their social status. It began its operations by implementing a small-scale family planning program focusing on maternal and child health with funding from the Ministry of Planning, Government of Bangladesh. Currently, PROTTYASHI has been operating through 107 microfinance branches and 10 project offices in 10 districts.

In collaboration with different national and international development agencies, including the Government of Bangladesh, the organization has been working for the development of the country's underprivileged people by providing livelihood, education, healthcare, WASH, nutrition, food security, capacity building, financial inclusion, and other services in both development context and humanitarian response. Through the micro-finance program and micro-enterprise development, people have been able to earn and improve their livelihood. Bangladesh accomplished the Millennium Development Goals (MDGs) in 2015 and currently working to reach the Sustainable Development Goals (SDGs) by 2030. PROTTYASHI is supporting the government of Bangladesh to achieve some of its Sustainable Development Goals including gender equality, the eradication of hunger and poverty, good health and wellbeing, no poverty etc. It has been working since the outset to create a mechanism that will make it possible to end extreme poverty from the country. PROTTYASHI is accessing the poor people to finance to improve their livelihood and implementing different livelihood projects in Cox's Bazar and Chattagram through initiating income-generating activities to create employment for underprivileged people which contributes to reduce poverty. Also, through creating employment, most of the women are now getting the opportunity to work equally with the man to contribute to their families which indicates gender equality. To ensure food security, agricultural interventions have been implemented in the different poor and hard-to-reach areas of the country that has contributed to the achievement of Zero Hunger. Currently, it has been implementing different interventions to fight against the COVID-19 pandemic situation that includes activities like providing hygiene kits, washable face masks, food, other commodities, and also arranging health camps, eye camps, satellite clinics and static clinics to support the poor people which helps to achieve the third Sustainable development goal. All of these efforts have helped our country to meet the SDG targets and drive the country to become a developing country from the least developed country. As a development organization, PROTTYASHI looks forward to making progress by taking initiatives for wider interventions in underdeveloped areas of the country with the technical and vigorous support of the development pioneers.

TODAY'S PROTTYASHI



MISSION:

Improve the quality of life of our target beneficiaries and promote sustainable development.



VISSION

Empowered, self-reliant communities in a healthy environment.



OBJECTIVES

Empowerment, women's advancement, and reducing gender gaps.

- Community organizing.
- Establish linkage and partnership.
- Capacity building and institutional strengthening.
- Participatory governance.

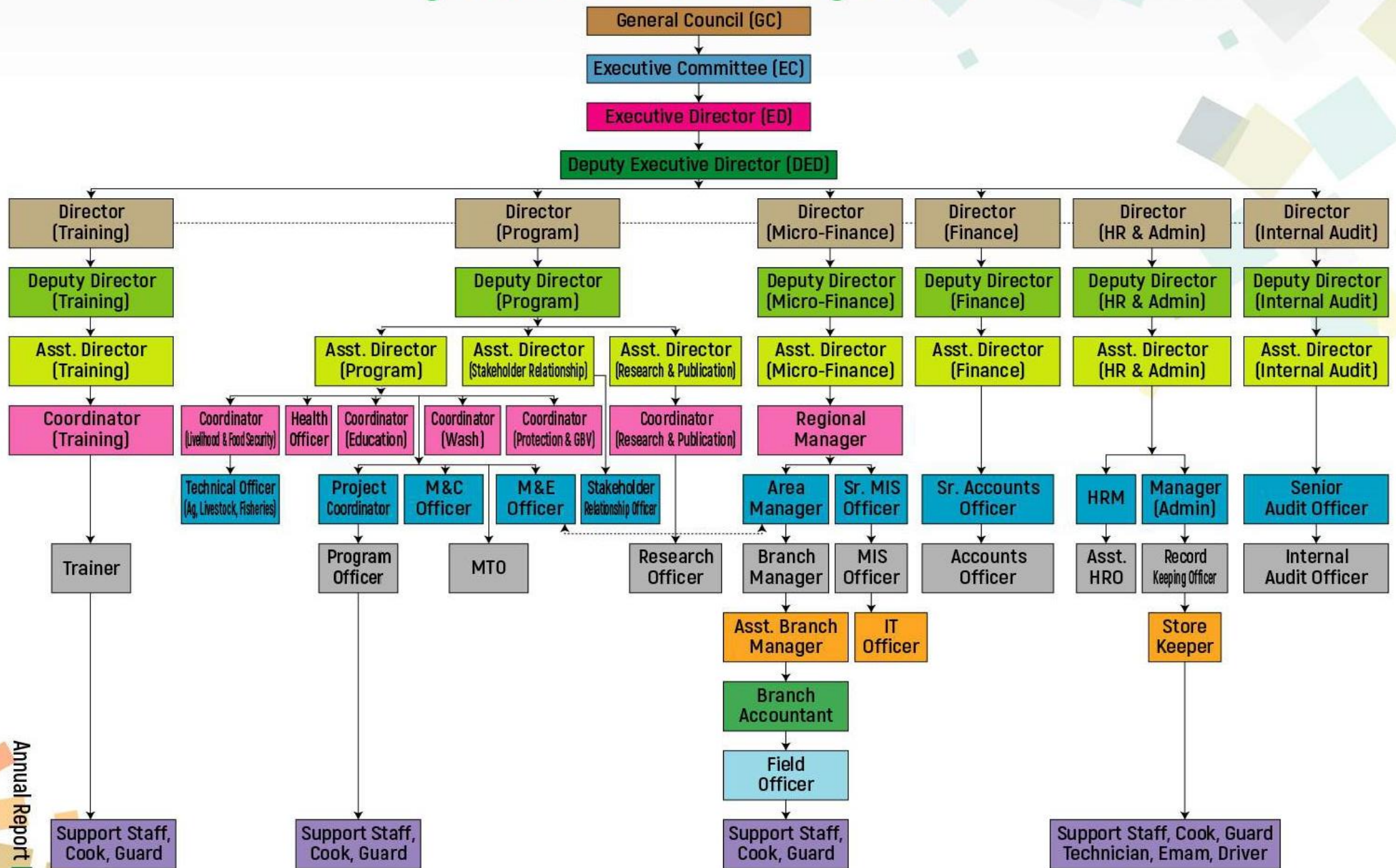
GOVERNANCE

The General Council of Prottiyashi, consisting of 21 members, acts as the highest level of Prottiyashi's governance. Every year, an annual general meeting is held with members of the General Council and employees of the organization to discuss income and expenditures, goals, targets and achievements within the year. Similarly, an AGM has been held on xxx in the Prottiyashi Head Office premises with the participation of Prottiyashi staff, members of the general council, and relevant stakeholders like representatives of the Department of Social Services, journalists, etc. The Executive Director of Prottiyashi, Mrs. Monowara Begum, presented the overall performance of the organization accomplished within the year to the guests and participants.

The Executive committee is the main operational body of the organization which consists of seven members. This committee is scheduled to have quarterly meeting where members discuss various operational issues. The Executive Committee members approve all kind of institutional decisions, implement the strategies and authorize the Executive Director to carry them out.

Executive Director is the leader of the operational body of PROTTYASHI. There are different operational departments including program management, finance, accounts, training, human resource management, internal audit, information technology, management information system, monitoring and evaluation, research and publication and media and communication which are operating under the respective director/assistant director with the leadership role of executive director. The departments coordinate with each other and manage the implementation of projects and programs according to the set of policies and guidelines including HR policy, Complaint and Feedback Mechanism Policy (CFM), Safeguarding Policy, Financial Management Policy, Account Policy, Anti-fraud and Anti-Money Laundering Policy, Protection from Sexual Exploitation and Abuse Policy (PSEA), Gender Policy, Whistle Blowing Policy Child Protection Policy and other operational policies. The management and staff scrupulously adhere to all policies that are in effect at the moment. By adhering to the policies and guidelines, the organization ensures quality service to the beneficiaries and makes a continuous progress keeping aligned with its mission and vision.

governance & management



GBV: Gender Based Violence, Ag.: Agriculture, M&C: Media & Communication, M&E: Monitoring & Evaluation, MIS: Monitoring Information System
 HRM: Human Resource Manager, MTO: Management Trainee Officer, HRO: Human Resource Officer, IT: Information Technology

PRINCIPLES

A principle is a type of rule, belief, or idea that guides an organization. A humanitarian organization must follow the principles and standards that govern humanitarian action. Since PROTTYASHI has been engaged in humanitarian work since 2017, it is required to uphold sphere standards as well as humanitarian principles. The Sphere standards are the most widely accepted humanitarian standards around the world. This is a set of humanitarian principles and minimum humanitarian standards in four technical areas of humanitarian response: water supply, sanitation and hygiene promotion (WASH), food security and nutrition, shelter and settlement, and health. Humanitarian standards, on the other hand, can help practitioners to plan, implement, and evaluate humanitarian responses.

Humanitarian principles are a set of principles that governs the way humanitarian response is carried out. The principle is central to establishing and maintaining access to affected populations in natural disasters or complex emergency situations. All the organizations in the humanitarian sector follow these four core principles that are humanity, impartiality, neutrality, and independence.

Humanity: Humanity is the fundamental principle of humanitarian response, which means that all humankind must be treated humanely and equally in all circumstances, saving lives and alleviating suffering while ensuring individual respect.

Impartiality: Humanitarian action must be carried out solely on the basis of need, with priority given to the most urgent cases of distress and no adverse distinction made on the basis of nationality, race, gender, religious belief, class, or political opinion.

Neutrality: Humanitarian actors must not take sides in hostilities or engage in controversies of a political, racial, religious, or ideological nature

Independence: Humanitarian action must be autonomous from the political, economic, military, or other objectives that any actor may hold with regard to areas where humanitarian action is being implemented.

Humanitarian principles mainly emphasize the behavior of organizations. However, a humane response implies that humanitarian workers are not to take advantage of the vulnerabilities of those affected by war and violence. Agencies have the responsibility for developing rules of staff conduct that prevent abuse of the beneficiaries.¹ PROTTYASHI is maintaining these principles with all of its beneficiaries, staff, and stakeholders to promote their rights.

¹ https://en.wikipedia.org/wiki/Humanitarian_principles

Sketch of Achievement (Statistic)

Project achievement during 2020-2021-

SL.	Title	Project's Description	Location	Partner/Don or	Total Beneficiaries Reached	Project's Duration (mm. yyyy to mm. yyyy)
1.	Strengthened and Informed Migration Systems (SIMS)	<i>Increasing awareness among the aspirant migrants, returnee migrants, LBFMs on safe migration, access to justice, and productive remittance management through courtyard sessions, Pre-employment orientation, pre-departure-orientation, community-based groups and committee formation, etc. based IPT shows, video shows, etc. other activities</i>	<i>Anowara, Boalkhali, Patiya, Chandanaish, Fatikchari, Raozan, Rangunia and Hathazari upazila in Chattogram</i>	<i>Helvetas Bangladesh-SDC</i>	351,996	01.2021-12.2023
2.	Engaging host community people in income-generating activities project	<i>Provide beneficiaries with Skill development training and input support on enterprise development and employment generation trades through 1 training hub and 9 production and innovation hubs, market linkage support, CBO formation and e-commerce establishment</i>	<i>Rajapalong, Jaliapalong and Palongkhali union in Ukhiya</i>	<i>IOM-SAFE PLUS</i>	749	01.2020-08.2021
3.	Livelihood Improvement for Everyone	<i>Provide beneficiaries with Skill development training and input support on enterprise development and employment generation trades through 1 training center, market linkage support, CBO formation and e-commerce establishment</i>	<i>Rajapalong and Jaliapalong union in Ukhiya, Hnila and Sabrang union in Teknaf and camp 8W, 9, 18 and 20E</i>	<i>IOM-Japan Government</i>	600	07.2020-02.2021
4.	Income generation for vulnerable individuals	<i>Production of 422,000 pcs of washable face masks by the beneficiaries in exchange for cash</i>	<i>Ratnapalong, Rajapalong, Jaliapalong and Palongkhali</i>	<i>IOM-USAID</i>	400	08.2020-12.2020

			union in Ukhiya			
5.	<i>Washable Mask Production and Distribution among FDMN and Host Communities</i>	<i>Production of 552,000 pcs washable face masks by the beneficiaries in exchange for cash, distribution of these masks among the host community people and Rohingya people in the targeted locations</i>	<i>Ukhiya, Ramu, Teknaf, Chakaria, and Maheshkhali Upazila in Cox's Bazar, camps 4, 13, 22, 23, 25, and 27.</i>	<i>IRC-Unilever</i>	<i>600</i>	<i>06.2020-08.2020</i>
6.	<i>Improved hygiene practices to protect the host and Rohingya communities from COVID-19 related risks</i>	<i>Distribution of hygiene kits among the people of host communities.</i>	<i>Camp 1E, 1W, 3, 4, 14, 15 and 16, Rajapalong and Rantapalong union in Ukhiya</i>	<i>Helvetas, SDC, SWS</i>	<i>25000</i>	<i>05.2020-12.2020</i>
7.	<i>Promotion of Aquaculture and Nutrition-Sensitive Interventions</i>	<i>Provide skill development and input support to the smallholder farmers on aquaculture practices, dike cropping and family nutrition, enterprise development on fish nurseries, mola-gill net, etc.</i>	<i>Ukhiya, Ramu and Chakaria upazila in Cox's Bazar</i>	<i>WorldFish-USAID</i>	<i>2000</i>	<i>05.2019-08.2020</i>
8.	<i>Age and Disability and shelter standard Assessment on "Enhancing preparedness levels and responding to Disaster-related displacement in Bangladesh"</i>	<i>Providing enumerator and vehicle support to conduct an assessment in the camps.</i>	<i>All the camps in the Rohingya settlement</i>	<i>Helvetas-REACH-UNOPS</i>	<i>142 host community; 380 Rohingya community</i>	<i>01.2021-08.2021</i>

9.	<i>Provision of support to the humanitarian response for the benefit of Rohingya refugees in Bangladesh</i>	<i>Providing enumerator and vehicle support to conduct an assessment in the camps.</i>	<i>All the camps and host communities in humanitarian response</i>	<i>Helvetas-UNHCR</i>	522	04.2021-12.2021
10.	ENRICH	<i>Health, Education, Nutrition, Youth development support interventions</i>	<i>Boalkhali and Patiya Upazila in Chattogram and Maheshkhali Upazila in Cox's Bazar district</i>	PKSF	38415	07.2013-ongoing
11.	Adolescent Program	<i>Awareness raising interventions, cultural interventions, social development interventions, etc.</i>	<i>Anowara, Banskhali Upazilla under Chattogram & Chakoria, Moheshkhali and Kutubdia Upazilla under Cox'sbazar District</i>	PKSF	1331	07.2019-ongoing
12.	Let Youth Behave Well	<i>Skill and leadership development training</i>	<i>Anowara Upazila under Chattogram District</i>	UKAID-MJF	270	11.2019-06.2020
13.	Elderly program	<i>Livelihood promoting training and input support</i>	<i>Boalkhali and Patiya Upazila in Chattogram and Maheshkhali Upazila in Cox's Bazar district</i>	PKSF	1134	07.2015-ongoing

Research for better intervention

Intervention research can be defined as research endeavours with the purpose of conceiving, designing, creating and assessing innovative human interventions applicable to real-world settings in order to solve and prevent problems and maintain quality of life. It refers to the stage of development that focuses on developing and implementing interventions with the possibility of improving outcomes for vulnerable people. It presents a framework that includes program design, implementation and evaluation, and requires a theory-based, systematic approach.

The research and publication unit of PROTTYASHI has been devotedly occupied to creating new opportunities for the organization to work on. It has been looking for the needful initiatives the organization can take to contribute to the journey of the development of Bangladesh towards socio-economic changes required for the betterment of society. As part of these initiatives, the organization has already made significant contributions in the areas of livelihood, education, health, entrepreneurship, COVID-19 emergency response, migration, and special programs for adolescents and adults. As the organization started its journey initially as a microfinance organization, it has been able to expand its area of intervention by utilizing its thirst to fit into the gaps between initiatives taken by the government of Bangladesh and the required change needed for development. It focuses on the goals of the concerned society or community in order to develop meaningful recommendations for interventions based on new ideas. For that, PROTTYASHI also runs the need assessment survey or baseline surveys to measure the need for the proposed intervention in the concerned community.

A. Entrepreneurship for socio-economic growth (Microfinance program)

- 1. Enabling women to be empowered**
- 2. Entrepreneurship for fighting poverty**
- 3. Entrepreneurship for beating unemployment**
- 4. Skill Development Training**

Enabling women to be empowered:

Bangladeshi women are typically idealized as a responsibility of men, used to act as a passive part of the society for a long. They have been injected with the value of staying home and looking forward to receiving the shopping bags fulfilled by their male counterparts is a very common scenario for women in the society of Bangladesh. Usually at the early age of their life, without even getting familiar with the basic concepts of human life, they have been handed over by the responsibilities of a family that they can hardly think to make up their mind. With the reference to all these realities present in their life, a larger picture of their potential, passion, and wishes have been denied for ages. These gaps in social rules are decided by generation after generation and need proper attention and initiative. In this sense,

Program	Present borrower	Savings Fund	Number of loans	Loan Disbursement
Jagoron	127696	2738268043	24129496	24253667458
Agrosor	16166	1258542395	29244256	13197643452
Buniad	690	8708440	41064	382431477
Sufalan	29803	1153197908	16024887	8010222157
KGF	295	12730232	2626	131775000
Agrosor_MDP	769	91967699	1193	226109000
IGA	696	26637587	3559	190032000
ACL	656	8982016	4464	84634000
LIL	386	1585794	1219	9359000
SDL	23	199313	3622	36530000
LIFT	172	4436290	1276	38287000
LRL	6616	182106259	7903	345473000
	183968	5487361976	69465565	46906163544

PROTTYASHI has taken the initiative to contribute to this sector with the very first endeavor of the Microfinance program. This program has been ceaselessly engaging women of particularly underprivileged communities with

empowerment initiatives like goat rearing, cow rearing, homestead gardening etc. The women of this groups are identified as the hub of potential for income generation who just needed the scope to step forward. In most cases, women need capital to develop a scope of being empowered.

In this regard, PROTTYASHI has been working with the government in the targeted areas to provide different types of small to medium-sized loans where 99% of the beneficiaries are women under the microfinance program along with orientation on basic financial literacy under various programs such as Jagoron, Buniad, Agrosor, Sufalan, KGF, IGA, ACL, LIFT, etc.

Women feel empowered when they have access to finance through which they can develop their own means of income generation utilizing their skills and potential. In 2020-2021; 1,26,968 women have been provided with a microfinance loan of 391.36 million BDT under different programs to start their own businesses and initiatives.

Entrepreneurship for fighting poverty:

Poverty is a barrier to a country's economic development. 20.5% of people in Bangladesh are living under the poverty line and it aims to alleviate the poverty to 15.6% within 2025 according to the 8th Five Year Plan. A society full of potential human resources is usually behind due to the cruel realities

of poverty. This has been the common scenario of the families of Bangladeshi societies. A major reason for being in this situation is a lack of knowledge & information regarding the scopes for improving their skills and capital for starting over.

Poverty reduction is the first goal of the Sustainable Development Goals. The government of Bangladesh has adopted some strategies to eradicate poverty such as access to education, health, workplaces, pure drinking water, proper sanitation, women empowerment, etc. PROTTYASHI has enabled the poor communities of rural and urban areas to become an entrepreneur by providing loan facilities under different programs to 1,83,968 individuals. The beneficiaries are being followed and linked up by PROTTYASHI with market so that they can be connected to the market on a regular basis to earn their livelihood. With this loan, they have developed their small and medium enterprises to generate income. After receiving their payment from the retailer, they return the loans to PROTTYASHI on time and the return rate of repayment is 99.90%. Entrepreneurship in the market-oriented trades has been developed by the rural people through which they have been generating income.

Entrepreneurship for beating unemployment:

Unemployment has been one of the dominant factors for regulating poverty-stricken families in Bangladesh. Over the decades, the number of educated unemployed has been rising with the increasing rate of literacy. The unemployment rate of Bangladesh is now 5.2% and the youth unemployment rate is 14.71%. Although the literacy rate of average Bangladeshi and access to higher education have been increasing, this has been adding to the unemployment rate significantly. A major reason for this particular scenario is that educated youths look forward to securing a suitable job for them for which they have to pay a heavy price of so many years, as the opportunity for the newly added members every year to the population of job seekers is very less compared to the demand. On the other hand, many people became jobless due to COVID-19. In this regard, qualified youth folk does not dare to start to move forward to be self-employed due to the lack of required capital to start even a small business. But through their female member of the family, PROTTYASHI has been working to support the potential group of urban and rural areas who want to be self-dependent and looking for opportunities to catch through its microfinance program which provides loans for startup businesses to develop their own enterprise and later they can create employment opportunities for other unemployed people as well.

Skill Development Training:

Along with the loan, PROTTYASHI has provided the beneficiaries with multiple livelihood-based training in different trades such as vocational, and agricultural training under different programs. Besides this training, startup materials to develop an enterprise were also provided to the beneficiaries.

- **Modern horticulture**

Under the KGF program, 2500 farmers are given training on advanced technology and commercial vegetable cultivation where the farmers are taught about the sustainable means of agricultural production. They have been introduced to environment-friendly species, organic agriculture, climate-smart agriculture and organic fertilizers for various crop productions. The agricultural interventions in this program include pisciculture in the pond, vegetable production, goat rearing in platform, vermicomposting, and distribution of granular urea.

- **Non-vegetative agriculture**

Besides agricultural production, the beneficiaries have been introduced to home-based vermicomposting, pheromone trap, pheromone lure, and pisciculture under the KGF program. 16 Black Bengal goats were distributed among 8 beneficiaries with the construction of a platform to protect the goats from being ill or infected. Before distribution, the goats were quarantined and vaccinated. Four ponds have been set up for pisciculture and given to the farmers along with cultivating vegetables on the banks of ponds. To promote the use of organic fertilizer in agricultural practice, vermicomposting is introduced to the farmers with training on its production. Vermicompost is considered the mother of all fertilizers which do not have any toxic ingredients for the crops and its production process is comparatively easy and comfortable for farmers. Besides, 10 farmers have been given training on vermicompost who have cows in their homes as cow dung is the major component of vermicompost. 12 farmers received training on agricultural issues such as environment-friendly species, organic agriculture, climate-smart agriculture and organic fertilizers for various crop productions and 6 farmers received training on animal husbandry. Farmers have also received training on pheromone trap and pheromone lure to protect their crops from insects. 150 pieces of pheromone trap were distributed among 3 members and 300 pieces of pheromone lure were distributed among 10 members as an addition to agricultural assistance.

Granular urea holds the richest and easily available nitrogen for the crops and the application of this area increases the rapid growth of crops. As agricultural assistance, 6 farmers have been provided with granular urea under the KGF program.

- **Introduction of HYV of paddy**

Paddy is the main agricultural crop in Bangladesh and all the lands are fertile enough to grow paddy. As it is known that Bangladesh is a land of natural calamities and is highly vulnerable to the climate, various natural disasters like flashflood, heavy rainfall etc. occur at any time. In this situation, farmers become incapable to cut or cultivate crops timely. To overcome this challenge, the selected farmers of Chandanaish and Dohajari Upazilas have been introduced and given training on climate sensitivity and high-yield varieties (HYV) of paddy under the KGF program. 8 farmers have been provided with HYVs

of paddy and given regular assistance and suggestions for profitable paddy cultivation. High yield variety (HYV) seeds are considered miracle seeds for the farmers as it has a high yielding capacity to increase food supplies for the overgrowing population and retrench food shortage. Generally, by cultivating HYV seeds, farmers can produce up to ten times more than regular seeds. At present, 69.63% of the total rice area in Bangladesh is occupied by high-yield varieties of paddy.

- **Rural economy**

Bangladesh is one of the growing economies of the world although it has been a developing country for decades. Recently, it has stepped forward to be a middle-income country by 2026. The rural economy is still dependent on the traditional means of development and on the other side, the urban economy is now centering on industrial development. This difference between the two regions is hindering the holistic development of the country. The larger part of the population of the country lives in villages. About 64.96% of people in the country live in rural areas and they are dependent on a small-scale economy in the villages. The government of Bangladesh has initiated a bunch of interventions for rural development which have started to present results. With government, different non-government organizations have also come forward to improve the rural economy. Accordingly, PROTTYASHI started its journey toward rural development in 1983. PROTTYASHI has reached the areas with extreme poverty through the micro-finance program by which rural people are assisted in starting any micro-level entrepreneurship to improve their economic status. With the support of the Palli Karma Sahayok Foundation (PKSF), PROTTYASHI has been running Jagoron, Sufolon, Agrasor, and Buniad programs for improving the rural economy. Through these programs, PROTTYASHI provides micro-credit to helpless people so that they can establish a new way of earning. Under the micro-finance program, PROTTYASHI disbursed loans of BDT 21503.6 million among 1,06,444 beneficiaries of the 7 districts (Chattagram, Cox's Bazar, Feni, Cumilla, Chandpur, Noakhli, Laxmipur) of the country. Among the beneficiaries, there were 967 males and 1,05,477 females implying the emphasis on rural development through involving women in economic development. These activities have been spread over 15 upazilas of Chattagram, 8 upazilas of Cox's Bazar, 4 upazilas of Cumilla and 2 upazilas of Feni district.

Education Scholarship:

With the support and collaboration of PKSF, PROTTYASHI has been implementing different projects and programs and incessantly working for poverty alleviation as well as the betterment of the livelihood of the underprivileged poor and ultra-poor segments of society. In recent times, PROTTYASHI has undertaken an initiative to provide an 'Education Scholarship' among the meritorious children of the

beneficiary's amount of BDT. 12000 under its Ultra-Poor program. The initial decision is to grant scholarships in favor only to the underprivileged but brilliant students at the Higher Secondary level. An award ceremony for the "Education Scholarship" was held at the PROTTYASHI Boalkhali campus where Mr. Mosleh Uddin Ahmed, an honorable member of Parliament, attended as the chief guest. On that occasion, a total of 35 meritorious students received educational scholarships.

Contribution to Emergency Humanitarian Response

1. Engaging in Income Generating Activities
2. Capacity Building for Youth
3. Enterprise Development Training

Rohingya influx has been one of the most burning issues marking the displacement of a large number of vulnerable populations of Myanmar since 25th August 2017 and entering Bangladesh in search of a shelter. These people named 'Rohingya' have been suffering from ethnic violence for decades after decades. Hence, victims of the violence have been entering Bangladesh since this violence arose. But this scenario has reached its climax after the sudden influx of August 2017 which has been counted to overpopulate Cox's Bazar by around 1 million. The influx and subsequent circumstances have created immense pressure on the resources and lives of the people of the host community which as a holistic impact has developed one of the most intensified humanitarian crises in world history. The humanitarian crisis developed due to this settlement has been being confronted by the Government of Bangladesh (GoB) with extensive support from the United Nations, INGOs, and national and local NGOs in different humanitarian development sectors such as health, education, WASH, livelihood, shelter, protection, etc. through Office of the Refugee, Relief, and Repatriation Commissioner (RRRC). The livelihood of people in Ukhiya and Teknaf are hampered due to the settlement of the Rohingya population. To improve the livelihood of the host community and develop self-resilience among the Rohingya population, PROTTYASHI has implemented several projects through livelihood, agriculture, food security and emergency response. The projects targeted to enhance the capacity and skill of the men, women, and youths of both Rohingya & the host community in Ukhiya and Teknaf Upazila through which they could be involved in different income-generating activities and be able to increase their household income. Furthermore, the projects focused on the empowerment of women and youth through some sustainable approaches as it has crucial importance in the communities.

1. Engaging in Income Generating Activities

Forcibly Displaced Myanmar Nationals (FDMNs) also recognized as the Rohingya community has been a region of utmost challenge over the decades in Bangladesh while the situation has worsened due to the immediate impact of the COVID-19 pandemic. PROTTYASHI has implemented several projects to improve the livelihood of the host community and Rohingya community of Ukhiya and Teknaf by

providing different skill development training with direct employment generation and assisting in the development of their enterprise by setting up production and innovation hubs where beneficiaries produced products based on the trade skills they received in the training.

Skill Development Training

Skill development training has been provided in various trades to beneficiaries in order to engage them in income-generating activities and make them self-sufficient, under various trades. Under the project “Engaging Host Community people in IGAs”, 749 beneficiaries including 59 males and 690 females have been successfully facilitated with skill development training in different enterprise development trades such as prayer cap making, jute-craft making, wooden craft making and catering service, food processing, natural craft, bookbinding, floor mat, basket, cane craft, bamboo craft as well as with vocational training on electrical wiring and electronics and plumbing and accessories.

Under the project, training has been provided in 3 unions of Ukhiya Upazila. Apart from these, all of the beneficiaries have been provided with business development training to develop their enterprises. In this way, the expert beneficiaries have been able to develop their needful skills and earned a significant amount of BDT 3,60,931 by selling their handmade products. Similarly, the project has provided skill development training on different employment generation trades such as sewing, screen, and block printing, hand Embroidery, hand Stitching & wall-mat making, and dyeing to 160 female beneficiaries to emphasize growing expertise online need-based skills and engaged them in income generation. It has been a sustainable opportunity for these beneficiaries to ensure a prolonged livelihood opportunity. PROTTYASHI has been following up these beneficiaries to keep them on track through regular guidance and supervision.

Under 'Livelihood Improvement for Everyone (LIFE)' project, skill development training has been provided to 600 people from the Rohingya and Host Communities in Ukhiya and Teknaf in Cox's Bazar region. Among the 600 beneficiaries, 500 have received training in various enterprise development trades such as sewing, commercial organic vegetable gardening, dyeing, screen and block printing, hand embroidery/Karchupi, machine embroidery, hand stitching and wall-mat, Jute Craft, Leathercraft, Wool craft, Bamboo craft, Herbal product, Kuchia culture and hatchery, and nursery and medicinal plant garden. They have also provided business development training and cash incentives worth BDT 6000 to all beneficiaries of Sabrang and Hnila unions under Teknaf Upazila, and Rajapalong and Jaliapalong unions under Ukhiya Upazila, and Camp # 9, 8W, 18, 20E of the Rohingya community. Furthermore, 100 extremely vulnerable individuals have been provided with skill development training in different trades such as Country poultry farming Hand stitching, Goat rearing, Wooden craft, Cane craft, Bamboo

craft, need-based support of BDT. 3000 to 15 male beneficiaries along with the cash initiatives of BDT. 6000 to 23 beneficiaries.

The “Income Generation for Vulnerable Individuals (IGVI) project has been implemented through producing hygiene materials” project by selecting 400 beneficiaries from the Host community of Palongkhali, Rajapalong, Jaliapalong & Ratnapalong union of Ukhiya Upazila under Cox’s Bazar district to improve purchasing capacity of the vulnerable households of host communities in Ukhiya through engagement in livelihood promotion interventions. The project is benefiting the people of the host community in the project area especially women to reduce their social and economic miseries created due to the COVID-19 pandemic situation. Under this project, a total of 6,336,000 BDT has been disbursed among 402 beneficiaries of Ukhiya Upazila as cash for work for producing 422,400 pcs of washable face masks and the beneficiaries have been provided with 15 BDT for the production of each mask which have been delivered to IOM. The distribution of cash for work has been conducted in PROTTYASHI microfinance offices at the respective unions maintaining master roll. Mask quality checking has been done for all the masks by the project supervisors and cutting masters. A project office has been set up in Ukhiya with the necessary arrangement where these masks have been reserved for delivery to IOM.

An overall view of the skill development training:

Training Course Title	# Beneficiary			Duration (Days)	Project
	Male	Female	Total		
Training on Fancy prayer cap making	-	100	100	15 days	Safe Plus
Training in Wooden craft (Tableware)	2	13	25	15 days	Safe Plus
Training on Wooden craft (Spoon)	2	13	25	15 days	Safe Plus
Training on Wooden craft (Showpiece)	3	12	15	15 days	Safe Plus
Training on Wooden craft (Pencil)	1	14	15	15 days	Safe Plus
Training on Jute craft making	-	25	25	15 days	Safe Plus
(Tissue box & Jewellery box)					Safe Plus
Training on Jute craft making (Carpet)	-	25	25	15 days	Safe Plus
Training on Jute craft making (Macron)	-	25	25	15 days	Safe Plus
Training on Jute craft making (Bag)	-	25	25	15 days	Safe Plus
Training on Jute craft making (Footwear)	-	25	25	15 days	Safe Plus
Training in Catering Service	21	24	45	30 days	Safe Plus
Vocational training in Electric Wiring and Electronics	15	0	15	72	Safe Plus

Vocational training in Plumbing and Accessories	15	0	15	72	Safe Plus
Food Processing	0	39	39	10	Safe Plus
Natural Craft-Book Binding	0	15	15	30	Safe Plus
Natural Craft-Floor mat	0	15	15	30	Safe Plus
Natural Craft-Basket	3	25	28	30	Safe Plus
Natural Craft-Basket	3	12	15	30	Safe Plus
Natural Craft-Cane Product	0	15	15	30	Safe Plus
Espadrilles	0	25	25	40	Safe Plus
Bamboo Craft - Cup and Mug	0	20	20	25	Safe Plus
Bamboo Craft-Tray & Basket	0	20	20	25	Safe Plus
Bamboo Craft-Flask	0	20	20	25	Safe Plus
Training on Dyeing	0	20	20	30 days	Safe Plus
Training on Screen and Block printing		10	10	30 Days	Safe Plus
Training on Hand Stitch and wall mat making	0	80	80	30 days	Safe Plus
Training on Sewing	0	50	50	52 Days	Safe Plus
Training on Hand Embroidery	0	20	20	30 Days	Safe Plus
Machine Embroidery	0	10	10	40	Safe Plus
Need a base to follow up training on Hand stitching	0	74	74	10	Safe Plus
Jute Craft	12	38	50		LIFE
Sewing	10	10	20		LIFE
Organic Vegetable Gardening	9	16	25	3	LIFE
Dyeing	2	8	10	30	LIFE
Screen and Block Printing	2	8	10	25	LIFE
Hand Embroidery	16	14	30	45	LIFE
Machine Embroidery	12	8	20	30	LIFE
Hand Stitching & wall-mat making	16	44	60	15	LIFE
LeatherCraft	10	20	30		LIFE
Natural/Wooden Craft	12	38	50		LIFE
Bamboo craft	4	26	30		LIFE
Herbal Product	4	16	20		LIFE
Kuchia Culture & Hatchery	0	20	20		LIFE
Medicinal Plants	9	11	20		LIFE
Country Poultry Farming	45	55	100		LIFE

Need-based Business Support	0	15	15		LIFE
Wooden Craft (Rohingya Camp)	0	26	26		LIFE
Cane Craft (Rohingya Camp)	11	14	25		LIFE
Bamboo craft (Rohingya Camp)	26	0	26		LIFE

A brief overview of the trades:

Sewing:



Sewing is one of the most popular technical skills

Male	Female	Total
10	10	20

among Bangladeshi rural women. Under the project “Livelihood Improvement for Everyone (LIFE)”, PROTTYASHI has provided skill

development training on sewing to 20 beneficiaries in Hnla. The trainees have been enriched with skills in designing, stitching, dressmaking, and other basic tailoring techniques and machinery’s functionality through the training sessions.

Male	Female	Total
0	30	30

Commercial Organic Vegetable Gardening:

Besides, PROTTYASHI has provided skill development training on sewing to 30 female participants of Ukhiya Upazila in 3 batches under the Safe Plus project. Through the training, the trainees learnt the techniques of sewing Baby dresses, 1-piece Kurti, Kamij, Face Mask, and different types of designs provided by the buyer.

Agriculture has been controlling the economic wheels of the country from its independence. Yet, the potential for its flourishing has not been taken care of properly and the digitalization of it has not been introduced at the right time. As a component of organic agriculture, organic vegetable gardening promotes and enhances natural diversity and biological cycles on the farm. Under the “LIFE” project, 25 beneficiaries in Hnila have been provided with 3 days long skill development training on commercial organic vegetable gardening along with 2 times of 3 days follow-up training in Hnila. Basic practices of organic agriculture, crop rotations, high yield varieties of vegetables, challenges in organic agriculture, pest control through using pheromone trap, use of vermicompost, green manures, animal

Male	Female	Total
9	16	25



manures, legumes, biofertilizers instead of chemical fertilizers, harvesting of vegetables, etc. have been introduced to the trainees through using modules, interactive learning techniques, pictorial festoons, and open discussion. Through the accomplishment of the training, beneficiaries have

established organic vegetable gardens on their land and started to earn through selling the vegetables in the local market.

Dyeing:

Dyeing has been found one of the affordable techniques to grasp for the vulnerable communities. Under “LIFE” project, 10 beneficiaries have been provided with 30 days long skill development training along with 10 days of follow-up training on dyeing under the supervision of an expert trainer.

Participants have been trained on the basic techniques of dyeing clothes with practical exercises.

Male	Female	Total
2	8	10



Beneficiaries have been taught two types of dyeing batik, dyeing and tie-dyeing through which several types of cloths such as saree, three-piece, scurf, shirt, Panjabi, bed sheet, etc. can be dyed and made attractive. Beneficiaries have started to get work orders from the buyers and accordingly have been working to meet the delivery against which they have been paid with wages.

Besides, skill development training on dyeing has also been provided to 20 beneficiaries in two batches under the Safe Plus project at the production and innovation hubs in East Taipalong & Taipalong. During the training, they learned different techniques of dyeing named Shibury, Tye dye, mom batik, crack dye, etc. All of them have been engaged in producing products as per the order placed by the vendor.

Male	Female	Total
0	20	20

Screen and Block printing:



Screen and block printing

Male	Female	Total
2	8	10

techniques are an addition to the existing common technical trades. 10 beneficiaries have been facilitated with skill development training on screen

and block printing in two smaller groups of 5 participants under the “LIFE” project. One batch have been trained on screen print and another batch has been trained on block print. Each batch has been facilitated with 25 days long training and taught on making screen prints and block prints on clothes with hands-on exercise. The training has enriched their understanding of screen-printing work by teaching them color management, the color mixer system, screen shoot, design exposure, and other technical concerns. Beneficiaries completed the training with the capability of working against work orders from buyers and delivering products according to their expectations.

Alongside, training on screen and block print has been imparted to 10 female beneficiaries of Ukhiya Upazila under the project “Safe Plus”. All the beneficiaries have been engaged in the production line with full concentration at the end of the training and have been prepared for self-income generation for a better livelihood.

Male	Female	Total
0	10	10

Hand Embroidery/Karchupi:

Male	Female	Total
16	14	30

Hand embroidery/Karchupi has been recognized as one of the most popular & traditional arts throughout the country. Under the “LIFE” project, 30 beneficiaries have been facilitated with 45 days long skill development training along with two times of 5 days follow-up training on different

designs of hand embroidery/karchupi such as chain stitch, split stitch, stem stitch, satin stitch, running stitch etc. in Rajapalong and Jaliapalong union of Ukhiya and Sabrang union of Teknaf Upazila. Before and after the training pre-test and post-test were conducted to evaluate their learnings and gained skills. They have been able to make



embroidered products to sell in the local market after the accomplishment of the training and the organization has also supported them by linking them with the market actors.

Male	Female	Total
0	20	20

Under the project Safe Plus project, Skill development training on Hand Embroidery has been rendered to 20 female beneficiaries at the production and innovation hub of Ukhiya Upazilla who are currently engaged in production in the training hub. Beneficiaries learned how to design dresses

and sarees using pearl, cotton lassa thread, stone, antique golden color sequence, and other materials. They have become capable of producing quality products and earning a handsome amount at the end of the training.

Machine Embroidery:



Machine embroidery has been an automated and upgraded version of usual & manual techniques of embroidery familiar to women of the Rohingya or host community of Ukhiya and Teknaf Upazilla. A 30 days long skill development training on machine embroidery

along with two times of follow-up training have been provided to 20

beneficiaries of Hnila union under Teknaf Upazila including several designs at the training and production center. Through this training, beneficiaries learnt different technical aspects of machine embroidery such as free motion machine embroidery technique where the designs are made with a basic zigzag sewing machine. Along with the embroidery work, the beneficiaries have also been taught on the functionality of machinery being used in the machine embroidery activities.

Male	Female	Total
12	8	20

Hand stitching and wall-mat:



A total of 60 beneficiaries in 3 batches from Sabrang union have been provided with 15 days long skill

Male	Female	Total
16	44	60

development training on hand stitching and wall-mat making along with two times of 5 days long follow-up training under LIFE

project. Beneficiaries have been enriched with skills on different types of hand stitching such as chain stitch, zigzag stitch, backstitch, cross stitch, running stitch etc. Furthermore, 8 more female beneficiaries from Jaliapalong and Rajapalong union under Ukhiya Upazila have been provided with training in hand stitching training who have been selected as extremely vulnerable individuals of the host community. These beneficiaries have learned techniques and designs for stitching different daily necessary clothing so that they can produce such stitched products and sell them in the local market to generate income.

Under the 'Safe Plus' project, 80 participants of 4 batches have received 30 days long training with 5 days of follow-up training on different designs of Hand stitch and wall mat-making at the production and innovation hubs of Ukhiya Upazila. All of the 80 participants have been engaged in making different types of dresses, sarees, wall mats etc and delivering the products to the buyers.

Male	Female	Total
0	80	80

Jute Craft:

Under the 'LIFE' project, 50 beneficiaries received 15 days long skill-development training with two times of 5 days follow-up training in Hnila on jute craft making. The beneficiaries have been enriched with the skills through

increasing their knowledge macramé,

Male	Female	Total
12	38	50

enterprises and started the production of jute crafts which have been marketed for ensuring their income generation.



level on making Jute crafts like tissue boxes, shoes, shotoronji, etc. Many of them have developed



Under the project Safe Plus, a total of 125 beneficiaries have been selected for Jute

craft training while each

Male	Female	Total
0	125	125

batch covered 25 participants. The selected batches were provided training on five

different jute crafts making like pouch bag, Carpet, macrame, footwear and tissue/jewelry box.

Leathercraft:



A group of 30 beneficiaries has been provided with 20 days long skill development training on leathercraft in two batches in Hnila.

Beneficiaries

Male	Female	Total
10	20	30

have been trained in making different products on leather like belts, pouch bags, wallets,

shoes, etc. Participants have been subdivided into smaller groups based on the nature of the product and provided regular follow up to enhance the skills on particular craft making.

Wooden/Natural craft:

A total of 50 beneficiaries in the Sabrang union received 15 days long skill development training and two times of 7 days long follow-up training on wooden craft-making facilitated by an expert trainer. Beneficiaries learned about making several wood-made products like lunch dishes, household utensils, penholders, etc. through the practical guidance of the expert trainer.

Male	Female	Total
12	38	50



Under the Safe Plus project, 60 beneficiaries of 4 batches have been

Male	Female	Total
7	53	60

facilitated with skill development training on wooden craft making at Rajapalong, Jaliapalong and Palongkhali union of Ukhiya Upazila. The

batches were entitled to four different trades like pencils making, tableware making, spoons making, and showpiece making and trained accordingly to make them more efficient and skillful in a particular trade.

Bamboo craft:

30 beneficiaries in 3 batches from Sabrang union have received 15 days long skill development training on making aesthetic and useful bamboo crafts along with two times of 7 days follow-up training under the 'LIFE' project. The beneficiaries learned making of different bamboo crafts such as brushes, tools, whistles, etc. and they have developed their enterprises based on these products.

Male	Female	Total
4	26	30

Herbal products:



20 beneficiaries have been provided with 10 days long skill development training and two times of 3 days follow-up training on herbal product making in Hnila and Sabrang union of Teknaf Upazila. The beneficiaries have been enriched

Male	Female	Total
4	16	20

with knowledge of herbal product-making techniques like herbal soap, oil, and shampoo as well as the benefits of the usage of herbal products. All the beneficiaries have eagerly been engaged with the production of herbal products and have been establishing enterprises.

Kuchia culture and hatchery:



Two kuchia hatcheries and 18 kuchia cultures have been developed in Hnila with the beneficiaries of Jelepara (fishermen community) after the accomplishment of 4 days long skill development training along with two times of 3 days follow-up training. The training has been facilitated by the project technical

Male	Female	Total
0	20	20

person and a technical expert who introduced the participants to the basic practices of kuchia hatchery and culture like ditch preparation, fingerling management, feeding, harvesting, etc. The beneficiaries had traditional knowledge of pisciculture before the training and after the training, they learned the kuchia culture methodologies very well using their pisciculture experiences. The project technical person ensured the development of the hatcheries and culture through regular visits and technical support. Later, these beneficiaries marketed their kuchia to start their business.

Nursery and garden of medicinal plants



A total of 20 beneficiaries have been provided with training on the nursery and garden of medicinal plants under the 'LIFE' project.

Male	Female	Total
9	11	20

They have been trained for 3 days along with two times of follow-up training

on the management of such gardens and nurseries on medicinal plants. They have developed gardens and nurseries which have been marketed later on. They have also been provided with necessary input materials such as seed of plants, seedlings of Aloe Vera, tulsi, water sprayer, vermicompost etc. to successfully develop their gardens. Beneficiaries have developed enterprises in nurseries and gardens of medicinal plants from which raw materials for herbal products can be managed.

Fancy prayer cap making:

Male	Female	Total
0	100	100

Under the 'Safe Plus' project, a total of 100 female participants received 15 days long skill

development training on fancy prayer cap making in different unions of Ukhiya Upazila. Each batch of training consisted of 25 female participants and they have learned to make different aesthetic caps. After receiving the training, the beneficiaries have been provided with start-up materials as input support to develop their own enterprise.



Training in Catering Service:

Male	Female	Total
21	24	45

Under the Safe Plus project, a total of 45 beneficiaries

have been provided with training on making various Indian and Local foods where 24



beneficiaries were female and 21 beneficiaries were male. A qualified and experienced chef trained the beneficiaries for one month with theoretical and practical exercises.

Food Processing:

Male	Female	Total
0	39	39

Two batches of 39 participants have been provided with 10

days long skill development training on dry food processing at Ukhiya Upazila by the expert trainers. Through the hands-on exercise,



participants have been taught on how to make dry food items like Monakka, Tiler Khaza, Sweet Nut, Goza/Murali, and Badam Kotkoti which are much popular in the local market. The participants have learnt techniques and recipes of making such dry food items very earnestly. After the completion of skill development training, participants received cash incentives as well as input support in the form of raw materials and equipment with which they started their household level enterprise.

Natural Craft:

Book Binding

Fifteen female beneficiaries have been provided with skill development training on binding trendy Notebook and Diary by using natural fiber at Anairpara under Jaliapalong union of Ukhiya Upazila through an expert trainer. After completion of the skill development training, participants have been provided with incentives and start-up materials to start practicing such binding activities in their homes as an initiative to develop the enterprise.

Male	Female	Total
0	15	15

Floor Mat:

Male	Female	Total
0	15	15

During the project period, 15 female beneficiaries of Jaliapalong Union

have been facilitated with skill development training on making floor mats using jute materials in one batch by an expert trainer. The



participants have learned techniques for making floor mats of different designs having aesthetic value.

Beneficiaries have been provided with incentives and start-up supports to develop enterprises on floor mat production.

Basket:



Two
batches of
30

Male	Female	Total
3	27	30

beneficiaries including 27 females and 3 males have been provided with 30 days long skill development training on making baskets using jute Beni and Hoglapata rope (Southern cattail) at Nurerdeil and

Badamtali. The participants learned about making various types and sizes of basket from the training in which they started their business later. After the skill development training, beneficiaries have been provided with equipment and raw materials as start-up support along with incentives to start their own business.

Cane Craft:

Male	Female	Total
0	15	15

One batch of 15 female beneficiaries has been facilitated with 30 days-long skill development

training on making cane products at Taipalong.

Beneficiaries gained skills in making various types of cane products such as laundry baskets, showpieces, etc. which have an aesthetic value in the local and national market. After the training, beneficiaries received start-up materials to start their household-level business along with cash incentives.



Bamboo Craft:

Cup & Mug

Twenty-five days long skill development training on making bamboo cups and mugs has been provided to one batch of 20 female beneficiaries at Rahamater bil in Ukhiya Upazilla. Beneficiaries have learned on making various aesthetic cups, mugs, and glasses using

Male	Female	Total
0	20	20

bamboo which has demand in the local and national markets. With this knowledge and skill, they have developed business with the start-up support they received after the completion of training.

Tray and Basket

Twenty female beneficiaries in one batch have been facilitated with skill development training on making bamboo trays and baskets at T&T para by an expert trainer. Beneficiaries learnt how to make various sizes and varieties of trays and baskets for regular usage through hands-on exercises. They have started household-level production of these products using the start-up materials and cash incentives received from the project after the completion of training.

Male	Female	Total
0	20	20

Flask

One batch of 20 female beneficiaries have been provided with skill development training on making bamboo flask by an expert trainer at Taipalong. Beneficiaries learned producing bamboo flasks of different designs through practical exercises. They have currently been engaged with the production of the bamboo flask in the training hub after being provided with equipment and materials as input support.

Male	Female	Total
0	20	20

Espadrilles



A specialized snicker/shoe named Espadrilles has been a popular footwear that has good market demand. A skill

Male	Female	Total
0	25	25

development training for 40 days has been provided to 25 female beneficiaries on making Espadrilles at Sonar para. Beneficiaries learned the making of Espadrilles through practical exercises and having clarification from the trainer on their queries. After the completion of training, beneficiaries have been provided with a cash incentive and input support using which they have started producing Espadrilles on their own initiative.

Country poultry farming:

Skill development training on country poultry farming has been provided to 100 extremely vulnerable individuals (EVI) from the Rohingya as well as the host community of Ukhiya Upazila. Upazila Livestock Officer in Ramu facilitated basic training sessions for the beneficiaries and taught the participants on several topics like ideal country chicken in size, weight, the life cycle of a country chicken, food and process, egg selection for production, care of the egg, egg size, age of the egg, egg processing for chicken production, weather, accommodation for chicken, a vitamin for chicken, different diseases for chicken and treatment, vaccination for good health and disease control, etc. After receiving training, they have gained knowledge of scientific and profitable techniques for country poultry farming. Each of the beneficiaries has been provided with basic materials to construct a shed-like wood, tin, and plastic fence along with the chicken, water pots, feeding pots, and food for the chicken. Households have been selling eggs in the local market and producing new chickens to extend their farm. Recent reports say that all resources of the beneficiaries in camp 9 of the Rohingya camps have been smashed away by the flash fire that occurred on 22nd March 2021 which has created a hindrance to achieve the expected project result from the Rohingya population.

Need-based business support:

From the targeted extremely vulnerable individuals (EVIs), the project has provided 15 male beneficiaries of Ukhiya with need-based business support to promote the sustainability of their respective businesses. Businesses of the beneficiaries have been assessed through direct site visits by the project personnel and learning opinions of the beneficiaries. Considering the business plan of the beneficiaries, the project has distributed input support worth 30000 BDT per person to 15 male beneficiaries. In the business initiatives, the project has motivated the beneficiaries to contribute to their business and through such engagement, each beneficiary has contributed a different amount based on their capacity.

Goat rearing:

Among the targeted Extremely vulnerable individuals (EVIs), 23 beneficiaries in 2 batches from Jaliapalong and Rajapalong union under Ukhiya Upazila have been provided with 2 days long skill development training on goat rearing. Goat size, the life cycle of goats, food, disease of goats, accommodation of goats, and the importance of goat's milk and meat have been the discussion issues in the training session. Beneficiaries have enhanced knowledge of goat rearing with the basic idea of the physical well-being of goats. After the training facilitation, all 23 beneficiaries have been provided with two Jamunapari goats as input support to develop a platform to generate income along with technical support. Before distribution, goats have been quarantined and vaccinated. Beneficiaries have been encouraged to develop the platform for raising goats with the technical guideline. During Rapid Impact Assessment it has been observed that all the households under this intervention have been

rearing multiple goats on the platform. In many households, goats have given birth to broods. Some households have been planning to sell broods in the local market to generate income.

Training Center and Production and Innovation Hubs:

A training center is a place where people undergo skills training for work. The role of a training center is to increase productivity and reduce unemployment in a particular region. The training center has always been well equipped with training materials which will remain there after the project completion. In this regard, two Training centers have been set up for facilitating the training sessions in Hnila and Ukhiya Upazila of Cox's Bazar as a central point for managing the training and production under the project Safe Plus and LIFE. These centers have been set up for training session facilitation and managing the production.

On the other hand, the Production and Innovation Hub (PIH) is a place where the beneficiaries come to receive their skill development training which is established nearest to their residence for their better convenience. Particularly, 9 Production and Innovation Hubs have been established for facilitating the training sessions in Jaliapalong, Rajapalong, and Palongkhali Union of Ukhiya Upazila. A management team has been there to monitor and supervise the activities of the training centers and Production and Innovation Hubs under a Training Hub Manager.

The training center and production and innovation hubs have been constructed to facilitate the training sessions and manage overall training and production procedure for the sustainability of the project after the project period. All the products have been brought to the training centers from the production and innovation hubs for quality checking and also for finishing in some cases have been done in the training center. Besides, buyers from home and abroad may come to the training center and can see the product design, quality, innovativeness etc. for placing their orders.

Within these structures, all the beneficiaries have been facilitated with skill development training in different trades in the training centers or production and innovation hubs. After receiving the training, potential beneficiaries are now engaged in different trades like sewing, dyeing, block printing, hand stitching, hand embroidery, etc. and earning a standard amount of money through these training centers. The training hub manager has provided them with the necessary instructions on improving their skills. They have produced products with the input support they received on jute craft, bamboo craft, wooden craft, leather craft, clothing items etc. and generated income through selling the products in the market.

Under the CSC, the production activities have been continued by forming CBO for each Production and Innovation Hub including the beneficiaries of different trades. Production and Innovation Hub (PIH) based CBOs are the platform for the trained beneficiaries who received skill development training from the project and have been enlisted under the specific Business group to run and promote their

enterprises. To maintain these training centers and PIHs, a Community Steering Committee (CSC) has been formed including personnel from different community-level stakeholders. CSC will prepare a specific strategic plan for the promotion and development of beneficiaries' products under 9 CBOs and will build up a both way linkage between PIH based CBOs and external buyers. All the CBOs are combinedly working for ensuring market linkages, promoting business, reaching the customers and overall management of the beneficiaries' engagement. The CBOs and CSC are monitoring and supervising the production and market linkage activities of the project beneficiaries to ensure the sustainability of the project interventions. Beneficiaries have been engaged with income-generating activities and generating their income from such opportunities.

Cash Incentive:

To support the beneficiaries in handling the immediate effect of the nationwide shutdown declared due to the COVID-19 pandemic, 704 beneficiaries have been provided with unconditional cash grants from the project 'Safe Plus' as part of the reprogramming of the project. Each beneficiary has received 9,000 BDT and a total of 6,266,700 BDT has been distributed among the 704 beneficiaries in Jaliapalong, Rajapalong, and Palongkhali unions under Ukhiya Upazila to develop their poultry farm or start a new enterprise at the household level. This unconditional cash has helped these beneficiaries to afford daily necessities for their households amid the nationwide standstill situation in the economy. Under the same project, a total of 583 beneficiaries have been provided with cash incentives after the completion of training in different trades such as sewing, machine embroidery, screen, and block printing, hand stitch, dyeing, hand embroidery, catering service, food processing, jute craft- shotoronjee, beni, pouch bag, macramé, jewelry box, espadrilles, sneaker; bamboo craft-cup and mug, basket, flask; wooden craft-spoon, pencil, showpiece; natural craft-cane, basket.

Under the project 'LIFE', 23 host community beneficiaries in Ukhiya have been distributed with a cash incentive of 6000 BDT in three installments to encourage them to be engaged with project interventions and to continue their business development. Beneficiaries, in many cases, have used the incentives to buy the necessary raw materials for their business which helps them significantly to contain their business.

Input Support

After the completion of skill development training on different trades, all of the trainees have been provided with the necessary start-up support to develop business as part of their income generation initiatives.

Under the Safe Plus project, PROTTYASHI provided start-up materials to the beneficiaries who received skill development training on sewing, hand embroidery, hand stitch and wall mat making, dyeing, screen and block printing, jute craft, wooden craft, catering service and so on. 230 beneficiaries who received skill development training during phase 1 on wooden craft making, jute craft making, and catering service (45) received incentives and small-group-based input supports. Besides, the project has provided input support to 168 beneficiaries on bamboo craft, food processing, natural craft, espadrilles, electrical wiring, electronics, plumbing and accessories as multiple livelihood support. 61 beneficiaries have been engaged in skill development training and provided with input support on bamboo craft, food processing, natural craft making, and espadrilles as multiple livelihood support who received livelihood support on other trades. The production tracking record shows that 75% of the beneficiaries have developed enterprises with the input support they received. The beneficiaries of Vocational Training on Plumbing and Accessories have been provided with input support such as pipe thread cutter, pipe wrench, Flat screwdriver, star screwdriver, Hekso frame, etc.

Under the LIFE project, 100 beneficiaries of country poultry farming have been provided with basic materials to construct shed like wood, tin, and plastic fence along with the chicken, all the 15 beneficiaries of need-based business support received input support worth 30000 BDT per person considering the business plan of the beneficiaries. All the beneficiaries of goat rearing have been distributed with Jamunapari goats as a support to develop scope to generate income. 26 beneficiaries of wooden craft training have also been provided with group-based start-up supports for being involved in income generation. 26 beneficiaries of bamboo craft have been distributed with group-based start-up kits to make such crafts and products at their household level, and beneficiaries of Commercial organic vegetable gardening training have been provided with input support such as vegetable seed, pheromone trap, light trap, urea, spade, sprayer, compost, pesticides, medicines, etc. to develop a farm on organic vegetables with necessary technical support. Through Rapid Impact Assessment, it has appeared that with such support from the project, almost all the targeted beneficiaries have established organic vegetable gardens on their land and started to earn through selling the vegetables in the local market. The beneficiaries of jute craft, wooden/natural craft & leather craft have been provided with input support to develop their enterprises along with technical support through the project technical officer.

Under the PANSI project, 2083 beneficiaries have been provided with technical training on aquaculture practices in a small-scale pond along with input support such as fingerling, fish feed, medicines, vegetable seeds, etc.

Production and Income Generation by Beneficiaries:

PROTTYASHI is a social organization that has done an outstanding job in supporting vulnerable Rohingya people and the host community of Ukhiya in Cox's Bazar district during the 2017 influx. It has provided multiple opportunities for beneficiaries to engage in Income Generating Activities and receive training in different trades through various project interventions. PROTTYASHI has also connected them with market actors in order to sell items. PROTTYASHI.

After completing training on enterprise development trades, the beneficiaries have produced different types of crafts like wooden pencils, bowls, purses, sneakers, bags, etc. By using jute fiber, they made tissue boxes, jewelry boxes, footwear, and small carpets under the project 'Safe Plus'. In a nutshell, product-wise production of the beneficiaries during the production period can be described as-

Jute craft-

Name of Product	Quantity (Pcs)	Total income by beneficiaries (BDT)
Gents Shoes	332 pairs	1,31,120
Ladies Shoe	36 pairs	
Macrame	179	
Pouch Bag	380	
Small Carpets	30	
Beni	6428 yards	
Tissue box Cover and Jewelry box	852	
Shotoranjee	312	

After receiving training from the Safe Plus project, the beneficiaries of jute craft have made a total of 30 small carpets, 852 Pcs of Tissue Box Cover and jewelry boxes, 36 Pairs of Ladies Shoes, 332 Pairs of Gents Shoes, 312 Pcs of Shotoranjee, 179 Pcs of Macrame, 6428 Yards Beni and 380 Pcs of pouch bag. The trained and skilled beneficiaries sold their products at the local and national markets and earned a significant amount of BDT

Name of Product (Made by beneficiaries)	Quantity (Pcs)
Wooden pencil	789
Showpiece	10
Pen Holder	72
Pencil	125
Bowl	15
Wooden spoon	318
Wooden fruits Bowl and plate	60

1,31,120 from their enterprises.

Wooden Craft-

The skilled beneficiaries of wooden craft have produced 10 Pcs of showpiece, 60 Pcs of Wooden fruits bowls/plate, 72 Pcs of Pen Holder, 789 Pcs of Wooden Pencil, 15 Pcs of Wooden Bowl, 318 Pcs of Wooden Spoons after receiving training to generate their income.

Natural Craft-

Name of Product (Made by beneficiaries)	Quantity (Pcs)	Total income by beneficiaries (BDT)
Floor Mat	80	8800
Basket	20	

The skilled trainees on natural craft have earned BDT 8,800 by producing 80 Pcs of floor mat and 20 Pcs of basket under the Safe Plus project.

Under the same project,

Product	Quantity (Pcs)	Total wages earn by beneficiaries (BDT)
Kurti	1364	1,05,174
Kamiz	345	
Photo Frame	50	
Notebook Cover	85	
Salwar Kamij	570	
Tarcel	115	
Jewelry & Tissue Box	32	
Pouch Bag	150	

after receiving training on Hand stitching and wall mat making, Hand Embroidery, Screen and Block printing, Sewing, and dyeing beneficiaries have started production as per the order placed by different vendors.

Hand Stitch-

A total of 122 female beneficiaries have received BDT 1,05,174 as their income during the project for stitching 1364 Pcs of Kurti, 345 Pcs of kamiz, 50Pcs of photo frame, 85 Pcs of notebook cover, 570 Pcs of salwar kamiz, 115 Pcs of tarcel, 32 Pcs of jewelry and tissue boxes and 150 Pcs of pouch bag to complete the work orders of the local, national and individual buyers.

Product	Quantity (Pcs)	Total wages earn by beneficiaries (BDT)
Dupatta	144	66,106
Orna	616	
Mask-	100	
Fatua	146	
Kurti	329	
Salwar	227	

Dyeing-

A total of 29 beneficiaries have earned BDT 66,106 for completing the order of 144 Pcs of Dupatta, 616 Pcs of Orna, 100 Pcs of Mask, 146 Pcs of Fatua, 329 Pcs of Kurti, and 227 Pcs of Salwar during the Safe Plus project. They got the work orders through market linkage from the buyers and paid their wages after delivering the products.

Product	Quantity (Pcs)	Total wages earn by
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Screen print-

After the project period, 17 female beneficiaries have done screen print on 293 Pcs of Kurti and 375 Pcs of Kamiz, 854 Pcs of bag, mask and Kurti and earned a wage of BDT 44,849 through which they have improved their lives.

		beneficiaries (BDT)
Kurti	293	64404
Kamij	375	
Bag /Mask	854	

Block Printing-

Product	Quantity (Pcs)	Total wages earn by beneficiaries (BDT)
Kurti	1122	78904
Kamij	281	

Under the Safe Plus project, 10 beneficiaries of block print earned a total amount of BDT 78,904 by printing 1122 Pcs of Kurti and 281 Pcs of Kamiz. These trained and skilled beneficiaries are generating their income by selling these products on the local and national markets.

Sewing-

A total of 36 trained and skilled beneficiaries have prepared 340 Pcs of Kamiz and Kurti, 114 Pcs of Pajama, 115 Pcs of Panjabi and 96 Pcs of Apron in return for BDT 78,009. Beneficiaries have also sold these produced products at the local market and have earned a significant amount of money from their businesses.

Product	Quantity (Pcs)	Total wages earn by beneficiaries (BDT)
Kurti-	340	78009
Pajama-	114	
Panjabi	115	
Apron	96	

After successful completion of the training, beneficiaries from the Safe Plus project, have earned a total of BDT 3,60,931 by selling different products. About 78% of the targeted beneficiaries have engaged with employment opportunities and income generation activities. The income tracking scenario shows that 18% of beneficiaries under enterprise development have earned 139,920 BDT from their products which have increased their household income, and 50% of beneficiaries have produced products to deliver to the buyers.

Besides, 230 beneficiaries have also provided input support and incentives on the trades that they have received as follow-up training during the first phase of the project which could not be accomplished due to the uncertainty of COVID 19 which resulted in the reprogramming of the project activities. This production and subsequent income generation practice have been drawing a regular income generation trend of the beneficiaries.

Community-Based Organizations (CBO)

PROTTYASHI has initiated cooperative development under the project “LIFE” and “Safe Plus” considering the widespread importance of community-based organizations that help to speed up the individual efforts to grow any product for income generation. Under the “Safe Plus” project, 9 Community-Based Organizations (CBO) and under the LIFE project, 20 Community-Based Organizations with 19 cooperatives and one clay product have been formed to make the project outcomes sustainable and maintain the engagement of the beneficiaries in income generation even after the project period through managing trade licenses for each of the CBOs from the respective Union Parishads.

To run the CBOs smoothly and professionally, an executive committee has been formed for each CBO, which has been regarded as the main governing body of the respective CBOs under the Safe Plus and LIFE project. To oversee the activities of the training hub (TH) and CBOs, a Community Steering Committee (CSC) has been formed with the participation of 28 members from CBOs formed during Safe Plus and 24 members from CBOs formed during the LIFE project and other civil society personnel. Two (02) executive committee members from each CBO, one local elite/community leader from each of the three unions and three representatives from PROTTYASHI have been included as members of CSC.

The Community-Based Organizations have been formed under CSC to oversee and ensure the sustainability of the enterprises, and to create employment opportunities for the beneficiaries during the project period. CSC has taken the lead to ensure day-to-day operations of the training center and CBOs have helped the cooperatives to enhance capacity, capability, employment generation, trade development, building linkage with buyers, market places, related GO-NGO departments and similar organizations when and where necessary.

The CBOs have been institutionalized through registering trade licenses for each of the CBOs from the respective union parishads to run their enterprises legally. In this circumstance, existing beneficiaries of the project have been grouped based on specific trades like jute craft, bamboo craft, wooden craft, kuchia culture, etc. and registered under trade license in the union parishads. A bank account has also been opened for each CBO, which has been operated by the joint signatories from PROTTYASHI and the Executive Committee of the respective CBOs to ensure transparency, accountability and general rules of accounting. Thus, 19 new cooperatives along with one clay product have been provided with a check of allocated 100,000 BDT as start-up support to develop their respective businesses under the LIFE project.

Market Linkage:

Market linkage is about connecting producers directly with markets to get work orders and sell the products to the buyers. PROTTYASHI has extended its support to ensure income generation for the beneficiaries by marketing the products through different formal and informal meetings with local and national market actors creating a marketing channel for the products made by the beneficiaries under the LIFE and Safe Plus project. Nevertheless, the projects have initiated the marketing of the products by organizing product fairs and establishing stalls in local markets, allowing the beneficiaries to exhibit their products and interact directly with potential buyers. Additionally, PROTTYASHI has also collaborated with online platforms and social media channels to promote and sell the products, expanding the market reach for the beneficiaries

Stakeholder meetings with Cox's Bazar Chamber of Commerce and Industries have also been arranged during the project period to link the beneficiaries with the retailers and other market actors.

PROTTYASHI participated in the exhibitions on "World Food Day" and "Holiday Bazar" organized at Hotel Sea Palace in Cox's Bazar by installing stalls where the products of the beneficiaries have been displayed for sale and for promotion.

GRASSROOTS: To facilitate proper channeling with the customers & the broader market actors, an online platform has been established named 'Grass Roots Cox's Bazar' where the products of the beneficiaries have been sold. People from any part of the country and abroad are able to see the products and place their orders.

Strategy of CSC and CBO: Under Community Steering Committee (CSC), Community-Based Organizations (CBOs) were developed for overseeing the marketing and management of the cooperatives to promote the products among the market actors and buyers. PROTTYASHI also assisted the CSC to organize meetings with renowned local and national market actors in the training centers through which the beneficiaries can get work orders directly from the buyers. Besides, PROTTYASHI along with the CSC, maintained communication with market buyers to keep up the flow of work orders regularly and ensured necessary actions to forward and backward linkage with the buyers, and eventually maintain quality control, raw material collection, market linkage, wage fixation, product price fixation, and wage payment to the beneficiaries. A portion of the payment has been deposited for ensuring the sustainability of the training center management from the money earned by selling the products. Besides, committees will be provided with capacity-building training on the management of the training center as well as on the market system.

2. Capacity Building for Youth:

Among the large number of populations in the Rohingya community and the host community of Ukhiya, youth comprise a significant number of populations. Despite this statistic being true, growth and self-development scopes for this vital group of people has very few opportunities which have been posing threat to the proper development of the future generation who will take care of the future world. In addition, due to the lack of necessary guidance and mentoring, many adolescents and young boys have been demoralized and going astray as an influence of the wrong accompany.

To support the humanitarian crisis that emerged due to the Rohingya influx in the Cox's Bazar district of Bangladesh, PROTTYASHI has undertaken several capacity-building trainings for the youths of the host community under the Safe Plus project. These initiatives have been designed focusing on the demand for capacity building for a huge number of unemployed youths who can be considered as a resource and at the same time can be turned out as risk if not guided or managed well. Along with other initiatives, some special programs emphasizing the capacity building of the youths have been accomplished under different projects to support the host communities. These training include Vocational Training on Electrical Wiring and Electronics for Youths, Vocational Training on Plumbing and Accessories for Youths and skill development training on catering services. Skilled trainers provided 72 days long skill development training on 'Electrical wiring and Electronics' and 'Plumbing and Accessories' to 60 male beneficiaries. A total of 45 beneficiaries have been provided with training on making various Indian and Local foods where 24 beneficiaries were female and 21 beneficiaries were male. A qualified and experienced chef trained the beneficiaries with theoretical and practical exercises. Mostly, the training has been set to develop technical skills among the beneficiaries so that they can create self-employment or be involved in employment opportunities. Later, all of them received an accomplishment certificate along with input support such as Hammer drill machine, Combination pillar, cutting pillar different screwdrivers pipe thread cutter, pipe wrench, Flat screwdriver, star screwdriver, Hekso frame etc. from the project along with cash incentives.

3. Enterprise Development Training

To improve lives of the vulnerable people of the Rohingya community and the host community of Ukhiya and Teknaf Upazila, enterprise development training has been provided to a total of 500 beneficiaries under the LIFE project and 749 beneficiaries (59 Male and 290 Female) under the Safe Plus project after the skill development training who are interested to grow their own businesses.

PROTTYASHI has created a notable number of such opportunities for the beneficiaries. Through the enterprise development training, beneficiaries have learned the topics like a small-scale business start-up, managing raw materials, income and expenditure calculations, and market linkages. Apart from these, all of these beneficiaries have been provided with input support to develop their enterprises.

C. Intervention towards Migration

1. Awareness of Safe Migration
2. Financial Literacy for Left Behind Family Members
3. Increasing access to justice

Labor migration, an initiative towards economic solvency has been yielding hard-earned remittances for Bangladesh and feeding the families of the migrant workers. Due to the limited employment opportunities in the country and the huge demand for jobs in the world market, many people take steps to migrate for improving their living standards. Considering the possibility of higher income and different living conditions, each year, more than 400,000 workers leave Bangladesh for overseas employment regardless of having adequate skills and eventually opt for less-skilled and low-skilled jobs. Because they lack information about overseas job processing, migration cost, and proper channels, they solely depend on interpersonal communication with middlemen or Dalal, relatives, and friend circles who take the chance to deceive and push them into a fraudulent migration process. In this regard, problems faced by Bangladeshi migrants include high fees for migration charged by recruitment agencies, especially for low-skilled jobs; low wages, lack of information on migration opportunities and risks; discrimination, exploitation, and abuse while overseas; and insufficient services to protect the rights of workers. Grounded on the context of migration issues in Bangladesh, PROTTYASHI has been implementing the “Strengthened and Informative Migration Systems (SIMS)” project in the 8 Upazilas (Anowara, Boalkhali, Chandanaish, Hathazari, Fatikchari, Patiya, Raozan, Rangunia) of Chattogram district with the funding of Swiss Agency for Development and Cooperation (SDC) and with the technical support of Helvetas Bangladesh. The project has been thematized promoting safe migration, increasing access to justice for the migrant community, and enhancing the financial literacy of the left-behind family members of the migrant people.

During the reporting period, (Jan 2021 to Dec 2021), the project has made progress dresses toward achieving its outcomes amid the pandemic situation which appeared over most of the period. It has expediated its activities to the root level of the project for achieving different outputs under the three major outcomes with the accomplishment of inception meetings at the district Upazila level. The outcome 1, several activities have been accomplished to raise awareness among the community people, local elites, and aspirant migrants through conducting training for specific groups, mass awareness activities, a celebration of IMD along with online safe migration campaign. As a result, training for local leaders for 8 batches with the participation of 190 elites, 495 courtyard meetings with the participation of 9631 female and 1932 male beneficiaries, 29 tea stall meetings with the participation of 759 male beneficiaries, 16 video shows, 44 informal meetings for the formation of migration forums,

training for peer informants for 8 batches, PDMO training for 80 batches have been accomplished during the reporting period. Besides, a total of 651 beneficiaries have been identified from the ongoing events who are interested to receive training in different trades, and among the identified, 416 beneficiaries have been referred to different skill training institutes. To support the reintegration of the returnee migrants, a job networking fair in consortium with the 'ILO Skills 21' project has been organized by SIMS-PROTTYASHI. Apart from the awareness activities and attempts for skill development, 53 cases have been identified who need legal support and referred to BNWLA for advisory as well as referred cases have been followed regularly where some of them have been solved in the favor of the support seeker. Under the outcome 2, sensitization of the public and private sectors has been initiated through mapping the financial service providers, arranging linkage-building meetings between FIs and the LBFMs, and formation of GMCs for the prompt resolution of the cases. Several totals of three hundred and twenty-five (325) financial service providers and sixty-six (66) skill development service providers have been mapped during this reporting period and 8 lineage building



meetings, 12 GMCs, and groundwork for the rolling of the training for LGI and subagents have been accomplished. Alongside, 5 MOU with different govt and private skill service providers for ensuring smooth referral of the beneficiaries. Under outcome 3, among the selected 5,901 LBFM beneficiaries including 4,659 males and 1,242 females from eight (08) Upazillas, financial literacy training in 12 batches consisting of at least 15 members per

batch have been rolled out during the reporting period. Social mobilizers have been following up and sensitizing the beneficiaries more for making the FinLit training fruitful. To develop entrepreneurial attitudes among the beneficiaries of FinLit training, entrepreneurship training will be provided to that. Part of that, 24 LSPs have been identified from the concerned Upazillas who are expected to conduct the training.

Awareness of Safe Migration

Soon after the birth of independent Bangladesh, Bangladesh manpower has started to be deployed in the international labor migration process. Though international migration and the remittances sent by the Bangladeshi labor migrants have played a critical role in the breakthrough happened in the economic change of Bangladesh, the lack of proper governance, management of information flow, malpractices and deception has been prevailing vigorously in the entire process of labor migration for ages. The

research studies have been continuously highlighting the achievements and challenges that the migration sector faces. Being a voluntary organization for social development, PROTTYASHI looks for the social gaps to find out what needs attention and also incessantly looks for opportunities to grip. In this attempt toward new interventions, PROTTYASHI has stepped forward on the issue of migration. It has been implementing the ‘Strengthened and Informative Migration Systems’ (SIMS) project in 8 sub-districts (Upazila) of Chattogram district including Anwara, Patiya, Chandanaish, Boalkhali, Hathazari, Raozan, Rangunia and Fatikchari with the funding of Swiss Agency for Development and Cooperation (SDC) and technical support of Helvetas. It has been expecting to cover 351, 996 direct beneficiaries by raising awareness through courtyard meetings, tea stall sessions, pre-employment orientation training for aspirant migrants, video show, IPT show, formation of migration forums, etc and increasing access to justice through providing due support to the victims of deception, fraudulence or any other categories of cases of migrant workers and also providing effective remittance management skills to left behind family members of the migrants through providing training on financial literacy and entrepreneurship. Besides, the project has engaged several indirect beneficiaries who are the GO and NGO stakeholders involved in the management of migration systems at district and Upazila levels including BMET, DEMO, WEWB, TTC, BKTTC, UDC, etc by capacitating them to contribute more effectively from their respective parts which will eventually foster safe migration and minimizes challenges related to migration. Starting its journey in January 2021, it has already been



able to reach a significant number of beneficiaries through courtyard meetings, tea stall meetings, PEO training, and informal meetings of migration forums.

Financial Literacy for Left Behind Family Members

Migration has been an identical factor for social development in Bangladesh. Bangladeshi people tend to migrate considering migration as a way out of fighting poverty and unemployment. After being migrated to a destination country and after being settled down there with a job opportunity, they start to send remittances to their family and it reflects in the development of the overall economy. However;

proper management of these remittances is often not possible by the left-behind family members of the migrant as they lack the required technical knowledge and proper information flow in this regard. As this root cause for improper remittance management gets identified, the SIMS project has included this prospect for providing skills of proper remittance management with several activities. As part of that, the project is targeted to cover 406 beneficiaries by providing training on financial literacy. Financial Literacy Training has been rolled out in the projected eight Upazillas (Anwara, Boalkhali, Chandanaish, Fatikchari, Hathazari, Patiya, Raozan, Rangunia) of Chattogram being facilitated by the Project Officers (FinLit) with the participation of LBFM beneficiaries. Through the training, the beneficiaries have been provided with the opportunity to gain knowledge on better remittance



management as a beginner and grow expertise as the sessions grow and go into depth. Efficient ways for remittance management and mechanism for managing savings and investment have been taught by the facilitators. With the accomplishment of conducted sessions in the respective 8 Upazillas, a sense of awareness has been raised on the importance of gaining financial literacy and the agency over proper remittance management, and the interest to know more has been growing among the beneficiaries. Besides, beneficiaries have been found interested to participate more in the workout activities of the training.

Increasing access to justice

According to a report of BMET, from 1976 to 2018, a total of 12,199,124 Bangladeshis migrated areas for employment. There was a general drop noticed in the migration flow of both male and female workers from Bangladesh in 2018. The most dominant factors for the drop in the number of female migrants found as the highlights of the news regarding cases of fraudulence, the experiences of the returnee migrants, return of abused women migrants from different countries. One of the significant challenges in the way to ensure safe migration is the prevalent cases of deception, fraudulence, and other mismanagement that have been dominant in the migration systems. To address this identified issue regarding the lack of proper legal support and quality services of justice, PROTTYASHI has been working to support the government of Bangladesh to handle these issues by enabling the GO and NGO stakeholders to be more organized to provide needful support to the victim of such cases. The project has been designed to increase access to justice by forming 40 Grievance management Committees (GMC) at the union level for providing support to the victims of migration-related cases who do not

have any necessary documents in their hands to present for expecting justice. Besides, the project has been identifying the case of victims of any migration issues and referring the cases for advisory to BNWLA, a legal aid NGO that is working as a partner in the SIMS project. Following this procedure, PROTTYASHI has been continuously providing support to the beneficiaries of cases under different categories through engaging the remedial bodies such as DEMO, BMET, and WEWB for the necessary support they need.

D. Participation in COVID Response

1. Miking for awareness
2. Food & Hygiene Package Distribution
3. Face Mask Distribution
4. Unconditional Cash Grant
5. Awareness of Hygiene and distribution of hygiene kits
6. Washable Mask Production and Distribution

1. Miking for Awareness

As part of the emergency response to the COVID-19 pandemic, Corona awareness miking activities have been completed in the 40 unions of 8 Upazila of Chattogram as well as in the Rohingya and host community of Ukhiya and Teknaf Upazila of Cox's Bazar by PROTTYASHI. These activities have been completed day-long to raise awareness to



fight against the COVID-19 pandemic demonstrating prevention, vaccination & other significant information regarding COVID-19 and particularly emphasizing the vaccination of migrant workers through playing music lyrical in local language for prompt attention and smooth understanding of the messages conveyed. A total of 5,42,452 local beneficiaries have been reached through miking activities in 8 Upazilas where 2,56,568 are female and 2,85,884 are male. Through this miking activity, local people have been made aware of the ways of

being affected by COVID-19, prevention and the vaccination process for COVID, and also about important information about BMET or DEMO and encouraged them to enhance safe migration for the greater interest.

The host and Rohingya community of Cox's Bazar have been protected from COVID-19 infection by creating a risk-free environment in Ukhiya Upazila and received awareness messages like the basic introduction of COVID-19, symptoms of the disease, ways of transmission of the virus, ways to prevent the transmission of the virus, and treatment for the disease. They disseminated these messages through miking and playing folk songs developed in the local language using local vehicles (TomTom) for 25 days.

2. Distribution of Food and hygiene packages

Due to the rapid outbreak of the COVID-19 pandemic, most of the planned interventions have been postponed, and beneficiaries have been distributed with food, health, and IGA supplements as support



for the COVID-19 response. A total of 1000 people from 40 unions of 8 Upazilas were given a food package of 12 kg rice, 2 kg pulses, 1 liter edible oil, 1 hand wash, and 2 kg flour. These Food and hygiene packages have been distributed among the 939 returnees who returned after February 2020 (financially

unstable) and 61 who Left behind family members of migrants. Vegetable seeds have been distributed as an IGA supplement among 20 youths. Through this distribution of food and hygiene, beneficiaries received support with essential livelihood items and also project could draw a valuable idea of the current situation of returnee migrants and think about the possible reintegration process of them.

Under the project, 'Improved Hygiene Practices to protect Rohingya Refugees and Host Communities from COVID-19-related risks', 25,000 households have been provided with 21,852 hygiene kits consisting of reusable face masks, bathing soap, a water bucket with a lid, antiseptic liquid, hand sanitizer, and cloth/handkerchief in each package hygiene kit in both the host community and Rohingya community. Also, 12 persons with disabilities (PWDs) in the host community and 41 PWDs in the Rohingya community have been the recipients of hygiene kits.

PROTTYASHI also provided the Govt. Child Hospital in Cox's Bazar with 13 isolation beds in its COVID-19 isolation corner to enhance its capacity to deal with the inflow of COVID-19 patients. After hygiene kits distribution, the project has conducted Post-Distribution Monitoring (PDM) and Rapid Impact Assessment to know the latest status at the behavioral and practice level and different awareness-

raising interventions among the beneficiaries in the Host and Rohingya community under Cox's Bazar District.

3.Face Mask Distribution:

Several Masks have been distributed to the Upazila and union level LGI that includes UNO and Union Parishad Chairman of 40 unions and these activities have been carried out by SIMS- PROTTYASHI. Honourable Upazila Executive Officers of 8 Upazila and



Chairman of 40 Union Parishad received 50 masks each as local representatives. The necessity of wearing masks has been boosted again by handing over the masks to glass to avoid health risks.

4.Unconditional Cash Grant:

The beneficiaries of PROTTYASHI have been given unconditional cash grants to help them with purchasing their daily necessities and developing their income generation so that they can deal with the immediate effects of the nationwide shutdown proclaimed due to the COVID-19 pandemic. To help the beneficiaries in Ukhiya to tackle the immediate effect of the COVID-19 pandemic, 704 beneficiaries have been provided with unconditional cash grants. Each beneficiary has received 9,000 BDT and a total of 6,266,700 BDT has been distributed among the 704 beneficiaries in Jaliapalong, Rajapalong, and Palongkhali unions under Ukhiya Upazila. The distribution has been accomplished with the help of local agencies and other stakeholders. All the tasks, including the formation of the queue, handing over of the grant, and exit of the beneficiary, have been done through maintaining social distance and other precautionary measures according to the WHO circulated guidelines. Through these protocols, 637 beneficiaries from 8 wards of three unions—Jaliapalong, Rajapalong, and Palongkhali have been provided with an unconditional cash grant. With the cash, beneficiaries have started new enterprises to create a productive income-generating option. Some beneficiaries have developed poultry farms, while some other beneficiaries have started small-scale shops at their household level. This unconditional cash has helped these beneficiaries to afford daily necessities for their households amid the nationwide standstill situation in the economy. Picture-xx

5. Awareness raising on COVID-19

COVID-19 is a coronavirus disease caused by SARS-CoV-2 that emerged in December 2019. It is a dreadful disease that has affected millions of people worldwide and created long-term health problems among those who have survived. The coronavirus can be transmitted from person to person through droplets and virus particles released into the air when an infected person breathes, talks, laughs, sings, coughs or sneezes that is detected by a test. Since it is a global issue, Bangladesh is not out of it. The government of Bangladesh has taken many substantial steps to combat COVID-19. PROTTYASHI also supported the government of Bangladesh to fight against COVID-19.

Total Session	Total participants	Total Households
1402 (Rohingya and Host Community)	6867 (Male-2790, Female-4077)	10255 (Host community-7610, Rohingya Community-2645)

To aware people of the symptoms and the consequences of COVID-19, sessions have been conducted on awareness raising all over the world. Due to the emergence of the COVID-19 pandemic, considering the overall situation, PROTTYASHI took the initiative to run the project ‘Improved Hygiene Practices to protect Rohingya Refugees and Host Communities from COVID-19-related risks’ in the Rohingya



community (Camp 14, 15 & 16) and 18 wards of Host communities (Rajapalong and Ratnapalong union) under Ukhiya Upazila of Cox’s Bazar district. During this period, 1402 awareness sessions were conducted with 6867 participants (2790 male, 4077 female) in camp and host communities maintaining health precautions and social distancing. 7610 host and 2645 Rohingya community households were directly reached with the key messages on COVID-19 awareness, including proper handwashing techniques through hands-on exercise, coughing and sneezing manners, and maintaining a 3 feet social distance.

Furthermore, to acquaint mass people with the nature of the COVID-19 pandemic and to make people aware of the prevention measures of the virus, 3 billboards and 25 festoons in different strategic spots along the Ukhiya-Teknaf highway and Marine drive and 25 festoons along the main walkway have been installed in each of the targeted refugee camps. The project has provided the Govt. Child Hospital in

Cox's Bazar with 13 isolation beds in its COVID-19 isolation corner to enhance its capacity to deal with the inflow of COVID-19 patients.

6. Washable Mask Production and Distribution:

Part of Emergency COVID-19 Response in Cox's Bazar, Bangladesh



as Part of Emergency COVID-19 Response in Cox's Bazar, Bangladesh Project" with the technical and financial support of IRC to create a risk-free environment and to protect the inhabitants from the transmission of the COVID-19 pandemic in Cox's Bazar district. By ensuring the use of protective face masks and improving the income of the most vulnerable women and young people living in host communities in Cox's Bazar, this initiative helps to reduce the health risks associated with COVID-19 among the local inhabitants. In this regard, 600 beneficiaries have been provided with skill development training on mask production and received BDT 7,72,8000 as remuneration for producing a total of 552,000 masks of which every single mask cost BDT 14.

PROTTYASHI has implemented a successful project titled "Washable Mask Production and Distribution among FDMN and Host Community

Production Areas	9 unions of Ramu, Chakaria and Maheshkhali Upazila
Total beneficiaries	600
Quantity of masks (Pcs)	5,52,000
Total Earnings	BDT 7,72,8000
Distribution Areas	12 Unions of Ramu, Chakaria, Maheshkhali, 6 camps of Rohingya community in Ukhiya and Teknaf
Total Households	82,431

As a result, their stopped income-generating activities have been restored which has played a significant role to maintain their daily livelihood during the lockdown and unrest situation due to the COVID-19 pandemic. The beneficiaries have earned monthly BDT 5,000-12,500 and an average of BDT 13,300 (maximum of BDT 25,000) during the project period depending on their production capacity. Alongside, a total of 304 locally selected volunteers have been engaged to distribute a total of 5,51,000 masks to the people in the Host and Rohingya communities. Each volunteer has earned on average, around BDT 6,280 creating income opportunities for additional 304 households. The produced masks have been distributed among the 82,431 households of host communities in 12 Unions under Ramu (Khuniapalong, Fatekharkul, Garjanian), Chakaria (Badarkhali, Purba Boro Bheola, Lakkharchar and

Bheola Manikchar) and Maheshkhali Upazila (Kalarmarchara, Shaplapur, Materbari, Hoanok and Boro Maheshkhali) respectively and 6 camps (Camp 04, Camp 13, Camp 22, Camp 23, Camp 25 and Camp 27) of Rohingya settlement in Ukhiya and Teknaf under Cox's Bazar district.

E. Intervention towards the aged group

Improving the life of elderly

- Opportunities Created
- Opportunities availed by the community

In the journey of promoting human rights and working towards the development of the underprivileged community, the rights of elder people as an essential part of development has been considered. The organization believes that elder people must be a part of the growing discussion on their human rights. However, older people are also highly vulnerable, with many falling into poverty, facing health issues or discrimination. They also sometimes face abuse, which has a detrimental impact on them. In this perception, PROTTYASHI implemented the 'Uplifting the Quality of the Lives of Elderly People Programme' in line with the government's elderly policy. The program has been being implemented in Kalarmarchara, Hoanok, Habilashdwip, and Charandwip unions in Chittagong & Cox's Bazar districts. Under this project, they established social centers for the elderly in every union, offered old age allowances & support for assistive materials (walking sticks, commodes, blankets, warm clothes, wheelchairs, umbrellas, etc.), recognized the contribution of the elderly to society, awarded the best children for looking after their elderly parents, provided poor elderly people with appropriate credit and IGA-based training facilities by organizing training for the Physiotherapy Aid, it was able to provide physiotherapy services and geriatric nursing to the elderly. It has also rehabilitated the poor and distressed elderly in the community.

Elderly Peoples Living Quality Improvement:

The program has been being implemented in Kalarmarchhara and Hoanak Unions of Maheshkhali Upazila of Cox's Bazar district with the joint funding of PKSf and PROTTYASHI. Apart from this, activities have been started in the Habilashdwip of Patiya Upazila and Charandwip Union of Boalkhali Upazila to improve the living standard of the elderly population from May 2018.

This program established the acceptability and dignity of the elders in the family and society. In the financial year 2020-2021, some activities for elders have been implemented as follows-

At the beginning of this program, 322 people received orientation at the committee level. As an elderly allowance, a total of 361 persons received BDT 600 per person per month, 15 people received the best veteran award with a crest and BDT.2500 each, and 15 people have been awarded the Best Child Award with BDT 2500 each. Till this year, various materials such as sticks, umbrellas, common chairs, roofs, blankets, etc. were distributed among 1390 helpless poor senior citizens. Also, various materials are

provided for the entertainment of the elders like reading materials, television, indoor games (ludo, chess, carom), and competition between youth and elderly at the social center for elders. They have celebrated different days of festivals, rituals, and ceremonies where 111 persons have received BDT 2000 each as grants for the funeral ceremony of the deceased. In the current financial year, 72 ward meetings and 6 union meetings have been held with the elders. Apart from this, 9 wheelchairs have been distributed to 9 elderly people who are unable to walk and 57 seniors are provided with free physiotherapy. Besides, 26 elders are receiving health care at the satellite clinic under the ENRICH program.

World Elders Day

People throughout the world observe International Day for the Elderly every year on the 1st of October. The purpose of the day is to raise awareness of the value of senior persons in our society and to show our appreciation for their efforts. Senior citizens carry a lot of responsibility on their shoulders as leaders of the society. They also carry the traditions and culture of the society and pass on information to the next generation.

The theme of International Older Persons Day 2020 was "Pandemics: Do They Change How We Address Age and Aging?" In the context of Pandemic COVID-19, this theme makes us aware of elderly people. The Pandemic has exposed and transformed people's lifestyles all around the world. The pandemic particularly affected elderly people, who need extra support from their families and society. This situation alarmed us to set healthy standards for elderly people in the future. ² PROTTYASHI observed World Elders Day 2020 by organizing rallies and discussion meetings. The celebration of World Elders Day promotes the happiness of the elders.

F. Protection for Adolescents or Youths

Adolescents or Youths are the most influential and active part of the population of any country to instigate its development ladder for attaining sustainable socioeconomic development. Youth are the future of a nation and also the striking force of the economy of a country. They can accomplish and create change in any place through their enthusiasm and youth power. But the scenario has been complicated due to the intrusion of different anti-development actors that are derailing these youths from innovation and prosperity.

² <https://internationaleventday.com/event/international-day-of-older-persons/>

In this transitional period from childhood to adulthood (age between 15-24), there is a wide range of possibilities to be affiliated with different forms of devastating and anti-social activism like terrorism, extremism, addiction to intoxicating drugs, street vagabond etc. when a youth doesn't get a favourable environment in the family and society. So, for the betterment of the youth as well as the Bengali Nation, the organization planned to work with local youths for exploring their potential and turning them into small-scale entrepreneurs.

This intervention mainstreamed vulnerable youths by making them responsible to their families, community, and institutions, as well as by establishing knowledge and developing capacity. Adolescents can be safeguarded in two ways through project interventions:

1. Preserving Mental Health
2. Empowering and Capacity building for Adolescents

Preserving Mental Health

Adolescents in this age group are the vulnerable group of people due to the threats they are exposed to base on their physical and mental stage at this period. PROTTYASHI has been organizing programs to give psychosocial assistance to this crucial age group of society so that they can prepare themselves for better and healthier mental health.

Due to the widespread access to digital technologies and unstable political scenarios, youths are being involved in different unproductive antisocial activities that have been deviating them from their goals and objectives in life. Through community discussions, youth festivals, and cultural events, PROTTYASHI's "Let Youth Behave Well" initiative at Bottoli and Juidondi unions of the Anowara Upazila in the Chattogram district involved stakeholders at all levels with the youth population. Through knowledge establishment and capacity development, the initiative focuses on improving youngsters' positive attitudes, beliefs, and ideas as well as helping them build moral values.

Empowering and Capacity building for Adolescents

According to Population Reference Bureau, the youth (ages 10 to 24) make up one-third of Bangladesh's total population of nearly 160 million. The national youth unemployment rate is above 10% with the unemployment rate of young university graduates (26.1%) being four times as much as that of young people with primary level education (6%). Around 37% of youths are neither in the labour market nor in education and the rate of informal employment of youths has gone above 95%. The widespread lack of job opportunities resulting in an epidemic of youth unemployment plays a vital role in our youth's recourse to participate in political violence.

Through the "Let Youth Behave Well" project, PROTTYASHI has been working to empower youth groups by facilitating life skill development training in the community. This has improved the groups' capacity to make decisions, deal with potential obstacles in life, and contribute to the advancement of society. Life skill development training has been provided for all the 18 youth groups in which 104 male youths and 95 female youths actively participated. The training introduced youths to basic human rights, gender equity, and equality, social values and norms, social communication tools, critical thinking, etc. so that they can raise their voice against any discrimination and engage themselves to ensure such rights and values in society. The program implemented activities in 4 categories- Raising Awareness and Practice Values, Life Skills and Leadership Development, Nutrition and Health, and Cultural & Sports activity.

Under the Raising awareness and Practice Values, 456 awareness session held at the adolescent club includes advice from WHO on ways to protect themselves and prevent the spread of COVID-19. During corona pandemic time, 1300 Pcs of masks, 300 Pcs of leaflets, and 38 bottles of water have been distributed by adolescents at their community level. Also, 2084 trees have been planted by the adolescent member in their yard.

Under the Life Skills and Leadership development, 38 workshops on carrier development & 38 training in Life Skills and Leadership Development have been conducted and 24 mini-libraries established club-wise.

To develop a saving attitude among adolescents, 456 meetings have been conducted and the total collected savings is 12,100 Tk. A total of 13 corners of Cooperation and Compassion have been established in the adolescent club area. With the collaboration of 3 religious' institutions, this program organized an 'Ifter Mahfil' during the time of Holy Ramadan.

G. Health care and Nutrition activities: -

Health is the first and foremost basic need of a human being. Most of the people of Bangladesh are still far behind in getting proper health care, especially rural people. With the support of PKSF, PROTTYASHI is implementing a number of initiatives to ensure health security as well as good health for the people of Habilashdwip, Kalarmarchara, and Charandwip.

The poor are exposed to greater health risks and are less able to access health care. As a result, they have a higher risk for illness and disability. As most good doctors live in urban areas, it's costly and difficult for them to see a good doctor for their treatment. Also, due to the lack of knowledge, they don't

know how to keep good health while the financial problem is another barrier for them. Under the ENRICH program, PROTTYASHI has taken some initiatives to ensure good health security for the rural or poor people, which are running for health care and nutrition at present.

House inspection: Each health worker under the health service activities surveys 500 houses every month and they will keep inspecting those houses over the month. They visited 21,846 houses in these three unions to discuss about health and nutrition. During the house inspection, they fill up a checklist through primary checkup where blood pressure, diabetes, health condition of pregnant women, etc have been checked. They also distribute the nutrients and anti-deworming tablets to the people during the visit.

Courtyard meeting: A Courtyard meeting is an effective way to inform the people of that place about health services and nutrition, present health situations, and the places for health services. The participants of these courtyard meetings are students, juveniles, adolescents, men, and women and, 1300 courtyard meetings have been facilitated by the health volunteers this year. This meeting is held in the yard of a member or a learning center. The main topics of this meeting are infant health care, the health of adolescents, ways of family planning, health care during pregnancy, before and after childbirth, proper sanitation, the importance of breastfeeding, clean and safe water, nutrition, taking services from a community clinic, union health complex.



Health insurance card:

Health service workers have inspired the members of the house to buy an annual health insurance card during the inspection of every house and a total of 6040 health cards have been sold. Every member of a family got the opportunity to use the card. The expiration time for health care is one year and the fee is 100 Tk. They have to renew the card again after expiration. People who have this card got the opportunity to meet and take recommendations from the doctor of static, satellite clinics, and health complexes. They got an iron tablet and an anti-deworming tablet free of cost.

Static clinics: Health cooperatives operated 1273 static clinics in the related unit of the unions and 13,756 persons received health services. The clinic has been organized for a minimum of 16 days per month and at least 10 patients have to present there. Those who have health insurance cards received the necessary treatments but those who haven't taken the card have paid 10 Tk for each member every time.

Satellite clinics:

A total of 10 satellite clinics have been operated with 452 patients in the different areas of the respective unions. A satellite clinic has been held every week under every branch. There must be a minimum of 25 patients present for treatment. The clinic has been operated by MBBS doctors, and after examining the patients, the doctor has initially prescribed medicines. Those who did not have a health insurance card have paid 30 Tk per person.



General Health camp: Three general health camps have been organized for treatment, advice, and awareness programs to operate complicated and long-term diseases like the problems of tooth, eye, diabetes, heart, etc., where 784 patients were present to receive treatment. One health camp has been organized in every three months. Campaigning is also being arranged for the camp through miking and patients have been informed via a slip or coupon card. Before the camp, essential equipment such as a stethoscope, blood pressure machine, weight scale, glucometer, and so on are placed there. Doctors at the camp mostly focus on treatment and guidance.

Eye camp:



The eye camp is the most effective approach to giving eye care treatments to a large number of underprivileged individuals. The free eye screening camp was organized to identify and treat every underprivileged people, mostly financially unable to seek treatment, in the coastal areas who were in need of eye surgery, medicine or eyeglasses.³ Underprivileged people can easily access the camp to screen their eyes and receive a wide range of treatment, including eye screening tests, correcting refractive errors, providing

³ <https://www.thedailystar.net/news/bangladesh/news/free-eye-camp-underprivileged-people-2198031>

medicines for various eye conditions, identifying cataract and other surgical cases, and making referrals to specialized doctors for the treatment of complex eye problems. ⁴ A total of 32 underprivileged cataract patients have been found and undergone their cataract surgery.

Referral service: Instead of static and satellite clinics, emergency patients are immediately sent to the community clinic, union health complex, Upazila health complex, or nearby government or private hospitals via referral service. The treatment costs will be handled entirely by the patient's families.

Distribution of medicines: A total of 40,805 Iron tablets, 31,890 Calcium tablets, 17,488 deworming tablets and 11400 Pushtikona have been disseminated among the beneficiaries. People with health insurance cards were given the opportunity to receive these medications.

Implementation of sanitation and handwashing activities: Public awareness is important for clean water, and proper sanitation. Individual tube wells and latrines have been installed for this purpose. Furthermore, health-related posters, ad handbills, and pamphlets have been distributed to the people.

For mental satisfaction, health, nutrition, and economic growth, the organizations have to support the people to build an enriched house.

H. Interventions towards Promoting Aquaculture:

Demand for natural fish in the local market has been increasing with the growing population in Bangladesh as it is one of the most important sources of protein in our country. The growing population and influx of people from Myanmar have created pressure in the local market. This influx has occupied the resources of the local people which limits the availability of daily necessary food and nutritious products. To meet up the demand of the situation, modern and innovative approaches have been introduced to the local market system so that a limited resource can produce a significant output and make the market more affordable for people of all classes.

In Bangladesh, aquatic foods play a central role in dietary patterns, livelihoods, and culture. Fish is by far the most commonly consumed animal-source food in the country, whose population consumes an average of 19.71 kg/person/year. In 2020, aquaculture produced more than 122.6 million metric tons, while aquatic animals accounted for 87.5 million tons, and algae comprised 35.1 million tons. There is great potential to substantially boost production with innovations such as community-based fisheries management and sustainable feeds, and low-carbon production systems.

PROTTYASHI has been working with the Government of Bangladesh and development partners like World Fish to create a more productive fisheries and aquaculture sector that contributed to diversify and resilient rural livelihoods and promotes food and nutrition security. The project has been

⁴ <https://mssbd.org/our-program/eye-care-program/>

implemented within Ramu, Chakariya and Ukhiya Upazila under Cox's Bazar district of Bangladesh. The total project beneficiaries are 2000 smallholder farmers. A total of 2083 persons have been provided skill development training and input support to practice aquaculture interventions and to promote livelihood under the "Promotion of Aquaculture and Nutrition-Sensitive Interventions (PANSI)" project with technical support from World Fish. Empowering women through engaging them in income-generating aquaculture interventions has been a new idea in the targeted locations. The project covered more than 70% of female beneficiaries while the interventions have been implemented following gender-sensitive approaches. Picture-57

Under the project, all the beneficiaries have been provided with technical training on aquaculture practices in a small-scale pond along with input support such as fingerling, fish feed, medicines, vegetable seeds, etc. The project has provided technical support to the farmers to develop pond aquaculture and dike cropping.

Interventions on the Aquaculture

Mola Culture

Practicing mola culture is a new intervention in the project locations as mola has been moving away from the local market which is a highly nutritious fish species. 2000 farmers have been provided with mola brood for cultivating fish in the pond. 19 entrepreneurs on mola gill net business have been developed after receiving an entrepreneur's training on it. Furthermore, developing entrepreneurs on producing mola gill-net have been a sustainable income generation opportunity for women that may also be considered an innovation from the project.

Dike Cropping

The introduction of orange sweet potato (OSP) in the project locations through incorporation in dike cropping has been an innovation in the context of project locations. It may significantly fulfill the nutrition requirement of the households.

Kuchia Culture

Promoting kuchia (eel) culture in the project locations has been an opportunity for augmented income generation for the people which is a kind of new intervention in these 3 Upazilas of Cox's Bazar. Farmers have been connected to the local market or retailers for selling their Products (Fish).

Kuchia is a very promising export item in many countries. There is the possibility of meeting the demand for Kuchia in the international market and earning foreign currency. Linkages developed between farmers on kuchia culture and the market dealers will help the farmers to introduce their

product (Kuchia) in the export market. It will create a regular demand for kuchia and farmers will be able to earn regularly.

Besides, the project has developed 19 entrepreneurs in mini nurseries, 19 entrepreneurs in the mola-gill net business, 45 enterprises on mola-gill-net production, and 20 entrepreneurs in Kuchia culture through skill training and input support. The project team also conducted 81 courtyard sessions and hygiene awareness sessions in the community and 20 awareness sessions in schools to aware people of hygiene, sanitation, and nutrition management. Through these interventions, the project has enabled the selected farmers to cultivate fish in ponds and vegetables at the pod dikes and homesteads through which they are affording household requirements as well as earning money to buy necessary food items.

Market Linkage:

As the project has linked the farmers with different dealers, retailers, suppliers, and other market actors, they will be able to get the necessary raw materials (fish seeds, vegetable seeds, fish feed, medicines, etc.) from these market actors and sell their products (fish, vegetables) through which the farming practices of the farmers will be sustained. The farmers should be more closely linked with the market reducing the involvement of middlemen so that their profit is increased. Through such approaches, the socioeconomic status of farmers will be developed and they will be able to recover from the shocks created by the sudden settlement of a large Rohingya population in the Cox's Bazar region.

Project Summaries:

Project Title: Engaging Host Community People in Income Generating Activities (IGAs)

Objective:	To enhance the skills of men, women, and youths of the host communities in Ukhiya and enable them to increase household income.
Donor/Partner:	International Organization for Migration (IOM)
Duration:	1 st January 2020-31 st August 2021
Location:	Ukhiya Upazila (Jaliapalong, Rajapalong, and Palongkhali union), Cox's Bazar
Total beneficiaries:	749 (Female: 690 Male: 59)

Description:

PROTTYASHI has selected vulnerable host community people, especially women to incorporate into skill development training programs so that they can earn some wages and improve their livelihood which will also improve their social security and dignity. This project has been accomplished in two phases within the project period.

PROTTYASHI provided skill development training on jute craft making, fancy prayer cap making, catering services, bamboo craft making, food processing, natural craft making, espadrilles making, vocational training on electrical wiring and electronics, plumbing and accessories for youths, and start-up capital to 1468 beneficiaries for enterprise development and employment generation in 1 training hub and 9 production and innovation hubs. The beneficiaries have also received enterprise development training to develop their enterprises. Also, 229 beneficiaries have been successfully facilitated with skill development training who did not receive these supports during the first phase of the project due to the reprogramming of the project to accomplish COVID-19 response interventions and who wanted to engage with multiple livelihood opportunities. After successful completion of the training, beneficiaries from the two phases of the Safe Plus project earned a total of BDT 3,60,931 by selling different products. For the sustainability of these enterprises, 9 PIH-based Community-Based Organizations (CBOs) have been formed under Community Steering Committee (CSC).

Project Title: Livelihood improvement for the humanitarian crisis-affected people in Cox's Bazar

Objective:	To enhance the capacity and skill of the man, women, and youths of the host community in Ukhiya and Teknaf Upazila through which they could be involved in different income-generating activities and be able to increase their household income.
Donor/Partner:	International Organization for Migration (IOM)
Duration:	1 st July 2020- 28 th February 2021
Location:	Ukhiya (Rajapalong and Jaliapalong), Teknaf (Hnila and Sabrang) and Camp 9, 8W, 18, 20E of Rohingya Community, Cox's Bazar.
Total beneficiaries:	600

Description:

To enhance the capacity and skill of the man, women, and youths of the host community in Ukhiya and Teknaf Upazila through which they could be involved in different income-generating activities and be able to increase their household income, PROTTYASHI has been providing livelihood support to the people of this community through skill development training and in-kind support on different enterprise development and employment trades like goat rearing, country poultry farming, sewing, hand stitching, machine, and hand embroidery, screen and block printing, jute craft making, handicraft making, herbal product making, leather product making, organic vegetable gardening, etc. along with market linkage support. At the same time, the organization has provided self-reliance support to 77 Rohingya households in camps 9, 8W, 18, and 20E through skill development training and input support on country poultry farming, hand stitching, and handicraft making. To make the beneficiaries engaged with production activities, PROTTYASHI has established 1 training hub in Ukhiya and 1 training and production center in Teknaf and the host community beneficiaries have been earning through working in the training centers.

Project Title: Promotion of Aquaculture and Nutrition-Sensitive Interventions (PANSI)

Objective:	To promote aquaculture activities in Cox's Bazar district that reflecting in household-level aquaculture growth and increased safe fish consumption that complements to fill up the nutritional gap for the poor.
Donor/Partner:	World Fish
Duration:	15 th May 2019- 14 th July 2020
Location:	Total 3 Upazila's under Cox's Bazar, Bangladesh • Chakaria Upazila: Bheola Manikchar, Demushia, Kakara, Konakhali and Paschim Boro Bheola Union. • Ramu Upazila: Chakmarkul, Dakshin Mithaichari, Joarianala, Kauarkhop, Khuniapalong, and Rashidnagar Union • Ukhiya Upazila: Ratna Palong, Jalia Palong, Haldia Palong, Raja Palong and Palongkhali Union
Total beneficiaries:	2000

Description:

PROTTYASHI selected 2000 smallholder farmers for this project who have been facilitated with skill development training on aquaculture practices and dike cropping and provided with fingerling and seed supports to practice aquaculture interventions in three Upazila of Cox's Bazar District. Under the project, all the beneficiaries have been provided with technical training on aquaculture practices in a small-scale pond along with input support such as fingerling, fish feed, medicines, vegetable seeds, etc. Besides, the project has developed 19 entrepreneurs in mini nurseries, 19 entrepreneurs in the mola-gill net business, 45 enterprises on mola-gill-net production and 19 entrepreneurs in Kuchia culture through skill training and input support. Moreover, 81 courtyard sessions and hygiene awareness sessions have been arranged in the community to aware people of hygiene, sanitation, and nutrition management.

Project Title: “Improved Hygiene practices to protect Rohingya refugees and host communities against COVID 19 related risks”

Objective:	To protect the community from COVID-19 infection through creating a risk-free environment in Ukhiya Upazila of Cox’s Bazar district.
Donor/Partner:	Helvetas Swiss Intercooperation
Duration:	15 th September to 15 th December 2020
Location:	Ukhiya, Cox’s Bazar
Total beneficiaries:	(25,000 households)19,965 Rohingya households, and 5067 host community households

Description:

To protect the community from COVID-19 infection through creating a risk-free environment in Ukhiya Upazila of Cox’s Bazar district, PROTTYASHI has implemented this project to improve the Rohingya and host communities’ hygiene practices by providing them with hygiene kits and making them aware via awareness sessions. COVID-19 is a newly emerged virus about which the people of these communities have little or no knowledge and do not know how to save themselves from being infected.

Under the project, 25,000 households have been provided with hygiene kits consisting of bathing soap, water buckets, mugs, antiseptic liquid, hand sanitizer, and cloth/handkerchiefs in both the host community and the Rohingya community. 15,965 hygiene kits have been distributed in Rohingya camps while 9,035 hygiene kits have been distributed among the people of the host community.

Along with this, the project has conducted 1402 awareness sessions in camp and host communities maintaining health precautions and social distancing during this period with 6867 participants among which 2790 were male, and 4077 were female. The awareness sessions had been on the issues of preventive measures to follow to be protected from the transmission of COVID-19 and how to maintain hygiene in daily life. The project has also disseminated awareness messages for 25 days through miking in the host community using local transport. The messages have been disseminated through folk songs developed in the local language incorporating the issues like basic information on COVID-19, symptoms of the disease, ways of transmission, ways to prevent the transmission, and treatment of the disease.

Project Title: Income Generation for Vulnerable Individuals (IGVI) through producing hygiene materials

Objective:	To improve purchasing capacity of the vulnerable households of host communities in Ukhiya through engagement in livelihood promotion interventions.
Donor/Partner:	International Organization for Migration (IOM)
Duration:	1 st August 2020-31 st December, 2020
Location:	Host community of Palongkhali, Rajapalong, Jaliapalong & Ratnapalong union of Ukhiya Upazila, Cox's Bazar.
Total beneficiaries:	400 (Female)

Description:

The project is benefiting the people of the host community in the project area especially women to reduce their social and economic miseries created due to the COVID-19 pandemic situation. Under this project, a total of 6,336,000 BDT has been disbursed among 402 beneficiaries of Ukhiya Upazila as cash for work for producing 422,400 pcs of washable face masks which have been delivered to IOM by PROTTYASHI during different reporting periods. Mask quality checking has been done for all the masks by the project supervisors and cutting masters. A project office has been set up in Ukhiya with the necessary arrangement where these masks have been reserved for delivery to IOM.

Project Title: “Enhancing Resources and Increasing Capacities of Poor Households Towards Elimination of their Poverty (ENRICH)”

Objective:	To ensure human dignity and freedom by gradually reducing poverty in a sustainable manner towards the total elimination of poverty and sustainable development at the household level.
Donor/Partner:	PKSF (Palli Karma Sahayak Foundation)
Duration:	July 2014 - till continuing
Location:	Habilashdwip (Patiya Upazila), Charandwip (Boalkhali Upazila) and Kalarmarchara (Maheshkhali Upazila)
Total beneficiaries:	38,415

Description:

PROTTYASHI along with Palli Karma Sahayok Foundation (PKSF) has implemented the integrated development project ENRICH. In this project, the integrated action program includes some key components. In the year 2020-2021, under Health & Nutrition Service program, the health volunteers sold health cards, provided primary health care, established 1253 Static Clinics, 10 Satellite Clinics, 3 Health Camps, Health Awareness Camp, and Diabetes Checking Camp as well. Through the Education program, the project team has established 104 Education centers with a total of 3083 students, conducted guardian meetings, and organized awareness programs to aware the students and guardians of the importance of education to eradicate poverty and live a dignified life. Other integrated action programs of the ENRICH program are family planning for household development, financial support, specific savings scheme, income-generating activities, youth development, solar electricity, improved cooking stove (Bandhu Chula), 100% sanitation and hand washing activity, cultivation of highly prospective commodities (Basok tree), vermicomposting, local capital formation, enriched home, etc.

Project Title: “Programme for Adolescents”

Objective:	To create awareness among the young and adolescent generation against all sorts of crimes.
Donor/Partner:	PKSF (Palli Karma Sahayak Foundation)
Duration:	1 st July 2019- Ongoing
Location:	Anowara and Banskhali Upazila of Chattogram, Maheskhali, Kutubdia Upazila of Cox’s Bazar District.
Total beneficiaries:	1331

Description:

PROTTYASHI along with PKSF has implemented the project for adolescents. In this context, a community-based ‘Adolescents Club’ has been formed as well as a ‘School Forum’ with Secondary School adolescents. Under this program, adolescents make a visible contribution to strengthening the foundation of sustainable development through grassroots level development of desired values in individuals, families, and society and taking proper initiatives to protect against social degradation as well as various initiatives in health and environmental protection. A total of 38 adolescent clubs have been established where 24 adolescent clubs for 847 girls and 14 adolescent clubs for 484 boys. Also, 2 school forums for 5378 girls and 23 combined forums have been established under this program. 456 Courtyard meeting was held about the importance of practicing moral values, truthfulness, and kindness, awareness of jealousy and hypocrisy, prevention of early marriage and violence against women & children, the danger of all narcotics, etc. The program also implemented other activities such as- Raising Awareness and Practice Values, Life Skills and Leadership Development, Nutrition and Health, and Cultural & Sports activities.

Project Title: “Elderly People Programme”

Objective:	To help in reducing the miseries of elderly people through the ‘Elderly People program’.
Donor/Partner:	PKSF (Palli Karma Sahayak Foundation)
Duration:	July 2015 - Ongoing
Location:	Boalkhai and Patiya Upazila of Chattogram, Maheshkhali Upazila of Cox’s Bazar
Total beneficiaries:	1134

Description:

In the village community, the elderly people are the most vulnerable and burden on the family as they are unable to contribute any financial support. Moreover, they become dependent on the other family member and lose respect and gradually fall into many frustrations. The program assists the elderly to access social safety services with financial benefits and primary health care services. To address these challenges and ensure the welfare of elderly people, PROTTYASHI has put some specific programs and these are the old age allowance for the most vulnerable elder person, the formation of an elderly committee in each ward, health services under special care, transportation and entertainment facilities along with enhanced coverage, subsidized credit facilities, provide burial & funeral support when an elder person dies, recognition as the best senior citizen. A total of 2 elderly centers have been functioning to provide entertainment facilities to elder people, and 400 elderly people have got an old age allowance. Furthermore, 400 quilts and 120 walking sticks, 8 wheelchairs and 80 commode chairs have been distributed to elderly people. 240 families get burial & funeral support as elder people die in their families, 12 children have been awarded as ‘Best Children’ and 12 elder people have been awarded as ‘Best Elder’ in this time.

Project Title- Strengthened and Informative Migration Systems project

Objective:	To promote safe migration, increase access to justice for the migrant community, and enhance the financial literacy of the left-behind family members of the migrant people.
Donor/Partner:	Swiss Agency for Development and Cooperation (SDC) and Helvetas
Duration:	January 2021- December 2023
Location:	8 Upazilas (Anowara, Boalkhali, Chandanaish, Hathazari, Fatikchari, Patiya, Raozan, Rangunia) of Chattogram district
Total beneficiaries:	351,996

Description:

The project is targeted to cover the selected beneficiaries with safe migration messages through courtyard meetings, tea stall sessions, pre-employment orientation training for aspirant migrants, video shows, IPT shows, formation and sensitization of migration forums, etc., and increasing access to justice through providing due support to the victims of deception, fraudulence or any other categories of cases of migrant workers as well as providing effective remittance management skills to left behind family members of the migrants through providing training on financial literacy and entrepreneurship. Besides, the project has engaged several indirect beneficiaries like GO and NGO stakeholders involved in the migration systems at the district and Upazila level including BMET, DEMO, WEWB, TTC, BKTTC, UDC, etc. through capacitating them to contribute more effectively from their respective parts which will eventually foster safe migration and minimize challenges related to migration. Starting its journey in January 2021, it has already been able to reach a significant number of beneficiaries through courtyard meetings, tea stall meetings, PEO training, informal meetings of migration forums, financial literacy training for left behind family members of the migrants, and through providing necessary support to the victims of several cases of migrant workers.

Project Title: “Washable Mask Production and Distribution among FDMN and Host Community as Part of Emergency COVID-19 Response in Cox’s Bazar, Bangladesh Project”

Objective:	To reduce health hazards due to COVID-19 among the community people through ensuring use of protective face mask and, improve income of the vulnerable women and youth of host communities in Cox’s Bazar through engagement in temporary employment opportunities.
Donor/Partner:	International Rescue Committee (IRC)
Duration:	20 th June 2020- 31 st August 2020
Location:	Ramu, Chakariya, Maheshkhali Upazila and, 6 camps of Ukhiya and Teknaf Upazila, Cox’s Bazar.
Total beneficiaries:	600

Description:

PROTTYASHI along with the technical and financial support of IRC have implemented two types of key interventions on this project; one is to create employment opportunities through mask preparation which has been implemented at 9 unions of Ramu, Chakaria, and Maheshkhali Upazila and another is to distribute those masks at the 12 unions of the same Upazila including the Rohingya community under 6 camps of Teknaf and Ukhiya Upazila to reduce the COVID-19 transmission. The vulnerable women of these three Upazilas have produced 5,53,000 Pcs of washable face masks and earned an amount of BDT 7,72,8000 where each piece of mask costs BDT 14. After production, these masks have been distributed among the people of host communities in Ramu, Chakaria, and Maheshkhali Upazila and Rohingya communities in Camp 22, Camp 23, Camp 25, and Camp 27, Camp 04, Camp 13 in Ukhiya and Teknaf Upazila.

Project Title: Let Youth Behave Well (LYBW)

Objective:	To bring a positive attitude in beliefs & thoughts and developing moral values among the youths to enhance social cohesion through knowledge establishment and capacity development
Donor/Partner:	Manusher Jonno Foundation (MJF)
Duration:	1st November 2019 and 30th June 2020
Location:	Anowara Upazila (Bottoli, Juinondi Union), Chattogram
Total beneficiaries:	270

Description:

Youths are the most influential and active part of the population of any country to instigate its development ladder for attaining sustainable socioeconomic development. The project has selected 270 local youths from the vulnerable households of the society by forming youth groups and facilitating life skill development training for them. PROTTYASHI has been engaged in capacitating Youth groups through facilitating life skill development training in the community to enhance their ability to make a decision and face the potential challenges in life as well as contribute to the development of society. Life skill development training has been provided for all the 18 youth groups in which 104 male youths and 95 female youths actively participated. The training introduced youths to basic human rights, gender equity, and equality, social values and norms, social communication tools, critical thinking, etc. so that they can raise their voice against any discrimination and engage themselves to ensure such rights and values in society. They have been provided with IGA supplement as COVID-19 response which helped them to enhance their food security for time being. The enthusiastic youths need some technical support to increase their skills so that they can utilize such skills to improve their livelihood.

ONLINE CAMPAIGN:

Online Campaign means overarching goals of the organization and includes one or more digital channels in the efforts. For online campaigning, a Facebook page has been opened for the project Strengthened and Informative Migration Systems project (SIMS) to make it easier to reach more people and spread their messages to the targeted audiences. Through this campaign, they reached a total of --- audiences.

SUCCESS STORIES:

1. Samsun Nahar: “From hopeless to hopeful”

Samsun Nahar Begum grew up in Charandwip at Boalkhali, Chattogram. At her early age, her family succumbed to the hardships of poverty and married her off, making her part of the 50 % of Bangladeshi women currently in their mid-20s who are married before they turn 18. An unkind reality took a turn for worse as her husband was the only earnable person in the family, and faced a brutal accident after the birth of their son. She lost hope in life and she had gone mad. But she gave her life another chance. She spent her days gathering scraps and begging for a handful of food to feed her son and herself. They spent their nights under a hut, exposed to all the nocturnal dangers. Samsun Nahar Begum’s dark skies finally saw a silver lining, as an officer of PROTTYASHI from the ENRICH program, informed her about the services of the program and rehabilitating the beggars under the program. Samsun Nahar Begum could once again dream of a better life and expressed her wish to be self-sufficient to the officers. Upon receiving entrepreneurship training, she was provided with a grant of BDT 1, 00, 000. In her own words, she described her life after the intervention of the ENRICH program as; “PROTTYASHI has given me a life of dignity. From beggars, now I am living in a society with social dignity where I can fulfill my basic needs as well as my family.” Samsun Nahar owns and runs a cow farm at her residence. She is self-sufficient with savings and a roof over her head. She thanked PROTTYASHI and now she dreams of a bright future for her son.

2.The story of Salamat Ullah:

A man’s life starts at birth and ends at death. The major stages of the life cycle include infant, childhood, adolescence, youth, and old age. This case is about Md. Salamat Ullah, 70 years of age have reached the last stage of their life cycle. He lives with his wife in a small house in Fakirghona village of Kalarmarchara union in Moheshkhali Upazila of Cox’s Bazar. His sons and daughters are now busy

with their families. He has been working as a day labourer for as long as he had the physical strength. At this stage, he is no longer able to do the work that physical exertion does. He did not have any work to do in order to eat and survive. Then he learned about the "PROTTYASHI Elderly Program" and its activities from the program officer. In 2016, he contacted the organization and registered his name with the Village Elder Committee as well as being selected as a vulnerable elder person. He, therefore, receives an old age allowance every month. Salamat Ullah entirely changed his way of living. He found new means of survival with the money he received. He started rearing goats, hens, and ducks. He gradually started to make a profit from this little property. He now spent his free time at the "Probin Samajik Kendro" playing ludo, reading the newspaper, and gossiping with others. Salamat Ullah has no grief in his mind at present

3.Rumi Akhter:

Arifa Islam (32) lives in a tiny hut at Bauniabadh slum with her husband, three children and elderly mother-in-law. She had been struggling for a better life since her childhood. Being a child of impoverished family, she was forced to get married early. Despite her poverty and other problems, she always tried to do something on her own.

Rumi Akter lives in a small house with her husband and two children at Fatikchari Upazila of Chattogram district. She was striving for a better life since her childhood. She is married to an impoverished family who is also from a poor background. Her husband borrowed some money from relatives for going to Qatar. However, he was unskilled labour as well as unable to work for physical illness. So, he paid a small amount of money. Loan repayment and maintaining family expenses were very difficult for Rumi. Though Rumi's husband was inexperienced so he often lost his job. She decided to do something along with her husband. She heard about the 'Joba' group (people called Samity) of PROTTYASHI under the Fatikchari branch from her neighbours. She was admitted there after hearing about the group. After some days she got BDT.50, 000/- as her first loan. She bought a cow for rearing, and besides this, she started homestead gardening. She worked really hard with her family to rear cows and grow vegetables. Gradually their income was increasing. After a few days, she took out another loan for BDT.200,000 and started a new business of rearing Koel birds. They were having a good time. Children were studying properly and some of their dreams were coming true. In the meantime, the corona pandemic began and her husband had to return from Qatar. Rumi was facing huge troubles. At that moment, all of the group members and concerned persons of that group suggested her to take an LRL pronodona loan. She applied for an LRL pronodona loan and took a loan of BDT.50,000 to start a grocery shop for her husband. Now, she is doing well in her business. Her condition is gradually getting much better. Rumi would like to thank PROTTYASHI for helping her out when she needed it.

4.Sakina Begum:

Sakina Begum lives at Kodala Union in Rangunia Upazila under the Chattogram district. Her husband, Md. Khorshed Ali was a poor farmer who earns very little to run a family of eight members. In fact, due to his physical illness, he was unable to earn properly. They were facing several problems to manage food and running their family expenses. At that moment, Sakina Begum heard about PROTTYASHI and joined there in 2020. After joining the group, she took a loan of BDT.2,00,000 for the development of her family and to help her husband with cow rearing and cultivation, and started to save money. After getting the loan, she discussed with her husband and built a shed for cow rearing. Sakina Begum has taken out loans twice so far. Her husband bought 4 cows and 3 decimal lands. They have now 15 cows and 12 decimal lands. Sakina was able to restart her business again and started working with renewed vigor after receiving a loan from the Paharika group under the Shilok branch of PROTTYASHI. Gradually her income has been increasing. Their days are going well. Children are studying properly, and some of their dreams are coming true.

Sakina Begum loves her work dearly. It is not just a source of income for her, but also a sort of art that reflects nature and beauty. She has been rearing cows and cultivating crops for a long time and playing a huge economical role in her family of eight members. She said that PROTTYASHI inspired her to become successful and helped her to live happily with her family by providing loans when she needed them.



PLAN FOR FUTURE

PROTTYASHI has been working to empower vulnerable people to improve their livelihoods and become self-sufficient in a healthy environment since 1983. It has been working in different sectors of 10 districts in Bangladesh for 38 years. It is rapidly expanding and intends to do so further in the future with all of its activities. As it is now working with international partners, it has applied for and is developing operations to become an international organization. The organization is currently implementing several projects in the Cox's Bazar district to increase income-generating activities, skill development, better education, equity and equality, and disaster risk management.

PROTTYASHI

AUDIT REPORT & FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30TH JUNE,2021



শফিক বসাক এন্ড কোং
SHAFIQ BASAK & CO.

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INDEPENDENT AUDITOR'S REPORT

Report on the Audit of Financial Statements

OPINION

We have audited the financial statements of **"PROTTYASHI"** which comprise the statement of financial position as at June 30, 2021 and the related statement of profit or loss and other comprehensive Income statements of receipts payments for the year then ended and a summary of significant accounting policies and other explanatory notes on that date.

In our opinion, the accompanying financial statements give true and fair view, in all material respects, of the financial position of the **"PROTTYASHI"** as at June 30, 2021 and of its financial performance for the year then ended in accordance with International Financial Reporting Standards (IFRSs).

BASIS FOR OPINION

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the **"PROTTYASHI"** 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. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

KEY AUDIT MATTERS

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current year. In consideration of the nature of activities of the **"PROTTYASHI"**, we have nothing to report in this regard during the year under audit.

RESPONSIBILITIES OF MANAGEMENT IN FINANCIAL STATEMENTS AND INTERNAL CONTROLS

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRSs, 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 **"PROTTYASHI"** 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 **"PROTTYASHI"** or to cease operations, or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the **"PROTTYASHI"** financial reporting process.



INDEPENDENT MEMBER OF
ABACUS
WORLDWIDE

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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 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.
- 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 **"PROTTYASHI"** 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 **"PROTTYASHI"** to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities activities within the **"PROTTYASHI"** to express an opinion on the financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion.

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.



We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards. From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

REPORT ON OTHER LEGAL AND REGULATORY REQUIREMENTS

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- b) In our opinion, proper books of accounts as required by law have been kept by the organization so far as it appeared from our examination of these books;
- c) The statements of financial position and profit or loss and other comprehensive Income dealt with by the report are in agreement with the books of accounts and returns; and
- d) The expenditure incurred was for the purposes of the "PROTTYASHI".



SHAFIQ BASAK & CO.
CHARTERED ACCOUNTANTS
Signed By: Sheikh Zahidul Islam, MBA, FCA, Partner
DVC:2202151394AS888865

Date of Issue: February 12, 2022
Place of Issue: Chattogram, Bangladesh



PROTTYASHI
Statement of Financial Position
As at June 30, 2021

Particulars	Notes	Amount in Taka	
		FY 2020-2021	FY 2019-2020

Assets**A. Non-Current Assets:**

Property, Plant and Equipment	6.00	175,227,674	161,070,798
Long Term Investments	7.00	473,572,458	87,770,640
Total Non-Current Assets (A)		648,800,132	248,841,438

B. Current Assets:

Loan to Beneficiary	8.00	4,365,534,615	3,913,563,741
Other Loan - Short Term	9.00	6,537,188	7,743,400
Account Receivables	10.00	20,091,243	6,634,015
Advance, Deposits & Prepayments	11.00	9,347,049	4,088,440
Project Account- Other	12.00	6,459,164	15,016,177
Cash & Cash Equivalent	13.00	406,782,812	147,902,417
Total Current Assets (B)		4,814,752,071	4,094,948,190

Total Properties and Assets (A+B)

5,463,552,203	4,343,789,628
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Capital Fund and Liabilities**C. Capital Fund**

Cumulative Surplus	14.00	1,758,206,893	1,347,416,189
Statutory Reserve	15.00	188,733,571	142,731,410
Total Capital Fund (C)		1,946,940,464	1,490,147,599

D. Non Current Liabilities

Loans From PKSf - Long Term	16.00	315,849,999	286,184,368
Total Non Current Liabilities (D)		315,849,999	286,184,368



Particulars	Notes	Amount in Taka	
		FY 2020-2021	FY 2019-2020

E. Current Liabilities

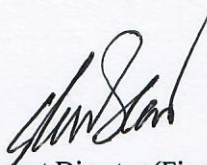
Loans From PKSf- Short Term	16.00	278,457,916	173,283,125
Loans From Housing Fund - Short Term	17.00	-	-
Members Savings Deposits	18.00	2,510,525,725	2,055,291,720
Loan Loss Provision	19.00	53,254,800	51,444,207
Accumulated Depreciation	6.00	34,189,843	32,916,552
Gratuity Fund	20.00	19,148,507	30,796,058
Member Welfare Fund	21.00	203,820,437	160,171,959
Staff Security fund	22.00	12,779,550	10,898,550
Provident fund reserve	23.00	21,509,225	20,473,309
Staff loan against Provident fund	24.00	3,477,209	3,907,937
Staff Welfare Fund	25.00	1,310,550	1,193,700
Provision for interest on savings	26.00	34,431,099	16,849,864
Advance Fund-Donor	27.00	14,867,568	4,367,555
Account Payables		1,027,017	-
Provision for Expense		4,625,858	4,321,765
Provision for Taxation		7,336,435	1,541,361
Total Current Liabilities (E)		3,200,761,739	2,567,457,661

Total Capital Fund and Liabilities (C+D+E)

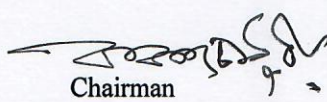
5,463,552,203

4,343,789,628

Annexed notes from 1.00 - 41.00 an integral part of the financial statements.


Assistant Director (Finance)
Prottyashi


Executive Director
Prottyashi


Chairman
Prottyashi

As per our report of same date


SHAFIQ BASAK & CO.
CHARTERED ACCOUNTANTS
Signed By: Sheikh Zahidul Islam, MBA, FCA, Partner
DVC:2202151394AS888865

Dated: February 12, 2022
Chattogram, Bangladesh



PROTTYASHI
Statement of Profit or Loss and Other Comprehensive Income
For the year ended June 30, 2021

Particulars	Notes	Amount in Taka	
		FY 2020-2021	FY 2019-2020

Income:

Microfinance Service Charges & Other Operating Income:		1,101,918,843	727,459,437
Microfinance Service Charges & Other Operating Income	28.00	1,101,918,843	727,459,437
Other Operating Income:		16,993,901	796,179
Vehicle Rental Income		1,435,052	-
Gain on Sale of Motor Vehicle		4,035,000	-
Other Operating Income		11,523,849	796,179
Financial Income:		13,171,841	7,028,385
Bank Interest		4,589,000	3,679,071
Bank Interest on Fixed Deposit		8,582,841	3,349,314
Grant Received against Project Management Operation Cost:		180,105,083	36,862,199
Donor's Grant/Donation/Reimbursement Income	29.00	180,105,083	36,862,199
Total Income		1,312,189,668	772,146,200

Expenditure:

Service charge of PKSF Loan	30.00	40,358,720	26,113,977
Interest on Member's Compulsory deposit savings		87,893,794	41,847,668
Interest on Member's Term deposit savings		28,433,338	15,856,526
Service charge of Rebate		14,233,228	9,598,939
Salaries and Allowances		294,666,916	238,130,759
Festival Bonus		59,799,188	53,771,711
Travelling & Conveyance		3,669,618	3,265,765
Office Rent		8,148,323	6,595,389
Residential Dormitory Rent		10,599,919	8,977,604
Printing and Stationary		5,071,286	5,385,000
Telephone and Postage		1,725,907	1,757,824
Internet & communication bill		677,346	-
Repair and Maintenance		970,765	1,293,147
Fuel & Natural Gas Cost		4,823,363	4,010,534
Utility Expenses		2,422,194	1,821,395
Work Aid		201,020	280,935
Crockery's		192,003	189,432
Entertainment		856,736	686,324
Lunch Allowance		13,554,305	10,492,920
Advertisement		123,900	210,000



Particulars	Notes	Amount in Taka	
		FY 2020-2021	FY 2019-2020
Newspapers and periodicals		7,871	12,279
Bank charges & commission		1,897,138	1,356,248
Training, Workshop & Seminar Expenses		8,832,178	10,204,669
Vehicle maintenance		540,030	679,450
Legal Expenses		152,065	115,374
Audit Fees		359,000	50,000
Annual General meeting		99,800	112,200
Annual Iftar Mahafil		99,200	-
Program Expense		-	717,780
Renewal Fee		309,595	463,513
Loan Loss Provision expenses		1,810,593	4,790,064
Depreciation		12,920,753	9,414,494
Miscellaneous Expense		4,250,904	2,953,702
Staff Welfare Contribution		100,000	-
Provident Fund staff contribution		12,630,505	9,689,921
Interest on PF Loan		-	837,670
Protyashi HRDC		276,158	40,224
Staff Gratuity Contribution		39,748,664	30,240,784
Software Service charge		1,228,815	926,970
MRA Service Charges		1,862,210	2,332,502
Organization Contribution to Social Responsibility Program	31.00	5,155,789	23,257,860
		670,703,136	528,481,559

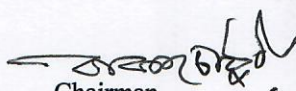
Grant Expenses against Project Management Operation Cost:

Project & Program Expense (Donor's Grant)	32.00	174,128,488	34,886,176
Total Expenditure		844,831,624	563,367,735
Excess of Income Over Expenditure before Tax		467,358,044	208,778,465
Less: Provision for Taxation		7,336,435	1,541,361
Excess of Income Over Expenditure after Tax		460,021,608	207,237,104
Total		1,312,189,668	772,146,200

Annexed notes from 1.00 - 41.00 an integral part of the financial statements.


Assistant Director-Finance
Protyashi


Executive Director
Protyashi


Chairman
Protyashi

As per our report of same date


SHAFIQ BASAK & CO.
CHARTERED ACCOUNTANTS
Signed By: Sheikh Zahidul Islam, MBA, FCA, Partner
DVC:2202151394AS888865

Dated: February 12, 2022
Chattogram, Bangladesh



PROTTYASHI
Statement of Receipts and Payments
For the year ended June 30, 2021

Particulars	Notes	Amount in Taka	
		FY 2020-2021	FY 2019-2020
Opening Balance:		147,902,417	113,063,254
Cash in hand		8,222,138	1,639,514
Cash at Bank		139,680,279	111,423,740
Receipts:			
Loan Receive from PKSF		502,500,000	347,000,000
Project account-other		885,038,945	42,666,921
Micro credit loan recovery		8,266,952,941	5,551,495,274
Service Charge on loan	33.00	1,072,479,995	706,631,294
Member Savings Collection	34.00	1,977,343,731	1,458,844,122
Investment (FDR Encashment)		216,320,000	417,620,560
Bank Interest		4,589,000	3,679,070
Interest on Investment (FDR)		2,987,038	3,349,314
Interest on Investment Receivable (FDR)		-	4,044,606
Admission Fees		773,730	698,860
Sales of Pass Book		2,435,970	856,155
Sales of Loan Form		973,420	759,110
Regulation Register		972,270	757,190
Other Operating Income		10,629,766	731,795
Program Overhead		5,450,171	-
Vehicle Rental Income		1,435,052	-
Advances		14,006,520	6,570,739
Advance Salary		2,620,000	-
Unsettled Staff Advanced		415,931	558,790
Advance Office Rent		360,900	287,800
Staff Security Money		2,650,000	3,980,000
Motor cycle staff loan		3,813,251	3,873,340
By-cycle staff loan		940,511	1,029,033
Computer Loan		88,750	125,000
Cash receive from various fund	35.00	130,945,930	86,950,180
Motor Vehicle Sales		7,550,000	17,881,230
Advance Fund (Donor)		142,511,674	23,993,508
Donor's Grant/Donation/Reimbursement Income	36.00	618,850	11,393,732
Donor's Grant/Reimbursement Receivable		43,418,658	10,724,857
Total receipts for the year		13,300,823,004	8,706,502,480
TOTAL		13,448,725,420	8,819,565,734



Particulars	Notes	Amount in Taka	
		FY 2020-2021	FY 2019-2020

Payments:

PKSF loan refund		367,659,577	270,793,333
Project account-other		877,270,105	49,002,000
Service charge paid to PKSF Fund	37.00	40,358,720	26,947,311
Loan Disbursement		8,796,389,500	6,410,254,332
Member savings Refund	38.00	1,569,508,315	937,542,522
Capital Expenditure	39.00	12,054,378	94,093,979
Investment on FDR		602,121,818	433,183,490
Salaries & Allowances		293,799,644	237,067,569
Festival Bonus		59,799,188	53,645,421
Launch Allowance		13,554,305	10,492,541
Office Rent		7,146,428	5,818,257
Residential Dormitory Rent		9,978,619	8,412,054
Printing & stationery		5,071,286	5,385,000
Travelling & Conveyance		3,669,618	3,265,765
Telephone & postage		1,727,907	1,784,824
Repair & Maintenance		970,765	1,293,147
Fuel & Natural Gas cost		4,823,363	4,010,534
Utilities expenses		2,399,494	1,808,295
Internet & communication bill		677,346	-
Entertainment		856,736	686,324
Crockery's		192,003	180,952
Advertisement		123,900	210,006
Newspapers & Periodicals		7,871	12,279
Bank Charge/DD charge		1,896,988	1,356,248
Training Expense		8,711,579	10,204,669
Vehicle Maintenance		540,030	679,450
Legal Expenses		152,065	115,374
Program expense		-	717,780
Annual General Meeting		99,800	112,200
Annual Iftar Mahafil		99,200	-
Miscellaneous Expense		4,200,701	2,946,725
Audit fees		209,000	-
Income Taxes		1,872,111	571,492
Work Aid		201,020	280,935
Renewal Fee		309,595	463,513
Software service Charge		597,135	322,875
Interest expenses of PF loan		-	837,670
Protyashi HRDC		276,158	40,224
MRA Service Charges		-	1,096,733
Advance		47,207,986	7,471,581

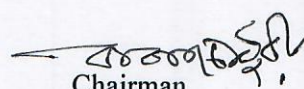


Particulars	Notes	Amount in Taka	
		FY 2020-2021	FY 2019-2020
Advance Staff Salary		2,920,000	-
Unsettled Staff Advance		197,772	618,131
Advance Office rent		2,462,400	2,651,500
Provident fund provision		22,586,571	417,128
Staff loan against Provident fund		4,186,833	102,184
Provident fund loan		-	22,000,000
Staff welfare fund		783,300	62,900
Staff Gratuity fund		51,396,215	1,383,316
short term Loan refund (Gratuity fund)		28,000,000	-
Staff Security		769,000	794,000
Advance Income Tax		1,925,332	146,481
Motorcycle staff loan		2,540,000	3,305,500
By-cycle staff loan		1,063,800	1,102,200
Laptop staff loan		32,500	60,000
Payment Against Others Provision		6,716,653	449,760
Advance Fund (Donor)		1,427,006	-
Payment Against Accounts Payable		31,710,850	-
Contribution to Social Responsibility Program.	40.00	13,934,270	20,113,946
Project & Program expense (Donor's Grant)	41.00	132,755,852	34,446,204
Grant/Reimbursement Receivable (Donor)		-	902,664
Total payments for the year (C)		13,041,942,608	8,671,663,318
Closing balance:		406,782,812	147,902,417
Cash in hand		14,227,737	8,222,138
Cash at Bank		392,555,075	139,680,279
TOTAL		13,448,725,420	8,819,565,734

Annexed notes from 1.00 - 41.00 an integral part of the financial statements.


Assistant Director-Finance
Prottiyashi


Executive Director
Prottiyashi


Chairman
Prottiyashi

As per our report of same date

Dated: February 12, 2022
Chattogram, Bangladesh



PROTTYASHI
Statement Of Changes in Equity
For the Year ended June 30, 2021

Particulars	FY 2020-2021			FY 2019-2020		
	Statutory Reserve	Cumulative Surplus	Total (Taka)	Statutory Reserve	Cumulative Surplus	Total (Taka)
Balance as on July 01, 2020	142,731,410	1,347,416,189	1,490,147,599	122,007,700	1,117,812,705	1,239,820,405
Add/(Less) : Prior Year Adjustment	-	(3,228,743)	(3,228,743)	-	43,090,090	43,090,090
Less: Adjustment Tax Payment	-	-	-	-	-	-
Add: Surplus for the year	46,002,161	460,021,608	506,023,769	20,723,710	207,237,104	227,960,814
Balance as on June 30, 2021	188,733,571	1,804,209,054	1,992,942,625	142,731,410	1,368,139,899	1,510,871,309
Less : Transferred to Various Funds and Reserves	-	(46,002,161)	(46,002,161)	-	(20,723,710)	(20,723,710)
Balance as on June 30, 2021	188,733,571	1,758,206,893	1,946,940,464	142,731,410	1,347,416,189	1,490,147,599


Assistant Director (Finance)
Prottiyashi


Executive Director
Prottiyashi

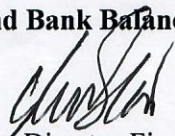

Chairman
Prottiyashi



Dated: February 12, 2022
Chattogram, Bangladesh

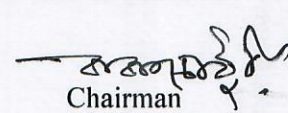
PROTTYASHI
Cash flow Statement
For the year ended June 30, 2021

Particulars	Amount in Taka	
	FY 2020-2021	FY 2019-2020
Cash Flow from Operating Activities:		
Surplus for the period	460,021,608	205,763,479
Add: Amount considered as non cash items:	(1,955,453)	8,580,594
Depreciation for the Year	12,920,753	9,414,494
Decrease in Depreciation	(11,647,463)	(134,271)
Increase in Prior years Adjustment	(3,228,743)	(699,629)
Sub total of non cash items	458,066,155	214,344,074
Increase in loan to Beneficiaries	(451,970,874)	(761,911,693)
(Increase)/Decrease in Advanced, Deposits & Prepayments	4,056,111	(1,568,767)
Increase in Project loan	8,557,013	(5,682,588)
Increase in Member Welfare fund	43,648,478	30,012,423
Increase in Security Deposit	1,881,000	3,186,000
Increase/(Decrease) in Other loan-Short Term	1,206,212	(559,653)
Increase/(Decrease) in Account Receivables	13,457,228	(22,134,885)
Increase/(Decrease) in Provident Fund reserve	1,035,916	(17,562,761)
Increase/(Decrease) in Gratuity Fund Reserve	11,647,551	28,857,468
Decrease in PF Staff Loan Fund	430,728	3,326,098
Increase in Staff welfare Fund	116,850	657,400
Net Cash Used in Operating Activities	(365,933,787)	(743,380,958)
Cash Flow from Investing Activities		
Increased in Fixed Assets	(31,619,493)	96,553,295
Increased in Investment on FDR	(385,801,818)	15,562,930
Fixed Assets written off and Sales	16,160,116	19,786,245
Net Cash used in Investing Activities	(401,261,195)	131,902,470
Cash Flow from Financing Activities:		
Increase/(Decrease) in Long Term Loan From PKSF	134,840,423	(75,373,333)
Increase in Group Members Savings Fund	455,234,005	483,555,152
Increase in LLP Fund	1,552,078	4,741,755
Increase in Short Term Loan-Housing Fund	-	(479,611)
Decrease in Provision on Savings	(17,581,235)	10,530,221
Increase in Advance Fund	(10,500,013)	5,147,792
Decrease in Accounts Payable	(1,027,017)	-
Increase/(Decrease) in Income Tax Provision	5,795,074	-
Increase/(Decrease) in Other Provision	(304,094)	3,851,501
Net Cash provided by Financing Activities	568,009,222	431,973,577
Net increase/decrease	258,880,395	34,839,163
Add: Cash and Bank Balance at the beginning of the year	147,902,417	113,063,254
Cash and Bank Balance at the end of year	406,782,812	147,902,417


Assistant Director-Finance
Prottayashi




Executive Director
Prottayashi


Chairman
Prottayashi

Dated: February 12, 2022
Chattogram, Bangladesh