



Organizational Strategic Review 2022

**Strengthening  
Endeavors for  
Sustainable Development  
of Coastal Communities**



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## General Introduction

Poverty doesn't only mean having a minimum daily income of below \$1.25, it also includes powerlessness, voicelessness, vulnerability, and fear. Poverty can be divided into two main dimensions: income poverty, which is the lack of income necessary to satisfy people's basic needs; and human poverty underlining the lack of human capabilities, for example, poor life expectancy, poor maternal health, illiteracy, poor nutritional levels, poor access to safe drinking water and perceptions of well-being (UNDP, 2003).

Climate change and its global impacts have offered some new as well as challenging dimensions to poverty and the ways of its eradication. Over some decades now, such issues have been claiming some considerable space in the press, both print and electronic media. This has been a critical issue in the parleys of the world leaders for some decades now, with very negligible positive outcome though. Bangladesh finds its helpless place at the top of the list of the most vulnerable countries due to the impacts of climate change. Our cartographic location in the lap of a delta does the irrevocable harm caused by natural disasters at various intervals. But the frequency of such disasters has been magnified by the gas emission by the rich and industrialized countries of the world that leading to the increasing degree of global warming. It is important to note that Bangladesh has a significant number of coastal communities who are largely poor and hence helpless. Their lives and livelihoods are dependent on the resources that the sea and rivers offer. On the other, the sudden mood swings of nature leave devastating marks on their habitats, assets and occupations.

The tales of their sufferings claim tears from people across the world as they appear on the pages of the newspapers with some horrifying pictures. The agricultural plots are swallowed by saline waters making any kind of food production impossible. Drinking water becomes scarce. The spread of sundry diseases makes the lives of the coastal communities difficult. Such a reality of helplessness worked behind the genesis of COAST.

COAST Foundation, a non-profit NGO, is working for the coastal poor in Bangladesh since 1998. Its genesis is connected with a UK-based international NGO project (1982 to 1997) in Bhola in the south-west of the country. It integrated Right Based Approach [RBA] in all its activities since the inception. COAST believes in a holistic approach to socio-economic improvement of poor that strategically reduces poverty. It can be realized if pro-poor policies exist and work properly at both the micro and macro levels.

COAST's microfinance program concentrated on building up strong resilience in the people for whom it works. It is also unfailingly careful to enhancing its organizational growth. At present, COAST is providing its services to around **150,000 active members** under the core program (MF) through **107 branches in 11 districts of which 90% are women**. The total outstanding loan of the organization has increased to **BDT 2,527 million in June 2020 which was BDT 2,250 million in June 2019**. This amount has been disbursed among 103,186 poor families that substantially helped them find self-employment. This financial assistance has helped accelerating the overall economic development process in the coastal areas of Bangladesh. The total savings has increased by **17.5% from BDT 814 million in June 2019 to BDT 957 million in June 2020**. But the hard fact is that field operations of COAST are facing pressure and challenges due to some unanticipated practices such as unwelcome competition through expansion, investment and unfair loan disbursement guidelines by several big and medium level organizations. Sometimes, these realities impact negatively on the regular operation of the overall program. Also, COAST has sustained a long effect of the moratorium in the last two years due to the COVID-19 pandemic causing the **PAR at 19.21% which was 5.54% in 2019-20**.

The Social Development department of COAST is working on a number of projects and programs with the financial and technical support from the development partners. These programs and projects, among other things, are directed to promoting the effectiveness of local government; providing essential services to

marginalized program participants, both rural and urban; strengthening program participants' capacities to combat the negative effects of climate change and disasters; and increasing transparency and accountability in the operations of the government climate change projects. COAST's Social Development section also emphasizes on developing associations of farmers and fishermen as well as the cooperatives and group-based enterprises. It has also promoted localization of aid and the promotion of local of NGOs and CSOs.

COAST introduced the **Community Engagement and Exit Strategy** to ensure that the community and the people affected by the crisis at different frequencies constitute the integral part of its programs. The affected people receive basic services from elsewhere as an intervention ends. But COAST stand by them. Learnings are documented annually, shared with staff, and applied in the program design, where applicable.

Despite the fact that COAST's activities and programs are limited to serving the people in the coastal belt, the quality and impact of these programs cannot be underestimated. The development partners of COAST have largely contributed to the successful implementation of the programs and initiatives. The collaboration of Malteser International and Tearfund deserves special mention for some of COAST's successful interventions in a number of projects. For more than four years, COAST undertook some important activities in Cox's Bazar in collaboration with UN agencies such as UNHCR and UNICEF. The extension of their assistance is a testimony to the effectiveness of COAST's role and its high-quality activities.

COAST is currently in contact with other donors and partners to develop more effective programs and projects and has already started some initiatives in the Bhasanchar area close to the sea.

The development and extension of COAST in terms of its growth and activities is largely characterized by success stories. At the time it took off in 1998, the Principal Office was in Charfassion, Bhola. Now it is in Dhaka, the capital city of Bangladesh. At the initial stage, the number of total staff was 150 persons. Now the workforce stands at 1662. COAST started working within one district, while at present, it operates in 11 districts. Now as many as 15 directors look after the activities while in the past, only one director had to plan and oversee the activities. Naturally, at the initial stage, there was no Senior Management Team (SMT), now there is a strong SMT truly committed to the efficient development of the organization. In the initial days,



COAST activities were run through offices at 17 locations, while COAST now operates through 120 offices and runs 7 training centers. From the manually handled book-keeping of the micro finance programs, COAST has now moved onto an efficient and fully automation process. So, many of the initial weaknesses have been ably compensated and the newly gained strengths are paying back dividends.

*Prime Minister Sheikh Hasina visits COAST Stall during the Development Fair organized by PKSf*

# Executive Summary of the Review Process

COAST Foundation has reviewed its strategic planning process with support from the Malteser international through “ToGETHER”. All the programs have been divided into 9 relevant sectors.

These are: i) Core Programs, ii) Donor Funded Development Programs, iii) HR-Admin & IT, iv) Gender Equality and Social Inclusion and Community Radio, v) Internal Audit, vi) Advocacy and Networking, vii) Finance and Governance, viii) MEAL and Knowledge Management and ix) Humanitarian Response.

A dedicated team for each sector consisting of 3-5 members led by a senior COAST professional conducted the review process. Moreover, in order to achieve the qualitative enhancement and efficient facilitation of the review process, one relevant and experienced professional from the NGOs having similar activities, was involved. The **objectives** of the review process were:

- To assess the present status of the different sectors of the organization;
- To find out the SWOT of the different sectors of the organization;
- To disseminate the learnings among the senior officials of the organization;
- To set the course of actions for each sector.

The **practices** involved:

- PPT presentation by each group;
- Focus Group Discussions;
- Writing of reports for each sector and submission to the Executive Director.

As the review and preparation of the reports progressed to finalization, a **central workshop** was organized in which the review leader made power-point presentations reflecting on the major findings. The slides are available in the organizational website ([www.coastbd.net](http://www.coastbd.net)).

SWOT analysis came up as the key point during the workshops. After hours of discussions, the major strengths of the organization were identified. These are:

- i) Modern and updated HR policy;
- ii) Male-female ratio 60:40;
- iii) Specific Job Description and Codes of Conduct for all staff;
- iv) Decentralization of the recruitment process in which the regional offices enjoy sufficient authority;
- v) Annual & 6-monthly appraisal process;
- vi) Skill development of the staff;
- vii) Updated website with all information;
- viii) In-house server for HR, storage and email;
- ix) Zoom platform for better connectivity of the staff;
- x) Adequate IT facilities in all offices.

The discussions underlined some major areas that require improvement. These are:

- i) Poor ratio of male-female in the senior management team;

- ii) Length of time required for finalizing the payment process of the outgoing staff;
- iii) Inclusion of persons with disabilities;
- iv) Dedicated and protective firewall;
- v) email failover/redundancy;
- vi) Dedicated mail filtering;
- vii) Longer time for the repair and maintenance of the ICT equipment.

The participants in the workshop(s) underlined some opportunities which the organization can profitably make use of. These are:

- i) Greater civil society participation and cooperation;
- ii) The role of the senior staff for effective and regular communication with stakeholders;
- iii) Inclusion of People’s Organization Leaders in the General Committee;
- iv) Broadening of online awareness and campaign with the stakeholders;
- v) Use of every possible communication technology;
- vi) Ensuring the accountability to the stakeholders through open website.

The major threats identified are:

- i) Local pressure during the recruitment process;
- ii) The limitations imposed by social media policy;
- iii) Access to digital lifestyle affecting the real-life situations.

The review was very significant in terms of gender equality and social inclusion. COAST offers special attention to building up an organizational structure where equal opportunities are ensured. It is committed to create an environment which is free from sexual exploitation and abuse. The findings of the review show that there have been significant changes in gender equality in the workplace that contributes to women’s empowerment. At the initial stage, efforts were mainly in place to facilitate a gender-balanced environment in terms of employment, which certainly was a key factor. However, gradually, steps were taken to create a conducive environment that ensures women can work freely without fear of possible exploitation, abuse, and harassment. COAST took an effective shift to women-focused approaches to better relations between women and men, and ensure an environment that looks after the interests of the organizational staff, program participants, all relevant stakeholders and partners and creates environment to stop all kinds of sexual exploitation/abuse. An appropriate gender equality approach promotes the overall quality of work.

In a country like Bangladesh, Community Radio plays a significant role for rural development at the grassroots level. Issues of poverty, agriculture, impacts of climate change, adaptation and mitigation measures to co-exist under frequent natural disasters, gender inequality, education, societal problems can feature in programs that substantially help the poor to find ways for remedies. Such programs can help bring in positive and significant changes in a community’s life. With this objective, COAST has already commissioned two radio stations. “Radio Meghna” ([www.radiomeghna.net](http://www.radiomeghna.net)) operates in Charfassion Upazila, in the southern part of Bhola island since February 2015. The other one “Radio Saikat” transmits in Cox’s Bazar town. Gender is one important components in the broadcasting of the radio programs.

It needs to be mentioned here that these radio stations are run by the adolescent/young (girls) of the local community. As of now, 21 adolescent girls are working in these radio stations. They manage both technical operations and program contents. Two paid local female staff lead the team. Monitoring is done and training is provided from Dhaka Principal Office at regular intervals.

The finance and compliances are very important deliverables for any development initiative. COAST is always careful of and concerned about this and tries to enhance the quality of efficiency of the programs it implements [Core and Non-Core] and to ensure productivity and maintain the internal control standard of its financial management system. The internal audit section has been playing a significant role from the beginning in this regard. Initially, this section was not properly organized. COAST had selected some staff from its MF program who had some limited knowledge in this area. Since 2009, COAST has a well-equipped wing with necessary human resources. Now the internal audit sector consists of 16 staff (1 Director, 1 Head and 14 staff). COAST has also developed relevant policies, audit procedures and designed a reporting system that help realize the core organizational objectives.

The activities of the Finance and Governance sections were also reviewed in the workshops, FGDs and KII. A total 19 personnel having experience in accounts and an external consultant were involved in the review process. Major achievements of the organizations right from the beginning were identified by the participants. At present, the annual budget is more than BDT 80 crore of which the project budget is BDT 22 crore, the capital fund is more than 39.5 crore. Now 17 development partners are working with COAST. The organization's financial reports are prepared through a sophisticated and automated system. The number of professional staff now working in different sections is more than 30. An efficient and dedicated governance structure is in place and the Executive Committee sits 4 times a year. The proposed annual budget, the selection of auditor's firm and the audit report are approved by the Governing body.

Through the discussions in the workshops, the major strengths of the organization were underlined. It has sector-based sufficient staff to take care of financial activities with staff turnover below 5%. It is run by experienced and professional accountant at the central level. The efficient staff in charge of finance can prepare and submit absolutely timely and meticulously careful financial reports. This sector has appropriate knowledge and capability of meeting Government and donor compliances. The officials possess excellent interpersonal relationship and qualities of team work, abilities to operate accounting software. They can communicate independently with the donors. However, there are some areas that need to be improved, particularly at the field level. The capacity of the field level staff needs to be enhanced. Many of them are not appropriately aware of the compliances they should compulsively meet, especially the VAT & TAX issues. Qualified and professional accountants should look after the financial matters. They should be adequately trained in preparing the financial statements. Most of the project accountants are dependent on the central level staff. The supportive supervision should be improved.

COAST is engaged in policy advocacy since 1998 to building up a broader constituency with the civil society stakeholders and ensuring their effective participation. COAST advocacy and networking program has many significant achievements. There are some limitations though. This performance should be reviewed through external responses. COAST also feels that such reviews will help initiating some new, realistic and innovative advocacy strategies to meet current demands and upcoming challenges. COAST's advocacy and networking program can claim a lot of achievement and success. But unfortunately, the proper documentation has not been done. With its networks and constituencies for advocacy, COAST's strong role in the (a) cancellation of Poverty Reduction Strategic Paper (PRSP) by the government in 2009; (b) prevention and stopping World Bank immunity; and (c) introducing national climate budgeting process by the government in 2014 should be recognized. Among other important activities, mention can be made of the study on LDC (Least Development Countries) graduation and impact on the country's economy; preparing the resume of the anti-neoliberal campaign using the networks; campaign regarding the impact of 4th industrial revolution and the campaign demanding appropriate focus on NAPA [National Plan of Adaptation] etc.

MEAL (Monitoring, Evaluation, Accountability, and Learning) section of COAST provides critical support to comprehensive program management. It helps to track progress, adjust and further discover planned or unplanned effects of various programs on the lives and livelihoods, through which it holds the organization accountable to the community and people affected by the crisis at large. Moreover, it helps achieve the organizational strategy and objectives and enhance the quality of every program.

COAST has developed a set of tools and approaches to support its coordinating system of monitoring, evaluation, accountability and learning, which it calls MEAL (Monitoring, Evaluation, Accountability and Learning). It has a policy in this regard that clearly defines the framework of the MEAL cycle. Which includes offsite and onsite monitoring tools- from field to the central level. Under the regular functions of the MEAL, the project leaders send their project plan, activity progress report, field visit status, desktop newsletters, meeting minutes, beneficiary feedbacks and different monitoring reports to the central MEAL section every month. The MEAL section organizes Project Progress Monitoring Meeting-PPMM every month in the presence of the senior staff including the Executive Director. Progress reports are presented, performance analysed, discussions and analyses follow in the PPMM (Project Progress Monitoring Meeting) and instructions are given where necessary.

COAST has been working in the coastal areas in Bangladesh since 1998. Right from the initial phase, COAST has been sincerely supporting the coastal communities to come out from the frequent crises like natural disasters. Such disasters never allow them to get out of poverty. COAST has its own micro finance interventions and DRR (Disaster Risk Reduction) fund that helps the coastal communities.

Moreover, COAST successfully responded to the critical crisis that has been created for the increasing influx of the Rohingya refugees driven out of their homes from Myanmar, a staggering crisis, new in the context of Bangladesh.



*COAST learning center for Rohingya children*





*COAST facilitates livelihood development for the marginalized. Two program participants in Bhola are standing in front of their vegetable garden*

## **Core Programs**

### **A Glimpse of the Review Process**

Bangladesh is globally recognized as a home of microfinance institutions (MFIs). Some of them are very large while many are medium, small and even smaller. As of December 2022, 750 MFIs are operating with license from the Microcredit Regulatory Authority (MRA). And there are many more pending applications. COAST is operating its microfinance operations since 1998. The first was a project from Action Aid in Bhola. Since its inception, COAST's microfinance program has evolved as an economic development approach to benefit low-income people in the coastal regions. The organization has a long experience in microfinance program operations. It has a number of dedicated and skilled staff and effective work plans to prepare a strategic plan for the next 5 years. Besides the human resources and the infrastructural opportunities, COAST has boosted its business plan and targeted to invest more capital fund in its programs.

Born in 1998, in 2022, COAST decided on reviewing the program to analyze the overall situation of the core program (MF-Micro Finance). The activities have been reviewed through interviews with the other stakeholders like MRA (Micro Credit Regulatory Authority), PKSF (Palli Karma Shahayak Foundation), CDF

(Credit Development Forum), INAFI (International Network of Alternative Financial Institutions), Banks, BURO Bangladesh, PMK and, CIDIP. These form the basis of the outline and objectives of the activities to be undertaken in the next 5 years' plans and programs.

Since its inception, COAST's microfinance program shows strong resilience and continues to contribute towards strengthening its organizational growth. At present, COAST is providing services to around 150,000 active members under the core program (MF) through 107 branches in 11 districts of which 90% are women. The total outstanding loan of the organization has increased to BDT 2,527 million in June 2020 from BDT 2,250 million of June 2019; quite a remarkable growth of 12.5% in the last fiscal. 103,186 poor families received loans, which helped them become self-employed. The financial assistance also accelerated the overall economic development in the coastal areas of Bangladesh. The total savings has increased by 17.5% from BDT 814 million in June 2019 to BDT 957 million in June 2020. This verifies the organization's significant growth in the last year. However, COAST field operation is facing pressure and challenges in the market. Several big and medium level organizations have created undue and to some extent immoral competition of expansion, investment, loan disbursement. Also, COAST has suffered a long impact of the moratorium in the last two years due to the COVID-19 pandemic, which caused the increment of the PAR to 19.21% from 5.54 of 2019-20.

### **Assessment in Developing the Tools**

The Program review included a) quantitative data, b) qualitative responses collected through Focus Group Discussions (FGDs) and c) Key Informant Interviews (KIIs). The questionnaires were developed by COAST program staff. The questionnaire used for the assessment for core program field staff, clients, and people's representatives were distributed to respondents who consented to participate as per random sampling. The program review team interviewed 566 clients-beneficiaries i.e., 0.4% of the total beneficiaries, 60 leaders of the peoples' organizations which was 8%, 126 colleagues (18%), 12 public representatives and 6 government officials. The questionnaires were prepared on the basis of the MF industry practices, previous report findings, facts and norms, policies of different MFIs and the contents of microfinance impact study

### **Short Bio of the Consultant,**

#### **S M Moinur Rahman:**

Mr. Rahman is a highly specialized management professional on livelihood development and resilient microfinance & SME program. Having 30 years of experience in working with well-known MFIs in the country Mr. Rahman possesses sound knowledge to design appropriate climate resilient agriculture loan products for the vulnerable groups and marginal farmers in developing their livelihoods in the coastal belt. He is a well-experienced person in agriculture value chain projects and market system development. Earlier, he worked with Market Development Forum (MDF) which supports the private sector to develop improved products, services and integrating the smallholder crops producers with the high-end market by utilizing advanced technology including improved variety seeds, fertilizer, pesticide, compost and harvesting equipment. Mr. Rahman has professional experience with Refugee operation in Bangladesh and Malaysia as part of the livelihood program. He has an expert in digital financial services and next-gen solution for rural and non-urban population. Beside microfinance, he is an experienced person in agriculture financing and diversified shock resilient crops, poultry and livestock products. Mr. Rahman is a frontline negotiator and an active community member of the Center of Competence on Humanitarian Negotiations (CCHN) Switzerland. CCHN is a joint initiative of 5 humanitarian agencies. At present, Mr. Rahman is leading the consultancy firm, Development Consultant and Global Compliance Initiative (DCGCI).

report 2021. The review took place from January to February 2022 and was subsequently approved by the management committee of COAST. In the field, no outsourced enumerators were employed. The revision was conducted by COAST Program Director Tarik Sayed Haroon and his pool of program staff for KII and data collection. Everyone associated with the review was well-versed and oriented to the task. The review program was facilitated by S.M Moinur Rahman, the consultant. He conducted FGDs and review workshops simultaneously with the COAST staff.

### Rationale of Sampling

Of the 6 regions of COAST’s operation, 18 branches, new and old were selected. Poor, extremely poor and enterprising members were randomly selected from each branch.

### Focus Group Discussions (FGDs)

After rigorous consultation, all the parties including field level staff and the review team concluded on the findings of the Focus Group Discussions.

**Table 1: FGD Analysis Methodology Breakdown**

Focus Group Discussion (FGD)	Respondent Category	Sub-sector Analysis	Name of the Region	Number of Respondents	
				Male	Female
Microfinance	Buniad, Jagoron, Agroshor, PACE, Enrich, CITEP, and People’s Organizations	Bhola	16	8	
		Outreach	17	7	
		Cox’s Bazar	15	9	
		Noakhali	18	6	
		Chattogram	15	9	
		Barishal	17	7	
<b>Total</b>			<b>98</b>	<b>46</b>	

### Key Informant Interviews (KIIs):

The review team conducted KIIs of the core program stakeholders with sets of distinct questionnaires. The contents of the questionnaires included matters that concerned all the stakeholders, the field staff, clients as well as the representatives of the regulatory & funding bodies, microfinance networking agencies, local govt administration, people’s organizations, and donor agencies. A total of 728 KIIs were conducted across the 6 regions, Bhola, outreach islands of Bhola & Patuakhali districts, Cox’s Bazar, Noakhali, Chattogram, and Barishal District.

**Table 2: KII Analysis Methodology Breakdown**

Key3 Informant Interview (KII)	Respondent Category	Sub-sector Analysis	Number of respondents
Microfinance borrower		Microenterprise (Agrosor)	144
		Enterprise poor (Jagoron)	90
		Ultra-poor	36
		Shufolon (Seasonal)	18
		CITEP	18
		Leaders of peoples’ organizations	60
		Dropout members	72

ENRICH program	Health and education service providers	100
PACE	Crab and dry fish processors	10
Peoples' representatives	Chairman/Mayor/Member/Commissioner	30
Govt. officials	Upazila and District officers	6
Staff	Core programs	126
Workshops	Program coordinators	18
Total		728

**Table 3: Public Actor Analysis Breakdown Methodology**

Public Sector Actor	Subsector Analysis	Respondent Information
MFIs	CDIP, PMK, and BURO	Senior staff of NGO-MFIs
Networking agency	CDF and Inafi	Senior officials
Funding agency	PKSF and Banks	Senior officials

## Workshop

A 2-day program review workshop took place at the COAST training center in Bhola on 20-21<sup>st</sup> February 2022, led by Tarik Sayeed Harun, Director, Core program. A total 18 staff of different category including 2 coordinators of RPC, CITEP and ENRICH programs, 3 ICT coordinators at the field level, 6 staff of core program of the central office participated in it. S M Moinur Rahman facilitated the workshop and assisted in reviewing the whole program with theoretical and analytical approaches based on the practices of the microfinance industry. The participatory approach was followed in the workshop, where COAST staff presented various reports on program operation, administrative and human resource practices and shared their current challenges in the field. The facilitator presented a power point presentation on SWOT and PESTEL analysis. He engaged the participants to probing out the strengths, weaknesses, opportunities, and threats of the core programs by brainstorming sessions and groupwork. The review process was concluded with notes and recommendations on program operation guidelines, HR policies and so on.

## Comparative analysis of the Microfinance Program

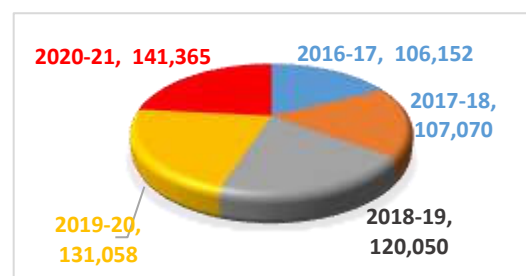
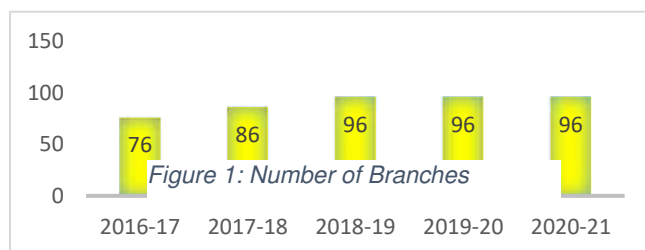
**Table 4: COAST Microfinance program at a glance (2017-2021)**

SL. No.	Particulars	June 2017	June 2018	June 2019	June 2020	June 2021
1	Nos. of Branch	76	86	96	96	96
2	Nos. of District covered	7	9	9	9	9
3	Total members	106152	107070	120050	131058	141365
4	Total Borrowers	88595	87712	96475	103186	117294
5	Members per Branch	1396.73684	1245	1250.52083	1365.1875	1472.55208
6	Borrowers' coverage	83.4605095	81.9202391	80.362349	78.73308	82.9724472
7	Total number of FOs	323	358	388	395	404
8	Total Staff	557	626	683	691	704
9	Loan outstanding	171.301304	192.45333	225.025267	252.71857	309.188031
10	PKSF loan outstanding	0.52	-1.63	6.06	12.18	18.38
11	Bank loan outstanding	22.36	26.86	48.88	47.11	43.11
12	Member savings	57.3398417	67.0407823	81.4258071	95.6998833	120.703252
13	Surplus	24.29	32.71	37.52	36.49	44.16

14	Current due	1.9679902	4.9127041	6.4987606	6.6243607	19.6149458
15	Overdue/Bad Loan	5.3658851	6.0163696	10.8938845	12.7364924	34.1529397
16	Total due	3.3978949	1.1036655	4.3951239	6.1121317	14.5379939
17	LLP	6.13	5.29	9.82	11.99	15
18	FO: Members	328.643963	299.078212	309.407216	331.792405	349.913366
19	FO: Borrowers	274.287926	245.005587	248.646907	261.23038	290.331683
20	FO: Loan outstanding (lac)	0.53034459	0.53757913	0.57996203	0.63979385	0.76531691
21	Staff: Loan outstanding	0.30754274	0.30743343	0.32946598	0.36572876	0.43918754
22	OD % of Loan Outstanding	1.98357796	0.57347176	1.95316906	2.41855266	4.70199116
23	Debt to Capital Ratio	6.21 : 1	5.57 : 1	5.66 : 1	6.48 : 1	6.29 : 1
24	FO: Total staff	1.7244582	1.74860335	1.76030928	1.74936709	1.74257426

### Number of Branches

The figure at the right shows the number of branches in the last 5 years (2017-2021). COAST has established 20 new branches in the last 5 years.



### Trend of admission of the members (2017-2021)

The figure on left shows the year-wise number of members of the program. It shows a steady increase of the number of members.

Figure 2: Trend of member increased

### Borrower Coverage Ratio

The figure on the right shows the borrower coverage ratio. In the last 5 years, borrowers have increased on an average rate of 80% whereas the MRA standard is 70% and PKSF standard is 90%. However, in 2019-20, COAST's increasing rate has gone down at 78.73 due to the moratorium for COVID -19 pandemic. However, the borrower coverage ratio is increasing again in 2020-21 after the

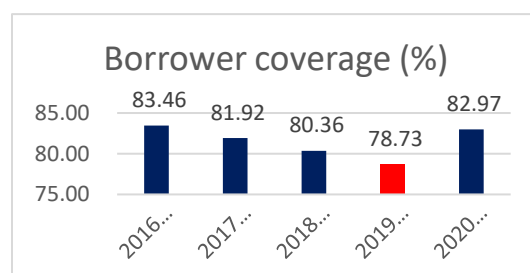


Figure 3: Borrower coverage ratio

withdrawal of moratorium.

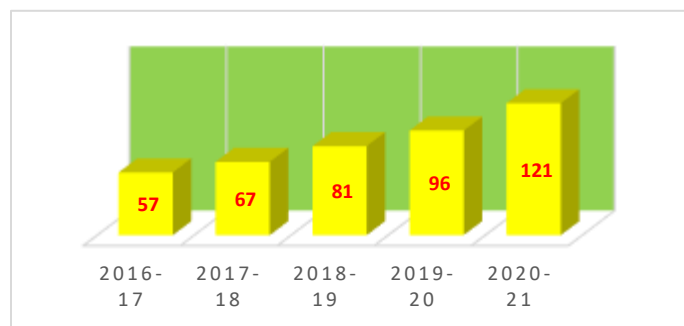


Figure 4: Year wise member savings

### Member Savings

The figure on the left shows that member savings has increased in the last 5 years as per

the annual plan. On an average, the increasing ratio is 36.28% against the standard savings rate of 33.33% (PKSF).

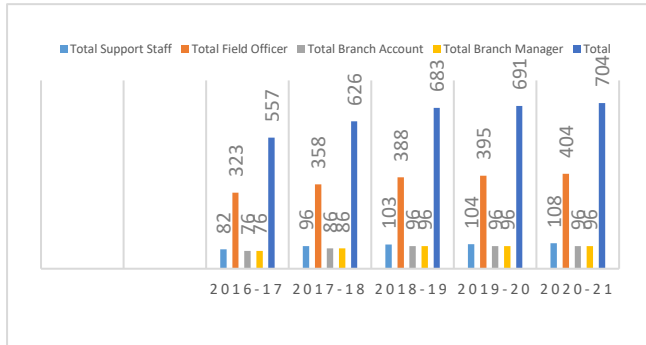


Figure 5: Year wise field staff of the microfinance

### Total Field Staff

The figure on the left shows the year-wise number of staff of the microfinance program of COAST in the last 5 years (2017-2021).

### Loan outstanding

The



Figure 6: Year wise loan portfolio

figure below shows the trend of loan outstanding in the last 5 years. (2017-2021). The loan outstanding is increasing gradually.

### Trend analysis of surplus of the organization in the last five years (2017-2021)

The figure on the right shows the surplus in the last 5 years (2017-2021). The surplus rate has reduced from 2017-18 onwards. In 2019-20 fiscal, the annual surplus fell down by 2.82% that hit the cumulative surplus of the organization. However, in 2020-21, the annual surplus has increased by 7.67% which boosted the cumulative surplus to Tk. 44.16 crore.

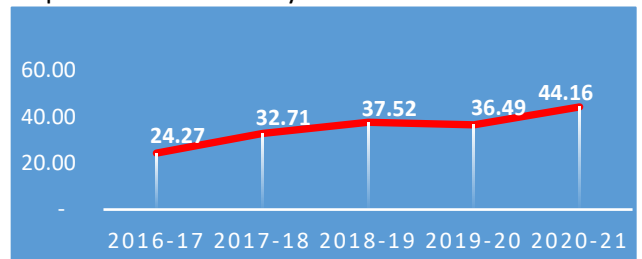


Figure 7: Trend analysis of surplus

### Proportionate outstanding per Field officer

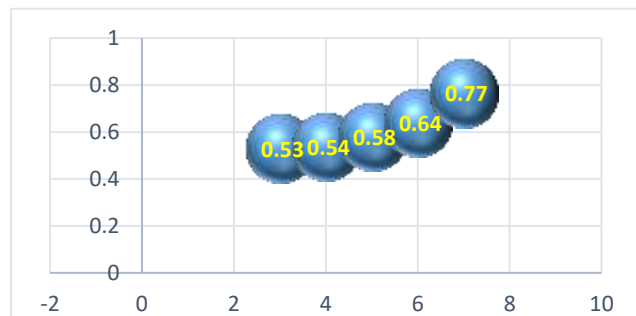


Figure 8: Proportionate outstanding per FO

The figure on the left shows the proportionate outstanding loan per field staff. It reveals that there is scope to increase the proportion to double of existing rate. **The existing practice of the other MFIs are 1.5 crore.**

### PKSF loan outstanding

The figure on the right shows the current position of loan outstanding with PKSF. COAST has borrowed from PKSF as a Partner Organization (PO). In the last 5 years, COAST has borrowed BDT 168.43 crore and paid back BDT 150.05 crore. The outstanding amount is BDT 65.74 core as of June 2021.

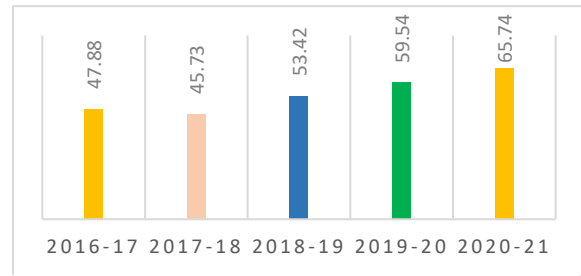


Figure 9: Loan outstanding of PKSF

### Bank loan outstanding

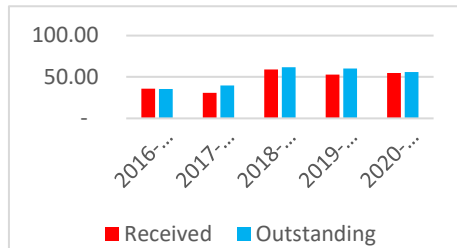


Figure 10: Loan outstanding to Bank

The figure on the left shows the bank loan status of COAST. In the last 5 years, it has borrowed BDT 234 crore from the bank(s) and paid back BDT 190.89 crore. The outstanding amount is BDT 56.10 crore as of June 2021.

### Portfolio at Risk (PAR)

The figure on the right shows the year-wise portfolio at risk (PAR) in the last 5 years. As per the given data, the PAR has become higher in the last fiscal @ 19.21%.

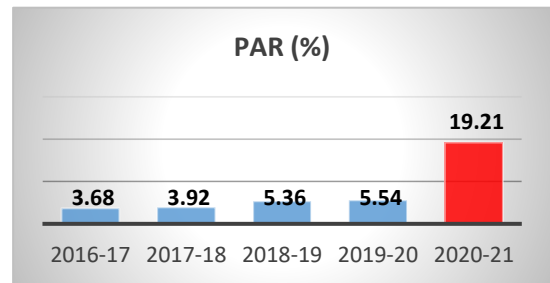


Figure 11: PAR (%)

### Coastal Integrated Technology Extension Program (CITEP)

COAST is implementing the CITEP for the poor farmers to introduce and diversify the local initiatives and technologies which are sustainable, eco-friendly and can help extend and promote the non-pesticide agriculture. Total 13,600 duck eggs were laid in 5 mini hatcheries to produce 12 batches of chicks with a hatching rate of 60%; total 238 cows and total 225 goats have been vaccinated. The UMS (Urea Molasses Straw) was fed for the beef fattening during the whole year. Total 11,340 kg of earthworm manure has been produced by 36 members. Technical services were provided to 2100 poultry farmers, 1300 duck farmers and to 9 vermi-compost farms. Total 34 vegetable farmers produced pesticide-free vegetables through sex-pheromones.

### Primary Health Care

COAST works to improve the existing health and family planning services to the poor and disadvantaged households in Moheshkhali, Chakoria, Pekua and Kutubdia upazilas under Cox's Bazar district and Tazumuddin, Monpura, Charfassion under Bhola district and Doshmina and Golachipa under Patuakhali district. Under this program, COAST provides antenatal care (ANC) and postnatal care (PNC) and counseling, primary treatment, awareness services to lactating and pregnant mothers and delivers medicines at actual cost. For healthcare of the poor households, COAST has developed 15 paramedics and provided services to 1344 households; 31680 family members under the hand washing program; 1350 students of the local community. The paramedics receive their health care training from Gono Shastho Kendro. Such interventions help reduce the mortality rate of mothers and children in the working areas.

### **ENRICH: A human-centered holistic development approach**

Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH) is a human-centered holistic development agenda of Palli Karma-Sahayak Foundation (PKSF). This program is managed by 63 COAST staff. They comprise of 2 health officers, 1 education supervisor, 1 social development officer, 1 enterprise development officer, 1 MIS Officer, 11 Health visitors, 45 education facilitators and 1 Program Coordinator (PC). The program covers 29,902 persons. As of June 2021, COAST has provided treatment to 1,344 households; 31,680 persons were given practical training on hand washing, health and hygiene, and also in disaster risk reduction management. Education facilities were provided to 1,350 students in 45 education centers. COAST has installed 300 sanitary latrines. 12 disable families enjoyed double savings benefits under the special savings policy. Two special days were observed to enhance social awareness.

### **Sustainable Enterprise Project (SEP)**

COAST is implementing a “Promotion of Dry Fish Processing Industry through Innovation and Technological Intervention” in Cox’s Bazar Sadar and Moheshkhali under the project “Sustainable Enterprise Development” (SEP) financed by PKSF. The project is being implemented with 500 Micro entrepreneurs to produce safe dry fish. The main objective of the project is to produce safe dry fish through environment-friendly and hygienic practices. COAST provides skill development training to the microentrepreneurs in cultivating pesticide and chemical-free dry fish. A large number of women are engaged in the process who work for the waste management system. Provision has been made for hygienic public toilet, drinking water and necessary washing/bathing. Some microentrepreneurs have established their own organic dry fish shops to sell directly to the consumers with soft loan provided under the project.

### **PACE (Promoting Agriculture and Commercialization Enterprise) CRAB Farming Project**

COAST Foundation is also implementing the PACE Project, financed by PKSF in Cox’s Bazar district from March 2018. Total 7,500 crab culture related farmers are engaged in it. The objective of the project is to increase crab farmers’ income and improve their livelihoods through crab culture technology extension and promotion of marketing. So far, 7,876 farmers have received various kinds of skill development training on modern technology, crab fattening, collection and storage and marketing. 45 farmers got grants for crab culture exhibition, 02 hatcheries have been set up in Balukhali & Kolatoli for crab-let production. As a result, crab hunt from natural resources has reduced. Mud crab fattening in the project area is becoming popular day by day.

### **A Comparative Study with 3 NGOs Engaged in Similar Activities**

During the process, the review team visited and had dialogues with CIDIP, Palli Mangal Karmashuchi (PMK) and BURO Bangladesh. COAST’s position can be understood in comparison to them.

- a) Staff structure: COAST has similar human resource like the others. However, CIDIP has a provision of one standby field staff for the branches having loan outstanding of BDT 5 crore.
- b) Size of branches: COAST is managing its branches (average) by 5 credit officers to handle BDT 3.52 crore among 1,373 members of which 29% are ME (Agroshor loan). It is similar to PMK and BURO Bangladesh. However, CIDIP is managing BDT 10.41 crore loan portfolio with the same size of staff.
- c) Group management: The Group management mechanism of COAST is almost similar to other MFIs.



- d) Savings products: All the above MFIs have identical savings products like open, security & DPS. CIDIP officially manages FDR while COAST does not show it in the report.
- e) Approving authority in terms of savings: The credit officer of COAST is authorized to approve BDT 1,000 at the field level alike other MFIs excepting BURO Bangladesh. The branch and senior managers of COAST, CIDIP, and PMK can approve amount above BDT 1,000. BURO Bangladesh allows branch managers to approve any amount. The credit officer of PMK can adjust 1 installment at the field level.
- f) Borrower selection process: The credit officer of COAST proposes the borrower to the Branch Manager (BM) who then justifies it. For big amount, the senior managers' approval is required. The process is similar to the other MFIs.
- g) Loan approval authority: The Branch Managers (BM) and the Regional Program Coordinator (RPC) of COAST approve loan amount from BDT 20,000 to 15,00,000. In CIDIP, Executive Director's approval is required for amount above BDT 10,00,000. But approval is required in PMK (Director) and BURO (PM) for amount above BDT 20,00,000.
- h) Micro insurance: COAST follows three kinds of premium rates (Up to 3 lac @ 1%, above 3 to 8 lac @ 0.7%, above 8 lac @ 0.5%) whereas CIDIP and PMK follow unique rate that is 1% of the disbursed amount. However, BURO Bangladesh charges categorical premium on loan duration (Up to 75,000 @ 0.5%, above 75,000 for 1-year loan @ 1%, For 2-Year loan @ 1.25%, for 3 years loan @ 1.5%)
- i) Insurance benefits: The MFIs mentioned above have provisions of BDT 5,000 as funeral benefit for the member/family members, in case of death and the waiver of outstanding loan, whereas in COAST it is BDT 2,000.
- j) Internal audit: COAST's internal audit team audits 100% of the branch in every 6 months which is similar to CIDIP. However, PMK audits annually. BURO does it in 2/3 years though BURO has the policy to audit in every 3/4 months in general audit. COAST has its own audit mechanism. The audit observations are taken into action within 24 hours by BM's action plan which is unique. Nevertheless, various punitive measures are taken in all the organizations including COAST.

## SWOT Analysis

Strengths	Areas of Improvements	Opportunities	Threats
<b>Savings Product</b>			
<ul style="list-style-type: none"> <li>• A well-defined savings policy;</li> <li>• Diversified savings products;</li> <li>• Secured savings management guidelines;</li> <li>• Savings creating low-cost capital fund.</li> </ul>	<ul style="list-style-type: none"> <li>• Tough approval policy for savings return;</li> <li>• Scope to improve return policy for the dropout members;</li> <li>• Areas that demand improvement of new savings products;</li> <li>• Need to allow savings return for loan adjustment;</li> </ul>	<ul style="list-style-type: none"> <li>• To Include more people in the program who are out of banking services;</li> <li>• Increasing peoples' interest in savings;               <ul style="list-style-type: none"> <li>• Demand of various savings products.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Financial irregularities or corruption of the staff;</li> <li>• Negative impact of post-COVID-19 on savings mobilization;</li> <li>• High rate of savings return</li> </ul>

Strengths	Areas of Improvements	Opportunities	Threats
	Broadening members' awareness for mobilizing savings.		
<b>Loan Products</b>			
<ul style="list-style-type: none"> <li>Existing functional policy for loan management;</li> <li>Availability of fund;</li> <li>Diversified loan products;</li> <li>Quick approval process;</li> <li>Effective loan repayment;</li> <li>MRA and PKSF compliant policies;</li> <li>Efficient internal control and monitoring system;</li> <li>Support and acceptance by the local people.</li> </ul>	<ul style="list-style-type: none"> <li>Need to improve the loan guarantee process;</li> <li>Challenge to manage high Micro Insurance premium; <ul style="list-style-type: none"> <li>Dedicated training for capacity building of the staff.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Program expansion opportunities in SME sector;</li> <li>Utilization of larger funds;</li> <li>Peoples' inclusion in the program;</li> <li>Involving coastal people in microfinance program.</li> </ul>	<ul style="list-style-type: none"> <li>Natural disaster;</li> <li>Political unrest;</li> <li>Client migration;</li> <li>Misappropriation by the dishonest staff;</li> <li>Impact of COVID-19; Dual National Identification card (ID and SMART card).</li> </ul>
<b>Fund Management</b>			
<ul style="list-style-type: none"> <li>Skilled fund management system;</li> <li>Low-cost funds accumulated by members' savings;</li> <li>Good repayment record to the donors/banks;</li> <li>Maintenance of standard rate of revolving in microfinance program;</li> <li>Capability to use funds.</li> </ul>	<ul style="list-style-type: none"> <li>Fund shortage against existing needs;</li> <li>Scope of staff capacity on fund management;</li> <li>Need to improve the management of fund for on-time repayment to Bank, PKSF and other financial institutions.</li> </ul>	<ul style="list-style-type: none"> <li>Fund mobilization through members' savings;</li> <li>Sourcing foreign fund;</li> <li>Opportunities to invest fund in the field.</li> </ul>	<ul style="list-style-type: none"> <li>Natural disaster;</li> <li>Political instability;</li> <li>Increase of overdue of loans</li> <li>Uncertainty of bank loan.</li> </ul>
<b>Staff Management</b>			
<ul style="list-style-type: none"> <li>Friendly transfer policy for the staff;</li> <li>Residential facilities at the branch level;</li> <li>6 months' maternity leave with pay;</li> <li>Travel and childcare allowance during pregnancy period;</li> <li>Maintenance of standard male and female ratio;</li> <li>Financial benefits in case of death of a family member;</li> <li>Access to communicate with senior staff;</li> </ul>	<ul style="list-style-type: none"> <li>Staff dropout in the provisional period;</li> <li>The original certificate and a blank bank cheque are submitted at the time of appointment.</li> <li>No specific policies for promotion;</li> <li>Complicated recruitment process;</li> <li>Delay in settling the dues of final payment of the retired or leaving staff.</li> </ul>	<ul style="list-style-type: none"> <li>Good employment opportunities for local people;</li> <li>Women empowerment.</li> </ul>	<ul style="list-style-type: none"> <li>Unskilled employment is a threat for microfinance program;</li> <li>Employing unskilled staff; Political influence.</li> </ul>

<b>Strengths</b>	<b>Areas of Improvements</b>	<b>Opportunities</b>	<b>Threats</b>
<ul style="list-style-type: none"> <li>• Gender sensitizing environment.</li> </ul>			
<b>Social Performance Management (SPM)</b>			
<ul style="list-style-type: none"> <li>• Client centric product designing;</li> <li>• Complaint mechanism system;</li> <li>• Transparent Client-staff relationship;</li> <li>• Reaching targeted people.</li> </ul>	<ul style="list-style-type: none"> <li>• Scope to introduce report about Social SPM</li> </ul>	<ul style="list-style-type: none"> <li>• SPM boosting up the activities; <ul style="list-style-type: none"> <li>• Engage people in various activities.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Ignorance of client and staff about SPM;</li> <li>• Not balancing with social and financial aspects??</li> </ul>
<b>CITEP</b>			
<ul style="list-style-type: none"> <li>• Availability of technical support for the clients in agriculture, Fisheries and livestock;</li> <li>• Adolescent program;</li> <li>• Cluster-based enterprises;</li> <li>• Provision of relief at times of disaster.</li> </ul>	<ul style="list-style-type: none"> <li>• Ensuring health services for all members;</li> <li>• More staff to be employed;</li> <li>• Integrating adolescent interventions with core program;</li> <li>• Increasing motivation of the core staff; <ul style="list-style-type: none"> <li>• Cluster-based business.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Creating business clusters;</li> <li>• Increasing income of the clients; <ul style="list-style-type: none"> <li>• Integration of the microfinance program.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Lack of coordination;</li> <li>• Market demand; <ul style="list-style-type: none"> <li>• Proper market linkage</li> </ul> </li> </ul>
<b>Digital Financial System (DFS)</b>			
<ul style="list-style-type: none"> <li>• Software availability;</li> <li>• Availability of devices;</li> <li>• Internet facility;</li> <li>• Digital literacy;</li> <li>• SMS system.</li> </ul>	<ul style="list-style-type: none"> <li>• Assessment of the capacity of digital literacy of the staff;</li> <li>• Poor internet facility in some working areas;</li> <li>• High cost;</li> <li>• Programs face problems due to some errors</li> </ul>	<ul style="list-style-type: none"> <li>• Scope of MFS;</li> <li>• Introduction of Credit Information Bureau (CIB) system;</li> <li>• Reduced money misappropriation due to cashless transactions.</li> </ul>	<ul style="list-style-type: none"> <li>• Security system;</li> <li>• Data backup system.</li> </ul>
<b>People's Organization (PO)</b>			
<ul style="list-style-type: none"> <li>• Active role to avail government facilities;</li> <li>• Budget allocation for social activities;</li> <li>• Regular reporting of social activities.</li> </ul>	<ul style="list-style-type: none"> <li>• Regular coordination meetings;</li> <li>• The election of the POs should take place regularly;</li> <li>• Members' ignorance of their responsibilities;</li> </ul>	<ul style="list-style-type: none"> <li>• ID cards for members of people's organizations;</li> <li>• Highlighting causes to stop child marriage and dowry.</li> </ul>	<ul style="list-style-type: none"> <li>• Inappropriate cooperation of the local government representatives; <ul style="list-style-type: none"> <li>• More empowerment of member-participants</li> </ul> </li> </ul>

Strengths	Areas of Improvements	Opportunities	Threats
	<ul style="list-style-type: none"> <li>Inadequate contact among staff and members of POs.</li> </ul>		

### Course of Actions: Core Program Review Findings

SI nos.	Name of actions	3 months	6 months	Long term	Notes if any
1	2	3	4	5	6
1	Two more female members should be included in the General Council.				
2	CDO/BM are allowed to withdraw savings up to one installment and have BDT two thousand as cash in hand.				
3	The approving authority of the manager should be given to cancel the DPS the defecting members.				
4	The manager should be given the authority to settle DPS of any member.				
5	Determining the amount of savings deposit as per debt ceiling;				
7	Creating new savings products like education savings, FDR;				
8	Identifying weak employees and motivating them through one-to-one training;				
9	Allowing the current loan default members to adjust installment with savings;				
10	Involvement of members of the Adolescent Clubs in micro loan savings activities;				
11	Provision of DPS and FDR opportunities for employees of the organization;				
12	Not charging for DPS withdrawal in case of inactive members				
13	Staff-based member dropout register should be introduced				
14	Relaxing the second guarantor while receiving loan				
15	Increasing debt products like: Expatriate loans, House loans, Employee loans;				
16	Revision of member welfare fund policy;				
17	Involving new areas and people;				
18	Solving the dual problem of Smart & ID cards of the members;				
19	Recruiting skilled workers at the field level for <i>Agrosar</i> loan management;				
20	Empowering managers to increase the debt ceiling;				
21	Introduction of one and a half to two-year term loan system;				
22	To prevent staff dropout during the provisional period				
23	Preference to candidates having BA & MA in matters of recruitment;				
24	Provision of accommodation facilities for female staff;				
25	Provision of interest-free loans to employees for purchase of motorcycles;				

26	Revision of the transfer policy of field staff and managers from two to three years;				
27	Providing Bengali New Year festival allowance;				
28	Enhancing skills of the weak staff through training;				
29	Increasing supply of funds by establishing good relations with banks and financial institutions;				
30	Increasing the number of CITEP & Health staff;				
31	Strengthening of cattle & poultry vaccination activities;				
32	Increasing the involvement of SPM activities with microfinance program;				
33	Recruiting and training midwives for safe maternal delivery at Kutubdia;				
34	Developing an online marketing system;				
35	Finding out business clusters in the work areas;				
36	Preparation of monthly report of SPM;				
37	Increase digital literacy of the employees;				
38	Help electing the leader of mass organization through election;				
39	Increasing the social action budget;				
40	Issuing ID cards to the leaders of people’s organizations; and				
41	Explaining their responsibilities through training of such leaders.				



*Review of COAST activities with the Program Participants in Bhola*

## Social Development Sector

### A Glimpse of the Review Process

COAST's Social Development Sector is working on a number of projects and programs with financial and technical support of the partners and donors. These programs and projects, among other things, aim at promoting effectiveness of local government, providing essential services to rural and urban marginalized program participants, strengthening program participants' capacities to combat the negative effects of climate change and disasters, and increasing transparency and accountability in the climate change projects undertaken by the Government. COAST Social Development sector also emphasizes on developing farmers' & fishermen's associations, cooperatives and group-based enterprises. COAST also promotes localization of aid and uplift of local NGOs and CSOs.

Despite some limitations of COAST's activities, the quality and impact of its programs cannot be underestimated. Partners like Malteser and Tearfund have collaborated on a number of projects. For more than 4 years, UN agencies such as UNHCR and UNICEF have collaborated in Cox's Bazar. These recognitions of COAST tell of its effectiveness and high-quality activities.

COAST is currently having discussions with some donors and partners to developing more effective programs and projects. Some initiatives have already started in the Bhasanchar area.

Mohammad Shahid Ullah facilitated the final review workshop. He is a consultant having expertise in advocacy and campaign, research, capacity building, and project management. Mr. Shahidullah conducted a capacity assessment of Farmers' Organization in Bangladesh working with COAST under the MTCP2 project.

### **Short Bio of the Consultant, K N Shahidullah**

Mr. Shahidullah He has knowledge and expertise in designing and implementation of the national level campaign and advocacy; implemented campaign and advocacy programs on PRSP (Poverty Reduction Strategy Papers), National Budget, and Public Health Care; has produced independently policy briefing papers, policy position statements, and public communication materials on aid, debt, trade, climate justice, health, education, MDG (Millennium Development Goals) and workers' rights and has written articles and booklets on aid, debt, PRSP, Globalization, MDG, public expenditure and the national budget of Bangladesh. He has training on People-Centered Advocacy and Evidence-Based Policy Advocacy from National Center for Advocacy Studies (NCAS), Pune, India, and Center for Budget & Governance Accountability (CBGA), India respectively. Developed resource book on People-Centered Advocacy in South Asia published by NCAS, India. He has experience in facilitating capacity building training for the key stakeholders on budget analysis, report card survey, social audit and performance monitoring, and people-centered advocacy. He facilitated and coordinated report card survey, social audit, and performance monitoring on essential services like education and health linking micro-level findings with macro-level policy changes. He has successfully implemented different projects supported by OXFAM Novib, NORAD, MJF, and other donors as project coordinators involving local and national level actors.

### **Comparative analysis (1998 to 2021)**

- COAST has extended partnerships with new partners like *Malteser* and GIZ.
- The programs on localization have been a new area of work for COAST.
- Presently, COAST is working in areas other than the coastal belt.



*Development Education session with Self Reliance Group members in Cox's Bazar.*

- Now COAST has developed experience and expertise in humanitarian response.
- One major change has taken place in terms of human resource management. Previously all project staff were core or regular staff, now there are project/program-based staff. Previously salary and benefits packages were based on COAST's HR policy, now these packages are decided as per program/project allocations.
- COAST created an example of flagship programs like *Maktab*-based pre-school. In *Maktab*s, the number of children enrolled was around 10000 and 98% of them later joined mainstream schools.
- Women Empowerment is realized through Self-Reliance Group (SRG) and Family Development Plan (FDP) models. So far, 290 groups have been formed with 3500 women. The same model is being implemented in other projects YOUTH, ACCORD.
- Adolescent empowerment with technical and financial support. About 7000 girls have received life skill-based training along with IGA technical training and financial support.
- Measures have been taken to protect children and adolescent girls using clubs, community groups, and UP with 900 clubs and 36000 girls.
- Long term partnerships with different partners such as MJF, Tearfund, UNHCR, UNICEF;
- Recognized in specialized programs for farmers and fishers;
- Larger portfolio in terms of program and finance volume: from livelihood to climate justice.

## Comparison with Other Like-minded NGOs

The evaluation team visited some similar organizations to learn more about program management, particularly fund-raising methods. However, based from the informal discussions, one important area where it was identified that it doesn't have a specific fund-raising department or a dedicated team to focus on fundraising and program design.

## SWOT Analysis

Strengths	Areas of Improvements	Opportunities	Threats
<ul style="list-style-type: none"> <li>• Strong international visibility, recognition, and credibility.</li> <li>• Policy-based transparent and accountable management</li> <li>• Quality program implementation</li> <li>• Program implementation in the hard-to-reach areas</li> <li>• Community participation</li> <li>• Social media campaign</li> <li>• Social performance management</li> <li>• Strong Core Team</li> <li>• Knowledge-based supporting supervision</li> <li>• 3Open communication, resourceful website</li> <li>• Ability to use own funds for the project when necessary</li> <li>• Updated with new technologies and new ideas</li> <li>• Investment for staff development</li> </ul>	<ul style="list-style-type: none"> <li>• Lack of proper need-assessment and market analysis</li> <li>• Advocacy creates misunderstanding with donors/partners</li> <li>• Inadequate fund-raising efforts</li> <li>• Unequal salary/facilities in different projects, programs and areas</li> <li>• Inadequate number of long-term partners in organizational development</li> <li>• Inadequate fund for advocacy programs and projects</li> <li>• Occasionally, huge involvement of the senior team with advocacy and campaign</li> </ul>	<ul style="list-style-type: none"> <li>• Fundraising opportunities for different new sectors</li> <li>• SDG implementation and campaign through networking</li> <li>• Implementation of climate change-related programs</li> <li>• Fishermen and farmers development programs</li> <li>• Implementation of climate change-related programs</li> </ul>	<ul style="list-style-type: none"> <li>• Diminishing global fund</li> <li>• Presence of INGOs and UN agencies as fund competitors</li> <li>• Increasing frequencies of slow onset and rapid onset disasters</li> <li>• No stable funding for the responses of FDMN</li> <li>• No long-term funding for DRR and other development programs</li> <li>• Knowledgeable staff often not interested to work in the coastal areas</li> <li>• The organization is at stake when the policy advocacy goes against the government.</li> </ul>

## Course of Actions

Serial	Name of actions	3-month	6-month	Long-term
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01	Donor mapping			
02	Disability Inclusion policy			
03	Short term and short budget project			
04	Finding CSR Fund			
05	Linkage with Core program			
06	Having long-term leadership for the project			
07	Funding for Advocacy program			
08	Uniform salary structure			

## Human Resource-Admin and IT (Information Technology)

### A Glimpse of the Review Process

To find out the real scenario of HR & Admin and IT sections, multiple workshops and meetings (as a part of the COAST Foundation review program) were organized. In the workshops, among others, the Executive Director and the Credit & Development Officer took part. One workshop was facilitated by an external facilitator from one NGO called Society for Social Services, Tangail, Bangladesh. The external facilitator emphasized on the career pathway for the staff specially the new ones for placement in human resource management. Overall goals of these workshops and meetings were to identify the present status of the organization in comparison to the past, learn from the current practices in other similar organizations and disseminate the learnings to use in the betterment of the organization.

There took place 2 online meetings and experience-sharing sessions especially on ICT with 2 ICT experts. In the first meeting, 2 Senior Coordinators, 1 Coordinator and 2 Managers took part. Mr. Atikul Alam Polash, Senior Software Developer, Dutch Bangla

#### Short Bio of the Consultant, Mr. Santosh Chandra Paul

Mr. Santosh Chandra Paul, Director-SSS- Society for Social Services was hired as external expert. He has thirty years of experience both in mid level and senior level. He was the part of management Grameen Bank & SSS. He has worked in the field of Microfinance, micro enterprise and micro insurance. He is also has the knowledge on how to eradicate the rural poverty through applying micro finance. He is an expert in different micro finance ratios and have capacity to apply in the organization. He has also developed the micro finance policy in SSS. Mr. Santosh was present as the external facilitator in the workshop held in Principal Office while the Deputy Executive Director.



Review of COAST admin HR and ICT with field staff, Cox's Bazar.

Bank Limited facilitated the meeting as the external resource person. The Deputy Executive Director facilitated the meeting and Head- ICT was the co-facilitator.

In the second meeting, the participants were: Senior Coordinators -2, Coordinator- 1 and Managers-2. Md. Mokbul Hossen, System Administrator, Square Hospital participated as the external facilitator. Head- ICT facilitated the meeting.

## Comparative Analysis of the Past & Present Status

### HR & Admin

Earlier Status	Present Status
<ul style="list-style-type: none"> <li>▪ The appointment process involved only call for applications on white paper and there was only one examination center.</li> <li>▪ Letters and important papers were sent by person, by post, and by transport.</li> <li>▪ COAST started working in 4 Upazilas of Bhola district. The total number of offices was 17 and the number of staff was 150 only.</li> <li>▪ HR and Admin department worked together and only hardcopies were preserved.</li> <li>▪ The principal office was in Bhola and all decisions were taken from there.</li> <li>▪ There was only one training center.</li> <li>▪ Only 2 persons worked in HR section and the policy was dated.</li> <li>▪ Classroom-based training with limited materials.</li> <li>▪ Recruitment was done through written tests, viva, and following some formats.</li> <li>▪ Staff Benefits: Only 1 gratuity; child care allowance-BDT 300, maternity leave-3 months, the annual leave for staff-24 days and CSO leave-2 days for 2 months.</li> <li>▪ 1 Director, 13 Branch Managers, and 1 Regional Program Coordinator.</li> <li>▪ Personal files were stored in a locker.</li> <li>▪ The ratio of female staff was 20:80 and women held lower positions.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Now COAST publishes recruitment notice on Bd.jobs and on its own website and applications are received online.</li> <li>▪ Region-based recruitment tests (written &amp; viva) take place.</li> <li>▪ COAST is currently working in 11 districts. There are 1662 staff, 120 offices and 7 training centers.</li> <li>▪ Information of personal file is stored in the software for easy accessing.</li> <li>▪ New policies are formulated and training delivered through PPT.</li> <li>▪ COAST has its principal in Dhaka with a number of regional offices.</li> <li>▪ COAST has a code of conduct for employees who bear ID cards and visiting cards.</li> <li>▪ COAST has standard human resource policies; important policies are included in the diary and uploaded on its website.</li> <li>▪ At the field level, the Finance and Admin Officers have been appointed for implementing the policies accordingly.</li> <li>▪ The original academic certificates of staff are preserved for proper checking.</li> <li>▪ Training is provided both offline and online and materials are available.</li> <li>▪ Staff appointment process includes physical verification and medical checkup.</li> <li>▪ Gratuity increases with the length of service, child care allowance-BDT 500, maternity leave-6 months, paternity leave-7 days, employee's annual leave-30 days and CSO leave-7 days for 2 months.</li> <li>▪ Now, there are 1 Deputy Executive Director, 108 Branch Managers, 4 Directors and 6 RPCs.</li> <li>▪ Adequate opportunities for training at home and abroad.</li> <li>▪ The male-female staff ratio is 40:60</li> <li>▪ Positions have been upgraded and working system has been decentralized.</li> <li>▪ COAST's website contains various information and materials.</li> </ul>

<ul style="list-style-type: none"> <li>A top to bottom process was followed for the decision-making; and all communication took place through line management.</li> </ul>	<ul style="list-style-type: none"> <li>Scope for participatory decision-making has been ensured.</li> <li>Online correspondence &amp; necessary documents are in place.</li> <li>Direct communication is open to all (members, staff &amp; civil society).</li> </ul>
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### Information Technology:

Earlier Status	Present Status
<ul style="list-style-type: none"> <li>Hard copy for all communications.</li> <li>Use of paper sheets/registers to collect installment at the field level.</li> <li>Classroom-based training with limited materials; hand-written reports.</li> <li>Use of registers, collection sheets and pass-books for financial calculation of micro credit.</li> <li>All programs, seminars and campaigns were organized directly with monitoring from the principal office.</li> <li>There were only 3 computers, no land phone for communication and the domination of paper-based work.</li> <li>Letters and important papers were sent by hand, by post or transport.</li> <li>Wireless was the medium of communication in the char areas.</li> <li>Documents were kept the in lockers.</li> </ul>	<ul style="list-style-type: none"> <li>All communications are online.</li> <li>Use of smart phones to collect installment. To open Anirban software we can also insert the data.</li> <li>Meetings take place online with zoom or Google meet and all reports are stored in the software system.</li> <li>All accounts of members are available via SMS and staff are monitored online.</li> <li>Website, storage back up and server have been installed.</li> <li>Use of YouTube/Twitter/Facebook.</li> <li>Every branch uses laptop, tabs and all staff have smart phones at the field level.</li> <li>Information is provided quickly using internet browsing via online.</li> <li>We have finance, human resource, self-server and micro finance software for preserving documents.</li> <li>Broadcasting of community radio to serve the needs of people.</li> <li>Separate ICT department with skilled staff.</li> <li>Meetings convened at any time with separate email software.</li> <li>Facilities of digital movement, WiFi access.</li> </ul>

### SWOT Analysis

#### HR(Human Resource) & Admin

Strengths	Areas of Improvements	Opportunities	Threats
<ul style="list-style-type: none"> <li>Modern, updated and neutral HR policies.</li> <li>Every employee is subject to the code of conduct.</li> <li>All HR info is stored in software.</li> <li>Staff evaluation twice a year in appraisal format and it is a both way process.</li> <li>Salary is increased on the basis of the appraisal process.</li> </ul>	<ul style="list-style-type: none"> <li>Repeated issuance of circulars during the holidays especially in the Eid holidays.</li> <li>Fewer female staff in HR &amp; senior positions;</li> <li>At the Somity level, staff do not enjoy all government holidays.</li> </ul>	<ul style="list-style-type: none"> <li>Participation of the civil society and local representatives can be increased.</li> <li>Updating the list of stakeholders of Union, Upazila &amp; District level for effective communication</li> <li>Participation in all government meetings at the Upazila and district</li> </ul>	<ul style="list-style-type: none"> <li>Interference in the recruitment process and other activities by the political leaders.</li> <li>The role of media is sometimes harmful.</li> <li>Transfer of administrative officials leading to the challenge of creating new relationship.</li> </ul>

Strengths	Areas of Improvements	Opportunities	Threats
<ul style="list-style-type: none"> <li>▪ Transparent recruitment test at the regional level.</li> <li>▪ Gender meetings are held every 3 months.</li> <li>▪ Male-female and ratio: 40:60</li> <li>▪ Very active Senior Management Team (SMT)</li> <li>▪ Performance-based promotion of employees</li> <li>▪ Equal rights and dignity for all from CSO to Executive Director.</li> <li>▪ Regular payment of salary; the letter of increment is provided at the end of the year.</li> <li>▪ HR department is independent and accountable.</li> <li>▪ On time dispatch of info and letters from HR department</li> <li>▪ Holidays as per public calendar; 5 working days a week.</li> <li>▪ Participation in all events.</li>   <li>▪ Compliance policy is open to all.</li> <li>▪ Secular approach to recruitment.</li> <li>▪ Skilled human resources</li> <li>▪ Expanding work areas</li> <li>▪ Training centres to enhance the skills of staff.</li> <li>▪ Participatory approach to decision-making</li>   <li>▪ Different recruitment formats prepared by skilled manpower.</li> <li>▪ Free flow of communication at all levels</li> </ul>	<ul style="list-style-type: none"> <li>▪ Lesser Follow-up a in the implementation of circulars.</li> <li>▪ Longer time for clearance and final payments to the resigning employees;</li> <li>▪ Delay in decision regarding any employee accused, even after submission of the report;</li> <li>▪ Deprivation of benefits on the event of slight offences;</li> <li>▪ Delay in dissemination of info on some decision</li> <li>▪ Experience of an employee is some-times underestimated no advance notice is served.</li> <li>▪ Proper evaluation is missing even in some cases of experienced staff.</li> <li>▪ There is no provision of benefits for a staff in disaster and risk management period.</li> <li>▪ HR department is understaffed.</li> <li>▪ Inconsistencies in terms of facilities of between permanent and contractual staff.</li> </ul>	<ul style="list-style-type: none"> <li>levels to highlight COAST activities.</li> <li>▪ Maintenance of online communication with members of public organizations, citizen forums &amp; adolescent clubs</li> <li>▪ Develop relationship with government officials and civil society by increasing working areas;</li> <li>▪ The public organizations can cooperate in various activities at the branch level.</li> <li>▪ Implementation of project activities adds to the reputation of the organization.</li> <li>▪ COVID situation intensified the relationship with the civil society.</li> <li>▪ Increase relationships with government officials and civil society through the distribution of COAST's diary.</li> <li>▪ Increase participation of stakeholders in expanding new working areas.</li> <li>▪ Organize orientation every 3 months to strengthen the SMC committees.</li> <li>▪ Exchange greetings with newly elected body after the local election.</li> <li>▪ With BDCSO and Equity BD networks community acceptance is increasing.</li> </ul>	<ul style="list-style-type: none"> <li>▪ New UP representatives and political parties often create problems.</li> <li>▪ Dealing with disasters, river erosion and domestic migration is a regular challenge.</li> <li>▪ Absorbing pressure from the political leaders during the election period.</li> <li>▪ Religious bigotry is also a threat.</li> <li>▪ Some persons try to reap personal benefits.</li> <li>▪ Risks during COVID period.</li> <li>▪ Lack of legal information and cooperation from the police in the verification process.</li> </ul>

Strengths	Areas of Improvements	Opportunities	Threats
	<ul style="list-style-type: none"> <li>▪ Lesser opportunities for disable persons</li> </ul>		

### IT (Information Technology)

Strengths	Areas of Improvements	Opportunities	Threats
<ul style="list-style-type: none"> <li>▪ ICT operates as a separate department, with its own policies and managed by skilled staff.</li> <li>▪ In-house server for HRM, Storage &amp; E-mail.</li> <li>▪ Updated website.</li> <li>▪ Dedicated &amp; trained manpower.</li> <li>▪ Every office is indicated on google map.</li> <li>▪ Increased bandwidth connectivity in two main offices;</li> <li>▪ Transparent and quick reporting system;</li> <li>▪ Centrally managed communication system;</li> <li>▪ Active in social media with the help of CSO;</li> <li>▪ Every branch is well equipped with ICT.</li> <li>▪ Space to accommodate staff in a single meeting</li> <li>▪ Capacity to arrange online/virtual meeting within 10 minutes</li> </ul>	<ul style="list-style-type: none"> <li>▪ Lack of manpower at the field level.</li> <li>▪ Lack of dedicated network and hardware firewall.</li> <li>▪ Lack of email failover/redundancy and dedicated mail filtering.</li> <li>▪ Lack of trained staff for ICT operations</li> <li>▪ Delay in device repair and replacement</li> <li>▪ Lack of ICT training</li> <li>▪ No centrally managed antivirus solution;</li> <li>▪ Closure of software by the ICT department without any notice;</li> <li>▪ Lack of hardware technician for repairs;</li> <li>▪ Delay in repair/replacement of ICT materials;</li> <li>▪ Use of multiple email IDs creates problems;</li> <li>▪ Improper knowledge causes damage to equipment;</li> </ul>	<ul style="list-style-type: none"> <li>▪ Dedicated storage server can help data backup up to branch level;</li> <li>▪ Establishing easily photo archive accessible to all staff;</li> <li>▪ Exploring facilities for Non-Profit Organizations (G-Suite, Canva, Microsoft Exchange Server);</li> <li>▪ Use of built-in HR software for managing the assets of COAST;</li> <li>▪ Inclusion of service mapping page on COAST website for better accessibility to all services;</li> <li>▪ PC link software administration from the ICT section can have region-wise information accessibility to ensure enhanced accountability.</li> <li>▪ Dedicated purchase department can help ensure fast and real-time equipment purchase, external repair, and warranty service.</li> <li>▪ Emails can be backed up monthly in the storage server by creating a scheduler script.</li> <li>▪ Regular windows/OS and security patch updates might be helpful to provide better security.</li> <li>▪ Getting feedback/opinion from others on the contents of website.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Unavailability of secure and strong system for network (hardware firewall)</li> <li>▪ Threat of spam and unfiltered mails;</li> <li>▪ Problems created by cracked software;</li> <li>▪ Full access control creating risks for users &amp; the central system;</li> <li>▪ Staff especially female colleagues are victims of cyber bullying.</li> <li>▪ Disclosure of confidential information on the website;</li> <li>▪ Threats out of the hacking of IDs;</li> <li>▪ Domination of digital lifestyle affecting the real life.</li> </ul>

### Course of Actions for HR and IT

#### HR and Administration

SI	Actions	3 Months	6 Months	Long Term
01	Engage more female staff in senior positions			

02	Review staff recruitment process			
03	Review & prepare long training plans for new staff			
04	Redesign staff training			
05	Reschedule training calendar with advanced and sectoral aspects			
06	Schedule motivation workshops to improve staff retention			
07	Review staff benefits to ensure motivation			
08	Ensure digital document management			
09	Engage more persons with disabilities and ensure their opportunities			
10	Review employee evaluation process			
11	Develop team leader for every region			

### Information Technology:

SI	Actions	3 Months	6 Months	Long Term
01	Running the HR software			
02	Implement hardware-based firewall			
03	Implement E-mail filtering software			
04	IT staff training			
05	Staff training on basic ICT skills and equipment			
06	Explore facilities for non-profit organizations			
07	Implement alternate e-mail server			
08	Reorganize equipment purchase system especially IT equipment			
09	Strengthen website security			
10	Ensure data backup from every office in the central storage server			



*Review of Core Program of COAST in Bhola*

## **Gender Equality and Social Inclusion**

### **A Glimpse of the Review Process**

One of the objectives of the COAST management's undertaking of this organizational review includes the examination of its position regarding protection from sexual exploitation and abuse (PSEA), gender equality and women empowerment; assessment of its strategy in promoting gender safety, gender equality and the learnings from the experiences and good practices of other development organizations and scrutiny of the results of activities related to gender issues in its organizational processes and finally, preparing recommendations to assist COAST's Executive Board and Management in its future plans and programs in this area.



*Review of Gender Equality and Social Inclusion, Dhaka*

The review has been prepared on the basis of the findings of field visits, FGDs with program participants and organization staff, KII with relevant stakeholders and officials, a day-long workshop with a consultant. The findings of the review reveal significant changes in the approaches to building gender equality and women's empowerment and creating an environment free sexual exploitation, abuse, and harassment. The initial efforts were not enough to facilitate a gender-balanced environment for women empowerment.

Subsequently, there was a shift to women-focused approaches to bring changes the relations between male and female and to ensure an environment in which organizational staff, program participants, other relevant

### **Short Bio of the Consultant,**

#### **Ms. Naznin Begum Pappu**

Ms. Naznin Begum Pappu, the Gender Specialist of Ethical Trade initiative Bangladesh, is a Gender Expert and Training Expert who has been hired as a consultant to facilitate the review. She has 26 years of professional experience in this field. She has been working with the Gender program & training department in different organizations, where she has been involved to program design & implementation, coordination, monitoring, partnership management and supervision, organizing workshop, meeting, and advocacy communication with different stakeholders.

Now she is working with 20 garment factories to raise the voice of women workers and sensitize the factory management for creating a gender-sensitive workplace at the factory level. She has been involved to design and facilitating training programs and module development on SRHR issues, menstrual health management, gender mainstreaming and women empowerment, resistance of child marriage, VAW, STD/RTI. She has been working on Gender issues, Women Empowerment, GBV, and SRHR with Care Bangladesh, The Asia Foundation, PRIP Trust, USAID-DFID NSHDP, and TdH Netherlands etc.

stakeholders, and partners understand and practice the changes. A mixed methodology was used for this gender policy review. It combined FGDs with program participants and employees; Key Informant Interview (KII) with the civil society members and the agencies working in relevant sectors. Triangulation of findings has formed the basis of this report. The primary data used for this study were collected during 31 January to 2 February 2022. In the Rohingya camps, FGDs were conducted in the *Chattogram* dialect. The gender department and the monitoring, evaluation, accountability, and learning team (MEAL) of COAST Foundation were involved in data collection and basic analysis.

### **Comparative Analysis of Gender Mainstreaming**

This analysis takes into account COAST's gender practices. It identifies the gaps and differences, good practices and the learnings. Since its inception in 1998, COAST has been working relentlessly to realize gender equality in all its activities. The analysis reveals a steady positive growth regarding women's role including decision making in every level of the organization.

#### **Staff**

- Staff has a clear understanding of gender issues and gender-sensitive policies;
- Staff cultivate sensitive and positive attitudes towards women;
- Gender issues are included in capacity-building training;
- Gender issues are taken into account in performance appraisal.

#### **Employment Processes**

- Recruitment procedures ensure equal opportunities for women and men;
- No gender discrimination in cases of promotion;
- Women enjoy equality in all respects and tasks and responsibilities.

#### **Organizational Structure**



- Separate gender unit;
- Management and communication strategies ensure equal participation of women and men;
- The formal and informal communication networks are gender-neutral;
- The organization's values are gender-sensitive;
- The Senior Management Team [SMT] is committed to addressing gender issues properly.

**Policies Related to Gender Issues**

- HR and Administration Management policy;
- Gender Policy;
- CRM (Complaint Response Mechanism) Policy;
- Protection from Sexual Exploitation, Abuse and Harassment [PSEAH] Policy;
- Whistleblowing Policy;
- Code of Conducts [CoC].

**Decision-Making**

- Gender balance in staff responsibilities regarding planning and decision-making;
- Even ratio of men-women in the Executive Committee [EC] and General Council [GC];
- Both men and women have access to and control of organizational resources.

**General Situation**

- Women-friendly environment in terms of working hours and conditions of service;
- Planned programs in place [training/orientation/meeting] targeted at gender equality;
- SMT explores constraints and opportunities related to gender issues and takes necessary steps;
- From central to the regional level, there exist dedicated gender committees and the roles & responsibilities of the members are clearly defined.

**Documentation**

- All the organization's literatures [research/survey/evaluation/study/annual report/policy/guideline] use gender-neutral language to promote gender equality.

**Comparison with 2 Other Organizations**

Sl. No	Issue	YWCA	UBINIG	COAST
01.	Maternity leave	4 months with pay	6-month with pay and as per the mother's request, another 6-month without pay. The position remains unchanged.	6 months, 3 months with full pay and next 3-month basic salary only
02.	Paternity leave	10 days	07 days	06 days
03.	Day care	No dedicated space for breast feeding/baby care or private space for women; Use of	Dedicated space for child care and breast feeding.	Female common space, space for baby care and breast feeding.

Sl. No	Issue	YWCA	UBINIG	COAST
		guest room when necessary.		
04.	Zero tolerance	Yes	Yes	Yes
05.	PSEA	Sexual harassment policy	PSEA policy	PSEAH policy
06.	Travel	Priority of office transport for women; Female-friendly travel policy;	Female-friendly travel policy	Female-friendly travel policy
07.	During Pregnancy	No field visit in the pregnancy period. Relaxation in discharging responsibilities;	Special facilities in pregnancy period; flexibilities at field level;	Transport allowance BDT 500 during pregnancy; Field visit at short distance; leave sanctioned if necessary.
08.	Complaint Response Mechanism (CRM)	Strict confidentiality; 3-member committee for 2 years; Reporting within 7-10 working days; Punishment for false complaint; complaints filed with line manager.	CRM committee; Process to solve complaints; National committee interferes to solve complicated cases.	CRM committee; Dedicated phone number; Reporting within 07 days; Strict confidentiality.
09.	Baby care centre	01 year; 01-hour paid benefit a day for individual baby care.	Mother is free for caring child anytime, no need to inform the supervisor.	Doesn't have any such benefits.
10.	GBV case	0% case	Have some cases.	Have some cases.

### SWOT Analysis Findings

Strengths	Areas of Improvement	Opportunities	Threats
<ul style="list-style-type: none"> <li>▪ Gender and PSEAH Policy is in practice.</li> <li>▪ Child and women protection policy is in place.</li> <li>▪ Complaint Response Committee and Central to Regional Focal are active;</li> <li>▪ Specific JD (Job Description) for these committees</li> </ul>	<ul style="list-style-type: none"> <li>▪ Strengthen monitoring capacity;</li> <li>▪ Develop referral pathway/ legal support;</li> <li>▪ Place project-based focal person(s) for gender issues;</li> <li>▪ Recruit skilled trainers;</li> <li>▪ Hold meetings to sensitize male staff on gender issues;</li> <li>▪ Motivate staff about policies and guidelines</li> <li>▪ Establish breastfeeding corners at all branches</li> </ul>	<ul style="list-style-type: none"> <li>▪ Implementation Gender-based violence/family planning program</li> <li>▪ Inter-agency gender training initiative;</li> <li>▪ Recruit local and experienced gender specialist.</li> <li>▪ Prioritize recruiting female staff in respective local areas;</li> </ul>	<ul style="list-style-type: none"> <li>▪ Local influence in the implementation of policy</li> <li>▪ Conflict arising out of the disclosure of the identity of the victim by the external source</li> </ul>

Strengths	Areas of Improvement	Opportunities	Threats
<p>and focal person(s)</p> <ul style="list-style-type: none"> <li>▪ Regular meetings on women health and GRDM (Gender Relation Development Meeting)</li> <li>▪ Zero tolerance in such matters;</li> <li>▪ Gender Policy and PSEA orientation is provided after recruitment</li> </ul>	<ul style="list-style-type: none"> <li>▪ Create residential facilities for female staff</li> <li>▪ Ensure women-friendly training venue(s).</li> <li>▪ Develop an appropriate medical and insurance policy</li> <li>▪ Ensure salaried leave policy for contractual staff.</li> <li>▪ Revise maternity leave policy.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Strict monitoring of policy implementation</li> <li>▪ Collaboration with the Ministry of Women and Child Affairs</li> <li>▪ Exploring funding opportunities for gender and social inclusion</li> </ul>	

**Course of Actions**

Sl.	Issue	Time-frame			Responsibility
		3-Month	6-Month	Long-term	
1	Need to develop a systematic monitoring mechanism/tool for measuring the organizational gender status [accessibility, participation, inclusion, etc.]				Joint Director- GT&CR All regional gender focal(s)
2	Need to develop a policy and guidelines on inclusion				Head, MEAL & Social Development
3	Developing an organizational gender policy				Joint Director, GT & CR
4	Documentation of good practices/examples				Project Coordinator/M& E Officer
5	Allocation of a reasonable budget for gender development & tracking budget expenditure				Joint Director-GT& CR and Project Finance Focal
6	Exploring external resources to accelerating the mainstreaming process				Deputy Executive Director, Joint Director-SDC and Joint Director- GT&CR
7	Maintaining gender balance in recruitment and establishing child care/day care /breastfeeding corners in every branch, where possible				Executive Director, Deputy Executive Director, Joint Director- GT&CR Regional Gender Focal Head-Humanitarian Responses
8	Increasing initiatives for ensuring participation and capacity building of women in the decision-making process				Executive Director, Deputy Executive Director, Joint Director, GT & CR Regional Gender Focal
9	Increasing women employees in every sector				All Office Heads
10	Ensuring that benefits mentioned in the gender policy are available to all eligible employees				Executive Director, Deputy Executive Director, Joint Director, GT & CR Regional gender Focal All Office Heads



*Community radio producer interviews a farmer in Bhola*

## **Community Radio**

### **A Glimpse of the Review Process**

In a country like Bangladesh, Community Radio can play a significant role for rural development. Issues of poverty, agriculture, gender inequality, education and sundry social problems can effectively feature in the community radio programs. With this objective, COAST has already commissioned two community radio stations. One is “Radio Meghna” putting programs on air since 2015 ([www.radiomeghna.net](http://www.radiomeghna.net)) at Charfassion Upazila, in the southern part of Bhola district. The other one is “Radio Saikat” broadcasting in Cox’s Bazar town. The focus audience of both the radios is girls.

#### **Short Bio of the Consultant, Mark Manash Saha**

Mark Manash Saha, Program Coordinator, Bangladesh NGOs for Radio and Communication (BNNRC) is an expert in Community Radio. He has 16 years of professional experience with expertise in BCC message and material development, scriptwriting, campaign, etc. He is affiliated as a resource person with World Association for Christian Communication (WACC), International Training Network (ITN), USAID, Johns Hopkins University/Center for Communication (JHU/CCP), Swiss Development Cooperation (SDC), Swiss Red Cross, DASCOH, Democracy International (DI), etc. since 2001.

It is worthy to mention that these radio stations are operated by the adolescent/young (girls) of the local community. 21 such girls are working in these radio stations by now. They manage technical aspects and contents too. Two paid women employees lead the teams. Dhaka central office regularly train the members and also monitors the functioning if the two radio stations.

### Comparative Analysis of COAST's Community Radio Operations

2015	2022
1 station	2 stations; functioning-1; another at the initial stage
Only 2 staff.	21 staff
Short duration of broadcasting, (4 hours only); lesser demand	Duration of broadcasting: 6 hours in 2 shifts, responding to the demand of listeners
Fulfilling the expectations of listeners was challenging.	Efforts in progress to fulfill the moderate demand of the listeners
Insufficient instruments and technical gadgets	Equipped with advanced instruments & technical gadgets
Less focus on the programs & lack of experience	Designing programs as per listeners' feedback and contemporary affairs
Lack of technical knowledge in handling electronic equipment/devices	Competent staff to handle the electronic equipment/devices
'Intern' position was a voluntary assignment	'Intern' position is a paid job.
Family not willing to allow their members in fieldwork	Families are cooperative.
Needed more support from the POs.	Adequate technical skill in developing materials/contents independently
Less access to the government offices.	Easy access to the government offices
Strong social taboos in conducting interviews	Interviews are conducted easily and spontaneously.
No common-room facility	Common-room facilities are available.
Insufficient budget	Funding by different donors
No in-house healthcare facilities	In-house healthcare facilities and telemedicine services in place
Provision of SMS and phone call less than satisfactory	Entertaining SMS and phone calls in every program
Less engagement with local government and stakeholders	Better engagement with local government, stakeholders, and external institutions
Lack of popular awareness of online platform for community radio	The online platforms [website] are popular now. [Listeners from 89 countries]
No social media platform was available.	Have individual YouTube channels and Facebook pages

### Comparison with Community Radio Stations Operated by Other Agencies

SL	Issues	Radio Pallikantha	Radio Nalta	COAST Community Radio
1	Management	3 responsible staff in the head office	3 responsible staff in the head office	2 responsible staff in the head office
		Insufficient funds/projects provided by the head office.	Funding by head office and collection from local sources/projects.	Only BNNRC and its own limited funds/projects are available.
2	Staff	Total staff: 22 Core staff: 4	Total staff: 36 Core staff: 5	Total staff: 13 Core staff: 13

		Project-based Staff: 6 Volunteer: 10	Project-based Staff: 4 Volunteer: 27 Local volunteer/journalist: 40	No project-based Staff Volunteer: 5
		Male female ratio: 35:65	Male female ratio: 35:65	Female/male ratio: 100% adolescent
3	Policy	No policy of its own excepting for entrepreneurial organizations and government policies.	No policies of its own, excepting for entrepreneurial organizations and government policies.	Some guidelines, circulars, and skill development training are in place for developing different programs. Besides, a Plan of operation [PoP] is there for successful program implementation and defined roles & responsibilities.
4	Program	Broadcast time: 12 hours (9am to 9pm)  Total basic program: 36 hours	Broadcast time: 9 hours (9am to 11am; 3pm to 5pm and 8pm to 12pm)  Total basic program: 35 hours	Broadcast time: 8 hours (9am to 12pm; 5pm to 8pm)  Total basic program: 30 hours
		Focusing on: (Education-Culture, Health, Agriculture, Climate Change, Development Prospects, History- Heritage)	Focusing on: (Education-Culture, Health, Agriculture, Climate Change, Development Prospects)	Focusing on: (Education-Culture, Health, Agriculture, Climate Change, Development Prospects)
		Popular programs: Health [ <i>Swasthya</i> ], Gaurav's Moulovi Bazar, performance by local artists & phone-in slots	Popular programs: Your Doctor and <i>Rat Jaga Pakhi</i> (phone-in slots)	Popular programs: <i>Barnali</i> (Rare miscellaneous information), Health is Happiness, Request Session, Phone-in slots
		Peak Hours: 6pm to 9pm	Peak Hours: 8pm to 12pm	Peak Hours: 6pm to 8pm

## SWOT Analysis

Strengths	Areas of improvement	Opportunities	Threats
<ul style="list-style-type: none"> <li>▪ Skilled staff</li> <li>▪ Good reputation</li> <li>▪ Teamwork</li> <li>▪ Advanced equipment and studio</li> <li>▪ Established management systems like organizational policy, ToR, PoP, Program schedule</li> <li>▪ CRM, feedback mechanism</li> <li>▪ Established system of staff development from Intern to permanent position</li> <li>▪ Financially stability</li> <li>▪ Listeners' club</li> <li>▪ Scope of hands-on learning &amp; training</li> <li>▪ Good working environment</li> <li>▪ Popular social media</li> <li>▪ Social acceptance</li> <li>▪ Effective communication</li> <li>▪ Advisory committee</li> <li>▪ Good relationship with the local government and stakeholders</li> </ul>	<ul style="list-style-type: none"> <li>▪ No separate policy for Radio Meghna/Saikat</li> <li>▪ Challenges of continuous staff drop-out</li> <li>▪ Need more interns/staff</li> <li>▪ Unsatisfactory help from the advisory committee</li> <li>▪ Challenges of continuous equipment maintenance</li> <li>▪ Insufficient number of radio sets, recorders, rooms, chairs</li> <li>▪ Insufficient monitoring mechanism</li> <li>▪ Insufficient transport facility.</li> <li>▪ Lack of sufficient technical, financial capacity and manpower</li> <li>▪ Lack of quality programs</li> <li>▪ Need government support</li> </ul>	<ul style="list-style-type: none"> <li>▪ Job opportunities for locals</li> <li>▪ Establishing self-identity for girls</li> <li>▪ Contribution to social development</li> <li>▪ Raising local voice or voice of the voiceless</li> <li>▪ Promoting awareness programs</li> <li>▪ Promoting indigenous culture</li> <li>▪ Impacting on social attitudes towards women</li> <li>▪ Affiliating with other wings of COAST like microfinance or FDMN project</li> <li>▪ Communication with donors for specific community needs</li> <li>▪ Communicate with local government for specific community needs</li> <li>▪ Maximum utilization of online platforms to reach international standard</li> <li>▪ Affiliation with local social/cultural organizations, journalists, and youth forums.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Challenges of misinformation, disinformation, or rumors</li> <li>▪ Social stigma</li> <li>▪ Political pressure</li> <li>▪ Non-cooperative socio-economic conditions</li> <li>▪ External shocks</li> </ul>

## Course of Actions

SL	Issues				Responsibilities
		3-Month	6-Month	Long-term	
1	Finding out ways to promote events that can increase the involvement of the community, such as, (a) requesting meeting, (b) quiz competition, (c) hello doctor, (d) health-direct questioning etc.				Community Radio Team
2	Inviting government officials to discuss various issues; developing a detailed plan				Community Radio Team



SL	Issues				Responsibilities
		3-Month	6-Month	Long-term	
	about the number of invitees and the issues and sectors				
3	Increasing the number of popular events, if possible, such as, Phone-in Live, <i>Natika</i> , Special Talk Show, <i>Barnali</i> , etc.				Community Radio Team
4	Purchase of new equipment & accessories				ICT Unit
5	Develop an organizational community radio policy				JD-GT & CR
6	Engaging listeners in social media				Community Radio Team
7	Increasing the quality of video content				Community Radio Team
8	Staff development				JD-GT & CR
9	Exploring new funding				ED, DED, JD-SDC and JD-GT & CR
10	Approach towards developing into a multi-media center				ICT Unit
11	Research and development plans for impact-creating programs				Community Radio Team
12	Ensuring youth engagement				Community Radio Team
13	Opening YouTube channel for uploading video programs on social issues to reach larger number of viewers				ICT Unit
14	Yearly documentation of best practices				Community Radio Team



Meeting with adolescent groups in Bhola

# Internal Audit

## A Glimpse of the Review Process

- i. The financial compliances are very important deliverables under the present development activities. COAST always addresses these with all sincerity and seriousness. It is awake to enhance the efficiency and effectiveness of the programs [Core and Non-Core] and to deliver the services to the poor. COAST is keen to maintaining an internal control standard of its financial management system. The internal audit section plays a significant role in realizing the organizational objectives.
- ii. Initially, the internal audit sector lacked in efficiency. COAST selected some staff from its MF program with limited knowledge in this area. Since 2009, a separate sector has been developed with qualified human resources. Now internal audit sector has 16 staff (1 Director, 1 Head and 14 staff). It has also developed related policies and audit procedures and designed an intelligent reporting system.

## Detailed Review of Internal Audit Sector

### COAST Foundation and its Program Portfolio

Since its inception, COAST has emphasized on financial sustainability in achieving its goals and objectives. It started with MF [Micro Finance] program among the communities to ensure the economic empowerment and financial sustainability the of poor, through creating their own capital. Now COAST handles its MF portfolio of BDT 4000 million covering 1500 thousand members. Apart from its own resources, it now implements the donor-funded project with a financial portfolio of BDT 590 million.

### Requirement of the Sectoral Review

Despite many significant achievements, the internal audit sector has some limitations. COAST understands that improvement should be done in some areas, particularly in program-wise operational performance and risk assessment and meeting the compliances of donors and the government laws and regulations. But the gap cannot be properly assessed just by internal analysis. A third eye is necessary to create scope for the organization. The Internal Audit sector needs improvement in its HR [Human Resource] structure. Capacity building can also contribute to an environment of quality performance.

### Achievement of Internal Audit Sector during the last 5 years

In the past, COAST focused on management streamlining of its MF program. The internal audit section was engaged in investigating the management problems with its normal audit process. It has provided services through investigation of intensive management and successfully achieved to reduce irregularities within MF program. That was a

### Short Bio of the Consultant, Md. Hasan Khaled

Md. Hasan Khaled has started his professional career with PKSF [Palli Karma-Sahayak Foundation] since 1997. He has around 25 years of engagement and vast experience on Program planning, budget preparation, financial monitoring, internal control, and compliance issues. He has also worked for institutional development and capacity building of PKSF partners working with Micro Finance [MF], entrepreneurship development. At present he has been working as Sr. General Manager (HR) and facilitating his expertise on institutional development especially for MF strategic planning and audit & compliance issues. He has completed B.B.S. (Hons.) and M.B.S. in Accounting from Islamic University, Kushtia.

rewarding experience and learning for the Internal Audit sector. A list of the activities of this sector during the last 5 years is given below.

Achievement during the last 5 years	What couldn't be achieved
<ul style="list-style-type: none"> <li>• Introduction of an intensive investigative audit on MF program to streamlining its management approach</li> <li>• Intensive auditing approach has reduced many of the irregularities drastically, especially (Marchin areas of fake loan disbursement, and its related irregularities like fake savings collection and withdrawal and fake cash statement &amp; reporting etc.</li> <li>• Number of persons involved with financial misappropriation of big amount [Tk. 5000 or more] has reduced drastically during the review period (March, 2022).</li> <li>• Staff are more disciplined in the exercise of policy and system in their MF operation especially in selecting the members and credit disbursement procedures.</li> <li>• Staff skill are observed as increasing trend of documentation process and reduced the error comparing previous years.</li> <li>• COAST management has adopted necessary and pragmatic amendment in MF transactions and operational policies based on the experiences.</li> <li>• Core Operation of programs is now more effective and their planning and monitoring activities are more strengthened compared to the past.</li> </ul>	<ul style="list-style-type: none"> <li>• Internal audit sector failed to develop some necessary supportive documents such as audit guideline, risk assessment procedures and code of conduct etc.</li> <li>• Risk assessment was not properly done.</li> <li>• Internal audit could not introduce the audit activities following the financial year basis. That's why auditing of the balance sheet of respective branch could not comply the external audit requirements.</li> <li>• Lack of human resource led incomplete follow up audit and non-performance of project audit.</li> <li>• Lack of standard or professional quality</li> <li>• Introduction of compliance audit for both MF and project</li> </ul>

### SWOT Analysis

Strengths	Areas of Improvement	Opportunities	Threats
<ul style="list-style-type: none"> <li>• COAST recruits experienced staff in the field for MF operation.</li> <li>• Audit target is being achieved during last the previous years.</li> <li>• Following holistic audit approach.</li> </ul>	<ul style="list-style-type: none"> <li>• Lack of some policy guideline documents and audit procedures relating to code of conduct, risk assessment, which enhance quality in compliance with government laws &amp; regulations and</li> </ul>	<ul style="list-style-type: none"> <li>• Developing procedures and guidelines in line with existing policy document for conducting quality audit.</li> <li>• Training and refresher</li> </ul>	<ul style="list-style-type: none"> <li>• Without developing the necessary procedures and guideline, quality and target cannot be achieved.</li> <li>• The staff lack academic</li> </ul>

Strengths	Areas of Improvement	Opportunities	Threats
<p>Audit will start and complete with all-inclusive documentation checking the process of the program and activities.</p> <ul style="list-style-type: none"> <li>• Internal audit process explores the instant solution while problem, irregularities are identified in the auditing.</li> <li>• Audit meetings are held regularly at the central level with the participation of Executive Director to Manager and those involved with some problems and their functional solutions.</li> <li>• Internal Audit sector holds audit hearing sessions with the staff involved with irregularities. This is one of the core strengths of audit sector that ensures accountability.</li> <li>• Adoption of a policy document for providing a systematic guidance to audit activities.</li> </ul>	<p>donor requirements.</p> <ul style="list-style-type: none"> <li>• Unawareness of the audit staff of the updates of latest circulars of management, prevailing government law &amp; regulation and donor compliance</li> <li>• -Lack of auditing skill</li> <li>• Lack of knowledge on the digitalized system which involves time bound auditing and cross checking</li> </ul>	<p>courses are needed periodically for the audit staff.</p> <ul style="list-style-type: none"> <li>• Developing a digital system to meet present-day needs</li> <li>• The audit sector should perform and coordinate both internal and external auditing to handle the organizational portfolio.</li> <li>• Regular sharing of experiences with prominent organizations to enhance the quality of work</li> </ul>	<p>knowledge &amp; skill on auditing.</p> <ul style="list-style-type: none"> <li>• No approved policy in place for the recruitment, training, and development of the audit personnel.</li> <li>• Financial limitations of COAST create problems for the outsourcing of human resource for auditing purpose.</li> <li>• Mid-level staff are involved with financial irregularities.</li> <li>• Tendency of hiding information by staff and auditors</li> <li>• Management decision are (occasionally) not supportive.</li> </ul>

**Course of Actions**

SI	Actions	3 Months	6 Months	Long Term	Remarks
01	Quick refreshers courses on reporting system.				
02	Basic Training on auditing.				
03	Review of Internal Audit Policy.				
04	Review on existing audit reporting system				
05	Strategic Action Plan on Internal Audit 2022-2026.				
06	Audit Procedures and Guidelines				
07	Code of Conduct: Coordinating the core program, Project, and Internal audit sector				



*Adolescent club meeting at the Rohingya camp, Cox's bazar*

# Finance and Governance

## A Glimpse of the Review Process

Workshops, FGDs and KIIs were the tools of reviewing the Finance & Governance Sections. 19 personnel working in the Accounts department and one external consultant were involved in the process. Important aspects of the organization that were identified right from its inception are: annual budget--BDT 80+ crore; the project budget—BDT 22 crore; capital fund—BDT 39.5+ crore. The number of professional staff now stands at 30+. The number of current development partners is 17. Financial reports are prepared through the automation system. The governance structure is in place and the Executive Committee sits 4 times in a year. The annual budget and the selection of the audit firm and the audit report are approved by this body.

Major strengths are: sector-based sufficient finance staff and staff turnover is below 2%. Experienced and professional accountants work at the central level who can handle all kinds of financial activities; prepare and submit error-free and timely financial reports. They possess knowledge and efficiency of the operation of accounting software which can adequately meet up in Government and donor compliances. They maintain ideal interpersonal relationship and team work and have skill in independent donor communication. The major areas of improvement relate to some deficiencies at the field level, like, lack in experienced staff, absence of professional accountants, supportive supervision. Staff including the branch level are not well-versed about Government compliance, particularly the VAT & TAX issues in preparing the financial statement. They largely depend on the central level staff and lack of confidence in taking risks.

### Short Bio of the Consultant, Md. Moinul Haque

Md. Moinul Haque is the Director, Accounting and Finance, *Room to Read* Bangladesh. He has served as the lead person of Finance, Grants and Partnership management for almost last 18 years out of his 21 years of professional career in different reputed national & international development organizations. He worked in Finance & Administration department at leading international organizations like Plan International Bangladesh, WaterAid Bangladesh, CARE Bangladesh, and CONCERN Worldwide. He also served in Manusher Jonno Foundation (MJF).

## Comparative Analysis

Area	In 1999	In June, 2021
Financial position	<ul style="list-style-type: none"> <li>▪ Capital fund – BDT 57lakh</li> <li>▪ Fixed asset – BDT 4.9cr</li> <li>▪ Current asset – BDT 93 lakh</li> <li>▪ MF loan outstanding – BDT 6.1cr</li> <li>▪ Group member savings- BDT 2.7cr</li> <li>▪ Staff Provident Fund-BDT 4.97 lac</li> </ul>	<ul style="list-style-type: none"> <li>▪ Capital fund – BDT39.5cr</li> <li>▪ Fixed Asset –BDT 35.8cr</li> <li>▪ Current asset –BDT 86.5cr</li> <li>▪ MF loan Outstanding-BDT 309.2cr</li> <li>▪ Group member savings – BDT 120.7cr</li> <li>▪ Staff Gratuity Fund – BDT 19cr</li> <li>▪ Staff Provident Fund –BDT 13.9cr</li> <li>▪ Staff welfare Fund- BDT 5.9cr</li> <li>▪ Yearly donor grants –BDT 21cr</li> <li>▪ Member welfare Fund –BDT 12.7cr</li> <li>▪ Total annual budget -BDT 929.8cr</li> </ul>

Area	In 1999	In June, 2021
	<ul style="list-style-type: none"> <li>Yearly Donor Grant – BDT 1.6cr</li> </ul>	<ul style="list-style-type: none"> <li>Annual operational budget –BDT 87cr</li> </ul>
Human Resource	<ul style="list-style-type: none"> <li>2 project accountant and 2 staff for operational fund</li> <li>1 professional accountant (CA-CC)</li> </ul>	<ul style="list-style-type: none"> <li>102 branch accountant, 15 project accountant, 9 staff in central finance</li> <li>Average academic qualification of senior staff: M. Com</li> <li>5 Professional Accountants (CA-CC)</li> </ul>
Governance	<ul style="list-style-type: none"> <li>Board of Trustees (BoT)</li> <li>External auditor firm appointed by ED</li> </ul>	<ul style="list-style-type: none"> <li>GC and EC committee</li> <li>Audit committee</li> <li>External auditor appointment by EC</li> <li>Minimum 4 Executive Committee and 1 General Committee meeting in a year</li> <li>Professional and experienced Treasurer (FCA)</li> <li>Recognized Staff Provident Fund</li> <li>Compliance with Government rules and regulations</li> <li>Preparation and submission of income tax &amp; withholding tax return under section 108 and 108A</li> <li>VAT registration</li> </ul>
Policy guideline	<ul style="list-style-type: none"> <li>Finance policy</li> </ul>	<ul style="list-style-type: none"> <li>Approval of financial policy</li> <li>Approval of policy for regular &amp; emergency procurement</li> <li>Anti-Money laundering policy</li> <li>Financial risk assessment policy</li> <li>Anti-corruption policy</li> </ul>
Accounting and reporting system	<ul style="list-style-type: none"> <li>Single entry accounting system</li> <li>Manual book-keeping and reporting system</li> <li>Absence of International Accounting Standard</li> <li>Error in Financial report</li> </ul>	<ul style="list-style-type: none"> <li>Double entry system</li> <li>Software-based book-keeping</li> <li>Maintenance of International Accounting system</li> <li>Timely preparation and submission of report</li> <li>Timely Preparation of consolidated financial statement including external audit report.</li> <li>Managing most of the income tax and VAT related issues without any help from third parties</li> <li>Errorfree financial reporting</li> </ul>

### Performance Management and Measurement

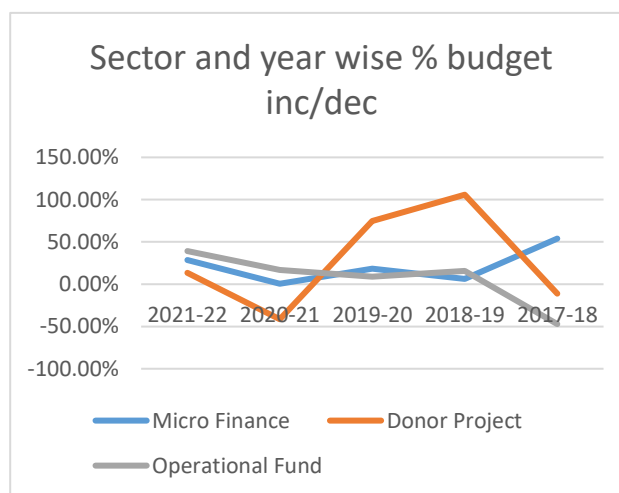
Sector	2017				2021			
	Total Staff	Academic qualification	CA Professional	Staff turnover rate	Total Staff	Academic qualification	CA Professional	Staff turnover rate
MF	66	HSC	-	35%	102	HSC	-	20%
PO	7	M. Com	3	10%	9	M.Com	4	0%
Donor Project	16	B. Com	-	15%	15	B. Com	1	0%

<b>Total</b>	<b>89</b>		<b>3</b>	<b>20%</b>	<b>126</b>		<b>5</b>	<b>6.6%</b>
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MF=Micro Finance, PO=Principal Office

### Budget Planning and Forecasting (2017 to 2022)

Program	2021-22	2020-21	2019-20	2018-19	2017-18	Increase in the last 05 years (%)
	Budget in Cr	Budget in Cr	Budget in Cr	Budget in Cr	Budget in Cr	
Micro Finance	62.31	48.43	48.17	40.72	38.33	<b>63%</b>
	29%	0.54%	18%	6%	54%	
Donor Project	21.27	18.74	32.01	18.30	8.89	<b>139%</b>
	14%	-41%	75%	106%	-11%	
Central Operation	3.81	2.74	2.34	2.15	1.86	<b>105%</b>
	39%	17%	9%	16%	-47%	
<b>Total Budget</b>	<b>87.39</b>	<b>69.90</b>	<b>82.52</b>	<b>61.17</b>	<b>49.08</b>	<b>78%</b>



### SWOT Analysis:

Strengths	Areas of improvement	Opportunities	Threats
<b>Staff capacity (Human Resource)</b>			
<ul style="list-style-type: none"> <li>Sector-based sufficient finance staff</li> <li>Staff turnover rate below 2%</li> <li>Experienced &amp; professional accountant at the central level</li> <li>Management of all kinds of</li> </ul>	<ul style="list-style-type: none"> <li>Less experienced staff at the field level</li> <li>No professional accountant at the field level</li> <li>Supportive supervision</li> <li>Insufficient number of</li> </ul>	<ul style="list-style-type: none"> <li>Efficiency in handling more projects and branch accounts</li> <li>Need-based orientation and in-house training to enhance the capacity of the existing staff</li> </ul>	<ul style="list-style-type: none"> <li>Job insecurity in the projects causes to increase the staff turnover</li> <li>Lack of specific job responsibility for respective staff</li> <li>Lack of knowledge about government</li> </ul>



Strengths	Areas of improvement	Opportunities	Threats
<ul style="list-style-type: none"> <li>financial activities</li> <li>▪ Preparation of error-free financial reports</li> <li>▪ Timely report preparation and submission</li> <li>▪ Knowledge in Govt. and donor compliance</li> <li>▪ Interpersonal relationship and team work</li> <li>▪ Accounting operations through software</li> <li>▪ Ability to work independently</li> <li>▪ Awareness of policy and guidelines</li> <li>▪ Budget preparation</li> <li>▪ Donor communication</li> <li>▪ Maintaining dateline</li> </ul>	<ul style="list-style-type: none"> <li>professional accountants</li> <li>▪ Staff at the field and branch levels are not well aware of government compliance, particularly VAT &amp; Tax issues</li> <li>▪ Most of the Project Accountants are dependent on the central level staff for preparing the financial statements</li> <li>▪ Lack of confidence in taking risks</li> <li>▪ Job insecurity</li> <li>▪ Self-critical/sensitivity</li> </ul>		<ul style="list-style-type: none"> <li>compliance may create problems</li> </ul>
<b>Governance</b>			
<ul style="list-style-type: none"> <li>▪ Active Executive Committee (EC)</li> <li>▪ Voluntary service by EC members</li> <li>▪ Minimum 4 EC meetings and 1 AGM (Annual General</li> </ul>	<ul style="list-style-type: none"> <li>▪ Conflict of Interest Policy does not cover the interests of EC &amp; GC members and vendors</li> <li>▪ Gratuity fund not yet approved.</li> <li>▪ Inadequate insurance policy</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>Opportunities</b></li> <li>▪ Approval of gratuity fund is financially beneficial for both the staff and organization.</li> <li>▪ A fund raising/mobilization policy may create more funding</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>Threats</b></li> <li>▪ Absence of an approved gratuity fund leads to financial loss both for the organization and staff.</li> <li>▪ Delay payment of final payment create staff grievances.</li> </ul>

Strengths	Areas of improvement	Opportunities	Threats
<ul style="list-style-type: none"> <li>Meeting) annually</li> <li>▪ Annual budget approved by GC (General Committee)</li> <li>▪ External auditor appointment by GC</li> <li>▪ Review the external &amp; internal audit report by EC</li> <li>▪ Approval of financial policy by EC</li> <li>▪ Approval of major financial decision by EC</li> <li>▪ SMT (Sr. Management Team) can take most operational decisions</li> <li>▪ Transparency and Accountability</li> <li>▪ Approved Conflict of Interest Policy in place</li> <li>▪ Regular review of policy, implementation, and progress at least once in every 5 years</li> </ul>	<ul style="list-style-type: none"> <li>▪ Irregular review of policies</li> <li>▪ Delay in the settlement of final payment of the staff</li> <li>▪ Lack of policy for Fund mobilization/Fund raising</li> <li>▪ Separate salary structure for donor project staff</li> </ul>	<ul style="list-style-type: none"> <li>opportunities for the organization.</li> <li>▪ A good governance system will keep the organization ahead of others.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Absence of fund raising/mobilization policy may lead to deficiency of funds.</li> </ul>
<b>Financial Reporting and Record Keeping System</b>			
<ul style="list-style-type: none"> <li>▪ Software-based record system</li> <li>▪ Capable staff to record and generate</li> </ul>	<ul style="list-style-type: none"> <li>▪ No online accounting software for operation and project accounts</li> </ul>	<ul style="list-style-type: none"> <li>▪ Software based accounting system decreases error and saves working hours.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Fund accounting and reporting system may lead to legal issues</li> <li>▪ Statutory compliance</li> </ul>

Strengths	Areas of improvement	Opportunities	Threats
<p>financial report through software</p> <ul style="list-style-type: none"> <li>▪ Auto-generated reporting system</li> <li>▪ Monthly expenditure tracking system</li> <li>▪ Reporting system as per the requirement of PKSF, NGOAB, MRA and the Donors</li> <li>▪ Management reporting system</li> <li>▪ Sector-wise financial statement preparation</li> <li>▪ Consolidated financial statement prepared on half yearly basis</li> <li>▪ Real time financial position</li> <li>▪ Daily basis cashbook closing, control cash in hand and CQ book</li> </ul>	<ul style="list-style-type: none"> <li>▪ All staff are not capable to operate accounting software.</li> <li>▪ Different accounting software for different sectors</li> <li>▪ Difficulty to generate financial statement as per donor requirements</li> <li>▪ Inability to generate consolidated financial statement</li> <li>▪ Final payment transfer from PO (Principal Office) to staff personal account through EFT (Electronic Fund Transfer)</li> <li>▪ Cases manipulation by the project management</li> <li>▪ FIS (Financial Information System) not reviewed by PC/TL properly.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Management can bring all the financial sectors under one umbrella (one software for all)</li> <li>▪ Decreasing legal threat by following accounting standard and guidelines in the fund management system.</li> </ul>	<p>related threats may increase in the absence of the standard accounting system.</p> <ul style="list-style-type: none"> <li>▪ Manipulated financial report may cause financial threats.</li> <li>▪</li> </ul>
<b>Compliances (NBR, NGOAB, MRA)</b>			
<ul style="list-style-type: none"> <li>▪ Timely preparation and submission of IT return</li> </ul>	<ul style="list-style-type: none"> <li>▪ Staffs not well-versed about compliance and requirement of Government agencies</li> </ul>	<ul style="list-style-type: none"> <li>▪ Compliance with the requirements of the Government &amp; other agencies increases the</li> </ul>	<ul style="list-style-type: none"> <li>▪ Non-compliance may create legal issues and financial loss.</li> <li>▪ Lack of knowledge in</li> </ul>

Strengths	Areas of improvement	Opportunities	Threats
<ul style="list-style-type: none"> <li>▪ Timely submission of advance tax</li> <li>▪ Deduction and depositing of all kinds of VAT and Tax as per the rules and guidelines of NBR</li> <li>▪ Online VAT and Tax reporting system</li> <li>▪ Appointment of NGOAB enlisted external auditor</li> <li>▪ All provision and investment as per the rules of MRA &amp; PKSF</li> <li>▪ Money laundering compliance as per BB rules</li> </ul>	<ul style="list-style-type: none"> <li>▪ Tendency of avoiding VAT and Tax</li> <li>▪ Lack of proper knowledge on VAT and Taxation system</li> <li>▪ Some donors' disagreement with charging the VAT/Tax at project head/account.</li> <li>▪</li> </ul>	<p>goodwill and enhances the capacity and strength of the organization.</p>	<p>VAT/Tax may cause financial loss.</p> <ul style="list-style-type: none"> <li>▪ Disobeying instructions of PKSF, MRA and the agencies of the Government may block funding and organization could be blacklisted.</li> </ul>
<b>Stock and Asset Management</b>			
<ul style="list-style-type: none"> <li>▪ Sector, Branch and project-wise fixed asset and inventory register</li> <li>▪ Asset management policy</li> <li>▪ Asset user agreement system</li> <li>▪ Monthly reporting system for essential asset</li> </ul>	<ul style="list-style-type: none"> <li>▪ No software-based asset management system</li> <li>▪ Periodic inventory system</li> <li>▪ Asset transfer system</li> <li>▪ Overvaluation of fixed asset</li> <li>▪ No approved policy for valuation &amp; recording of donation in kind</li> </ul>	<ul style="list-style-type: none"> <li>▪ Establishing a digital &amp; systematic asset management system saves asset and stock</li> <li>▪ Proper valuation of asset reduces financial risk and loss of the organization</li> </ul>	<ul style="list-style-type: none"> <li>▪ Overvaluation of asset may cause financial loss.</li> <li>▪ Weak asset management may lead to loss or theft.</li> <li>▪ Since all assets are not insured, there exists limited scope to recovery or accidental benefit.</li> </ul>

Strengths	Areas of improvement	Opportunities	Threats
<ul style="list-style-type: none"> <li>▪ Quarterly reporting system</li> <li>▪ Asset verification system</li> <li>▪ Asset recognition and depreciation system according to international accounting standard</li> </ul>	<ul style="list-style-type: none"> <li>▪ No insurance policy for other assets excepting vehicle</li> <li>▪ No proper maintenance of inward and outward register</li> <li>▪ Inventory not matching with value shown in financial statement</li> </ul>		
<b>Internal Control Policy</b>			
<ul style="list-style-type: none"> <li>▪ Proper delegation of authority</li> <li>▪ Delegation of specific duties</li> <li>▪ Finance staff kept outside in any procurement</li> <li>▪ Finance staff barred from becoming cheque signatory</li> <li>▪ Software-based accounting system</li> <li>▪ Online &amp; offline monitoring</li> <li>▪ Pre-EC Audit &amp; finance meeting convened by Treasurer-EC</li> <li>▪ Separate procurement committee for every region</li> </ul>	<ul style="list-style-type: none"> <li>▪ Financial approval without recommendations of finance department</li> <li>▪ Finalization of Project budget without recommendation of finance department</li> <li>▪ Lack of professional and capable internal auditor</li> <li>▪ Lack of any analysis for risk management</li> <li>▪ Appropriate delegation of authority</li> </ul>	<ul style="list-style-type: none"> <li>▪ Strengthening financial monitoring system enables security of organization's assets and resources</li> <li>▪ Introducing a software-based audit system reduces financial risk of the organization</li> </ul>	<ul style="list-style-type: none"> <li>▪ Inappropriate delegation of authority may increase financial risks.</li> <li>▪</li> </ul>

<b>Grants Management</b>			
<ul style="list-style-type: none"> <li>▪ All grants received through the mother bank account/one dedicated bank account</li> <li>▪ Each project activity operated through separate bank account</li> <li>▪ Fund transfer from mother to project account within 3 days</li> <li>▪ Chairperson, treasurer and ED are the signatories of the mother bank account</li> <li>▪ Money must be withdrawn with joint signatures</li> <li>▪ Signatories selected by management/EC</li> <li>▪ Project budget and expenditure tracking system</li> <li>▪ Grant refund through mother account</li> <li>▪ Projects FD-4 accounts for NGOAB</li> </ul>	<ul style="list-style-type: none"> <li>▪ No separate policy &amp; guidelines for management of grants</li> <li>▪ Handling of less grants than other equivalent organization</li> <li>▪ Inexperienced accountant for the project</li> <li>▪ Complex policy of the donor</li> <li>▪ Most of the running projects are FDMN related.</li> <li>▪ Project approval from NGOAB</li> <li>▪ Getting certified by the local authority</li> <li>▪ Relations with the local authority and stakeholder</li> </ul>	<ul style="list-style-type: none"> <li>▪ Organization's capacity to handle more grants and projects</li> <li>▪ Strengthening relationships with local authority and stakeholders eliminates the local hurdles.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Receiving grants from UN blacklisted agency/Person(s) may threaten the organization very seriously.</li> <li>▪ Drastic reduction of the overhead &amp; management salary of the project personnel</li> <li>▪ Difficulty in getting approval from NGOAB &amp; certification from the local authority</li> <li>▪ IP contribution is getting higher gradually</li> </ul>

### Course of Actions

SL No	Name of actions	3 months	6 months	Long term	Notes if any
1	Uniform software at all offices				
2	Software-based assets management				
3	Recruiting professional accountant(s)				
4	Capacity development training for staff				

5	Finance Policy review				
6	Gratuity registration				
7	Streamlining annual financial statement for external audit				
8	Regularization of VAT and Tax management				
9	Orientation on compliance management (VAT & Tax deduction/deposit, submission of returns, MRA, NGOAB/FD4)				
10	Streamlining Inventory management				
11	Vendor enlistment				



*COAST works with fishermen. This photo was taken from Manpura*

## Advocacy and Networking



*COAST regularly organizes advocacy events like seminar. This photo was taken during a seminar in Dhaka.*

### **A Glimpse of the Review Process**

COAST is engaged in policy advocacy to build a broader constituency with civil society stakeholders and to encourage their effective participation. The objective is to build up a strong platform to press home the demands of pro-poor policies. COAST's advocacy and networking programs have many significant achievements. There are some limitations too. Its performance should be objectively reviewed. This review was undertaken to pave the path for a new, realistic and innovative advocacy strategies in congruence with current demand and upcoming challenges.

### **Evolution of COAST Advocacy Program**

COAST started its advocacy program in 1998 using the outcome of Sustainable Embankment Management Pilot Program (SEMPP). As a newly emerging organization, COAST implemented this as a pilot program in Bhola with support of Bangladesh Water Development Board (BWDB). This was a success and COAST showed the efficacy of its a low-cost embankment management technique in which the victims of river erosion also took part in their rehabilitation. COAST also made advocacy with the then Minister of water resources [Mr. M Shamsul Hoque] who agreed to incorporate the idea in the national embankment management policy and conduct a massive study on this outcome.

In 1998, COAST believed in a development paradigm that interlinks the sustainable enhancement of the poor with economic empowerment with the establishment of their other rights which can create opportunities for greater access to public services especially health, education and water sanitation at the local level.

Accordingly, COAST organized Peoples' Organizations (Pos) at the local level with participation of the



beneficiaries of micro-finance. These POs got trained and capable to bargain with local government authorities for their constitutional rights in the public development agenda. Eventually, many of them competed in the local government election to have further access to power structure.

**Short Bio of the Consultant,  
AHM Bazlur Rahman**

AHM Bazlur Rahman-S21BR has spent 30+years of his career playing as a leading role as the social catalyst for promoting community media, communicating on the public sphere, communicating knowledge, civil rights in communication & cultural rights in communication, ICT for development, knowledge society, internet governance, amateur radio, right to information and policy advocacy, media development, theological communication, innovative thought in provoking practitioner, knowledge management for development (KM4D) and business for development. He has unique quality of experience and contribution in an inclusive manner in multi-stakeholders of politics, development partners, private sector, NGO & civil society, public sector, policy makers, academia, and media. He is known as transformational expert, visionary, and change agent. At present he is working as Chief Executive of Bangladesh NGOs Network for Radio and Communication (BNNRC). BNNRC is in Special Consultative Status with the Economic and Social Council (ECOSOC) accredited with World Summit on the Information Society (WSIS) of the United Nations and UN WSIS prize winner 2016 and Champion 2017

COAST understood that the national planning process had no room for pro-poor policy. So, development of the poor demands an inclusive policy and planning change at the national level. This can be only achieved with a Government & Non-Government collaborative approach that can impact on the existing policy regime.

Based on the lessons learned, COAST developed its first civil society network--Campaign for Political Reform (CAPRE) in 2002 to mobilize opinion for the cancellation of the Poverty Reduction Strategy Paper (PRSP) developed a network SUPRO (Sushashoner Janna Pracharabhijan-Campaing for Good Governance) in 2005 for monitoring the PRSP and MDGs. These networks were largely informal in nature and operated on specific issues and eventually got dissolved. In 2007, COAST developed a civil society platform called 'Equity and Justice Working Group, Bangladesh' (Equity BD). COAST uses Equity BD for campaign strategies like "Economic Justice" and "Climate Justice" in long term perspectives.

**Outcome of Advocacy and Networking in the Past**

Since the initiation of advocacy and networking program, COAST can claim a lot of achievements and successes of its activities. However, a proper documentation is missing. COAST conducted a review workshop with participation of its network members who reflected on its advocacy and networking activities. Among the achievements, building network and constituencies for advocacy, opinion-building that led to the cancellation of PRSP by the government in 2009, prevention and stopping of World Bank immunity, and introducing national climate budgeting process by the government in 2014 were recognized as the milestones for COAST's historic role.

**Outcome of COAST Advocacy and Networking**

COAST's advocacy and networking program claims a lot of achievement and success. However, proper documentation has been missing. COAST conducted a review workshop with participation of its network members in which the instances of successes were identified.

**i) Building Network and Alliance**

COAST developed notable issue-based networks like CAPRE, SUPRO, Equity BD to address issues of PRSP, MDG monitoring and thematic campaign. It organizes events to observe International Rural Women Day (IRWD) to uphold the rural women rights. COAST-sponsored Cox's Bazar CSO-NGO Network (CCNF) works on the management and repatriation issues of Forcibly Displaced Myanmar Nationals (FDMN). "BD-CSO Process" network works on the charter for change and localization on effective development partnership and Bangladesh Farmers Forum (BFF) to ensure the farmers' rights.

**ii) Cancellation of PRSP:**

Cancellation of PRSP was one of the successful campaigns of COAST advocacy and networking. COAST developed the alliance "CAPRE" to build civil society opinion on an anti-poor policy document like PRSP (2002). This document emphasized on the privatization of pro-poor government services like health, education, power and water services etc. COAST's campaign focused on reverting to 5-year Government Plan. In 2009, the elected government cancelled the PRSP and went back to FYP.

**iii. Prevention of WB Immunity**

In 2005, the World Bank (WB) requested the government to ensuring protection and immunity against all of their country strategies and development initiatives in Bangladesh. This demand was made since there had been evidences of many WB interventions which were harmful, anti-poor and prone to increasing poverty and degradation of environment. The PRSP was a strong case in this regard. COAST strengthened the movement with CPARE members and persuaded the Government to withdraw immunity for WB.

**iv. Introducing National Climate Budgeting Process**

Since Bangladesh is one of the most vulnerable countries in terms of climate change and its negative impact, the Government drafted a policy framework--Bangladesh Climate Change Strategy and Action Plan (BCCSAP 2009) to minimize the climate change effects and increase adaptation capacities both at micro and macro levels. Since 2011, COAST has collected grass root info and data regarding the impact of climate change and vulnerabilities through FGDs & short studies, findings of which were shared through countrywide seminars, dialogues and advocacy campaigns in the presence of government officials and political representatives. Suggestions were made to integrate the BCCSAP with the national planning and national budgetary process. In 2014, the government has declared and introduced the national climate budgeting strategies and around 25% of national budget is allocated for this.

**V. Draft the National Policy on Climate-induced Displacement Management**

As per an estimate of the Internal Displacement Monitoring Center (IDMC), an average of 07 lac people in Bangladesh become displaced every year for climate change impacts. These displaced and poor people migrate to different urban areas and live under extreme hardships. Appropriate measures for their rehabilitation are very difficult. COAST and some other civil society organizations negotiate with the government for developing such a national policy in this regard. As a result, finally, in 2019, a policy framework has drafted to deal with this problem aligning with national development strategies.

**COAST Advocacy and Networking: Efficiency and Effectiveness**

COAST advocacy and networking activities and events are targeted to creating the critical awareness of people and raising their voice. However, this is often difficult to visualize through a measurable process.

Alliances have been developed with local/national level campaigners, CSOs and networking organizations. 23 networking organizations and CSOs working on economic, food security and climate issues are associated with COAST advocacy programs at the local and national levels.

COAST has its campaign platform Equity BD that works with international CSOs allies. These are: Jubilee South Asia-Pacific Movement on Debt & Development (JSAPMDD), Tax Justice Network-UK, TWN, Asia Pacific Research Network (APRN), South Asia Alliance for Poverty Eradication (SAAPE), Humanitarian Accountability Principle (HAP-I), CSO Platform and Development Effectiveness (CPDE), All Nepalese Peasant Federation (ANPF), People’s Coalition on Food Security (PCFS), World Forum of Fishers (WFF), World Forum of Fishers People (WFSP) etc. COAST has links with these networks.

Equity BD campaign issues and events found quite a good space in the print media, both Bangla & English dailies including the prominent ones like Daily Star, The New Age, Financial Express, Independent, Prothom Alo, Ittefaq. These media enjoy readership of around 300 thousand a day. The campaign events have reached more than one million people at the least. The CSOs, business community, academia become sensitized on the issues. Accordingly, voice is raised together at the local and national level on pro-poor development issues that eventually leads to policy changes.

Through its advocacy and networking program COAST pressurized the Government to cancel the PRSP process, to revoke the WB immunity and stop the WB involvement in MDTF [Multi-donor Trust Fund] for climate change financing in Bangladesh. COAST initiated the national climate budgeting process and drafted a policy to redress the sufferings of the climate-induced internally displaced people.

### Civil Society Response to COAST Advocacy Program

COAST organized 3 workshops with different stakeholders to review the advocacy and networking program; 2 with COAST staff members directly engaged with such activities. The members of COAST network and alliances took part in the other one. Participants joined from grass root and national levels having longstanding engagement with COAST and its advocacy activities. Besides, the views and observations of political representatives, socio-economic experts, researchers and a few government stakeholders through Key Informant Interviews (KIIs) were included.

### SWOT Analysis

Strengths	Areas of improvement	Opportunities	Threats
<ul style="list-style-type: none"> <li>The capacity to create space for CSO/NGOs to promote advocacy &amp; campaign on issues in which the Government, IFIs and INGOs have some roles</li> <li>Building up platforms at micro &amp; macro levels to successfully include</li> </ul>	<ul style="list-style-type: none"> <li>Building up alliances on the basis of personal ideology makes these quite questionable.</li> <li>Some advocacy campaigns by NGO/CSOs sometimes reflect organizational/personal bias rather than values and ideology create problems.</li> </ul>	<ul style="list-style-type: none"> <li>Leadership and influence over the networks and alliances to strengthen voice at the grass root level.</li> <li>Human and financial resources to create evidence on selected advocacy issues, small scale research</li> </ul>	<ul style="list-style-type: none"> <li>Ethical disaster: Advocacies by NGOs /CSOs sometimes reflect vested interest, organizational/personal rather than ideological.</li> <li>The current power structure is led by the bureaucrats</li> </ul>

Strengths	Areas of improvement	Opportunities	Threats
<p>all stakeholders in addressing the important issues of pro-poor development</p> <ul style="list-style-type: none"> <li>• Diversification of localization issues among the NGO/CSOs across the country</li> <li>• Progressive role on local issues to spell out the specific responsibilities of GO, NGO, INGO and local organization to strengthen mutual partnership and effectiveness of development</li> <li>• Introduction of the concept of “Low-Cost Campaign” among the CSOs</li> <li>• A skilled policy analyst team, capable of policy research, translation, develop policy brief, media mobilization with prompt communication with stakeholders</li> <li>• Capability to organize events quickly with all knowledge products and logistic support</li> <li>• Strong financial capability for advocacy</li> <li>• Wide involvement with the media</li> <li>• Active websites including Facebook and Twitter to help</li> </ul>	<ul style="list-style-type: none"> <li>• Absence of alternative leadership of the CSO/NGOs at the grass root /national levels.</li> <li>• Comfort zone advocacy; More attention to the global rather than national</li> <li>• Engagement in populistic campaign;</li> <li>• Inability of financial support to small CSO/NGOs for local level advocacy.</li> <li>• Monotony of policy advocacy; lack of creativity; continuation and momentum often missing.</li> <li>• Use of secondary data and info.</li> <li>• Lack in the preparation of documents and networking activities.</li> <li>• Absence of specialization or expertise to address the govt. node in emergencies.</li> </ul>	<ul style="list-style-type: none"> <li>• Exploring multi-dimensional approach and tools in view of the upcoming political, economic &amp; techno-logical challenges</li> <li>• Resume Anti-Neoliberal campaign using the networks. Change in the strategies of development partnership;</li> <li>• Exploring the local issues directly as per the community needs</li> <li>• Exploring the opportunities of alternative financing through the inclusion of the corporate sector</li> <li>• Inclusion of youth groups in different capacity-building and advocacy activities for future leadership development</li> <li>• Peace, Security and minimizing the digital divide can be an option for advocacy in view of development justice.</li> </ul>	<p>and followed by donors and political leaders. CSOs have no space in the process.</p> <ul style="list-style-type: none"> <li>• Dirty competition among the CSO, NGO and donors. Donors try to divide the NGOs.</li> <li>• Government attitude to regulate the NGOs, media limits access to the information.</li> <li>• Unhealthy relations among Government, INGOs, UN agencies;</li> <li>• Graduation of Bangladesh from LDC may lead to reducing of funds from donors in the NGOs sector.</li> <li>• Enforcing of regulations due to Covid pandemic, and technological transformation. This can exacerbate unemployment and increase poverty.</li> </ul>

Strengths	Areas of improvement	Opportunities	Threats
advocacy campaigns; Continuous updating with necessary information, donor related documents, latest events, and progress.			

**Course of Actions**

Thematic Areas	Course of action	3-month	6-month	Long Term	Remarks
Economic Justice	Study on LDC graduation and its impact on the country's economy and developing policy brief				
	Resume Anti-Neoliberal campaign engaging the networks.  Design advocacy program following long term planning process of the government especially FYP, Delta plan 2100 and SDGs.  Design national budget campaign for larger allocation on pro-poor development issues focusing on redistributive and climate justice.				
	Study and campaign on the impact of 4th industrial revolution and its possible impacts.  Study and design advocacy and campaign activities on GSP, FTA and GSP Plus etc. focusing on financial governance, accountability, and climate crisis.				
Climate Justice	Study on Nationally Determined Contribution (NDC) as revised and submitted by the Government and its impact on mitigation efforts and any possible crisis in adaptation.				
	Appropriate focus on National Plan of Adaptation (NAPA), BCCSAP and planning advocacy to integrate both the documents for better and effective adaptation at local and national levels.				

Thematic Areas	Course of action	3-month	6-month	Long Term	Remarks
Strategic Planning Document	Comprehensive Action plan of COAST's Advocacy & Networking Program 2023-27.				

# MEAL and Knowledge Management

## A Glimpse of the Review Process



*Review of MEAL, Cox's Bazar*

The monitoring, evaluation, accountability, and learning (MEAL) section is a critical part of COAST's program management. It helps to track progress, adjust, discover planned or unplanned effects of the programs on the lives and livelihoods of the poor. It further holds the organization accountable to the community. Besides, it helps achieve organizational strategy and objectives and quality of the programs.

COAST has developed a set of tools and approaches to operate the MEAL. It has a MEAL policy that clearly defines the framework of MEAL. Which includes offsite and onsite monitoring tools- from field to the central level. Within the

regular functioning of the MEAL, project leaders send their project plans, activity progress reports, field visit status, desktop newsletter, meeting minutes, beneficiary feedbacks, and different monitoring reports to the central MEAL section every month. The MEAL section organizes Project Progress Monitoring Meeting-PPMM every month in the presence of the senior staff including the Executive Director. Progress and performance are analysed, and instructions given where necessary. Besides, regular monitoring, representatives from the MEAL section, with the participation of the program participants, conduct regular project evaluation, survey, research and present the findings and recommendations at the organizational and national levels for further improvement.

Being an HQAI ([www.hqai.org](http://www.hqai.org)) certified organization for maintaining Core Humanitarian Standards on quality and accountability, COAST puts people first, ensures accountability, and makes access to information for all. It also practices an effective complaint response mechanism to hold it more accountable to the community.

### Workshops

Two review workshops were organized. An online review workshop was organized with the colleagues from Dhaka, Barishal, Bhola, and Chattogram areas especially those who would otherwise not be able to participate in the physical workshop. A draft report was generated based on the participants' understanding, reviewing and feedback which was shared with the senior colleagues for further feedback.

A day-long review workshop followed at COAST Cox’s bazar center on 22 February 2022 facilitated by Md. Iqbal Uddin, Joint Director-MEAL & Research. A total of 19 different project staff participated, including 4 Project Managers, 2 Heads (Humanitarian Response and MEAL&SD), Assistant Director-ISC.

Held in a participatory approach, the workshop used hybrid method (on & offline) to connect the consultant, Bhabatosh Nath and Senior Management Team members from the Principal Office. The workshop highlighted three aspects. Firstly, a presentation on COAST MEAL system by the facilitator and followed by a comparative analysis, and finally a SWOT analysis. The participants worked in three groups. The facilitator assisted the participants in the group discussions to highlight on specific areas. The consultant appreciated the participants’ contribution and shared his feedback. The review process was concluded by taking notes on practice, tools and feedback on MEAL policy. However, the review process took place during the COVID period under travel/movement restrictions. Visit to similar organizations to practically know about their

**Short Bio of the Consultant,  
Bhabatosh Nath**

Mr. Nath has 35+ years’ experience in Development Programs like designing, implementation, management, monitoring and evaluation of projects at the national, international, donor and government levels. He has working experience on development cooperation with EU. He has his own development consultancy firm, “Responsive to Integrated Development Services” (RIDS). Mr. Nath holds a M.Sc. in Statistics, and a diploma in development management from the Asian Institute of Management, The Philippines.

MEAL practices at the field level was not possible. Anyway, 4 organizations (Islamic Relief, Friendship, World Vision Bangladesh and BRAC) were connected online.

**Comparative Analysis**

Issue	2000	2022
<b>Monitoring</b>	<ul style="list-style-type: none"> <li>▪ Advance plan</li> <li>▪ Onsite monitoring</li> <li>▪ Activity progress report</li> <li>▪ Progress Review format</li> <li>▪ Hard copy-based report</li> <li>▪ Meeting minutes</li> </ul>	<ul style="list-style-type: none"> <li>▪ MEAL Policy</li> <li>▪ Project Performance Monitoring Meeting (PPMM)</li> <li>▪ Onsite &amp; Offsite Monitoring tools</li> <li>▪ Plan &amp; Review</li> <li>▪ Activity Progress Report</li> <li>▪ Meeting minutes</li> <li>▪ Hard &amp; Soft copy-based reporting</li> <li>▪ Data segregation report</li> <li>▪ Monthly newsletter</li> <li>▪ Use of Zoom in Monitoring &amp; PPMM</li> </ul>
<b>Evaluation</b>	<ul style="list-style-type: none"> <li>▪ Fewer internal project evaluation</li> <li>▪ Participatory review</li> </ul>	<ul style="list-style-type: none"> <li>▪ Regular internal project evaluation system initiated</li> <li>▪ Participatory review guidelines</li> <li>▪ Evaluation led by MEAL section</li> <li>▪ Research/Survey</li> </ul>
<b>Accountability</b>	<ul style="list-style-type: none"> <li>▪ CRM Policy</li> <li>▪ Mobile no. in Passbook, diaries distributed to clubs, People’s</li> </ul>	<ul style="list-style-type: none"> <li>▪ CRM Policy and CRSC</li> <li>▪ Immediate response over phone</li> <li>▪ Central and regional focal persons for CRM</li> <li>▪ Onsite &amp; Offsite Monitoring tools</li> <li>▪ CRM mobile no. in Passbook, diary, visiting card, etc.</li> </ul>

	<p>Organizations, and program participants</p> <ul style="list-style-type: none"> <li>▪ Annual report</li> <li>▪ Distribution of Desktop newsletter</li> </ul>	<ul style="list-style-type: none"> <li>▪ Staff Code of Conduct and Dos &amp; Don'ts</li> <li>▪ Transparency through web and locally publishing system</li> <li>▪ Newsletter distribution--hard and soft copy</li> <li>▪ Community Engagement and Exit Strategy</li> <li>▪ Open communication and information sharing platform</li> <li>▪ Specific reporting deadlines</li> </ul>
<b>Learning</b>	<ul style="list-style-type: none"> <li>▪ In-built learning system</li> <li>▪ Stakeholders' consultation</li> <li>▪ Participatory review</li> <li>▪ Learning log</li> </ul>	<ul style="list-style-type: none"> <li>▪ Stakeholders' consultation for learning</li> <li>▪ Beneficiary feedback</li> <li>▪ Risk assessment</li> <li>▪ M&amp;E</li> <li>▪ Post-distribution of Monitoring (PDM) report</li> <li>▪ Participatory review</li> </ul>

**SWOT Analysis**

<b>Strength</b>	<b>Areas of Improvement</b>	<b>Opportunities</b>	<b>Threats</b>
<ul style="list-style-type: none"> <li>• Supportive management for strengthening MEAL sector</li> <li>• MEAL Policy</li> <li>• M&amp;E Section</li> <li>• Offsite and Onsite Monitoring tools to meet CHS std. in programs</li> <li>• Data segregation reporting system</li> <li>• Online PPMM</li> <li>• Available project information on the website</li> </ul>	<ul style="list-style-type: none"> <li>• Under staffing</li> <li>• Data validation system</li> <li>• Result-based monitoring system</li> <li>• Coordination in learning system</li> <li>• Poor learning sharing and documentation</li> <li>• Manual system</li> <li>• MEAL Capacity development training</li> <li>• Involvement of M&amp;E staff in project implementation</li> <li>• Central hub for MEAL on the website</li> <li>• Proper addressing of feedback, risks and challenges</li> <li>• Data manipulation</li> <li>• Wrong data posting</li> <li>• CRM compilation &amp; reporting</li> </ul>	<ul style="list-style-type: none"> <li>• Introduce Power Bi software for MEAL digitalization and real time monitoring</li> <li>• Learning option from WVI, IR and BRAC (after 2022)</li> <li>• Training</li> </ul>	<ul style="list-style-type: none"> <li>• Wrong area/beneficiary selection</li> </ul>

**Comparison with Some Similar Organizations**

<b>Issue</b>	<b>World Vision Bangladesh</b>	<b>Islamic Relief Bangladesh</b>	<b>COAST Foundation</b>
<b>Human resource</b>	<ul style="list-style-type: none"> <li>▪ Total 26 Program Quality Assurance (PQA) Staff</li> </ul>	<ul style="list-style-type: none"> <li>▪ 3 central staff, 1 in Cox's Bazar and a panel of data enumerators</li> </ul>	<ul style="list-style-type: none"> <li>▪ Total 2 Staff at the central level; Project staff available for any evaluation/research</li> </ul>

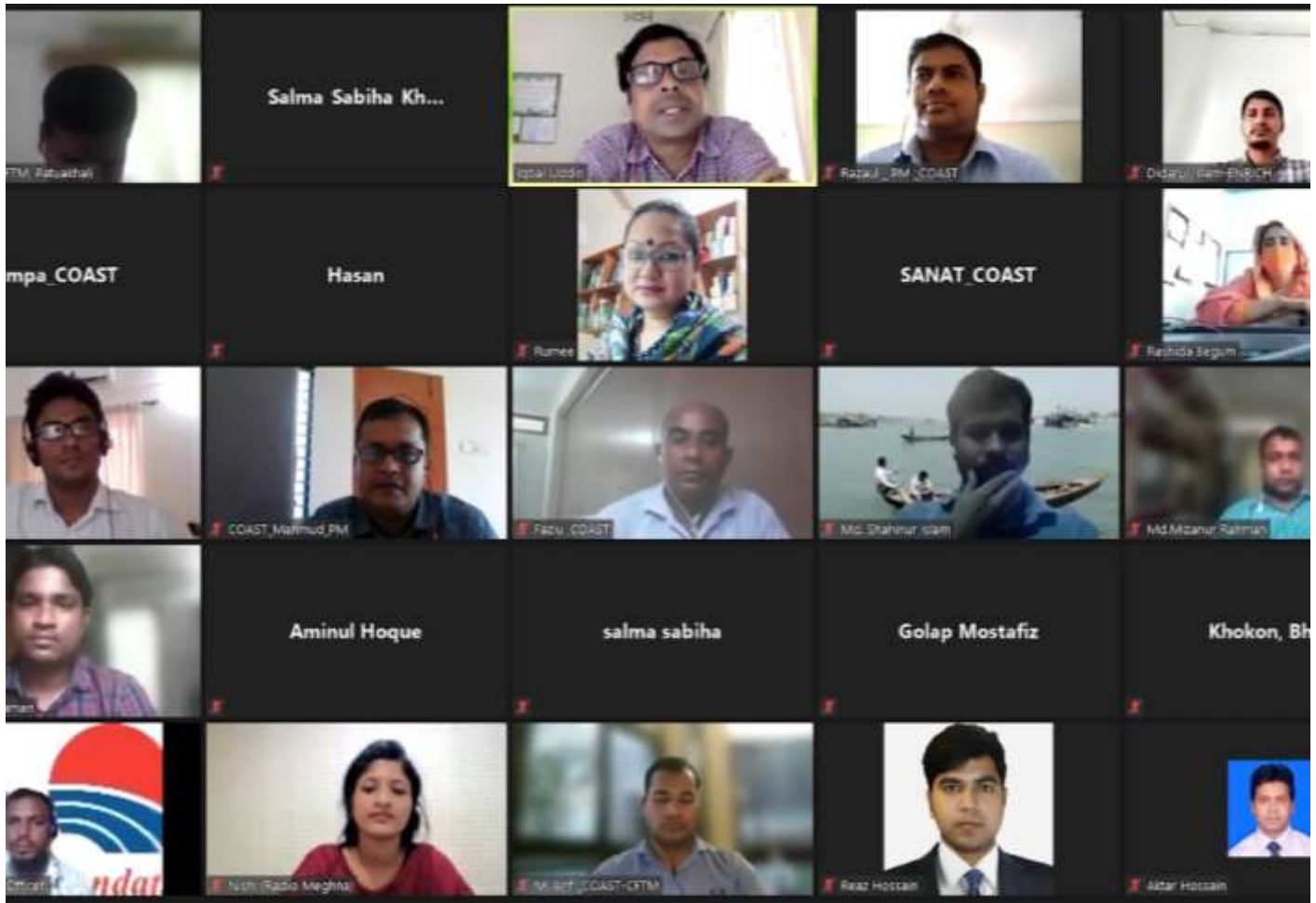


Issue	World Vision Bangladesh	Islamic Relief Bangladesh	COAST Foundation
<b>Monitoring</b>	<ul style="list-style-type: none"> <li>▪ M&amp;E Policy</li> <li>▪ Digitalized M&amp;E (Monitoring &amp; Evaluation) system (Microsoft)</li> <li>▪ Real time and result-based monitoring data analysis</li> <li>▪ Data Management system through horizon and MIS (Management Information System)</li> <li>▪ Routine monitoring</li> <li>▪ Outcome monitoring</li> <li>▪ Specific M&amp;E work plan</li> </ul>	<ul style="list-style-type: none"> <li>▪ Project planning and designing</li> <li>▪ Cooperation in Needs Assessment</li> <li>▪ Monitoring of all projects</li> <li>▪ M&amp;E Framework</li> </ul>	<ul style="list-style-type: none"> <li>▪ MEAL (Monitoring, Evaluation, Accountability and Learning) Policy</li> <li>▪ Monitoring of all projects</li> <li>▪ PPMM (Project Progress Monitoring Meeting)</li> <li>▪ 5W Data segregation compilation report with specific age range</li> <li>▪ Different onsite and offsite monitoring tools to monitor the project implementation.</li> </ul>
<b>Evaluation</b>	<ul style="list-style-type: none"> <li>▪ Conducting baseline survey</li> <li>▪ Conducting evaluations at different intervals of a project</li> </ul>	<ul style="list-style-type: none"> <li>▪ Conducting baseline survey</li> <li>▪ Conducting mid-term evaluation</li> <li>▪ Research</li> <li>▪ Final evaluation</li> </ul>	<ul style="list-style-type: none"> <li>▪ Evaluation guideline</li> <li>▪ A complete schedule for project internal evaluation</li> <li>▪ Participation of MEAL section in every evaluation.</li> <li>▪ Research</li> </ul>
<b>Accountability</b>	<ul style="list-style-type: none"> <li>▪ Complaint and Feedback mechanism</li> </ul>	<ul style="list-style-type: none"> <li>▪ Complaint and Feedback mechanism</li> <li>▪ Risk Register</li> <li>▪ Coordinating CHS (Core Humanitarian Standard) process</li> </ul>	<ul style="list-style-type: none"> <li>▪ CHS certified organization</li> <li>▪ Complaint Response Mechanism</li> <li>▪ Distribution of Monthly Newsletter to relevant stakeholders</li> <li>▪ Staff Code of Conduct and Dos &amp; Don'ts</li> <li>▪ Community Engagement and Exit Strategy</li> <li>▪ Quarterly beneficiary feedback collection through a prescribed format</li> <li>▪ Quarterly risk assessment</li> </ul>
<b>Learning</b>	<ul style="list-style-type: none"> <li>▪ Digitalized M&amp;E system</li> <li>▪ Learning and sharing through reports</li> </ul>	<ul style="list-style-type: none"> <li>▪ Learning and sharing through reports</li> <li>▪ Conducting any workshop on lessons learned</li> <li>▪ Sharing learnings with country management</li> </ul>	<ul style="list-style-type: none"> <li>▪ Plan of Operations [PoO]</li> <li>▪ Post-distribution Monitoring Report [PDM]</li> <li>▪ Stakeholders' consultation</li> <li>▪ Staff (project) consultation</li> </ul>
<b>Capacity Development</b>	<ul style="list-style-type: none"> <li>▪ Capacity building of staff, partners, and stakeholders</li> </ul>	<ul style="list-style-type: none"> <li>▪ Provision of training on M&amp;E issues at the project level</li> </ul>	<ul style="list-style-type: none"> <li>▪ Need-based training on M&amp;E and other</li> </ul>

Issue	World Vision Bangladesh	Islamic Relief Bangladesh	COAST Foundation
			development issues at the organizational level

### Course of Actions

SI	Name of actions	3-month	6-month	Long-term
1.	M&E officers' connections with MEAL section			
2.	MEAL Policy review			
3.	Project evaluation			
4.	Exit strategy development while writing a proposal			
5.	Orientation/training on MEAL and the functions at the field level			
6.	Orientation on CHS application in projects			
7.	Web-based reporting system/COBO, etc.			
8.	Yearly learning sharing events			
9.	Leadership review			



Online review meeting of the MEAL section of COAST

## Humanitarian and Emergency Crisis Response



*A learning center for Rohingya children, Cox's Bazar*

### **A Glimpse of the Review Process**

COAST Foundation has been working in the coastal areas in Bangladesh since 1998. COAST came forward to support the crisis-affected communities. It supported the communities in overcoming the constraints and challenges from natural and manmade disaster. This review reveals COAST's achievement in humanitarian and emergency crisis response. Besides, COAST successfully responded to Rohingya refugee's crisis. It has its own Micro Finance and DRR fund that help and assist to support people during any disaster or crisis.

Before its independent organizational formation, the human resource of COAST was engaged with the projects of ActionAid project in providing relief (food, NFI, cash) in Bhola and Cox's Bazar districts. COAST established 4 Cyclone centers in Bhola. Many damaged roads were repaired in Bhola. Bridges and culverts were also repaired/constructed in Bhola. Sanitation, tube well and toilet establishment activities were carried over after the most severe disaster in 1991. These activities were funded by Action Aid.

**Short Bio of the Consultant,  
Gawher Nayeem Wahra**

Gawher Nayeem Wahra worked as the Director of BRAC's Disaster Management and Climate Change program. He has over 32 years' experience in the field of managing complex emergencies and natural disasters at the local, regional, national and international levels. He was involved in developing the country's first national disaster management training manual. He worked with disaster risk reduction, and climate change adaptation programs with focus on child protection in emergencies at different humanitarian organizations such as Oxfam, CARE, ActionAid, Save the Children, PLAN, Swiss Development Cooperation and UNICEF. He has experiences of working on Disaster Risk Reduction and humanitarian response in many countries. He worked as an Independent Member of Certification and Review Board (CARB) of Humanitarian Accountability Partnership (HAP). He is the founder editor for Bangladesh Disaster Year Report which is an annual report on the disaster and environmental hazards. He is the founder convener and member secretary of Foundation for Disaster Forum (DF). He is also the founder member of South Asian Disaster Network "*Duryog Nivaran*". He was Faculty at the Institute of Disaster Management and Vulnerability Studies, University of Dhaka.

COAST started rapid need assessment and prepared a list of the most affected people in Bhola district. COAST distributed emergency foods items to 1500 persons in Bhola. 14 Tube wells were installed in Char Motahar in Bhola district. COAST also disbursed interest-free loan and organized rehabilitation for the affected communities. Interest-free loan was disbursed both in Bhola and Cox's Bazar districts. These initiatives were undertaken out of COAST's own surplus funds from the micro finance program.

**Rohingya Refugee in Cox's Bazar: 2017**

It is estimated that nearly 1.1 million Myanmar Nationals were forcibly displaced from their country to survive genocide. The Government of Bangladesh as well as many local and international Development organizations came forward to protecting and fulfilling their critical needs. The local people came forward with generosity. COAST was the first to respond to this crisis. It took several quick initiatives to address the basic human needs.

COAST provided cooked food to 54,250 families, drinking water to 66,000 families, and distributed of non-food-items to 16,116 families. It installed 88 deep tube wells, 25 shallow tube wells, 468 latrines, 236 bathing cubes that serve more than 65,000 FDMNs. 164 child and women-friendly space have been established. 92,284 FDMNs got the emergency medical support with free of cost and 12,540 people got Mental Health Psychosocial Support (MHPSS). COAST delivered these services out of its own fund. Later support followed from UNICEF, CARE-DEC, Tearfund, DCA, NRC, Mercy Malaysia, AAR Japan and PKSF. With the funding support from Mercy Malaysia, COAST has set up one Mother and Child Health Care Centre in Balukhali camp and a Primary Health Care Centre in Kutupalong camp.

During the Rohingya crisis COAST decided to help affected families of host community at Ukhiya in Cox's Bazar. COAST has supported 1500 families for meeting their immediate needs of food, pure water, and primary health care service for at least 20 days. The relief operations were made in coordination with local administration, local government representatives to avoid the duplication of supports. COAST provided these supports from its Disaster Management Fund.

## **A List of Very Severe Natural Disasters in which COAST Actively Responded**

### **Cyclone Marian in 1991**

On 29-30 April 1991, Cyclone Marian struck in Bangladesh damaging large areas from Chattogram to Cox's Bazar. Many died, millions of people lost their livelihoods, crops of thousands of acres got destroyed, many more hectares of land lost fertility for salinity intrusion. Tube-well water for drinking also became widely contaminated. Only a few feet above sea level, some islands were completely inundated, including Sandwip, Hatia, Bhola, and Manpura.

### **MV Nasrin 1: launch accident on 8 July, 2003**

Launch MV Nasrin-1 got capsized on 8 July, 2003 at the conjunction of Padma & Meghna leaving 110 people dead, about 200 missing and many more injured. The triple-decker vessel was on its way to Lalmohan in Bhola from Dhaka with about 700 passengers on board.

COAST participated in the rescue operations with local people and collected dead bodies from different areas and took steps for the burial of the dead. Then, no insurance for life or injury did exist for waterways accident. COAST launched aggressive campaign for compensation in waterways accidents. This was a new experience for COAST to engage community members in disaster responses. COAST organized this campaign with its own fund.

### **Cyclone Sidr: 15 November 2007:**

On 15 November 2007, Cyclone Sidr struck the south-west coast of Bangladesh. Cyclone Sidr destroyed over 450,000 houses across 30 districts. More than 50 percent of households in all of the six worst-affected districts were either fully or partially destroyed. Some 2.3 million households became victims. About one million were seriously affected.

### **Cyclone Mahasen in 2013:**

COAST deployed staff for making the cyclone shelters livable. Radio Meghna used to broadcast news and warning messages on cyclone and special bulletins. COAST conducted a rapid assessment and accordingly, 1000 families received emergency kits. From COAST MF program, interest-free loan was disbursed among the affected people. COAST worked in Bhola and Cox's Bazar districts with its own funds. Additional funding was made available by WFP, UNICEF and PKSF.

### **Cyclone Roanu in 2016:**

On 21 May 2016, Bangladesh encountered the severe cyclone Roanu. At least 27 lives were lost in Cox's Bazar and Chattogram districts, affecting more than 1.3 million people. Almost instantly, COAST started its intervention and response activities. With its optimum capacity, COAST looked after cyclone shelter management, evacuation and food assistance for the affected people in collaboration with the local government authority. COAST field staff distributed dry food and pure drinking water among the victims and developed a need assessment report. COAST started emergency relief and cash distribution at Kutubdia, Cox's Bazar Sadar and Pekua Upazila. Salinity of water reservoirs was treated in Kutubdia. Based on the needs, COAST accelerated its relief operations with more water purifying machines, satellite medical teams, treatment of salinity, repaired tube wells and constructed bath cubes around the tube well for ensuring bathing facilities for women. Water and Sanitation came as the immediate core need of the community. COAST staff continuously distributed pure drinking water through two water purifying machines in five unions of Kutubdia Upazila, Cox's Bazar. It distributed 26,500 liters of drinking water among affected people.

COAST purchased 2 water purifier kits at a cost of BDT. 5,20,000 and spent BDT. 22,000 for trolley and labor cost for carrying the machines and distribution of water.

Total 607 beneficiaries were identified for Cash for Work activities. BDT 450 (Four Hundred and fifty) was paid a day to each person. Common ponds were excavated for the use of water with raising the side plinth. Thus, the risk of salinity intrusion was reduced. In total 75 ponds were dewatered to make free the saline water. Total 35 elevated toilets were built for 35 families in the affected areas. The toilet sites were selected by local community leaders. Total 10 tube wells including 12 bathing cubes were installed with special attention to the special needs for women. Tube well sites were identified by the community. With support from BRAC and Stromme Foundation, total 1100 students received education materials.

#### **Cyclonic Amphan in 2020:**

COAST evacuated people to take them to cyclone shelters in collaboration with Upazila and district administration. Rapid assessment was made and emergency relief was distributed among 1000 affected people. COAST also disseminated messages and broadcast special bulletins through community Radio Meghna. COAST used its own fund and Start Fund.

#### **Cyclonic Yass 2021 in Bhola and Cox's Bazar:**

COAST distributed emergency relief to 300 families in Bhola affected by cyclone Yass. COAST also supported 200 families in Cox's Bazar with emergency relief items and cash. Radio Meghna broadcasted messages and special bulletins continuously for 55 hours in Bhola. Expenditures were made out of COAST's own fund.

#### **From Pandemic COVID-19 to date:**

COAST responded quickly to the needs of people at the advent of COVID-19 right in March 2020. It handed away BDT 1.6 million to 8 coastal districts and Upazila administration as a donation to the government's Corona Virus Protection Welfare Fund. Bhola, Cox's Bazar, Chattogram, Feni, Laxmipur, Patuakhali, Barishal, and Jhalakathi covering 37 coastal upazilas. Along with financial support, COAST also organized an awareness campaign, provided immediate support to regain the livelihood options.

COAST disseminated the very important health messages to people at the bus stops and lunch terminals during the pandemic with flyers, face masks, and other items. COAST continually reminded people about maintaining social distance, health rules, and the consequences of not doing so. The livestock market is traditionally a massive assemblage on Eid-ul-Azha. COAST teams were present at each cattle market to assist buyers and sellers in adhering to health regulations. The first step was to provide masks and hand sanitizer; the second to measure temperature and oxygen levels. After that, they open the livestock market to buyers and sellers. A lot of hand microphones were continuously used to loudly disseminate the health messages. COAST operated in many booths in the crowded areas and also supplied safety kits to the local inhabitants.

#### **Other crises and emergency response:**

COAST also responds to the most of the man-made disasters in its working areas like Ramu incident in 2013 in which the Buddhists suffered a lot. It conducted awareness campaign on peaceful coexistence of all communities and provided cash support to the affected people.

COAST distributed cash support and emergency relief to the people affected by cyclone Mora that took place on 30 May 2017 in Teknaf Upazilla of Cox's Bazar.

COAST also extended support to the flash flood victims in Cox's Bazar in 2016.

COAST also supported the victims of massive fire incidents in Rohingya camps 2021 and 2022.

During the landslides in Cox's Bazar & Teknaf in 2020, COAST also distributed cash support to the affected people.

## SWOT Analysis

Strengths	Areas to be improved	Opportunities	Threats
<ul style="list-style-type: none"> <li>• DRR fund/Contingency Fund (Microfinance Fund)</li> <li>• Local, young and energetic MF and project staff for rapid response team</li> <li>• Community Radio (Radio Saikat and Radio Meghna)</li> <li>• Coordination with the Government Disaster Risk and Relief sector</li> <li>• Danish Boat for emergency rescue</li> <li>• Emergency equipment (Water pump, hand mike)</li> <li>• Use of regional and other offices as cyclone shelters</li> <li>• Volunteers from the community Help desk (Hotline number)</li> <li>• Organizational reputation &amp; experience</li> </ul>	<ul style="list-style-type: none"> <li>• Insufficient DRR and contingency fund</li> <li>• No structural contingency plan</li> <li>• Lack of policy, procedure and ToR for disaster response</li> <li>• Lack of rapid assessment tools and prescribed forms</li> <li>• Lack of space/warehouse for storing materials</li> <li>• Focus is only on Emergency Transportation &amp; Medical Team Area coverage in Cox's Bazar and Bhola districts.</li> <li>• Limited emergency resources and response equipment</li> <li>• Lack of trained staff on disaster management (fire, landslides, cyclone etc.)</li> </ul>	<ul style="list-style-type: none"> <li>• Coastal area and resource mobilization</li> <li>• Coordination with relevant actors (DC, UNO, RRRC)</li> <li>• Donor engagement</li> <li>• Database on community cooperation with stakeholders and administration</li> <li>• Coordination with government agencies</li> <li>• Communication with donor and network for contingency fund engagement with different CPP and UDMC</li> </ul>	<ul style="list-style-type: none"> <li>• Communication with the isolated areas becomes risky and costly.</li> <li>• Local influence during the distribution of relief materials; Influence of Local Govt.; Unfair pressure from the community</li> <li>• Access to and approval from government authorities;</li> <li>• Shrinking of fund</li> </ul>

## Course of Actions

Serial	Name of actions	3-month	6-month	Long term	Notes, if any
01	Develop organizational Disaster Preparedness and Response (DPR) Policy				
02	Formation of Central, Regional and Upazila-based Disaster Response Team and ToR of the team				
03	Develop rapid assessment tools and reporting format				
04	Organize capacity building training for the staff on Disaster Risk Reduction (fire, landslides, cyclone etc.) and Disaster Preparedness and Response (DPR) Policy				
05	Prepare Upazila-based staff list for deploying and engaging in emergency responses				



06	Active the People's Organizations to support affected communities				
07	Budget provision of at least 3-5% as contingency fund for each project				
08	Volunteers' database for DRR committee at the community level				
09	Increase communication with donors and partners for more contingency fund and DRR projects				
10	Increase the emergency fund from core programs				
11	Organizational contingency plan (Staff ToR, alerting, incident report, stockpiling (reserve emergency materials and kits), fund management, etc.)				
12	Warehouse for Emergency (Upazila-based) and items for stockpiling, management of warehouse and stocks				
13	Purchasing emergency response equipment (desalinate water machines)				



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