

EMERGENCY

HUMANITARIAN ASSISTANCE

to the **Flood-Affected Community** at **Pekua**
and **Chakaria** Upazila in Cox's Bazar District



HOIFA 2026 - ToGETHER 2.0 Program

Emergency Humanitarian Assistance to the flood affected community at Pekua and Chakaria Upazila in Cox's Bazar District

PHALS (Program for Helpless And Lagged Society)
Cox's Bazar

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Message from executive director

Dear Readers,

It is my great pleasure, on behalf of PHALS, to extend my warmest greetings and sincere appreciation to all our partners, colleagues, volunteers, local authorities, and communities who have supported our humanitarian efforts. In 2026, PHALS once again had the opportunity to stand beside more than 900 flood-affected families in Cox's Bazar, particularly in the highly vulnerable areas of Chakaria and Pekua Upazilas. Under our HOIFA project, implemented through ToGETHER 2.0 program, we provided multipurpose cash assistance along with essential food and non-food items to families affected by the floods. This response would not have been possible without the valuable partnership and cooperation of Malteser International, the concerned local government authorities, and other stakeholders. I would like to express my sincere gratitude for their continued support and close coordination.

I also extend my heartfelt appreciation to the PHALS response team, whose dedication, professionalism and tireless efforts ensured that assistance reached affected families in a timely, dignified and accountable manner. Their commitment reflects the values at the heart of PHALS.

This publication is a modest effort to document and showcase the experiences, activities and collective efforts behind the response. More importantly, it reflects our commitment to being "Accountable to the Affected Community".

At PHALS, we believe that humanitarian work should not be measured only by what we deliver, but by the trust we build, the dignity we protect, and the positive difference we make in people's lives.

I sincerely thank everyone who contributed to this initiative and stood with the affected communities during a difficult time.

Together, let us continue to put people at the center of humanitarian action.

Abu Murshed Chowdhury

Executive Director (Honorary), PHALS

ACKNOWLEDGEMENT

PHALS (Program for Helpless And Lagged Society), established in 1992, works to build a society free from poverty and discrimination by promoting dignity, sustainable livelihoods, and inclusive development for underserved and marginalized communities.

This booklet, prepared under the HOIFA intervention of the ToGETHER 2.0 program, documents the project's implementation, achievements, challenges, and lessons learned. It highlights the importance of community engagement and showcases the positive impact of the intervention on flood-affected communities. The publication also serves as a valuable reference for future humanitarian programming and knowledge sharing.

PHALS extends its sincere gratitude to the German Federal Foreign Office (GFFO), Malteser International (MI), local government authorities, partner stakeholders, community members, and the dedicated HOIFA project team for their invaluable support, collaboration, and commitment, which made both the intervention and this publication possible.

The experiences and lessons gained through HOIFA have strengthened PHALS' capacity to support vulnerable communities and enhance their knowledge to recover future disasters. We hope this publication serves as a useful resource for learning, knowledge sharing, and future humanitarian programming.

EXECUTIVE SUMMARY

In response to the flash floods of April 2026 caused by the heavy rainfall and overflow of the Matamuhuri River, PHALS implemented the *Emergency Humanitarian Assistance to Flood-Affected Communities in Pekua and Chakaria Upazilas of Cox's Bazar District* from 16 June to 15 September 2026 under the HOIFA intervention of the ToGETHER 2.0 Program.

A household-level vulnerability assessment covering 1,637 flood-affected households informed the transparent selection of beneficiaries in coordination with local authorities and community representatives. As a result, 918 vulnerable households received emergency assistance, including unconditional multipurpose cash support, food packages, and non-food items to address their immediate priority needs.

The intervention demonstrated a strong commitment to inclusion, with 61% of assistance recipients being women and 24% of beneficiary households including persons with disabilities, exceeding the project's inclusion targets. The project also reached 119 community members through awareness sessions on DRR, Early Warning Systems, Gender, and Climate Change Adaptation.

Post-Distribution Monitoring findings showed very positive feedback from beneficiaries. While 89% of respondents were very satisfied and 11% were satisfied with the assistance received, 95% rated the quality of the food and non-food items as very good and 5% as good, indicating that the support effectively met the priority needs and expectations of affected households.

The project enabled flood-affected families to meet essential needs through timely, transparent, and accountable assistance. A learning-sharing workshop documented key experiences and lessons for future humanitarian responses. Overall, the project strengthened PHALS' capacity to deliver dignified and inclusive emergency assistance in Cox's Bazar.

ACRONYMS

CCA – Climate Change Adaptation

DRR – Disaster Risk Reduction

EWS – Early Warning System

FNFI – Food and Non-Food Items

GFFO – German Federal Foreign Office

HOIFA – Humanitarian Operation and Innovation Facility

HH – Household

MI – Malteser International

NFI – Non-Food Item

PDM – Post-Distribution Monitoring

PHALS – Program for Helpless And Lagged Society

SADDD – Sex, Age, and Disability Disaggregated Data

ToGETHER – Toward Greater Effectiveness and Timeliness in Humanitarian
Emergency Response

UP – Union Parishad

UNO – Upazila Nirbahi Officer

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PROJECT OVERVIEW

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PHALS (Program for Helpless And Lagged Society) is a Cox's Bazar-based humanitarian and development organization working with marginalized and disaster-affected communities.

In April 2026, flash floods caused by the heavy rainfall and overflow of the Matamuhuri River severely affected Pekua and Chakaria Upazilas in Cox's Bazar District, damaging homes, sanitation facilities, household assets, and agricultural land, leaving many families in need of urgent assistance.

To support affected communities, PHALS, with funding from HOIFA under the ToGETHER 2.0 Program, implemented the project *Emergency Humanitarian Assistance to Flood-Affected Communities in Pekua and Chakaria Upazilas of Cox's Bazar District* from 16 June to 15 September 2026.

Based on a vulnerability assessment of 1,637 households, the project provided multipurpose cash assistance, food packages, and non-food items (NFIs) to 918 vulnerable households. In addition, 119 community members participated in awareness sessions on Disaster Risk Reduction (DRR), Early Warning Systems, Gender, and Climate Change Adaptation.



From Doorstep to Data: Ensuring Accuracy Through Direct Community Engagement

GEOGRAPHICAL COVERAGE

A District at the Frontline of Climate Risk

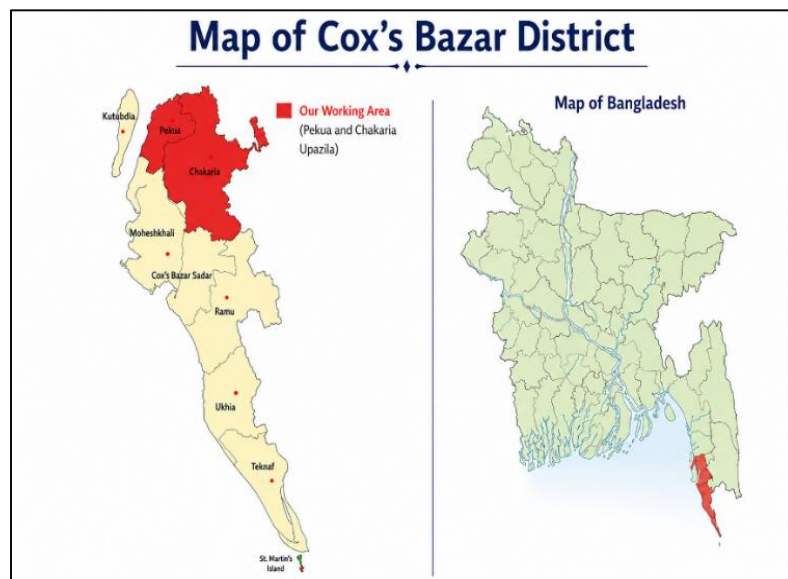
Cox's Bazar is one of Bangladesh's most climate-vulnerable coastal districts, frequently affected by cyclones, floods, erosion, and salinity intrusion.

Chakaria Upazila

Chakaria lies along the Matamuhuri River and is highly susceptible to flash flooding when the river overflows. The April 2026 floods severely affected:

Kakara Union (Wards 1, 2, 3, 4, 5, 7 and 8): many households were affected, with a large area of agricultural land inundated, causing extensive damage to houses, roads, drinking water sources and agricultural land.

Chiringa Union (Wards 6, 7 and 8): a significant area of cultivated agricultural land was damaged, along with a substantial area of homestead vegetable gardens, reducing household food production and income.



Pekua Upazila

Barbakia Union

(Wards 1, 2, 4, 7 and 9): many households were directly affected, while the livelihoods of a large number of farmers were disrupted.

Rajakhali Union

(Wards 1, 8 and 9, with moderate damage in

neighboring wards): many households were affected, with a large area of crops destroyed. Numerous salt farmers experienced severe income losses as floodwaters washed away salt cultivation fields.

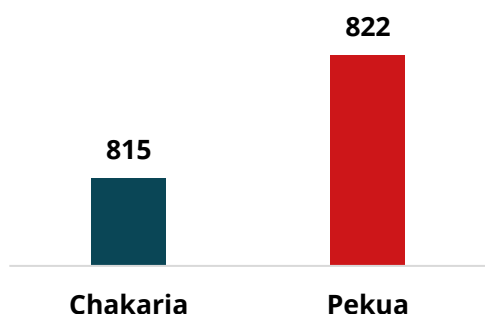


PROBLEM, NEEDS AND GAP ANALYSIS

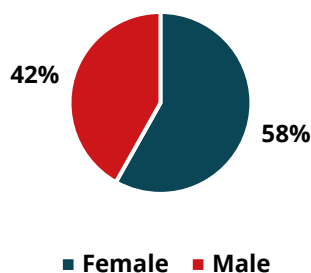
PROBLEM, NEEDS AND GAP ANALYSIS

The April 2026 flash floods and prolonged waterlogging severely affected communities in Chakaria and Pekua, damaging homes, water sources, sanitation facilities, and livelihoods. Following a people-centered approach, PHALS engaged affected communities and local authorities to identify priority needs. A survey of 1,637 households across Chakaria (815) and Pekua (822) revealed significant impacts on toilets (1,245 households), water sources (1,188), and housing (1,118 partially damaged). Based on community priorities, PHALS designed a response combining food, NFI, and multipurpose cash assistance, with 58% of targeted participants being women.

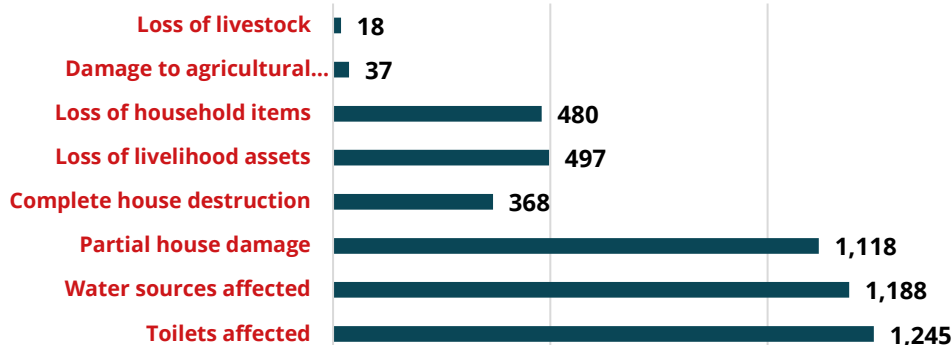
Upazila Survey Number



Gender



Type of damage/loss Households





RESPONSE STRATEGY

RESPONSE STRATEGY

Assist the affected population and prevent further human suffering
The response followed an eight-step cycle:



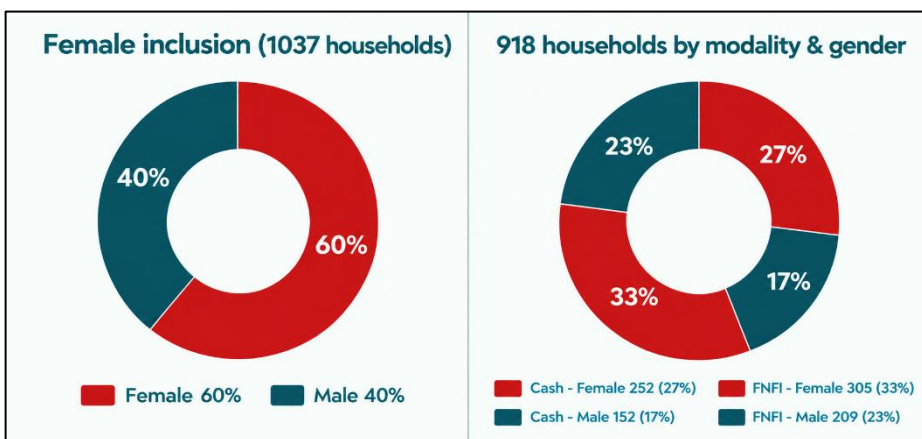
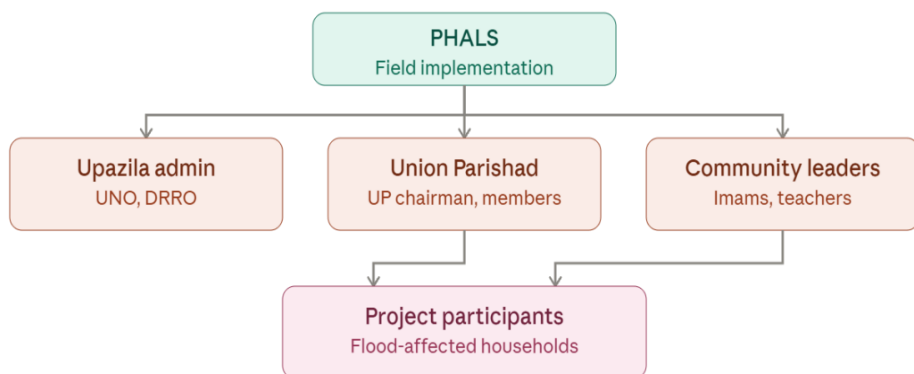
Monitoring team interacting with responders in Chiringa Union, Chakaria Upazila during the participant selection survey.



PARTICIPATION, INCLUSION AND COORDINATION

PARTICIPATION, INCLUSION AND COORDINATION

PHALS placed affected communities at the center of the HOIFA 2026 response, engaging community members, volunteers, and local authorities throughout beneficiary selection, verification, distribution, and feedback processes. Among the 918 households assisted, 618 (60%) participants were female, while 22% of households included persons with disabilities, identified through the Washington Group Questions. Accessible assistance, SADDD data collection, and close coordination with UNOs and Union Parishads ensured an inclusive, transparent, and accountable response.



These charts show the inclusion outcomes of the flood response across 1037 assisted households. Female recipients made up 60% of the total while 22% of households included a person with disability (well above the 3% target) reflecting PHALS' strong focus on reaching the most vulnerable groups.



COMMUNITY ENGAGEMENT AND AWARENESS STRENGTHENING

COMMUNITY ENGAGEMENT AND AWARENESS STRANGTHENING

PHALS actively engaged community leaders, teachers, religious leaders, local government representatives, and project participants to ensure the emergency response reflected community priorities and local contexts. To complement relief assistance, PHALS conducted four awareness sessions in Chiringa, Kakara, Rajakhali, and Barbakia unions, reaching 119 participants (61 female, 58 male). The sessions focused on gender, early warning systems, disaster risk reduction (DRR), and climate change awareness, helping communities better understand disaster risks and preparedness measures during the flood response.



Empowering Communities Through Awareness on Gender, Disaster Risk Reduction, Climate Adaptation, and Early Warning Systems



RESPONSE MODALITIES AND IMPLEMENTATION

RESPONSE MODALITIES AND IMPLEMENTATION

PHALS provided emergency assistance through multipurpose cash transfers and food/NFI packages across four unions of Chakaria and Pekua: Chiringa, Kakara, Rajakhali, and Barbakia. The response reached 918 vulnerable households, enabling families to meet their most urgent needs through flexible cash support while addressing immediate food and household requirements through in-kind assistance. Cash transfers were delivered through secure mobile financial services, and food/NFI packages were distributed through organized community-based events, ensuring timely, dignified, and accountable assistance.



Moments captured during the distribution of humanitarian assistance to project participants.

Two Modalities

Assistance moved through mobile financial services for cash, and a standardized 12-item package for food and non-food needs.

MULTIPURPOSE CASH ASSISTANCE 404 households

BDT 10,000 per household · BDT 4,040,000 total · via secure mobile financial services.

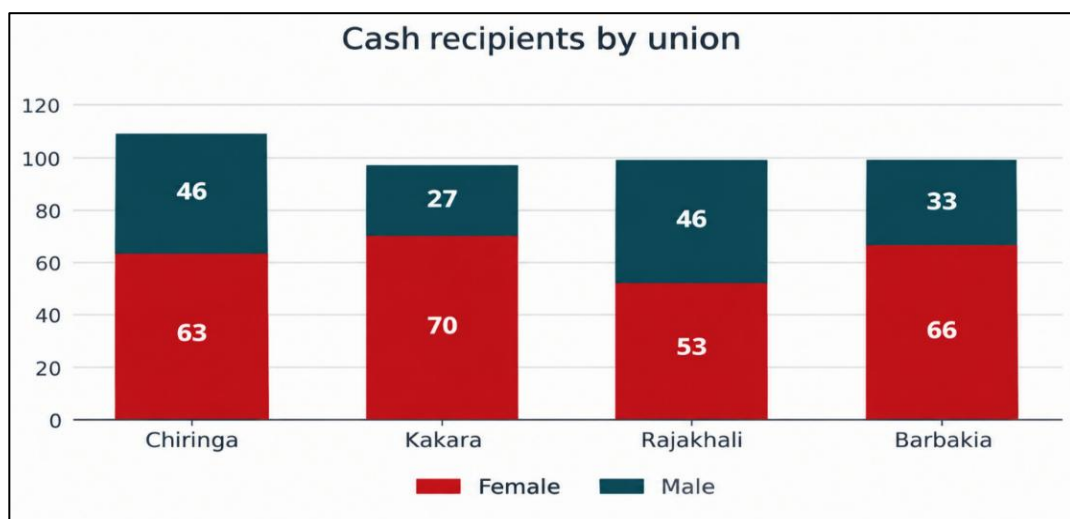
FOOD & NON-FOOD ITEMS 514 households

12-item package: rice, lentils, cooking oil, flattened rice, biscuits, oral saline, torch light, tarpaulin, bucket, candle, lighter, water jar.

1. Multipurpose Cash Assistance

404 households across four unions received BDT 10,000 each.

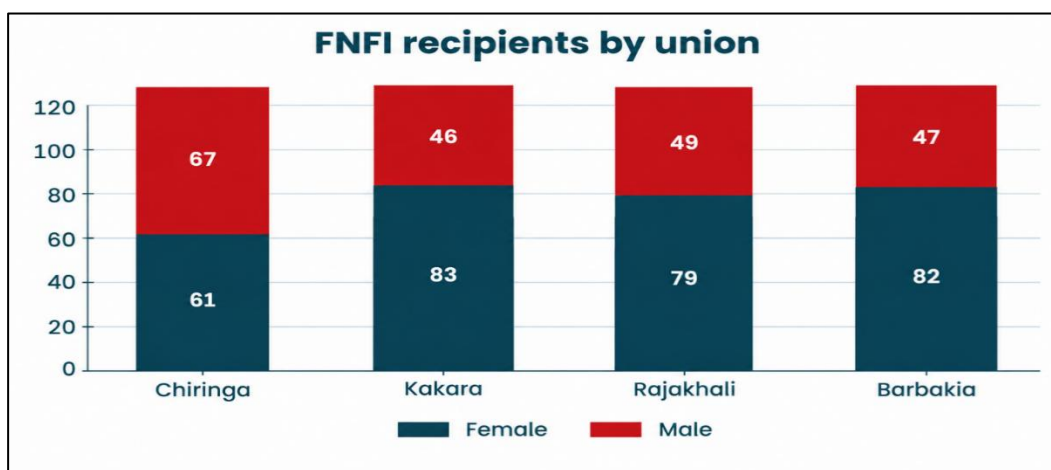
Union	Households	Female	Male
Chiringa	109	63	46
Kakara	97	70	27
Rajakhali	99	53	46
Barbakia	99	66	33
Total	404	252 (62%)	152 (38%)



2. Food & Non-Food Item Assistance

514 households received the standardized package.

Union	Households	Female	Male
Chiringa	128	61	67
Kakara	129	83	46
Rajakhali	128	79	49
Barbakia	129	82	47
Total	514	305 (59%)	209 (41%)



Moments from the NFI distribution among project participants

Overall Reach

Combined across both modalities, 918 households were supported including 61% of recipients were women, and 24% person with disability.

Modality	Households	Female	Male
Multipurpose Cash	404	252 (62%)	152 (37%)
Food & NFI	514	305 (59%)	209 (41%)
Total	918	557 (61%)	361 (39%)



A glimpse into our distribution program, capturing moments of bringing essential support and smiles to the community.

Distribution Events

Inauguration ceremonies marked the launch of distributions, each attended by Two Union Parishad members, local elites and community stakeholders.

18.08.2026 · CHAKARIA

Upazila Hall Room, Chakaria

Inaugurated by: Mr. Shaheen Delwar, UNO, Chakaria

Attended by Union Parishad members, local elites and community stakeholders.

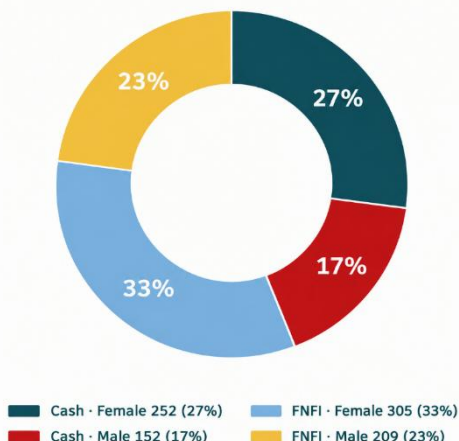
19.08.2026 · PEKUA

Upazila Hall Room, Pekua

Inaugurated by: Mr. Rafiqul Islam, UNO, Pekua

PHALS Honorary Executive Director Mr. Abu Morshed Chowdhury attended, reinforcing the organization's commitment to transparent, dignified distribution.

918 households by modality & gender



The Upazila Nirbahi Officers (UNOs) of Chakaria and Pekua formally inaugurated the assistance distribution ceremony.



ACCOUNTABILITY TO THE AFFECTED POPULATION

ACCOUNTABILITY TO THE AFFECTED POPULATION

Throughout the response, PHALS placed affected communities at the center of decision-making, ensuring transparency and accountability at every stage. A Complaint, Feedback and Response Mechanism (CFRM) including a dedicated hotline, feedback box, and direct engagement allowed households to raise concerns and receive timely responses. Beneficiary lists were cross-checked with community representatives and validated by the Upazila Administration, while distributions were formally inaugurated by local UNOs, building trust and community ownership of the process.



A project participant sharing his experience and reflections in the CFRM on the impact of the humanitarian assistance.



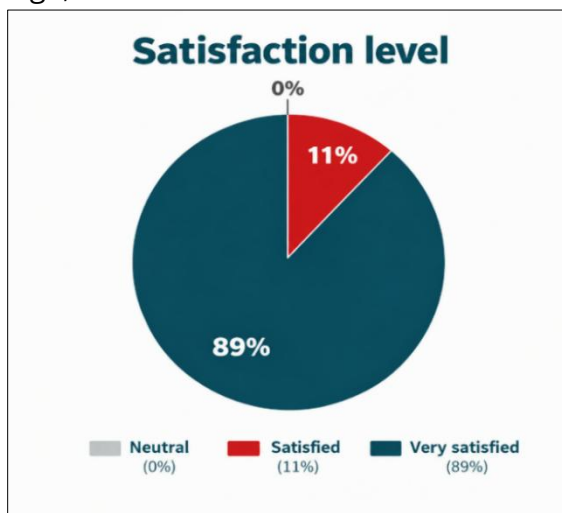
POST-DISTRIBUTION MONITORING (PDM)

POST-DISTRIBUTION MONITORING (PDM)

Following distribution, PHALS conducted Post-Distribution Monitoring (PDM) to assess whether the assistance reached households as intended and met their urgent needs. The PDM findings show high satisfaction with item quality, with 95% rating it "Very Good" and 5% "Good." No negative feedback was reported. Satisfaction with the intervention was very high, with 89% of



PHALS Deputy MEAL Manager monitoring the PDM survey to ensure data accuracy and quality.



respondents "very satisfied" and 11% "satisfied," and no neutral responses reported. Reflecting a strong positive perception of the response overall. These results confirm that the assistance was delivered in a timely, relevant, and dignified manner, while also generating lessons to strengthen future emergency responses.



CHALLENGES, LEARNING AND WAY FORWARD

CHALLENGES, WAY FORWARD AND LEARNING

Challenges	Way Forward
1. High humanitarian needs and difficulty in identifying the most vulnerable households.	1. Strengthen vulnerability-based targeting through community and local authority consultation.
2. Heavy rainfall disrupted field activities and distributions.	2. Maintain flexible scheduling and preparedness for weather-related disruptions.
3. Managing large crowds and maintaining orderly queues at distribution points.	3. Strengthen crowd control, queue management and priority access for vulnerable groups.
4. Attempts by non-selected individuals to access assistance.	4. Maintain participant verification, token checking and coordination with local representatives.
5. Response capacity was limited compared with the scale of needs.	5. Strengthen coordination and resource mobilization to address remaining needs.



Despite relentless rainfall, the team continued participant selection to ensure no vulnerable household was left behind.

LEARNINGS

Government partnership strengthens accountability-Government involvement strengthened transparency and community trust through active participation in beneficiary validation and distributions.

Participatory verification improved targeting accuracy-ensuring vulnerable households, including persons with disabilities, were not excluded. including those with disabilities, were accurately identified.



Mr. Md. Shaheen Delwar, Upazila Nirbahi Officer (UNO), Chakaria sharing his observation about project during learning sharing and exit meeting



Mr. Rashidul Hasan, Program Director of PHALS thanked all during closing Remarks at learning sharing and exit meeting

Community engagement fostered local ownership-leading to the development of community-led DRR action plans.

Unconditional cash assistance preserved dignity and flexibility-allowing households to address their most urgent needs based on their priorities.



STORIES THAT MATTER

STORIES THAT MATTER

A New Foundation: Taslima Begum's Story

Taslima Begum, 45, lives with her husband, Abdu Sabur, and their two young sons in Bamula Para village. When severe flooding caused her family home in Rajakhali Union to collapse, Taslima Begum, a mother of two, was forced to take shelter at a relative's house. Living on her husband's daily labor income, rebuilding their home seemed impossible.

After receiving BDT 10,000 in unconditional cash assistance from PHALS through mobile banking, Taslima immediately started reconstruction work with support from her brother, a mason. The assistance enabled the family to begin rebuilding their home and regain hope for returning to normal life.



Two days later, on 19 August 2026, the funds reached her directly through mobile banking. Taslima wasted no time. She reached out to her brother, a skilled mason, to help rebuild the family home.

"The assistance gave me courage. We have started rebuilding our house, and I hope we can return home very soon," said Taslima."

For her family, the cash assistance was more than financial support. It provided the opportunity to take immediate action, restore dignity, and begin recovering from the impact of the floods.

For Meherunnesa, Hope Arrived Before She Even Reached Home

For Meherunnesa, an elderly woman facing prolonged illness and financial hardship, medical treatment had remained out of reach for months. Upon receiving unconditional cash assistance from PHALS, she made an immediate and life-changing decision. Before even returning home, she visited a doctor and received the treatment she had long been unable to afford.



"I was very sick, so on my way home with the money, I went and got myself treated. This truly means a great deal to me," she shared."

For Meherunnesa, the assistance was more than cash. It brought immediate relief, restored dignity, and renewed hope at a time when she needed it most.

A Little Relief for a Family Carrying a Heavy Load

For Selina Akter, a 53-year-old homemaker, supporting a family of six has been a daily struggle. With her husband's illness limiting his ability to work and a son living with a physical disability, the family often faces financial hardship.

PHALS' food and non-food assistance brought timely relief during a difficult period. The food support helped reduce immediate household expenses, while a tarpaulin provided protection for their damaged home.



" Whenever it rained, water leaked through my roof. I was very happy to receive the tarpaulin and put it up right away," Selina shared."

Sometimes, the greatest impact comes from the simplest support. By helping keep the roof intact and food on the table, the assistance brought comfort, protection, and renewed hope to a family facing multiple challenges.

From Borrowed Rice to Three Meals a Day

Khurshida Begum, 30, lives in Palakata village, Rajakhali Union, with her son, daughter, and elderly father-in-law. Nearly two years ago, her husband, Shafiul Alam, left the family, leaving Khurshida to support her household alone. When floods disrupted her livelihood, Khurshida Begum, a single mother, struggled to feed her family, often relying on borrowed rice and lentils from neighbors.

After receiving food and essential support from PHALS, she was able to repay her debts and restore three meals a day for her children and elderly father-in-law.

"I was so happy. This support allowed me to repay the rice and lentils I had borrowed and put three meals a day back on the table for my family." Khurshida says."

What had become a daily struggle for survival was, at least for a while, replaced with the comfort of knowing her family would not go hungry.



A Family's Renewed Hope

When floods damaged the roof of their home and left their toilet unusable, Mohammad Nurul Amin's family faced an uncertain future. Surviving on irregular daily wage labor, repairing the damage seemed beyond their reach.

With BDT 10,000 in cash assistance from PHALS, the family repaired part of their house and restored their toilet, creating a safer and healthier living environment.



"When the flood destroyed our roof and toilet, I had no savings and no way to repair anything. PHALS's support felt like a huge relief," shared Nurul Amin."

The assistance transformed uncertainty into action, helping the family rebuild not only their home but also their hope for a more secure future.

CONCLUSION

The HOIFA 2026 response, implemented by PHALS under the ToGETHER 2.0 program provided timely humanitarian assistance to the flood-affected communities in Chakaria and Pekua, reaching 918 vulnerable households with cash, food, and non-food support and 119 community stakeholders through disaster preparedness awareness sessions. Through these interventions, PHALS helped 1037 affected families meet their immediate needs and cope with the impacts of the April 2026 floods in a dignified and accountable manner.

Strong coordination with Upazila Administrations, Union Parishads and community stakeholders ensured transparent implementation from needs assessment through final distribution.



A grateful smile after receiving much-needed humanitarian support.



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