

# Transforming Coastal Lives

Quarterly Newsletter of the RHL Project



**Volume No. 6**

October – December 2025

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2025 marks another meaningful year for the *Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL)* Project in strengthening resilience across Bangladesh's climate-vulnerable coastal communities. With steady progress in constructing climate-resilient homesteads, thousands of families are now living with greater safety, dignity, and hope.

Alongside resilient-housing, the project continues to advance integrated livelihood solutions, from environmentally responsible crab farming to saline-tolerant agriculture, livestock rearing, and renewable energy use.

What stands out most are the voices from the ground - women and men whose confidence, security, and aspirations have been renewed. Their stories reaffirm that resilience is not only about infrastructure, but about enabling communities to move forward with stability and self-reliance. Together, these efforts reflect the RHL Project's commitment to inclusive, climate-smart development aligned with PKSF's long-term vision.

Happy New Year 2026!!



*Mohammad Asadul at his previous fragile home*



*Asadul's new climate-resilient homestead*

## RHL project climate-resilient homestead: Sustainable housing for coastal families

To address the adverse impacts of climate-change in coastal areas of Bangladesh, PKSF is implementing the *Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL)* project with financing from the Green Climate Fund (GCF). The five-year project is being implemented across seven coastal districts since 17 August 2023.

As part of this initiative, the RHL project is constructing climate-resilient homesteads for 3,000 poor and extremely poor families, with the objective of reducing the erosion and loss of income and assets while ensuring access to safe and sustainable living.

The coastal region of Bangladesh is among the most climate-vulnerable areas in the world. In low-lying coastal zones, most poor families build their houses with mud, bamboo, and Golpata leaves (leaves of an indigenous coastal plant), which are highly vulnerable to natural disasters. Due to low income, lack of land, and ongoing uncertainty, families are forced to repair or rebuild the same risky houses year after year, trapping them in a vicious cycle of poverty and debt. The climate-resilient homesteads of the RHL project protect coastal families from instantaneous disaster risks such

as cyclones and storm surges, reduce long-term maintenance costs, and support the development of their safe and stable life.



*Tania Begum, standing in front of her previous fragile house*



*Tania Begum's family at their new climate-resilient house*





*Parul Khatun, with her happy family at their new climate-resilient house*

Parul Khatun, a beneficiary from Dacope upazila of Khulna district, has found a renewed path to life after moving into her new climate-resilient home. She says, *“This concrete house has shown us a new way of living again.”* Tania Begum from Kalapara upazila of Patuakhali district says, *“Every year we had to take loans just to repair our house, and during storms I spent nights in fear with my young daughter. Now the elevated concrete house has changed our lives.”* Md. Asadul from Merrenlganj upazila of Bagerhat district says, *“In our old broken house, we lived helplessly at the mercy of nature. Storms, floods, and tidal surges left our family devastated. The new house has given us a new life.”* The RHL project’s climate-resilient homes offer a transformative solution, providing families with secure, sustainable shelters designed to withstand the harsh realities of the coastal lives.

To date, the RHL project has completed the construction of 1,345 homesteads and handed over the houses to beneficiary families, where they are now living. Based on household needs, these homesteads include raised plinths, house construction, sanitary latrines, rainwater harvesting systems, solar electricity, and improved cooking stoves. The RHL project is providing climate-resilient homestead support to coastal families in line with PKSf Strategic Plan (2025-2030).

## Consultation Meeting on the Formulation of the ‘Environmental Management Guideline for Crab Farming’ held



*Managing Director of PKSf Md. Fazlul Kader speaks at the consultation meeting*

“Crab farming is not only an important source of livelihood for coastal communities, but it also requires careful environmental management. There is a strong need for a guideline that balances commercial growth with ecological preservation in Bangladesh’s climate-vulnerable coastal regions,” the speakers highlighted during the Consultation Meeting on the Formulation of the ‘Environmental Management Guideline for Crab Farming’. The consultation meeting was organized by the RHL Project at PKSf Building-1 on 21 December 2025. PKSf Managing Director Md. Fazlul Quader chaired the meeting, while Deputy Managing Director Dr. Fazle Rabbi Shadek Ahmad delivered the opening remarks.

The meeting brought together distinguished guests and resource persons from across the country. Experts included Dr. Md. Golam Sarwar, Professor at Khulna University, and Dr. Abdullah-al Mamun, Professor at Noakhali Science and Technology University. Mr. Al-Imran, Assistant Project Coordinator of the RHL project, presented the draft guideline, detailing the classification of crab farming under the Environment Conservation Rules 2023, environmental impacts, sustainable farming

practices, and monitoring procedures. Open discussions explored the use of eco-friendly materials, integrated crab-shrimp-fish farming, alternative feed, and waste management strategies, ensuring that the guideline would be practical, science-based, and adaptable for coastal farmers.

Reflecting on the importance of the initiative, Mr. Md. Fazlul Quader, Managing Director of PKSF, remarked, “Expanding crab farming can generate income and strengthen livelihoods, but it must not harm our coastal ecosystems. Reducing waste, promoting reuse, and applying circular economic practices are crucial for sustainability.” Echoing this, Dr. Fazle Rabbi Shadek Ahmad added, “A well-formulated environmental management guideline will protect both livelihoods and biodiversity, ensuring that coastal communities thrive in harmony with nature.”

The meeting engaged around 20 participants, including university professors, fisheries experts, representatives from UN agencies, and other development organizations.

## Workshop on Financial Management Held

The Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL) Project organized a day-long Workshop on Financial Management on 15 October 2025 at PKSF Bhaban-1. The event aimed to enhance the financial management capacity of the partner organizations responsible for implementing the project across climate-vulnerable coastal regions.

The workshop was chaired by Dr. AKM Nuruzzaman, General Manager of the Environment and Climate Change Unit (ECCU) of PKSF. Md. Abu Nashir Khan, Deputy General Manager and Project Coordinator of the RHL Project, was also present. 19 Admin and



*PKSF General Manager Dr. AKM Nuruzzaman presides over the workshop on financial management*

Finance Officers from 18 implementing Entities (IEs) attended the session.

In his inaugural address, Dr. Nuruzzaman underscored the significance of efficient financial management in achieving the project’s objectives. “Sound financial management is the backbone of effective project implementation. It ensures that every taka invested truly benefits the vulnerable communities we are committed to support,” he remarked.

The workshop covered key aspects of financial operations, including procurement and financial guidelines, reimbursement and audit processes, financial reporting systems, voucher and ledger preparation, budgetary control, VAT and tax deduction, and financial monitoring. Participants actively engaged in discussions, sharing their field-level experiences and challenges.

In the closing session, Md. Abu Nashir Khan encouraged participants to apply the lessons learned to strengthen transparency and accountability in their organizational financial practices. The workshop concluded on an optimistic note, with participants expressing that the training would help them manage project resources more efficiently and contribute to the overall success of the RHL Project.

## PKSF DMD visited RHL project implementation activities in Cox's Bazar



*Dr. Fazle Rabbi Shadek Ahmad, Deputy Managing Director of PKSF visits the RHL project implementation activities*

On 17 October 2025, Dr. Fazle Rabbi Shadek Ahmad, Deputy Managing Director (DMD) of PKSF, visited the implementation activities of the RHL project in Cox's Bazar. During the visit, the Deputy Managing Director inspected ongoing and completed activities under the RHL project in the Khamarpur area of Choufaldandi, Cox's Bazar Sadar. He observed climate-resilient houses, goat shelters constructed on raised platforms, crab farming demonstrations, and household vegetable and tree plantation activities.

While visiting the climate-resilient houses, Dr. Fazle Rabbi interacted with the beneficiaries of climate-resilient houses of the project and provided advice on maintaining cleanliness around the house. Additionally, he reviewed ongoing construction of houses and emphasized that partner organizations must ensure the use of high-quality construction materials. He also highlighted the importance of cultivating seasonal vegetables in household courtyards. After completing the field visit, Dr. Fazle Rabbi chaired a discussion with project staff of COAST Foundation. He emphasized that the RHL project is working to improve the quality of life for vulnerable coastal.

## Orientation on Photography of Climate-Resilient Houses Held



To effectively and comprehensively document the RHL project's climate-resilient housing initiative and ensure photographs that tell compelling stories, the RHL Project organized an on-site orientation on photography of climate-resilient houses for its Implementing Entities (IEs). The orientation was conducted in two batches. The first batch took place in Kalapara upazila of Patuakhali district on 17 November 2025, while the second batch was held in Dacope upazila of Khulna district on 25 November 2025.

The first batch was attended by 11 staff members from five implementing partner organizations of the RHL Project: HEED Bangladesh, GJUS, CODEC, DFED, and FDA. The second batch was attended by 14 staff members from seven implementing partner organizations: UP, NGF, SUS, Nabolok, JCF, RRF, and Ad-Din Welfare Center.

During the sessions, trainers provided hands-on guidance on photographing climate-resilient houses, including composition, use of light and shadow, selecting appropriate angles, and visual storytelling. The orientation also covered field photography using mobile phones and DSLR cameras, impact documentation, and practical photography exercises. Two expert photographers from the respective local areas participated in each session and were later engaged to capture photographs of climate-resilient homesteads.



## Update from Ground

During the period the RHL project reached to 16,828 coastal people with different types of interventions and services, among them 3,679 are male, and 13,149 are female. Additionally, the project achieved the following milestones:

### Design and building of homesteads



*Nurul Kader's family at their climate-resilient homes in Chakaria upazila*

Following the overall target for designing and building 3000 climate-resilient homesteads, the RHL project constructed 1,345 resilient houses so far. The project has already handed over the houses to beneficiary families, where they are now living. Along with the construction of houses, the project provided a comprehensive package of rainwater harvesting system, an environment friendly twin pit offset latrine and a solar system based on the needs of individual beneficiary. 10% contribution against the total cost were born by the beneficiaries.

### Homestead tree planting

So far, the project planted 160,726 climate-resilient trees in the beneficiary homesteads in the project areas. The plantation included a variety of species such as coconut, guava, sapodilla, wood apple, betel nut, and neem, contributing to both environmental

conservation and the livelihood needs of the communities. To support the healthy growth and protection of these trees, beneficiaries were also provided with garden trellis nets, ensuring enhanced care and sustainability of the planted trees.

### Cultivation of saline tolerant vegetables



*Beneficiary at her vegetable garden*

Till the period, the project provided support to 6,659 beneficiaries with saline-tolerant vegetable cultivation practices in homestead areas including cultivating ginger using bags. The support included seeds, plants, nets, and watering cans. Beneficiaries have also begun growing a variety of crops, including tomatoes, eggplants, red amaranth, kangkong, and turnips, along with zinger in sack method.

### Construction of slatted houses for goat/sheep rearing

To enhance hygiene, reduce disease risk among livestock, and contribute to better livelihoods



*Slatted house for goat/sheep rearing.*

for the beneficiaries, the project constructs slatted houses for goat/sheep rearing. So far, 9,767 houses have been constructed for goat/sheep rearing. Prior to the construction, beneficiaries were systematically selected and provided with training on the effective use and maintenance of the structures. The construction materials include concrete pillars, bamboo, wood, tin etc.

## Development of crab Hatchery



*PKSF DMD Dr. Fazle Rabbi Sadeque Ahmed inspecting crablet production process at a crab hatchery*

During the reporting period, the project provided support to develop two crab hatchery. Besides, construction work for three hatcheries is underway. Additionally, the project is working with hatchery owners in Cox's Bazar for developing crab hatcheries.

## RHL project supports Crab Nurseries and Farmers



*Chameli Khatun, a beneficiary of soft-shell crab farming in front of her crab farm*

So far, the project provided technical and financial support 58 beneficiaries to establish crab nurseries. During the period, the project provided technical and financial support to 1,610 new beneficiaries for crab farming in saline ponds. In total, 5,352 beneficiaries have been supported with crab farming so far. This initiative aims to enhance livelihoods and promote sustainable aquaculture practices.

## Climate-Change Adaptation Group (CCAG)

Each group is scheduled to hold at least one meeting every month for its 3200 CCAGs. During the reporting period, a total of 24,812 CCAG monthly meetings were organized, engaging 42,498 beneficiaries (with repeated participation).

Each CCAG is structured with a committee comprising a President, Secretary, Cashier, and General Members to promote community involvement in climate action and decision-making processes. These committees play a vital role in ensuring the effective implementation and management of project activities within their respective areas.



## Beneficiary training



Training for beneficiaries on Crab Farming

To the date, 1,695 batches of training on income-generating activities were conducted for beneficiaries by 18 Implementing Entities (IEs). The training sessions include goat and sheep rearing in slatted houses, cultivation of saline-tolerant vegetables, and crab farming.

## Grievance Management



Submission of grievance

During the quarter, the project received 34 complaints from beneficiaries, of which 26 were submitted by females and 8 by males. All complaints were resolved in consultation with the respective beneficiaries. To date, 114 grievances have been received, and resolved.

## RHL project supported vulnerable coastal people with

Building of  
1,345  
climate-resilient  
homesteads



Constructing 9,867  
slatted houses for  
goat/sheep  
rearing



Providing  
technical and  
financial support  
to establish 58  
nurseries and 5,352  
crab farms



Supporting 6,659  
beneficiaries with  
saline-tolerant  
vegetable cultivation  
practices

Planting 160,726  
climate-resilient  
trees in the  
beneficiary  
homesteads



## In frames: Transforming costal lives through climate-resilient homestead

Previous



Present



Md. Kamrul Islam, Patharghata, Barguna



Mst. Farida Bebe, Koyra, Khulna



Asma Jabbar, Dacope, Khulna





## Story of change

### A Safer Home, A Stronger Future: How Sabina Akther Rebuilt Her Life with Resilience

**Sabina Akther**  
Cox's Bazar Sadar, Cox's Bazar



Today, Sabina Akther lives with confidence in a safe, disaster-resilient and sustainable home. Supported by the RHL project, her homestead is built on a raised plinth and protected from flooding. A sanitary latrine, rooftop solar system, and improved cooking

stove have strengthened her family's health and dignity, while saline-tolerant vegetable gardening, livestock rearing, and tree planting now support food security and small income.

“My house was flooded during natural disasters. Now my family and I are very happy that we are living in a home that is strong and withstand to natural disasters,” Sabina says.

Just a few years ago, life was very different. A 32-year-old day laborer with limited income, Sabina struggled to protect her husband and four children in a fragile house where floodwater regularly entered during heavy rains. They could not even think of a house that could not give the protection for the next day.





## Story of change

### One Storm Away No More: How a Resilient Home Changed Ahammad Ali Kazi's Life

**Md. Ahammad Ali Kazi**  
Charfassion, Bhola



*Old fragile house of Ahmad Ali Kazi*

In the storm-prone coastal village, Md. Ahammad Ali Kazi, a 45-year-old day laborer, spent years living under constant fear. Supporting a family of seven on a monthly income of around USD 122, he struggled to meet daily needs, leaving no savings to repair or strengthen his fragile home. Each cyclone and high tide threatened not only their shelter but also the safety of his family.



That fear eased through the RHL project. Ahammad received a climate-resilient home designed for long-term sustainability. Built on a raised plinth, the house now protects his family from floods and storm surges. A rooftop solar system ensures reliable energy, while a sanitary latrine and improved cooking stove have enhanced health, hygiene, and daily living conditions.

"I've always worked hard, but with no savings, my family was just one storm away from disaster. This new house means everything to us," Ahammad shared.



*“Before this house, our life was full of worry because our old home could not protect us during heavy rain or storms, and I was always afraid for my children’s safety. When we received this new house, it felt like a big relief and a new beginning for our family. Now we live safely with better health and comfort, and we no longer fear every disaster season. In the future, we hope to save a little money and build a better life for our children from this secure home.”*

**Rita Mondal**  
Shyamnagar, Satkhira

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