

A photograph of four women standing outdoors in a rural setting. The woman on the far left wears a brown patterned sari. The woman next to her wears a blue top and a floral skirt. The woman in the center wears a yellow and white floral headscarf and a matching dress, smiling and pointing towards the camera. The woman on the far right wears an orange patterned dress. A large, solid orange circle is superimposed behind them, resembling a sun. In the bottom right corner, a small brown goat is visible. The background consists of lush green trees and foliage.

ANNUAL REPORT 2024



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CARE's legacy

Marking 75 years of operation in Bangladesh, CARE begins another era with a stronger commitment to empower communities. Driven by its mission to establish equity and justice for women and girls, CARE leverages partnerships to promote localization. As one of the longest-standing INGOs in Bangladesh, CARE aims to continue being a key stakeholder, networking with government, civil society organizations, social movements, private sector companies, and donors.

As CARE Bangladesh prepares for the next 25 years, it remains dedicated to fostering sustainable development, enhancing resilience, and promoting inclusive growth. By implementing innovative solutions like microfinance programs and strengthening community-based health initiatives, CARE Bangladesh envisions a future where every individual thrives in a just and equitable society.



VISION

We seek a world of hope, inclusion and social justice, where poverty has been overcome and all people live in dignity and security.



MISSION

CARE works around the globe to save lives, defeat poverty and achieve social justice.



VALUES

Diversity, excellence, equality, transformation and integrity.



TARGET 2030

CARE and our partners commit to supporting 200 million people from the most vulnerable and excluded communities to overcome poverty and social injustice.

Message from

Country Director

CARE's legacy in Bangladesh is built on the resilience and agility of our staff and the communities who have continued to trust us, even in the most trying situations. As we reflect on the past year, I am filled with immense pride and gratitude. Every small moment of hard work and dedication has culminated in 75 years of service, which we are excited to commemorate in the days to come.

While the past year had its challenges, I take this opportunity to reflect on our strengths – our donors, partners, communities, networks, and of course, our staff. The faith and support entrusted to us is our daily inspiration, and the smiles we bring to families and individuals are our motivation. I salute the unity and team spirit that continue to drive CARE's mission forward.

We owe a profound debt of gratitude to our donors and partners. Your generous contributions and steadfast support have been the cornerstone of our success. Together, we have implemented transformative programs that promote

sustainable development, growth of women and girls, and social justice. Your belief in our mission has empowered us to reach new heights and continue our work with renewed vigor.

As we look to the future, we remain committed to our core values of dignity, integrity, and excellence. We will continue to build on our legacy, fostering a culture of innovation and growth. Our journey is far from over, and with your continued support, we are confident that we can achieve even greater milestones in the years to come.

Thank you for being an integral part of our journey. Together, we will continue to create lasting change and build a brighter future for all.

With heartfelt gratitude,



Ram Das
Country Director
CARE Bangladesh



Program Strategy 2030

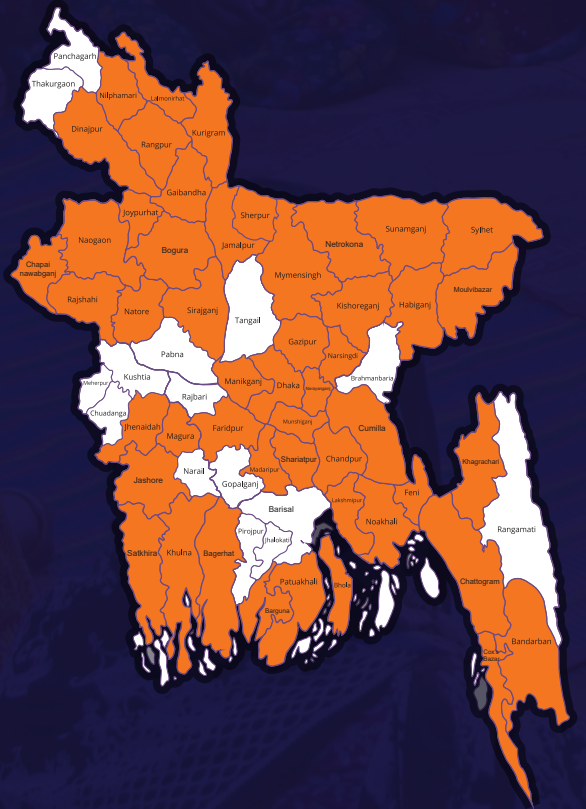
GOAL: 15 million people in Bangladesh, especially women and girls, are leading gender equal and resilient lives by 2030						
Purposes: 1) People, especially women and girls, are empowered to set and achieve their development goals and 2) Socio-economic norms and institutions support gender equality						
Impact Areas	Gender Equality	Economic Justice	Inclusive Humanitarian Assistance	Climate Justice	Food, Water and Nutrition Security	Health, Sexual and Reproductive Rights
Outcomes	Women and girls live a dignified life and experience greater gender equality	All people, especially the economically disadvantaged, have equitable access to markets and control over productive resources and assets.	People's lives especially women's, are safe and protected during humanitarian crises.	Socially excluded people, particularly women and girls, are resilient in the face of climate-related shocks and stressors.	All people, especially poor and extremely poor households, and women, are food secure and enjoy good nutritional outcomes.	Men and women and female and male adolescents have access to equitable, resilient, and comprehensive and appropriate SRH services, including in humanitarian and fragile settings.
Key Interventions	i) Build the capacities of women's platforms to advocate for the needs and desires of women and girls ii) Build leadership skills among women, female youth, and girls iii) Support local advocacy campaigns to change harmful norms such as GBV and child marriage iv) Lead dialogues to create more equitable gender relations at the HH and community levels v) Build the capacities of local governance bodies to provide gender sensitive services and support vi) Champion models of women-led and girl-led networks	i) Develop financial service provider capacity to create products appropriate for economically disadvantaged groups ii) Build the skills of collectives and the economically disadvantaged to access financial, digital and information services, engage in business activities and participate in value chains iii) Transform markets so they are accessible and safe iv) Create social support for women's participation in productive activities, markets and value chains.	i) Facilitate collaboration between communities, governments, and local actors to prepare for and respond to shocks and crises ii) Build the capacities of government and civil society to engage in these efforts following an Area-Based Disaster Management Coordination Approach iii) Create women and girl-friendly safe spaces iv) Empower youth and women to engage in disaster planning and response	i) Support coordination within and between departments and ministries to tackle climate change ii) Support HH adoption of climate-resistant and nature-positive livelihood practices and energy solutions iii) Increase community capacity to prepare for and respond to climate-related shocks and stressors iv) Increase accessibility to climate-resilient homes, infrastructure and WASH facilities v) Establish climate and weather-related information services and early warning systems	i) Support community uptake of SuPER (Sustainable, productive, equitable and resilient) agriculture practices and community-led WASH approaches ii) Support for the recognition of women's role in agriculture iii) Rehabilitate food and WASH-related infrastructure so it is accessible and safe for all	i) Transform social norms to enable adolescents and young people to make choices that support SRH ii) Create feedback mechanisms to improve service delivery iii) Build the capacities of SRH service providers to appropriately respond to the SRH needs of women and female adolescents iv) Strengthen community voices and leadership to seek and advocate for services
Problems and Shocks	Harmful social norms; discriminatory laws, gender inequity in access to education; health & financial services; violence against women; high rates of child marriage & adolescent motherhood; gendered food insecurity; child stunting and maternal death; unemployment among women and youth; service gaps in MNCH and SRH; limited employment opportunities & skills development; workplace exploitation, participation in decision-making; loss of biodiversity; inadequate social safety nets; unequal gender power relations; exploitative market systems; social exclusion; inadequate investment in human development and economic capital. Shocks - Climate change and climate-related displacement; Severe flooding; Influx of Rohingya refugees from Myanmar; COVID-19 pandemic; Inflation / Price Hikes					

Theory of Change



Impact Data and Reach

- 40+ Projects
- 4M+ People reached
- 3.2M Development Reach
- 0.89M Humanitarian Reach
- 37% Male
- 63% Female



SDG IMPACT

NO POVERTY	1	1,288,859
ZERO HUNGER	2	10,863
GOOD HEALTH AND WELL-BEING	3	6,829,317
QUALITY EDUCATION	4	131,274
GENDER EQUALITY	5	293,382
CLEAN WATER AND SANITATION	6	595,312
DECENT WORK AND ECONOMIC GROWTH	8	202,084
REDUCED INEQUALITIES	10	320,898
CLIMATE ACTION	13	1,413,001
PEACE, JUSTICE AND STRONG INSTITUTIONS	16	1,221,505

NEW PROGRAM

NABAPALLAB

Nature Based Adaptation towards Prosperous and Adept Lives & Livelihoods in Bangladesh

The Sundarban and Hakaluki Haor wetland systems in Bangladesh are at a vulnerable stage due to human intervention, with climate change exacerbating the situation. CARE Bangladesh's Humanitarian and Climate Action Program is leading a consortium to implement the Adaptation in Ecologically Critical Areas in Bangladesh (AECAB) intervention. The project titled 'Nature Based Adaptation towards Prosperous and Adept Lives & Livelihoods in Bangladesh (NABAPALLAB)' aims to engage natural resource-dependent communities to strengthen climate resilience, conserve biodiversity, and diversify and improve people's livelihood through innovative nature-based (NBS) and locally led adaptation (LLA) solutions.

5 Districts

Khulna, Bagerhat, Satkhira,
Sylhet, Moulvibazar

Consortium Partners

CNRS, Cordaid, C3ER-BRAC
University, Dushtha Shasthya
Kendra (DSK), Friendship,
Humanity & Inclusion (HI), iDE,
and Practical Action.

Funded by

The UK Government's Foreign,
Commonwealth & Development
Office (FCDO)



Key Programme Areas

1. Nature Based Solutions (NBS) in the Sundarbans and Hakaluki Haor
2. Locally-led adaptation planning (LLAP)
3. Renewable energy solutions to support resilient livelihoods
4. Climate resilient homes and farms
5. Climate-resilient water supply and sanitation
6. Resilient and environment-friendly livelihood practices
7. Weather information services to protect assets
8. Women and girls participation

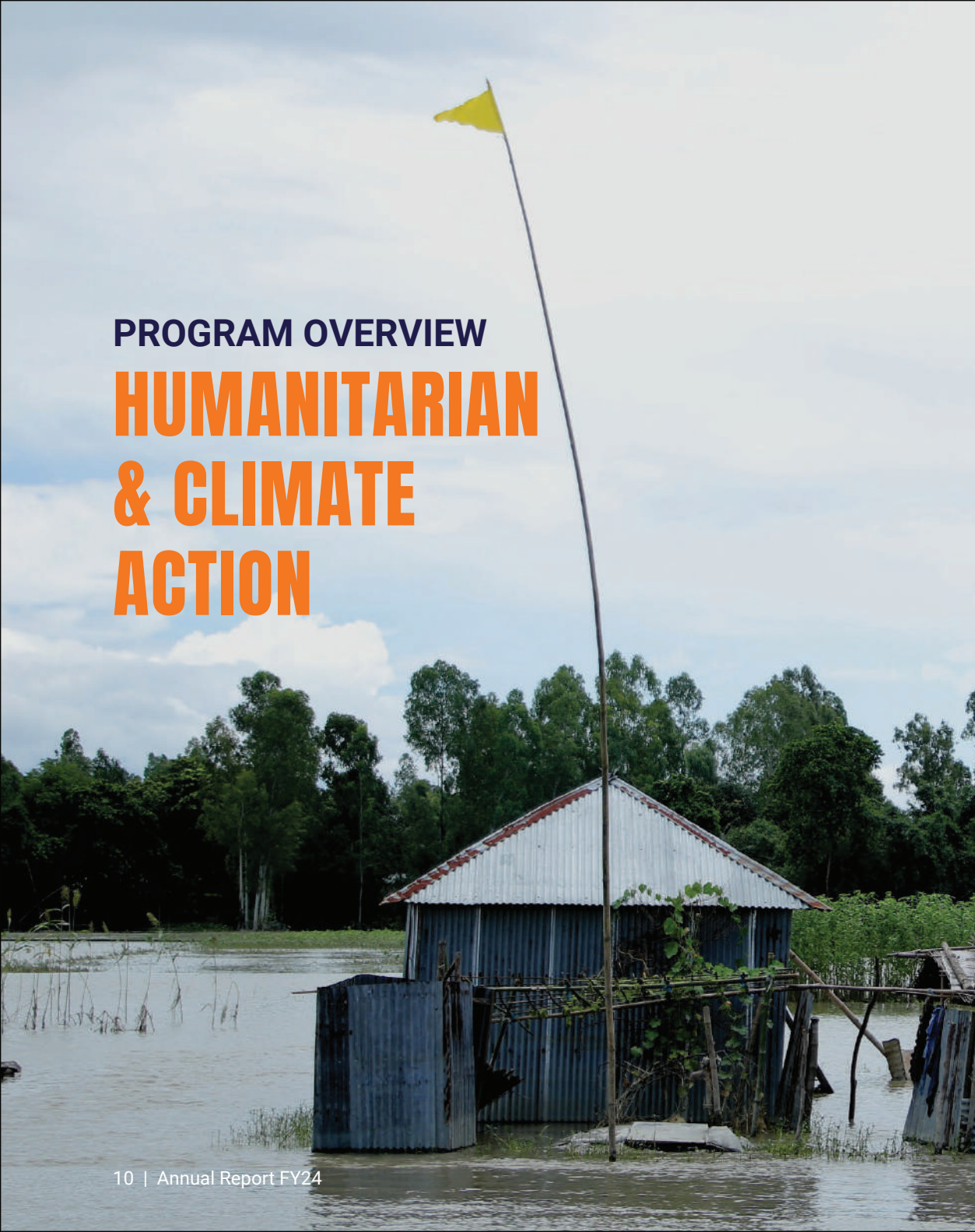
Specific Targets

- Increase climate resilience for **210,000+** vulnerable households
- Facilitate ecosystem-based protection and restoration of **5,000 km²** area.

Duration

October 2023-September 2028





PROGRAM OVERVIEW

HUMANITARIAN & CLIMATE ACTION

The CARE Bangladesh Humanitarian and Climate Action Program contributes to the organisation's mandate to deliver life-saving humanitarian assistance to the people affected by climatic, geophysical, and other disasters and build the resilience of individuals, communities and systems to deal with the impacts of climate change. With innovation, market-based approach, and women and girls' equality at its center, the program follows a locally-led but globally-scaled model in its actions, including preparedness and early action, emergency response and recovery, mitigation and adaptation to climate change for sustainable and equitable development.

CARE Bangladesh's work for humanitarian and climate action program is rooted in the in the principles of **green innovation, a market-based approach, climate resilience and nature-positive livelihood practices and energy solutions, needs and gap assessments, sustainable, profitable, equitable and resilient (SuPER) agriculture climate-resilient homes, infrastructure and WASH facilities, and forecast-based early or anticipatory action.**

Building on a foundation of prevention, preparedness, and adaptation, CARE Bangladesh continues to influence and implement international and national policies and commitments, including the Paris Agreement, Sendai Framework for Disaster Risk Reduction, and the Agenda for Sustainable Development. Alignment with the Government of Bangladesh's Standing Orders on Disaster, its National Adaptation Plan, Nationally Determined Contribution, National Plan for Disaster Management, Mujib Climate Prosperity Plan and the Bangladesh Delta Plan ensures that CARE's work in Bangladesh is time and contextually appropriate.

2.5 million poor and marginalized people, particularly women and girls, affected by climate change and other crises, are protected through humanitarian assistance and supported to strengthen their resilience.



Thematic Focus

- Promoting women & girls equity
- Advocating for loss and damage financing and climate justice
- Initiating locally led adaptation, nature-based solutions, and green humanitarian assistance
- Promoting Anticipatory Action and Risk Financing
- Strengthening equitable and locally led humanitarian partnership

 **Reach:** 150,000+

 **Ratio:**  48%  52%

 **Projects:** 15

 **Donors:** START Network, DANIDA, BMZ, UNICEF, USAID, FCDO, MACP, EU, HSBC, AROHA/V20 Country group

 **Districts:** 16

Bagerhat, Bandarban, Bogura, Cox's Bazar, Gaibandha, Jamalpur, Khulna, Kurigram, Lalmonirhat, Moulvibazar, Netrokona, Patuakhali, Satkhira, Sirajganj, Sunamganj, Sylhet

MAJOR ACHIEVEMENTS

Bangladesh's first Loss and Damage Project

From August 2023 to February 2024, CARE Bangladesh implemented its first loss and damage response action in Sharankhola, Bagerhat, with support of V20 Country Group/Aroha, ADH, and CARE Germany. The project focused on replacing, repairing, and reconstructing livelihood resources, including tools,

implements, and houses for communities affected by Cyclone Amphan (2020). It also provided training on climate-adaptive practices and low-cost disaster-resilient house construction. The initiative supported more than 2,000 individuals in 500+ households.



Lal Banu no longer lives in fear of rainy nights, finding solace in the sturdy shelter that she and her family have rebuilt together



Lal Banu, an 83-year-old widow from Malia Rajapur, faced immense hardship after losing her husband to a tiger attack and having her home devastated by Cyclone Amphan in 2020. Caring for her two granddaughters, she sought refuge in a neighbor's house during rainy nights for four years. Assistance from the V20's Loss and Damage Program provided her with BDT 23,000 (USD \$213) for house repairs. With this aid and her son's support, she rebuilt her home, finding solace in the sturdy shelter.

Shelter and Settlement Approach for climate resilient homes, infrastructure, and WASH facilities

USAID's Multi-Purpose Disaster Shelter (MPDS) project constructed 25 inclusive shelters cum schools in Cox's Bazar and Bandarban, SHOU-III-DRR project raised 1097 individual house plinths, 79 community plinths and built 26 community grounds. NOBADIP project helped raise plinths for 506 individual households and 24 community structures. ASHAR Alo-II project provided house retrofitting support to 546 households. The PRERONA project repaired and Refurbished 96 cyclone shelters in Cox's Bazar. Together, these projects constructed 22.2 km earthen approach roads.



Integration of evidence for Humanitarian decisions

Supporting Bangladesh Rapid Needs Assessment (SUBARNA) project has been hosting the Needs Assessment Working Group (NAWG) with around 150 organizations e.g., UN agencies, INGOs, national and local NGOs, under the Humanitarian Coordination Task Team (HCTT) in Bangladesh, since 2017. Since 2022, NAWG conducted 03 JNAs for cyclone, flood & flash floods which led to 3 Humanitarian Response Plans (HRP). These HRP endorsed by the HCTT appealed for \$226.4 million which reached around 1.72 million people across different regions of Bangladesh, approximately 40% of the targeted population (4.32M).

Scan to know
more about
SUBARNA



3 JNA (Joint Needs Assessment) conducted



03 HRP (humanitarian response plans) developed



Appealed for **\$226.4 million** through HRP



1.72 million HH reached across Bangladesh



A **network of 150** organized

YOUTH-LED DISASTER RESPONSE

“ Through the training and resources provided by the CLIMB project, young individuals like me become equipped to lead, adapt, and protect their communities when disaster arises.”

Rafiqul stated.

Rafiqul Islam had attended a CLIMB project session on youth-led climate adaptation, gaining vital knowledge on disaster preparedness. When an impending cyclone threatened his village in 2023, Rafiqul quickly distributed awareness leaflets and coordinated with the local councilor to convert a nearby school into an emergency shelter. With CLIMB's support, he secured essential resources such as water, torchlights, and candles for over 3,000 shelter residents. Rafiqul's quick actions highlight the critical role of youth in taking charge in the face of adversity.



MORE GREEN, MORE INCOME

“ I am very thankful for the support, especially guidance and Vermi-compost separator machine from the PRODRIPTA Project. Recently, some of our neighbors have shown interest in vermi-compost production. I have already trained two of them and they started producing vermi-compost.

Faruk Hossain

Md. Faruk Hossain Hawlader is a vermicompost entrepreneur involved with PRODRIPTA Project. He recently harvested 3 tons of vermicompost and sold 1.6 tons, using the remainder on his field and fish pond. He also sells earthworms to other vermi-compost producers.



PROGRAM OVERVIEW

ROHINGYA RESPONSE

CARE provides integrated humanitarian assistance to Rohingya refugees and neighbouring host communities while addressing women & girls-specific needs across different age groups. Cox's Bazar district is home to the world's largest refugee settlement. By the end of 2023 nearly one million members of the Rohingya community were living in need of sanitation, access to adequate health services, education, and income-earning opportunities. Since the significant influx of Rohingya refugees began on August 25, 2017, CARE has been actively delivering integrated humanitarian aid, with a focus on tackling women & girls-specific needs.



Thematic Focus

- Preventing and responding to violence against women & girls
- Addressing sexual and reproductive health and rights
- Ensuring site management and development
- Enabling access to water, sanitation, and hygiene (WASH)

All programs promote livelihood, skills training, food security and nutrition status.

 **Reach:** 757,000+

 **Ratio:**  50%  50%

 **Projects:** 11

 **Donors:** IOM, UNICEF, CARE USA

 **Camps:** 10,11,12,13,14, 15, 16, 19, 20-Ext, 21

RASHIDA'S JOURNEY TO HEALTHCARE RIGHTS

Rashida's awareness inspired her to open up about her own issues, and as a result, she was supported by CARE's rights-based project initiatives to reduce the occurrence of domestic abuse and receive access to rights-based services.

Following the Rohingya influx, Rashida settled in Camp-15. She was using oral contraceptive pills for birth control but while visiting a health center a service provider recommended her to use a contraceptive implant, which she did without informing her husband. But Rashida's husband was not happy with this decision, specially after she started facing irregular menstrual cycles and intermittent spotting. Despite her attempts, the healthcare provider refused to remove the implant or provide medical assistance. This led to abusive behavior by her husband.

Rashida was a member of Adult Female Group at Camp-15 where she participated in sessions and learnt about family planning methods and healthcare rights. Her awareness inspired her to open up about her own issues, and as a result, she was supported by CARE's rights-based project initiatives. CARE's community facilitator and a team accompanied Rashida to the hospital. She was examined by a medical doctor who identified her problems and prescribed medications to stop the spotting and arranged a counselling session with her husband. The doctor also assured her that if her condition deteriorates or spotting starts again then the implant will be removed.

Rashida now feels empowered to hold those responsible for her issues accountable. Additionally, she suggested that continuing the block-level sessions conducted by the CARE team would greatly benefit the Rohingya community, particularly women and girls.



YEASMIN'S EMPOWERMENT AND A STORY OF CHANGE

"Now I know about building trust, my body boundaries, decision making, safety mapping and planning. I am also capable of leading sessions that are taught in the mentoring curriculum"
- Yeasmin

Yaesmin Bibi lives in a camp for displaced Rohingya people in Cox's Bazar, Bangladesh. When she started menstruating at age 13, cultural norms dictated that she stop her education and redirect her focus toward household responsibilities.

But Yaesmin's life changed when she heard about a Women and Girls Safe Space (WGSS) from her neighborhood friends where she learned about social networks and self-confidence to combat violence against women & girls (VAWG), among other life skills.

The WGSS Facilitator also introduced Yaesmin and others to the Girls Shine group. Girls Shine is an evidence-based curriculum that has been designed to contribute to improved prevention and response to violence against adolescent girls in humanitarian settings. The program provides them with skills and knowledge to identify types of VAWG and seek support services if needed.

The knowledge acquired from Girls Shine offered her insights for her growth. Fueled by her positive transformation, Yaesmin proactively invited other teenage girls from her community to join. She also actively shared the learnings from the Girls Shine curriculum on issues such as early marriage with her family and peers. Motivated by Yaesmin, her parents began attending the Girls Shine group sessions. Through these discussions, they realized the adverse effects of early marriage and the significance of a supportive environment for teenage girls to lead happy and prosperous lives. Consequently, they agreed to allow Yaesmin to resume her education.

Yaesmin's journey from awareness to advocacy is a testament to the positive impact of education and community engagement in transforming lives.



DRR AHP Bangladesh Consortium

Scan to know more about
CARE's work for disaster risk
reduction in the camps



PROGRAM OVERVIEW

WOMEN & YOUTH EMPOWERMENT

The Women and Youth Empowerment Program (WYEP) works to challenge structural barriers and advancing women & girls, aiming to create an environment where women and girls can live free from violence and have equal access to education.

WYEP focuses on empowering marginalized women and youth to tackle the root causes of poverty, inequity, and vulnerability. By addressing inequality faced by women and girls, WYEP fosters transformative social change through a comprehensive approach that includes challenging harmful social norms, enhancing local governance, creating safe market access, promoting digital literacy, and engaging men and boys in support of women and girls equality.

Key interventions include **strengthening women and girls' leadership, supporting local advocacy against violence against women & girls and child marriage, and empowering women economically through the EKATA methodology.**



Thematic Focus

- Violence against women & girls
- Women Economic Justice
- Youth Skill development and Employability
- Child Early and Forced Marriage (CEFM)
- Women's Voice and Leadership

Reach: 74,000+

Ratio: 83% 17%

Projects: 7

Donors: Donors: USAID, UNFPA, H&M Foundation, The Kendeda Fund, COS

Districts: 25

Bandarban, Barguna, Bogura, Chattogram, Cox's Bazar, Dhaka, Gazipur, Jashore, Khagrachhari, Khulna, Kurigram, Magura, Manikganj, Munshiganj, Mymensingh, Narayanganj, Nilphamari, Rangpur, Satkhira, Sunamganj, Sirajganj, Jamalpur, Gaibandha, Bagerhat, Patuakhali.

PAVING WAY FOR INCLUSION

"Raghib passed all the stages through fair process, showcasing his quality. His inclusion strengthens our team, and we're delighted to have him." - Dr. Jahedul Islam, Hub Coordinator of Bijoyee.

Raghib suffered from poor vision his entire life but overcame obstacles in his social, educational and career path despite his visual impairment. His parents were unaware of his challenges, but once they realized his struggle, they decided to relocate to a nearby town so that Raghib could receive better education. With their support, Raghib excelled academically and earned degrees in Education and special education from the University of Chittagong. But the discrimination came back to haunt him when he started looking for work.

Raghib finally got the opportunity for an internship at Access Bangladesh - a partner of Bioyee project where he learned about a job fair organized by Bangladesh Business and Disability Network (BBDN), exclusively for Youth with Disabilities (YwD). During this event, Raghib met representatives from the Bangladesh Youth Leadership Center (BYLC), a Consortium partner of the USAID Bijoyee project, and made a lasting impression on them with his exceptional qualities and capabilities. This encounter led him to the formal recruitment process. Following rigorous evaluation, Raghib was selected to join the Bijoyee team as a Learner Mobilizer.

Funded by the United States Agency for International Development (USAID) and implemented by CARE Bangladesh in collaboration with 9 local partners, Government of Bangladesh, and private sector actors, Bijoyee will train 250,000+ young people with the necessary soft skills to secure employment or start their own businesses. The project is also working to empower local youth-led and youth-serving organizations across 18 districts, fostering civic engagement, climate action, and active citizenship to equip youth with soft skills and drive economic growth.



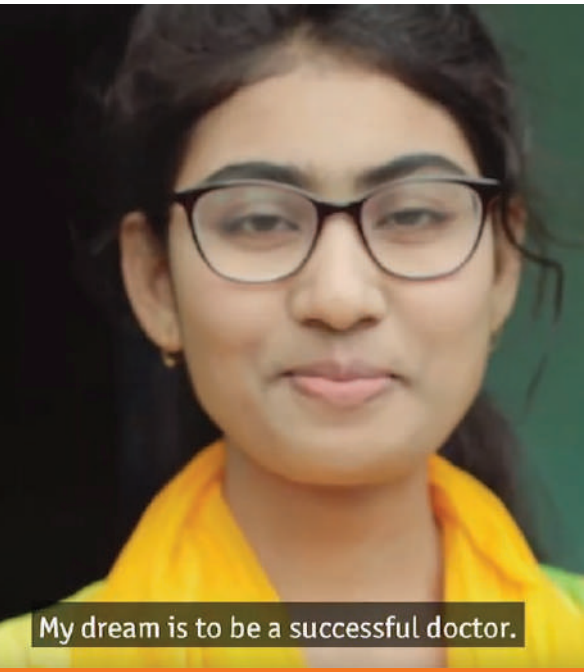
Entrepreneurs

Rising with Ambition And Growth

Scan and Explore a photobook from USAID's Thrive project that captures the lives of the project



Watch this video to know about CARE's work in Bangladesh RMG sector



My dream is to be a successful doctor.

Scan and know about Tipping Point





PROGRAM OVERVIEW

SHOUHARDO III+

Strengthening Household Ability to Respond to Development Opportunities (SHOUHARDO) III Plus is a two-year program, which runs from 1 October 2022 to 30 September 2024, and is funded by the United States Agency for International Development (USAID). The program aims to deliver improved women & girls-equitable food and nutrition security and resilience for 168,521 Poor and Extreme Poor (PEP) households in the Char and Haor regions of northern Bangladesh. SHOUHARDO III Plus integrates women & girls, governance, Disaster Risk Reduction (DRR), environment, and private sector as cross-cutting components to maximize the program's impacts. By building on the successes of the predecessor program, SHOUHARDO III Plus works with participants to pursue **diversified**

sources of income, support inclusive and sustainable agricultural-led growth, enhance access to markets, especially for women and girls, and improve access to financial services for PEP participants. The program also promotes increased **consumption of nutritious foods and micro-nutrients for children under five years of age, pregnant and lactating women, and adolescent girls.**

The SHOUHARDO III Plus program has demonstrated significant impact through its comprehensive approach to agricultural development, health services, and financial inclusion, providing a replicable model for other development initiatives.

-  **Reach:** 1,128,000+
-  **Ratio:**  60%  40%
-  **Donors:** USAID
-  **District:** 8 districts in Char and Haor area
-  **Char:** Kurigram, Gaibandha, Jamalpur, Sirajganj
-  **Haor:** Kishoreganj, Netrokona, Habiganj, Sunamganj.



Strengthening LSPs through Private Sector Engagement and Digital Training

Scale of Impact

- Empowered with business skills
- Established 93 Business Network Leaders (BNL) networks to support community-based services.
- Created linkage with private companies LalTeer Seed Ltd. and ACI Agribusiness for more accessible items for the community
- Collaborated with Social Marketing Company (SMC) for higher impact on maternal and child health services.

Model Uptake by Others

- The program's multi-stakeholder approach serves as a scalable model for other organizations and communities.
- Collaborations with agricultural enterprises and healthcare providers demonstrated the efficacy of cross-sector partnerships.

Multiplying Impact

- Strengthened community capacity and created strong linkages with stakeholders.
- Partnerships with organizations like KUZA and private sector entities improved service delivery and economic resilience.

Systemic Change

- Enhanced negotiation capabilities of PEP farmers with government and private sectors.
- Partnerships with Department of Agricultural Extension (DAE) and the Department of Fisheries (DoF) fostered enduring changes in agricultural practices.

Expansion of VSLA Activity and Financial Inclusion Strategy

Scale of Impact

- Established 719 new Village Savings and Loan Associations (VSLAs), adding 48,340 members.
- Collaborations with commercial banks resulted in 3,274 bank accounts and over BDT 101 million (USD 922,458) in micro-loans.

Model Uptake by Others

- The financial inclusion strategy is a scalable model for economic empowerment in rural areas.
- Commercial banks recognized the potential of rural communities as viable clients, fostering ongoing engagement

Multiplying Impact

- Local agents (Sanchay Sathis) scaled the VSLA model and strengthened financial literacy.
- Success stories inspired community members to pursue financial independence and resilience.

Systemic Change

- Fostered financial literacy and social empowerment, particularly for women and economically marginalized populations.
- Connected informal community savings clubs to the formal banking sector, promoting financial inclusion.

FINANCIAL ACCESS OPENED THE DOOR FOR CSR

"This scholarship from NRBC bank was possible because of my association with the VSLA and formal financial inclusion." - Monoara

Md. Moniruzzaman Pramanik Miyad belongs to an extreme poor household of SHOUHARDO III Plus. His father is a day laborer and mother, Monoara Begum, has been engaged in the Village Savings and Loan Association (VSLA) since 2016. She is also the focal person of the Village Development Committee.

Monoara stepped into formal banking when private banks opened the door to extreme poor participants of SHOUHARDO to open an account only for 10 Taka. Monoara Begum opened a 10 Taka account with NRBC Bank and had the opportunity to take a collateral free loan of BDT 50,000. The loan amount was handed to her at an event where Monoara had the opportunity to meet NRBC's chairman and requested him for financial assistance for her son's education. The bank sanctioned a scholarship for Miyad from their CSR fund.



Miyad-Receiving check from the bank officials



Scan to see a feature report by Dipto TV on Banana Stem Haylage



PROGRAM OVERVIEW

HEALTH & NUTRITION

CARE considers that health is a fundamental human right, and a critical factor for reducing poverty, inequality faced by women and girls and marginalization. CARE promotes a unique approach to health system strengthening, which combines a social and women and girls lens with evidence-driven interventions on sexual, reproductive and maternal health and rights, nutrition and HIV. CARE Bangladesh's key drivers for its Health and Nutrition program are **innovation around health and nutrition, a market-based approach to local health service provision, inclusive, resilient and strengthened health systems, and a multi-sectoral approach.**

Guided by universal health coverage principles, CARE works closely with the Government of Bangladesh at the local and national levels to support policy implementation and ensure national and international commitments are met. These include SDG targets and the country's commitments to the global initiative, Nutrition for Growth.

Thematic Focus

- Promoting governance and accountability
- Ensuring evidence-based advocacy
- Improving program quality and integration and digital solutions
- Creating an inclusive and resilient health system

 **Reach:** 1,190,000+

 **Ratio:**  70%  30%

 **Projects:** 5

 **Donors:** Save the Children, USAID, European Union

 **Districts:** 37

Barguna, Bhola, Chandpur, Chapainawabganj, Cumilla, Dhaka, Dinajpur, Faridpur, Feni, Gaibandha, Gazipur, Habiganj, Jamalpur, Jhenaidah, Joypurhat, Khulna, Kishoreganj, Kurigram, Lakshmipur, Madaripur, Magura, Moulvibazar, Mymensingh, Naogaon, Narayanganj, Narsingdi, Natore, Netrokona, Nilphamari, Noakhali, Patuakhali, Rajshahi, Rangpur, Satkhira, Shariatpur, Sherpur, Sunamganj

BREAKING THE SHACKLES OF SUPERSTITIONS

"Thanks to JANO, I have learned the right dietary practices for me and my children. Now both me and my children lead a much healthier life." - Rahela

Rahela grew up in a traditional family where cultural beliefs, customary medical practices, and conventional dietary guidelines for pregnant women were prevalent. During her first pregnancy, these practices resulted in health challenges for both her and her newborn.

When the JANO project started conducting courtyard sessions in Rahela's village, she attended them in hopes to learn more about care for herself and her children. These sessions aimed to educate pregnant and lactating mothers about the importance of antenatal care (ANC), postnatal care (PNC), proper dietary practices during pregnancy, and Infant and Young Child Feeding (IYCF). Through the JANO project's comprehensive educational programs, she learned about the necessity of at least four ANC visits during pregnancy, the importance of regular health

checks, balanced nutrition, and monitoring her child's growth.

This experience taught Rahela that knowledge and awareness are powerful tools for improving health outcomes. She realized that proper dietary practices during pregnancy and child nutrition could greatly reduce the risk of malnutrition and other health complications. The JANO project played a pivotal role in transforming Rahela's understanding and approach to healthcare, connecting her and other women with community clinic staff and healthcare providers. Rahela's journey emphasizes the critical lesson that, with proper guidance and access to accurate information, even deeply ingrained superstitions and harmful practices can be replaced by healthy behaviors.



Major Achievements

Joint Action for Nutrition Outcome (JANO)



JANO reported a **reduction of 6%** (34.8% to 28.2%) in **stunting** among the children under five.



JANO facilitated the process with Local government which resulted in **147% increase in expenditure on nutrition** related activities (from 2020-2021) .



JANO project established the National Nutrition Information Portal (NNIP), **enabling data entry for the Annual Nutrition Plan 2022-23 across 14 upazilas.**

EMPOWERING OTHERS TO DREAM OF A WORTHY LIFE

"The feeling of solitude and lack of a role model in my early life might have something to do with my inception of drug use. Drugs drained my life of energy and joy, but my longing for light and vitality saved me. Now my only goal is to bring back helpless people who are drowning in the deep sea of darkness to the path of light so that they can lead happy lives with their families" - Md. Abdullah

Md. Abdullah belongs to a middle-class family. His parents were government officials, and his two siblings are engineers. Because of their professional life, Abdullah's family could not spend much time with him. This loneliness left a void in him and even the presence of friends could not fill it. Abdullah was a good student and an active sportsman, but the lack of his family's company and guidance steered him in the wrong direction. He slowly gravitated into the world of drugs.

Soon, the negative effects of his addiction began to show. He slept through the day, lied and often stole money and valuables from his family. And from there, things only got worse. His family found out about his addiction and repeatedly tried to convince him to mend his ways. But he was so far down the road that his family's words had no impact on him.

At one point, his friends and family gave up on him. He started living on his own but had no

money to sustain himself. He thought about quitting drugs but did not know who to reach out to. That is when he met an employee of Ashokta Punarbashan Shongstha (APOSH) – CARE's partner in implementing PWID** project. APOSH rehabilitated him free of cost for 3 months and then for another 3 months at the expense of his family. After one year of recovery, he got a job at APOSH and still works there as a Program Manager in the PWID project.



Major Achievements

People Who Inject Drugs (PWID)



Inaugurated the **Mobile Van-Satellite Clinic** to provide HIV services to the affected population.



Hosted a **National-Level Advocacy Meeting** with the National AIDS Program (ASP) and its stakeholders to review CARE's HIV program progress, share insights, and strengthen the national HIV response.

A BOAT OF HOPE

“CNHA’s timely intervention allowed me to access much needed medical assistance for my baby, saving his life. I hope for their prosperity and that they can continue this service into the future.” - Saima Islam, lactating mother.

After flooding - in 2024 due to heavy rainfall in Habiganj, Sunamganj, Netrokona, and Kishoreganj caught the people by surprise. USAID’s CNHA operates in this region and many of their community-based health facilities were also affected, including the community clinic in Panch hat, Khaliajuri, Netrokona.

Rising floodwaters and the sinking of the connecting roads disrupted and stopped clinic services, leaving community members without access to essential health and nutrition services. The community group reached out to the Upazila Core Team to request assistance in restoring the clinic’s services.



In response, USAID’s CNHA deployed a boat to provide essential assistance. The boat was used to transport both healthcare providers and recipients across the flooded areas, allowing daily operations to resume.

The community was grateful for this initiative. A service provider, Pavel Lear Chowdhury, praised USAID’s CNHA support, noting that the Panch hat Community Clinic can now offer regular health services even during floods. The boat has now become a lifeline for the community, connecting them to essential healthcare services during times of crisis. It serves as a symbol of resilience and the power of community collaboration in overcoming adversity.



Major Achievements

Community Nutrition and Health Activity

Established Memorandum of Understandings (MoUs) involving stakeholders like DGHS, DGFP, BNNC, CBHC, NNS, and CARE Bangladesh.

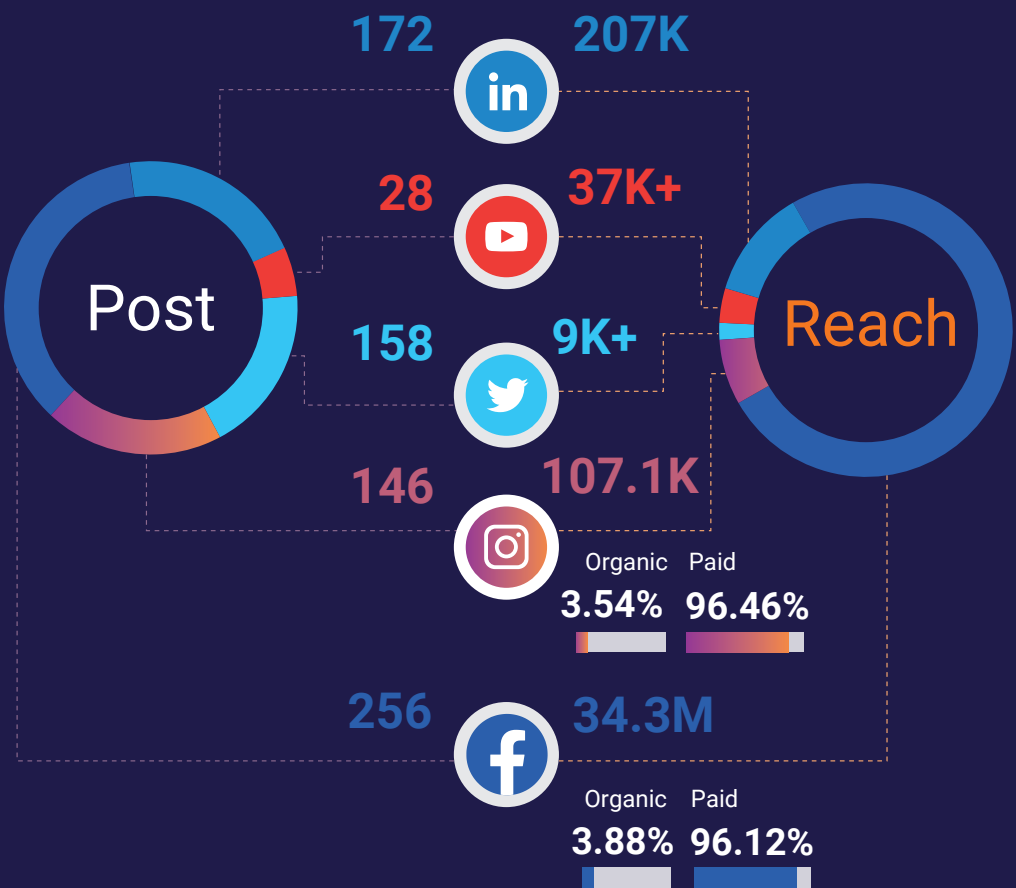
Achieved **Core Team Formation in 14 Districts and 50 Upazilas** and developed a Core Team* Improvement Plan

Revitalized and activated regular meetings of **5,000+ Community Groups** and **Community Support Groups**

Completed healthcare facility readiness assessment of **1,300+ Community Clinics** and **350+ Union Health and Family Welfare Centers**.

MEDIA AND OUTREACH HIGHLIGHTS

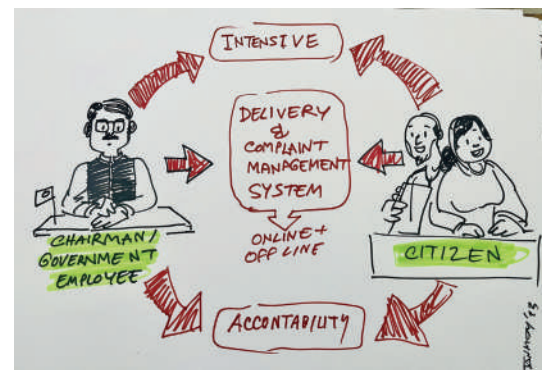
Social Media



Mainstream Media



Approximate PR value
BDT 7,800,000



MULTIPLYING IMPACT

FLOOD-PROOF COMMUNITIES

Problem

Even though Standing Orders on Disaster-2019 recognized the need of forecast-based action (FbA)/anticipatory action (AA), implementing them at ground level came with severe challenges such as fragmented and uncoordinated trigger mechanisms by multiple organizations, and lack of financing for activating trigger mechanisms. This forced the government to respond to disaster instead of preparing for them.

Solution

The National Early Action Protocol (NEAP) for monsoon riverine floods helps guide actions to prepare for floods in Bangladesh during the monsoon season, specifically in the Ganges-Brahmaputra River basins. It provides a unified system with financial support to take action based on different flood scenarios, involving trained communities and institutions.

SUFAL II, working with the Anticipatory Humanitarian Action Technical Working Group, developed the NEAP with guidance from the Department of Disaster Management (DDM). The NEAP was put into action during the 2024 monsoon season through SUFAL.

In the future, the project plans to create a flash flood early action protocol under the guidance of the National Taskforce on Forecast-based Financing/Anticipatory Action (FbF/A).

The NEAP has also been a pioneer in Bangladesh by testing government social safety net programs for flood preparation. By adjusting the DDM's guidelines on cash assistance for anticipatory actions, the project aims to generate evidence to secure funds from different Social Safety Net Programs (SSNP).

MULTIPLYING IMPACT

FLOOD-PROOF COMMUNITIES

Impact

Facilitating community and institutions to proactively act ahead of floods through operationalizing suitable finance and resources before disaster hits the community.

Major Reach and Outcome

- **33,000+** households received action-oriented early warning **voice message**
- **1,500+** households received a multi-purpose **cash grant** (BDT 5,000 ~ USD 4)
- **1,300+** households received shock-responsive **social protection** (BDT 7,000 ~ USD 57)
- **19 shelters** repaired with separate male and female living rooms and washrooms. **700+** households benefited from **evacuation and shelter support**.
- 100 households received **hygiene kits**, moreover, hygiene kits were placed in 19 shelters.
- **1000+ cattle protected** through vaccination, fodder support, and evacuation
- **98%** of the early warning recipients took at least one **anticipatory action** at household level*.
- Each household could **save BDT 96,579** (~ USD 805) on average by utilizing the support received from SUFAL II, thereby reducing the impact of the floods by taking anticipatory action*.
- Every USD 1.04 invested for taking anticipatory action **benefited** households around **USD 12.48** on average*.

- **83.97%** of affected people could **reduce the impact of monsoon flood****
- 95.63% women/vulnerable groups benefited from **gender-responsive and inclusive early actions****.

Multiplying Impact

Along early warning and early action, pre-arranged financing mechanisms ensure that funding is readily available for immediate action. Flood Forecasting and Warning Centre (FFWC) provides real-time forecast for Anticipatory Action through Two national River Gauge stations installed through SUFAL. DDM disseminates early warning messages through database of recipients of 51 community groups, and volunteers of 17 unions of northwestern monsoon, 20 flood prone areas, and 20 Digital Information Boards.

* Consolidation from Post Distribution Monitoring of 3 phase cash assistance

** Mid-line Study of SUFAL-II Project for monsoon flood

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ACRONYMS

AIDS	Acquired immunodeficiency syndrome	EU	European Union	RMG	Ready-made garments
BMP	Bangladesh Mahila Parishad	FCDO	Foreign Commonwealth & Development Office	SAINT	Shayestabad Altruism Institute of Nation-Wide Task
BMZ	Federal Ministry for Economic Cooperation and Development	FIVDB	Friends in Village Development Bangladesh	SDG	Sustainable Development Goals
BYLC	Bangladesh Youth Leadership Center	GESI	Women and Girls Equality and Social Inclusion	SMS	Site Management Support agency
CEFM	Child, early, and forced marriage	HIV	Human immunodeficiency virus	SMT	Senior Management Team
CISCO	Computer Information Systems Company	H&M Foundation	Hennes & Mauritz Foundation	SRS	Safety and Rights Society
CNHA	Community Nutrition and Health Activity	icddr,b	International Centre for Diarrheal Disease Research, Bangladesh	UCEP	Underprivileged Children's Educational Project
CVF	Climate Vulnerable Forum	IOM	International Organization for Migration	UNFPA	United Nations Fund for Population Activities
DANIDA	Danish International Development Agency	IPV	Inactivated polio vaccine	UNICEF	United Nations Children's Fund
DFAT	The Department of Foreign Affairs and Trade	Jhpiego	Johns Hopkins Program for International Education in Gynecology and Obstetrics	USAID	United States Agency for International Development
DYDF	Dhrubotara Youth Development Foundation	JICA	Japan International Cooperation Agency	VISCOM	Visual Communication
ECHO	Emergency Children's Help Organization	NFI-S	National Financial Inclusion Strategy	VSLA	Village Savings and Loan Association
ESDO	Environment and Social Development Organization	OST	Opioid Substitution Therapy	WFP	World Food Programme
		P.A.C.E. training	Personal Advancement & Career Enhancement Program	YLO	Youth-led organisations
		PSKS	Palashipara Samaj Kallayan Samity		
		PWID	People who inject drugs		

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