MAKING COASTAL COMMUNITIES MORE EQUITABLE AND RESILIENT

COAST FOUNDATION - STRATEGIC PLAN (2023 – 2027)

COAST FOUNDATION

Info@CoastBD.Net

THE BLUE ECONOMY

- uses smart shipping to lessen the impacts on the environment
- is inclusive and improves the lives of all
- harnesses renewable energy
- is based on sustainable fisheries
- creates jobs, reduces poverty and ends hunger
- takes action against illegal fishing
- conserves marine life and oceans
- protects coastal communities from the impacts of climate change
- tackles marine litter and oceans pollution

MAKING THE BLUE ECONOMY WORK FOR THE POOR

Coast Foundation should plan to gradually shift from the direct implementation role and a microcredit-centric focus to a more broader engagement of stakeholders to build a sustainable and resilient coastal social and economic improvement through a shared vision for building a resilient coastal community - facilitating a market-based social and economic change to address climate vulnerabilities, challenges of humanitarian service delivery and market weaknesses.

FOREWORD

In the context of unprecedented change in local, national, and international affairs, Coast Foundation has developed a new vision aligning with the changing socio, economic and technological context to work as a facilitating social change organization. Coast Foundation will focus on the improvement of coastal livelihood through the engagement of government, the private sector, and local communities to improve social and economic opportunities and protect people in environmental and humanitarian crises. The mission of the Coast Foundation is to improve the household income of the coastal people and at the same time develop the resiliency of the local community to respond to emergencies to save lives and protect people in humanitarian crises. Coast Foundation will use its advocacy skills for effective social and economic changes for people living in the coastal regions and develop itself as a center of excellence and champion for the improvement of coastal livelihood.

The nature of social and economic interventions is changing with the changing needs and priorities in the coastal areas. The development partners are more diverse, looking for new and meaningful perspectives, experiences, and capacities in the overall social change development process. Informed, capacitated, and empowered communities are changing the way development organizations work, and development actors are increasingly focusing on the vulnerable, underserved, and affected populations. Leading development organizations are committed to strengthening partnerships across sectors – government, private sector, and non-profits, to improve impact, results, efficiency, and effectiveness, and empower local actors.

Coast Foundation, too, recognizes this change and intervenes more concretely for a positive change. Coast Foundation is inspired by the new vision and believes in the new mission, and is developing its leadership, management, and its operational framework.

With a strong community-based micro-finance experience, Coast Foundation's new role is to support, coordinate and facilitate the social and economic development in the coastal area as it adapts to a shifting landscape. Coast Foundation is committed to becoming a more accountable, agile, effective, transparent, and collaborative organization.

Coast Foundation is also committed to putting gender equality at the core of its work and puts children and youths at the priority in all its interventions. In a dynamically changing and evolving development sector, building strong cross-sectoral partnerships based on mutual respect, trust, and benefits is more important than ever. By working together Coast Foundation can develop effective synergy to strengthen its community development interventions more effectively and will collectively be able to do more for the people in the coastal area. Coast Foundation is streamlining its program activities and refocusing its core mandates, embracing the new role as a facilitator. C oast Foundation understands that to be effective, it must be, and be perceived by others to be, a trusted and collaborative social change partner and a unique center of excellence for coastal livelihood improvement.

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Table of Contents

BACKGROUND

Coast Foundation, like any other NGO, exists for the public good, as a result, it must be accountable to - answer to - the public. Specifically, this means answering to the stakeholders such as the Government, funders/donors, members, partners, the people they serve, the community they operate in, and other NGOs. Different stakeholders have different expectations. Funders expect their money to be used for the intended purpose, managed well, and applied to meet project objectives. The people they serve expect help according to their needs and priorities and at the same time, they expect to be treated with respect. Partners expect honesty, transparency, and follow-through on commitments.

Coast Foundation emerged as an NGO at the beginning of 1998. It started its journey from Char fashion, situated in the southern part of Bhola island with two key objectives:

1. To facilitate sustainable livelihood of the poor and marginalized, especially women and children, by providing microfinance and promoting enterprise development.
2. To support and take necessary steps to mediate initiatives of the poor in realizing their demands on government and other institutions where they have legitimate rights and shares, initiate programs/projects and activities, alone/or in partnership with others, to protect and preserve the ecological/natural resources in the country, especially of the Bay of Bengal.

The Coast Foundation since then is focusing its program activities mostly on the coastal areas - Bhola, Barisal, Noakhali, and Cox's Bazar. It has a set of a few core values related to the Working approach, learning attitude, human potential, economy, honor, culture, people's organization, governance, accountability, participation, gender, transparency, information technology, and bio-diversity. These values have been prepared during the period 1998-99 strategic planning process.

Coast Foundation's Vision (2023 – 2027)

The vision of the Coast Foundation is to advance progress in the coastal communities on their 'Journeys to Self-Reliance' through efficient, effective, and responsible social, economic, cultural, environmental, and political initiatives that would enhance the quality of life and economic prosperity, consistent with the values of respect for individual rights, freedom of expression, and the promotion of democratic norms and practices.

Coast Foundation's Mission

Coast Foundation will facilitate the improvement of coastal livelihood through the engagement of government, the private sector, and local communities to improve social and economic opportunities and protect people in humanitarian crises.

Goal Of Coast Strategy

To achieve and sustain open, secure, and inclusive socio-economic and environmental ecosystems that contribute to broad-based, measurable social, economic, environmental development and humanitarian-assistance outcomes and increase self-reliance in emerging digital technological advancement and market-based livelihood opportunities.

INTRODUCTION

The purpose of the 2023-2027 Strategic Plan is to present a focused vision for how Coast Foundation will contribute to more effective and principled social, economic, and environmental development as well as humanitarian action for coastal communities in Bangladesh.

The earlier strategic plan will transpire in 2024 however, due to the shifting national and global priorities relating to social, economic, and humanitarian responses, particularly relating to coastal communities, the Coast Foundation management felt a new strategic plan is necessary.
Over the next five years, Coast Foundation will support the social, economic, and humanitarian system as it adapts to these changing national and global priorities, issues, and contexts. Coast Foundation will work with a range of partners such as government agencies, private sector enterprises, academia, civil societies, community-based organizations, as well as bilateral and multilateral donors and funding institutions so that Coast Foundation can ensure a more effective, efficient, and resilient coastal development through a market-based social, economic and humanitarian actions. While doing this, Coast Foundation needs to build on its current strengths, norms, values, and principles. Coast Foundation needs to undertake management reforms to become a more effective, transparent, and accountable organization, fit to address current and future challenges.

Approach, Method, and Process

For the strategic planning exercise, several steps were undertaken.

1. **Critical review and analysis of existing program activities**: An initial kick-off meeting was held with Coast Foundation Senior Management Team (SMT). A series of program presentations highlighting the key program activities and the challenges along with discussions took place which helped clarification of program implementation priorities.
2. **Discussions and depth interviews with Coast Foundation staff and stakeholders**: Several one-to-one depth interviews, FGDs and KIIs were conducted with Head Office and Regional Office staff as well as program participants and partners in Dhaka, Barishal, Bhola, Kutubdia, Cox's Bazar Sadar and Kutubdia. A list of people interviewed is presented in Annex-1.

The one-to-one depth interview, FGDs, and KIIs investigated the following issues:

- The organization's program implementation challenges and priorities with a critical learning lens (particularly the programs are effective and successful and what were challenges for not meeting the desired objectives, what are learnings and how can Coast build on the existing program framework, etc.)
- How the organization's services and its benefits to the communities are perceived by program participants and the external stakeholders
- Identification of critical emerging needs at the field level.
- The organization's key internal environment (Strengths and Weakness) as well as the external environment (Opportunities and Challenges)
- A critical analysis of the present and potential Political, Economic, Social, Technological, Legal, and Environmental (PESTLE) was conducted.

Vision and Mission

The overall objective of the Strategy

The overall objective of this Strategic Plan (2023-2027) is to strengthen Coast Foundation's ongoing programs, bring synergies among programs, and put programming focus on coastal development priorities. In the action towards achieving objectives, Coast Foundation will ensure the coherence of the strategies with its organizational "rules of business", including policies, guidelines, and standard operating procedures (SOPs) addressing a more unified program, and operational and management practices.

The goal of this strategic plan (2023-2027) is to align the organization's operations to address the challenges and priorities resulting in a more robust and agile Coast Foundation.

The rationale of the new mission statement: To keep up with the changing landscape of development scenarios, community needs, technology, and business, Coast Foundation needs to align its organizational service delivery modalities. Coast Foundation must adapt and improve its capacity to take advantage of the opportunities offered by service innovation, designing more appropriate services, adopting new technology, and finding ways to improve and manage human resources. To achieve these goals, Coast Foundation must effectively transform its present management styles, and program approach, to effectively achieve its goal.

The existence of extreme poverty in the coastal area is a critical challenge that Coast Foundation can address through innovative and appropriate programmatic strategies. Since poverty has adverse implications on human wellbeing. Its manifestations include lack of appropriate livelihood options, lack of food and nutrition, lack of access to adequate production inputs, lack of knowledge and information, low literacy rates, high rates of unemployment because of poor skill, and a feeling of disempowerment. Poverty reduction in the coastal area can be attained by stimulating economic growth to increase incomes and expand employment opportunities for the poor; undertaking economic and institutional reforms to enhance efficiency improve the utilization of resources and develop environmental resilience; prioritizing the basic needs of the coastal poor in national development policies; promoting appropriate coastal microfinance programs to remove constraints to innovation, entrepreneurship, and small scale business; developing and improving marketing systems to improve production; providing incentives to the private sector; and, implementing affirmative actions, such as disaster risk reduction, humanitarian assistance to ensure that the social and economic benefits of poverty reduction initiatives reach the coastal demographics that are otherwise underserved.

Mission:

Coast Foundation will improve household income and nutrition of coastal communities through a beneficial private sector and market engagement.

A. facilitate a more equitable and resilient livelihood
B. develop an inclusive market system and
C. a responsible and accountable government, private sector enterprises, and social institutions

This will be fostered through the continuing development of an environment that encourages the delivery of value-added services and the profitability of businesses in a mutually beneficial way.

Vision:

Coast Foundation will promote, facilitate and encourage adaptive leadership, innovation, research, excellence, and professionalism in carrying out its role as the representative voice of coastal communities, and businesses, and in the delivery of quality and timely services.

MISSION

If we wish to achieve our mission, how we must look to our financial donors and partners?

To achieve our vision, how must we design our program interventions and reach out to the most underserved communities?

To meet the development goals of our communities, financial donors, and mission, what business and management processes must we excel at?

To achieve our vision, how must our institutional be reformed and strengthened, develop staff capacities, capture our learnings, communicate our stories and work together?

MANDATES AND ROLES (2023-2027)

- Work primarily as a facilitator and a catalyst to bring an improved social change.
- Integrate private sector and market actors in program interventions
- Adopt a business and revenue model in program interventions
- A more coastal dynamic and priority focused Micro Finance operation
- Social development issues such as gender equity and social inclusion, male engagement, youth empowerment, environment, climate change actions, etc.
- Entrepreneurship, MSME startups, and market-based value-added livelihood diversification
- Climate Smart Agricultural support (technical, financial, market linkage) to the coastal communities
- DRR and Humanitarian Response and coordination
- Adoption of emerging digital technologies

Work primarily as a facilitator and a catalyst to bring an improved social change

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Work as facilitator	Integrate private sector	Adopt business and revenue model	Coastal sensitive micro-financing
Social development issues	Entrepreneurship, MSME startups	Climate Smart Agricultural	DRR and Humanitarian Response
	Adoption of emerging digital technologies		

CORE FUNCTIONS IN THE CHANGING CONTEXT

Together with key development partners, Coast Foundation will contribute to principled and effective socio-economic and humanitarian response through coordination, advocacy, policy, information management, and financing products, tools, and services. Coast Foundation's national and regional offices will be responsible for delivering the core functions in the field by strengthening and leveraging functional expertise throughout the organization.

The following core functions are expected to multiply the impact and efficiency of Coast Foundation program interventions in the next strategic phase:

- Building a coastal focus "Center of Excellence".
- Building Partnership, networking, and relationship for improved program efficiency.
- Coastal centered Policy advocacy and lobbying.
- Coastal sensitive inclusive micro-financing and micro insurance.
- Private sector engagement for developing a sustainable market for services and products
- Documentation and communication for improved sharing and marketing
- Monitoring, Evaluation, Accountability, Learning, and Research (MEAL-R) for tracking results
- ICT and digital technologies for improving efficiency and reducing staff time.
- Fundraising and fund management for financing interventions

Coastal focused "Center of Excellence"	Partnership, networking, and relationship	Coastal centered Policy advocacy and lobbying
Coastal sensitive inclusive micro-financing	Private sector engagement	Documentation and communication
Monitoring, Evaluation, Accountability, Learning, and Research	ICT and digital technologies	Fundraising and fund management
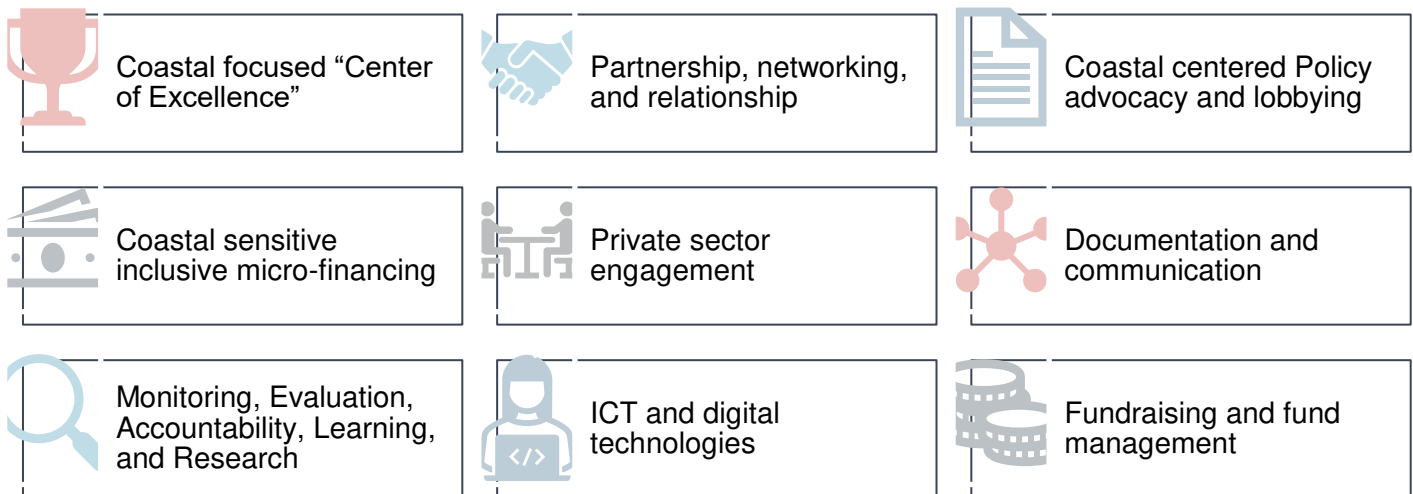
Coastal Focused Center of Excellence

Since the Coast Foundation originated and operated in the coastal areas since the beginning of 1998, the Coast Foundation has a natural unique advantage in the coastal socio-economic and geophysical ecosystem over many other NGOs in the country. There are only a very few NGOs who specialize in coastal livelihood addressing its precarious climatic situations. Coast Foundation can take this advantage to the fullest and become a "Center of Excellence" on coastal development challenges and priorities.

Coastal Zone (CZ) is a land and ocean interacted region and has unique dynamism and diversity in nature. This zone is continually being challenged by different natural and man-made disasters and catastrophes almost every year causing dreadful impacts on its people, livelihood, and ecosystem. To make this complex and vulnerable coastal zone more productive and resilient, a distinctive integrated

and comprehensive approach to all critical development issues from health care service delivery, education, micro-finance disbursement, and collection, to an inclusive and equitable livelihood improvement, disaster preparedness, and response approach, private sector engagement, market development as well as youth development and gender equity. This requires a specialized set of skills and experiences, and Coast Foundation can take a natural leadership position.

The coastal zone of Bangladesh covers about 47,201 km[1] area which is approximately 32% of the country's landmass and encompasses 19 districts. More than 35 million people, representing 29% of the population live in the coastal area which significantly deserves more critical attention from all the stakeholders.

The Coastal zone of Bangladesh consists of 19 coastal districts that are Jeshore, Narail, Gopalganj, Shariatpur, Chandpur, Satkhira, Khulna, Bagerhat, Pirozpur, Jhalakati, Barguna, Barisal, Patuakhali, Bhola, Lakshmipur, Noakhali, Feni, Chottogram, and Cox's Bazar[2].

Based on the geographic features, the coastal zone of Bangladesh is categorized into three parts:

1. The Eastern Zone is covered by a hilly area and is more stable
2. The Central Zone is the most active and is going through a continuous process of accretion and erosion. Meghna river estuary lies here in this zone
3. Western Zone is known as Ganges tidal plain, makes up the semi-active delta, and is intersected by a large number of channels and creeks

The coastline is 710 km long and interfaces with a large number of ecological and economic systems, including mangroves (the world's largest mangrove forest covers 6,017 km2), and tidal flats. Estuaries, sea grass, about 70 islands, accreted land, beaches, peninsulas, rural settlements, urban and industrial areas, and ports. A large number of coastal inhabitants are poor, and the population is exposed to both natural disasters and man-made hazards. Climate change-driven events like sea level rise, cyclones, storm surges, coastal inundation, salinity intrusion, and land erosion are the main natural disasters.

This critically important coastal region must make itself more resilient - better able to prepare, adapt and become stronger in responding to internal and external pressures and stresses. At the same time, it requires allowing the coastal people, coastal businesses, coastal communities, and coastal institutions to maintain essential functions and bounce back relatively quickly after any environmental and economic shocks. Simultaneously, the critical goal is to make the coastal system to bounce forward toward an improved environment, social and economic health, and wellbeing.

Coastal-centered Policy Advocacy and Lobbying

Lobbying and advocacy provide an avenue for communicating messages to leaders or government officials who are responsible for important decision-making processes. Coast Foundation has a history of remarkable advocacy activities changing several important policies. The goals of policy advocacy and lobbying are to raise awareness about a topic or issue and encourage leaders and government officials to make changes to legislation and or policy in support of the topic or issue. Advocacy is aimed at introducing a topic or issue to the public to gain public support.

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[1] Thomas MB, Wratten SD, Nick S. Creation of island habitats densities predator arthropods: of beneficial populations and species composition. J App Ecol. 1992; 29(2):524–531
[2] Abu M, Kamal U, Rob K. Delineation of the coastal zone Dhaka, PDO-ICZMP, Bangladesh (2003).

The typical advocacy activities cover two dimensions of the advocacy process:

1. A cooperative to confrontational approach to advocacy, that is, whether they are "whispering to or shouting at the government."
2. An evidence-based or more interest/value-based advocacy messages
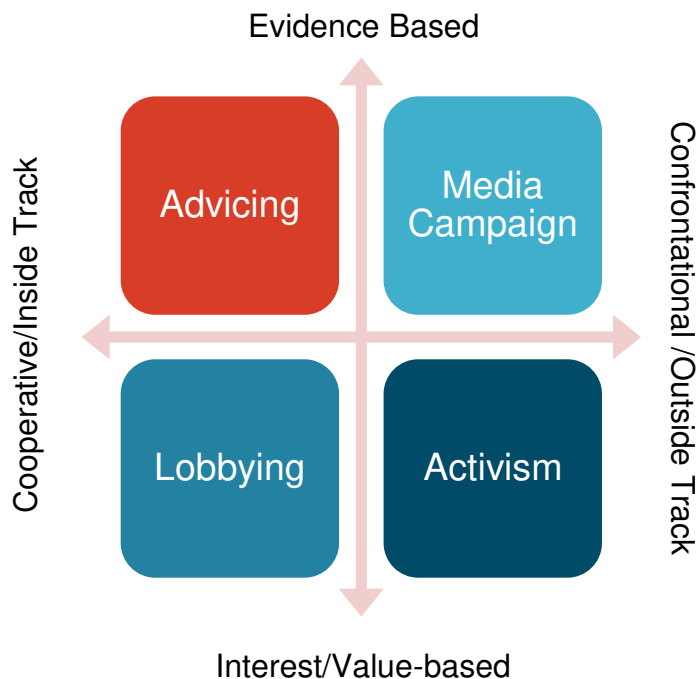
Coast Foundation should adopt an effective and appropriate advocacy approach that fits with the organizational capacity as well as potential risks that might the organization face.

It must be remembered that going outside a normal advocacy role can present a strategic risk in some cases, that is, actions that publicly criticize government actions and donor behavior are unlikely to receive appropriate support from them in the near future. Coast Foundation with an advocacy focus would like to survive beyond a single campaign, and hence - considering the potential effects of a particular advocacy effort in terms of benefits or losses of funding - support, access, and reputation are crucial. Such considerations are often one reason to build strong coalitions where diverse types of local and international organizations will combine capacities and share the risks of a policy advocacy push. The central idea is not to "confront" but to "influence".

Coast Foundation should opt for evidence-based decision-making to help people make well-informed decisions about policies, programs, and projects by putting the best available evidence from research at the heart of policy development and implementation. The opinion-based policy should be avoided which relies primarily on either the selective use of evidence (for example, on single studies irrespective of quality) or untested views of individuals or groups, often inspired by ideological standpoints, prejudices, or speculative conjecture.

Evidence-based decision-making policy advocacy should provide an in-depth expert analysis of an emergent policy problem based on empirical data collected in the target context. Such research can have a wide variety of methodological foci and may include, for example, a broad-scale legal analysis, a pilot study evaluation, or in-depth multidisciplinary case studies, etc., including an analysis of the potential solutions available to address the problem, is also provided. While there is a strong commitment to academic integrity and evidence, policy research is by no means neutral in its

analysis, but rather is shaped by the political context in which it is produced and used to propagate the values of those who produce and commission it.

Coast Foundation needs to carefully develop an Advocacy Planning Framework tool with a clear articulation of a) the core strategic focus of Coast Foundation campaigns, b) the process, c) the messenger or communicator, and d) message and activities. Since Coast Foundation will be working on a priority coastal region as a facilitator with private sector engagement, the advocacy activities should be aligned with the above mission.

Gender Equity and Social Inclusion (GESI) in all program activities

Coast Foundation should give attention to the different needs, interests, priorities, and roles of women, girls, men, and boys and the relations between them in all their program activities. Simultaneously the specific needs, interests and priorities of people living with disabilities, minorities, and socially excluded groups are fundamental to achieving inclusive development results. Coast Foundation should develop guidelines for meaningful participation of women, people living with disabilities, and minorities in shaping and delivering policies and projects implemented and increasing their visibility and influence in decisions and action as well as economic empowerment for women, people living with disabilities, and minorities through effective livelihood interventions, including creation of alternative income, etc.

Currently, Coast Foundation does not have gender guidelines for program implementation activities at the field level. Coast Foundation can develop a Women's Empowerment Index[3] (WEI). The WEI can be tailored to meet the unique needs of Coast Foundation's programs and allow a special focus on measurements that are recognized as central to overcoming rural poverty and disempowerment. The WEI is a composite index designed to measure progress in the multi-dimensional aspects of women's empowerment. Empowerment is considered a factor in both women's achievements as well as gender parity with men. WEI measures progress on women's empowerment by aggregating results across five key areas (or "domains"). Each domain is comprised of a series of metrics (or "indicators") that quantifies performance in this domain. The tool is open source and can be utilized by other organizations seeking to measure women's empowerment.

The five domains are:
1. **Production:** Sole or joint decision-making over production (farming, livestock, fisheries, or other livelihood options) as well as autonomy in production including the use of inputs.
2. **Resources:** Ownership, access to, and decision-making power over productive resources such as land, livestock, equipment, tools, consumer durables, and credit
3. **Income:** Sole or joint control over income and expenditures
4. **Leadership:** Membership in economic or social groups and comfort in speaking in public
5. **Time:** Allocation of time to productive and domestic tasks and satisfaction with the available time for leisure activities

This WEI five domain framework for developing gender parity could be useful for Coast Foundation to customize and adapt to its program activities.

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[3] Originally developed by the International Food Policy Research Institute's Women's Empowerment in Agriculture Index

Partnership, Networking, and Relationship Building

Since Coast Foundation should facilitate a range of high-priority social and economic development interventions to expand the reach of its activities, it needs to develop effective and mutually beneficial partnerships and networking to improve engagement with a large number of cross-sectoral partners and stakeholders. Therefore, relationship building will be a core function and a critical success factor to leverage resources and expertise ensuring the long-term sustainability of the service provision reach out to the people who need it most. Through critical situational and inclusive gender-responsive analysis, Coast Foundation can provide a comprehensive picture of overall needs and help a focused mutually beneficial set of actors (partners) to achieve a mutually common area of intervention and a collective plan for the intervention. By doing so, Coast Foundation can influence timely decision-making to support more effective humanitarian response and emergency preparedness. Coast Foundation's key role should be to engage key partners in the core social and economic as well as DRR and humanitarian interventions.

Coast Foundation should also play an active role in the policy advocacy (as mentioned in the later sections) to engage the public and private initiatives by raising awareness about the unique and neglected coastal crises, promoting respect for national and international priorities and goals, and humanitarian code of conducts, bringing the voices of crisis-affected people to the forefront - and helping coastal people obtain access to critical social, economic and humanitarian assistance. Policy Advocacy and Lobbying: Coast Foundation, over the years, has developed excellent leadership in policy advocacy involving local partners and stakeholders. Coast Foundation can capitalize on this commendable expertise to help set the agenda for coastal social, economic, and humanitarian sector reform. The policy advocacy and lobbying actions should be focused on the effectiveness of national and international shifting landscape, new social and economic frameworks, and increased capacities of local institutions and should be in close collaboration with the local actors. The technological advancement, the private sector investments, and engagements, and local economic development priorities are in line with the country's strategies and visions such as Delta Plan, Blue Economy, local market activation, production and consumption enhancements, improved service delivery, MSME development, youth employment, local context-based micro-finance and insurance, etc. Coast Foundation should also promote and advance the normative framework for national and international climate change and humanitarian actions.

Coastal Sensitive Micro financing and Insurance: Coast Foundation should work to mobilize and engage to develop a full range of coastal sensitive financing and insurance products along with venture start-up supports such as capacity building, market linkage, product marketing, venture incubation facilities, risk minimization measures, digital and other appropriate technology infusions, etc. The micro-financing and insurance delivery, collection, and recovery mechanism should consider the unique coast contexts and work with key partners (such as CDF, PKSF, MRA, donor communities, and other related actors) to ensure that the growing need for venture start-up capital and MSME investments are met. Coast Foundation should take the lead and coordinate the initiative at the country and international level to effectively mobile the large array of national and global microfinancing and MSME lending mechanisms that are complementary and coherent with microfinancing norms. Coast Foundation can also work to develop more need-based, responsive, appropriate, and strategic microfinance products as per the demand of the community such as products for the ultra-poor, products for higher education, health care, maternity and child delivery, foreign employment, climate-smart agriculture, humanitarian support, etc., Coast Foundation can help drive the "Coastal Sensitive Micro financing and Insurance" action by encouraging new, more effective funding and financing mechanisms that respond to and reflect the changing nature of social and economic scenarios.

Coast Foundation will adapt tools and methodologies for monitoring social, economic, and humanitarian response, including developing joint analysis with local communities, and with development, government, private sector, environment, and other actors. Coast Foundation's microfinance program priority should follow the priorities given below:

1. Making microfinance more coastal sensitive
2. Making service delivery more equitable, accessible, and timely
3. Making on-farm and off-farm livelihood options more profitable through strong market linkage and private sector engagement
4. Making markets and private sectors a sustainable source of opportunities for poor
5. Making communities more empowered to address inequalities and injustice
6. Making marketable skills provisions and employment opportunities more accessible to coastal youths, especially women.
7. Making the emerging digital technologies more accessible and beneficial for the life and livelihood of the coastal communities
8. Making climate change adaptation, disaster risk reduction, and humanitarian service strategies integrated into all key program interventions

Private Sector Engagement (PSE)

Private sector engagement (PSE) can be an effective strategic approach for Coast Foundation to consult, strategize, align, design, and implement interventions and activities with the private sector for greater scale, effectiveness, and sustainable outcomes.

It is now globally recognized that the private sector is a critical stakeholder in driving and sustaining meaningful social and economic outcomes. This strategy is capable of making Coast Foundation demand less or no donor funding assistance. Today, the private sector is playing an unprecedented role in creating and shaping opportunities that improve the lives of people and communities jointly with development partners in many different communities. Coast Foundation can, therefore, create a mutually gaining partnership and trigger a major operational transformation in the way development programs are traditionally conceived, designed, and delivered – emphasizing collaboration, co-designing, and co-financing with the private sector. The key to private sector partnerships is mobilizing private sector resources, expertise, and value-added products and services for development, meaningful relationship management, co-creation, value proposition, and shared value. The program activities or interventions sustain a long-term continuity because of the role each partner play as per their organizational or business mandate, for example:

- **Private Sector:** by continuing to serve a beneficiary population targeted by the partnership by selling value-added products or services such as seeds, feeds, tools, equipment, etc.
- **Beneficiaries:** by maintaining activities launched in the partnership period by continuing to use improved skills or practices learned during the partnership or buying/consuming products and services offered by the private sector
- **Government:** by providing infrastructure or services, or creating an enabling environment for business and markets through policy-level changes
- **Other Partners:** ongoing activities by other implementing or resource partners, philanthropic/ bilateral donors, academia, research institutions, civil society, etc.

Partnerships with market-oriented approaches are easier to scale without the involvement or additional support from the partnership. The intervention is scaled through continued mutually beneficial market involvement by the private sector partners and/or the beneficiaries once the supported partnership ends. On the other hand, non-market-oriented partnerships require

involvement from the organization or from other partners such as the host government, other donors, and civil society organizations to sustain and scale. For example, in the market-oriented private sector engagement approach, Coast Foundation can develop partnerships with various fertilizer, seed, and agrochemical companies to promote a private sector-led agricultural inputs market in the underserved coastal areas. The private sector partners will train the farmers on better agricultural practices leading to increased adoption of high-quality agro-inputs and sales among the farmers. The increased sales of fertilizer, seed, and agrochemical products help the farmers improve their productivity and incomes, and the private sector partners make a profit by selling more of their products, expanding their customer base, developing brand loyalty for the fertilizer, seed, and agrochemical products, and capturing market share in the market.

It is also true that market-oriented partnerships sustain more often by establishing market linkages and enabling new customer segments in the intervention area. On the other hand, a non-market-oriented partnership sustains through broader practice/policy changes and/or enabling new products/services which requires large funding and takes substantial time. The PSE exposes the farmers and the dealers to new products and technologies and helped improve their agricultural practices. The local dealers see the value of market-oriented techniques such as an increased customer base, improved brand value, and revenue growth. They scaled activities by swiftly setting up new farm service centers and demonstration fields once the partnership ends.

Documentation and communication for improved sharing and marketing

Documentation contributes to the organization's value proposition as well as improves and reinforces the importance of the new process or setting. Agile project management philosophy is extensively used to make documentation more flexible and efficient. The agile approach is based on teamwork, close collaboration with community, program participants and stakeholders, flexibility, and ability to quickly account changes. The basic building blocks of agile approach are iterations; each one of them includes planning, analysis, design, implementation, and results.

Writeups, data, graphs, diagrams, infographics, pictures and videos are now seen as the new standard or expectation from the stakeholders specially the donors and funders. Documenting the improvements and lessons learnt is important but more important is to share them with the team and the wider community. Coast Foundation should develop effective methods for all project documentation focusing on the implementation rationale, approach and methods used, and results achieved. These documentations should be shared to engage the team and the wider community. With the amazing technologies now available for live data collection such as optical character recognition (OCR), intelligent character recognition (ICR) and optical mark reading (OMR), KOBO Tools, etc., as well as several social media and online platforms are ways to share photos and stories online to a wider community across the country and around the world. Improvement of project isn't complete until properly documented, shared and celebrated the successes.

Monitoring, Evaluation, Accountability, Learning, and Research (MEAL-R) for tracking results

MEAL-R activities are focused on clients' rights, priorities, preferences and feedback. It is critically important to engage with the community respectfully at all stages of the project lifecycle - starting with obtaining informed consent from clients before collecting data - and value and incorporate their perspectives into decision-making. Coast Foundation should use standardized tools and processes to strengthen and harmonize MEAL-R results including the emergencies and humanitarian program activities. Adhering to standard indicator definitions will give the ability to compare results across field sites, projects, grants, sectors, locations and fosters a more comprehensive understanding of data. Coast Foundation should integrate MEAL-R activities with program activities to ensure the efficiency

and appropriateness of its work. MEAL-R must not be viewed as a siloed/disconnected activity but a core component of project management. This approach will ensure that all MEAL-R efforts are truly and systematically geared toward improving program quality for the community and the program participants. In day-to-day activities, the program teams' priorities, milestones, and decisions must feed into the MEAL work plans and the MEAL data must inform project performance and adaptation. Coast Foundation should invest and support a continuous professional development to foster competencies and motivation of the team on MEAL activities. Staff are expected to learn and practice the skills necessary to perform their duties and improve the quality of their work. Managers are expected to encourage staff to devote time and energy to learning and practicing new skills and competencies. Coast should also promote the values of gender equality, diversity, and inclusion in all MEAL activities. These values must be fully integrated to conduct the day-to-day activities, the way teams are led when learning and practicing skills to carry out their work, as well as in hiring MEAL staff. It is also essential to prioritize diversity, equality, and inclusion (DEI) when disaggregating and analyzing data to understand and improve program quality, safety and equity in outcomes for the community and program participants especially those marginalized because of characteristics such as gender, race, ethnicity, or age.

It is important to establish clear accountability and procedures for data collection, quality checks, standard data structure and secure storage. Coast Foundation should encourage the transitioning to digital data collection using standard technology and toolkits. MEAL activities should collect individual level data with disaggregation as per the Indicator Performance Tracking Table (IPTT) by gender, age, where possible disability; and other contextually relevant characteristics (e.g., location, social and economic status, ethnicity, household income, etc.) to understand and improve equity in outcomes for the community. Coast Foundation should also plan and conduct standard community and program participants' satisfaction surveys across projects. There should be a standard format for collating and visualizing common indicators across projects to enable a program-level view. For better tracking and learning a theory of change (ToC) and a logframe should be developed for each project.

ICT and digital technologies for improving efficiency and reducing staff time.

Technology can help improve the way staff carry out tasks. It can either speed up existing processes or allow new, more flexible ways of carrying out the job. It is critical that Coast Foundation start leveraging modern technology solutions early and begin the digital transformation journey, which in turn will increase a more technology-centric (and competitive) operational model. Leveraging process programs, management software and apps can improve the accuracy and effectiveness of program activities and departmental functions, decreasing human error and providing real time data and analytics through dashboards and reporting. In addition to making management and field operations more productive and efficient, technology can also help achieve and maintain compliance. When using automation as a compliance technology, recurring workflows can be triggered that streamline tasks associated with documentation collection, auditing, and review scheduling.

By taking advantage of technologies that perform these types of functions on a regular basis, Coast Foundation will be in a better positioned to realize compliance risks as the work to stay up to date with changing regulations. The emerging transformative digital technologies such as big data, cloud computing, blockchain, IoT interface can improved front-office operations and can also substantially reduce costs as well as increase efficiency by interacting with suppliers and program participants, network partners, and other stakeholders are shown to bring productivity benefits.

Technology adoption and improved digital skills have the potential to increase the contribution of capital and productivity and growth for the program participants as well. A large number of mobile apps are now available now a days (a large number of them are free and open source and can be found on the play store) such as metrological app, weather forecast, effective agriculture, livestock

and aquaculture management. These app rang from disease and pest management, use and application of fertilizer, feed management, knowledge and information about inputs, sales and marketing of fresh produce, financial management and record keeping, digital money transaction, health care services, education, employment opportunities, training services, and many more. Partnership with app developers can provide a range of benefits such as accessing data base,

Fundraising and fund management for financing interventions

Implementing and sustaining evidence-based interventions (EBIs) in social and economic change activities involves pairing an effective intervention with effective implementation funding partner. Funding development interventions is complex, as Coast Foundation is often contracted to only deliver services or implement an intervention without a comprehensive and integrated approach. Often the design and operational modes do not address the long-term sustainability adopting market logic. Coast Foundation is accountable to multiple donors and funders, subject to contractual constraints and at the same time, also accountable to the government, local administration, local stakeholders and organizational polices, norms and standards. Meetings these needs and expectations of a diverse stakeholder makes the compliance obligations quite complex in maintaining the growing and diverse stakeholder base and at the same time maintaining organizational stability and staff morale. Increasingly, Coast Foundation is also accommodating a shift away from relatively stable, predictable, and long-term funding arrangements towards more competitive, short-term, and performance-based contracts. Funding insecurity is consistently felt in majority of the program interventions. Coast Foundation is contended with a pervasive insecurity of project funding, coupled with a growing emphasis on market-driven interventions and for-profit models of project management.

Considering the scenario, Coast Foundation needs a powerful and dedicated strategy and a team for fundraising. Coast Foundation has an advantage of using "surplus fund" accumulated from the microfinance operation, but it has limitation on discretionary usage. Coast Foundation need to change its role from a direct delivery mode (which is often costly, and budget depended) to a facilitative role, engaging private sector market actors and network partners to share the cost and provide expert services.

Coast Foundation's fundraising targets should match with the overall goals established in strategic plan and long-term operational plan. Targets should be proportionate to the level of needs and should recognize Coast Foundation's mandate and obligation to respond to community actions.

Targets should also consider Coast Foundation's absorptive capacity. Absorptive capacity is the extent to which Coast Foundation can draw from "microfinance surplus fund" and other own resources and should be effectively accounted for to address intervention needs and manage funds.

Fundraising targets should clearly define the time frames in which the funds will be spent. Coast Foundation is accountable to donors for spending funds within these time frames. Time frames should, therefore, be realistic and should give room for flexibility in programing as much as possible, while recognizing donors' expectation.

Coast Foundation's targeting of donors should be aligned with Coast Foundation's program goals and strategy. A simple tool such as the following Donor Targeting Matrix can help with strategically targeting donors in line with the strategy.

Coast Foundation strategic interventions-targets	Micro Finance Operations	Social and Livelihood Development Operations	DRR and Humanitarian Operations	Enterprise and Income Generating Operations
Donor funding eligibility				
1. **Donor:** 2. **Potential amount:** 3. **Sectors accepted:** 4. **Duration:** 5. **Other comments:**		1. USAID 2. US$ 10M 3. Food Security 4. 3 years 5. Proposal Submitted		
1. **Donor:** 2. **Potential amount:** 3. **Sectors accepted:** 4. **Duration:** 5. **Other comments:**			1. UKAID 2. US$ 5M 3. Non-Cash Support 4. 3 years 5. Proposal Submitted	
Etc.				

Potential funding sources

AusAID	GiZ	NZAID
Austrian Ministry of Foreign Affairs (MOFA)	JAICA	Gates Foundation
Global Affairs Canada (formerly CIDA/DFATD)	NORAD	Partner NGOs
UKAid (DFID)	USAID	Family Foundation
ECHO	SDC	Corporations

COAST FOUNDATION'S PRIORITIES

To develop Coast Foundation's priorities, a SWOT analysis was conducted to focus on identifying the external and internal factors that might affect the future performance of the Coast Foundation. The goal is to evaluate the balance between the internal resources and capabilities of a company and external possibilities and threats. The SWOT analysis helped to identify the strategies used for creating a specific organizational operational model according to the available resources and capabilities, including the environment in which Coast Foundation will operate. Since it provides positive and negative issues both inside and outside the organization, that might affect its success, the analysis helped to predict changing trends that might benefit the change process of Coast Foundation.

Strengths	Weaknesses
• Experience in working with unique coastal dynamics • Have solid footing in the local coastal communities and good acceptance with local communities and local government institutions • Strong advocacy skills and exposure to national and international level • Strong focus on climate change issues. • Committed to the localization process. • Organizational will and flexibility to reform and restructure the organization.	• Limited and very rudimentary knowledge and capacity of staff lacking analytical and intellectual skills coupled with lack of motivation resulting in poor efficiency and innovation in service delivery. • Ad hoc management practices with the traditional hierarchical management structure. • Inadequate and outdated policies resulting in lack of harmony and un-uniformity causing frustration among staff. • Poor documentation and lack of explicit communication strategy resulting inadequate visibility of the organization to the government, donors, and wider community

	- Absence of organized fundraising strategy resulting in inadequate development interventions for the community - Inadequate donor relations resulting in limited donor interest in program activities - Lack of private sector engagement in leveraging development interventions - Inadequate compliance with micro-credit codes and norms resulting in dissatisfaction of PKSF and MRA.
Opportunities	**Threats**
- Strengthening the usage of ICT and digital technologies to improve efficiency and effectiveness of service delivery - Private sector engagement and market development - Advocacy for coastal social and economic development - Aligning program activities with Bangladesh country priorities - Delta Plan, Blue Economy - Partnership and networking to leverage key program activities such as health, legal aid, education, livelihood, etc. - Development of appropriate need-based microfinance and insurance products	- Low debt-to-equity ratio may put the organization at risk of insolvency. - Non-availability of funds in time. - Inadequate Capacity building and MEAL/absence of organizational result frame particularly for microfinance - Inadequate second tier of organizational leadership

Coast Foundation PESTLE Analysis

In addition to the SWOT analysis, a comprehensive PESTLE analysis was also conducted to provide contextual information about Coast Foundation's future direction, its position, growth areas, and risks to productivity. It helped find out the validity of existing interventions and services and defined a new direction the Coast Foundation can pursue meaningful development in the coastal region of Bangladesh.

Bangladesh is among the fastest-growing major economies until 2019. The Coronavirus disease (COVID-19) pandemic has drastically declined the gross domestic product (GDP) growth of 8.2 percent in 2019, to only 5.1 percent in 2022. However, Bangladesh's GDP for 2021 was $416.26B, an 11.33% increase from 2020. The Economy of Bangladesh is characterized as a developing market economy. However, the economic recovery was quite remarkable from the pandemic, and it was estimated that the poverty declined to 11.9 percent in FY21 from 12.5 percent in FY20, as per the international poverty rate. Bangladesh is going forward and is closely checking inflation and the potential impacts of the war in Ukraine will be important for the country's sustainable and inclusive growth. According to World Bank and IMF, Bangladesh is now the 41st largest in the world in nominal terms or at current prices and the 30th largest by purchasing power parity, international dollars at current prices. It is classified among the Next Eleven emerging market middle-income economies and a frontier market. The country has graduated from the least-developed country (LDC) category to Middle Income Country (MIC) category and progressing towards the Upper Middle-Income country. The sustained economic growth has enabled reductions in poverty, food insecurity, and child mortality and resulted in near-universal primary school enrolment and increased secondary school enrolment.
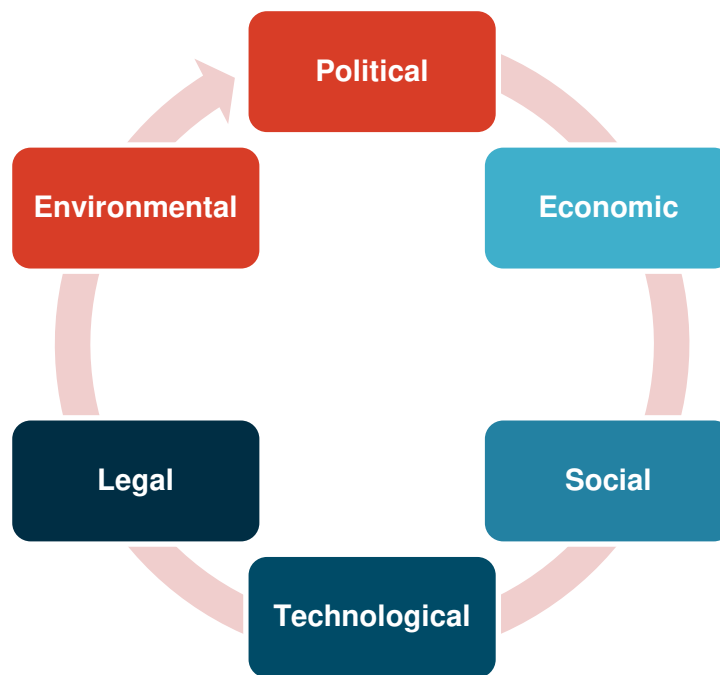
The Medium-term Macroeconomic Framework (MTMF), 2021-22 to 2024-25, has been formulated considering the recent dynamics of the global economy and the impacts on the domestic sector. While the global economy was recovering from Covid-19 impairment, the war in Ukraine is triggering supply bottlenecks in the rest of the world. Bangladesh has administered mass vaccinations and implemented incentive packages to address the unintended effects of the coronavirus on public health, global growth, and commodity markets. The government of Bangladesh has been implementing twenty-eight incentives worth Tk.1,87,679 crores. Considering strong domestic demand, fiscal expansion, the rebound of export, improved Covid situation, restoration of lives and livelihood, full resumption of economic activities, implementation of Covid-19 incentive packages, and completion of a few mega projects including the Padma bridge, it is expected the economy of Bangladesh will continue to grow at a pace of pre-pandemic growth path, particularly in the neglected southern coastal districts of Bangladesh.

The detailed PESTLE Analysis relevant to Coast Foundation operation is provided in Annex-2

STRATEGIC OBJECTIVES AND PROGRAM PRIORITIES

Between 2022 and 2027, Coast Foundation will focus on five strategic objectives that are aligned with its mandate and core functions. Under each strategic objective, Coast Foundation will focus on achieving a set of priority results.

Improvement of Economic Capabilities	Improvement of Human Capabilities	Improvement of Protective Capabilities	Improvement of Political Capabilities	Improvement of Socio-Cultural Capabilities
• Agricultural and non-agricultural income improvement • improvement of MSMEs and local industries • improvement of access to appropriate finance • engagement of private sector • market development and market linkage	• General health improvement • development of functional and technical educational • entrepreneurship development • youth capacity development for employment and social engagement • development of digital literacy	• Conservation of natural environment and disaster prevention measures • improvement of humanitarian assistances	• Good governance; • strengthening local institutions; • improvement of policy-advocacy capabilities of local communities	• Building skills and self-confidence; • building leadership qualities; • enhancing self-esteem and identity; • overcoming cultural diversity, discrimination and exclusion; • increasing access to information and knowledge; • promoting gender equality and social inclusion

Coast Foundation's work needs to be strategically focused on the promotion of inclusive gender- and age-responsive programing through a market-based livelihood, nutrition, and humanitarian action to meet the distinct needs and priorities of the coastal areas. Effective private sector engagement in market-based livelihood and humanitarian programming must be based on the principles of gender equality and include deliberate actions to engage wider stakeholders including government, private sector, civil society, and the local community. Working towards inclusive social and economic as well as humanitarian action to empower and engage women, men, and youths in decision-making will lead to a more effective improvement. Coast Foundation should be committed to working with a coordinated effort of partners and advocate for collective action for maximum synergy. This will enable Coast Foundation to capitalize on the unique skills, expertise, and resources of the network partners to maximize. This will also help in collecting and analyzing real-time information on community needs, and on working towards inclusive humanitarian action that engages women, girls, and other vulnerable people in decision-making.

Coast Foundation should build on its work in economic growth and livelihood improvement; youth development and employment creation; access to quality and timely health care services; increase the use of renewable energy, environment, and natural resource management; food security and nutrition; disaster preparedness and humanitarian services; and establish good governance in the local institutions.

This strategy paper of Coast Foundation differs from earlier strategies by articulating an innovative and intentional approach to achieve results through increased synergies across the portfolio particularly the coastal focus facilitating organization and developing a market approach to engaging the private sector. Coast Foundation should plan to gradually shift from the direct implementation role and a microcredit-centric focus to a more broader engagement of stakeholders to build a sustainable and resilient coastal social and economic improvement through a shared vision. In addition, there will be an increased focus on coordinating and leveraging donor and private sector resources that can provide the highest returns. Good governance is a primary driver for social and economic progress, Coast Foundation should work to improve the governance across sectors by improving citizens' ability to hold elected and appointed officials accountable and strengthening the institutional capacity of government agencies and private sector companies to meet constituents' needs. Achieving sustainable economic growth (EG) and self-reliance requires a healthy, well-empowered community

served by a government and other related private sector market actors that can deliver high-quality social services.

Coast Foundation will leverage the gains made through good governance by using a private sector approach to enhance organizational and individual capacity to enhance the socio-economic opportunities for the coastal communities. Since development gains are consistently threatened in coastal Bangladesh by vulnerabilities that inhibit inclusive growth, create setbacks, and undermine social and economic progress, Coast Foundation will strengthen the transformative, absorptive, and adaptive capacities of individuals, communities, and institutions to be resilient to acute shocks and chronic stressors.

This strategic paper proposes an integrated, inclusive approach with mutually reinforcing mandates, roles, and missions to reflect the resiliency of the development in the local coastal communities. The new goals and mandates emphasize the strengthening of Coast Foundations' institutional reforms and put the social development and microcredit programs into perspective to make the coastal people assume greater ownership of the development process. The strategy paper proposes to leverage the Government's plans to become a UMIC 2031, Delta Plan 2100, and uses these stated aspirations related to the blue economy as the impetus for improved alignment, more sustainable development outcomes, and ultimately, self-reliance of the coastal communities. The new Mission statement of Coast Foundation capitalizes on the integration of key development efforts, especially the facilitation role rather than direct service provision, networking, partnership, advocacy, good governance, and access to finance programming together with private sector engagement (PSE), to drive impact across the neglected and underserved coastal communities of Bangladesh.

In the next five years (2023-2027) Coast Foundation should focus on the following five strategic areas:

Strategic Priority 1: Improvement of Economic Capabilities:

1.1 **Agricultural and non-agricultural income improvement:** To promote economic circulation within a region is important by utilizing its local natural resources in rural areas such as land, water, and biomass. At the same time, it is also important to activate rural areas by utilizing the profit therefrom in the development of market-driven climate-smart agriculture, forestry, fisheries, and other non-farm livelihood options. To increase the resilience of poor and extremely poor families, Coast Foundation should continue building the capacities of local farmers and producers as lead and sub-lead farmers. Working in partnership with agriculture input companies (private sector) and market actors (dealers, retailers, mobile seed sellers), Coast Foundation should train the lead and sub-lead farmers on different crop varieties that are saline tolerant, nutritious, and market-driven. Coast Foundation should also develop provisions for embedded knowledge on climate-smart agriculture such as crop diversification, and crop rotation and promotes the use of Modern Varieties (MV) and High Yielding Varieties (HYV) of crops. Farmers should be trained to change planting and harvesting dates (use early variety and late variety seeds) and cultivate crop varieties that are saline, drought, and climate-resilient. In extreme saline and water-logged areas, Coast Foundation should strengthen the promotion of composting and mulching to maintain soil moisture, vertical garden technologies (tower gardens, bag gardens, pocket gardens) to overcome extreme salinity and waterlogging, pitcher irrigation as a drip irrigation technique for careful use of fresh water. Coast Foundation should promote saline tolerant fish such as GIFT (Genetically Improved Farmed Tilapia) – which is both nutritious and has high market demand. For crop diversification practices, modern varieties of seasonal and off-season (monsoon) watermelon, sunflower, and high-yielding peanuts can be produced by farmers along with other high-value profitable crops. As part of climate-smart agriculture practices, early and late varieties of saline-tolerant vegetables like okra, sweet gourd, Indian spinach, kohlrabi, and summer tomato

can also be produced by farmers. The goal should be to i) Improve productivity and competitiveness in the agricultural sector; ii) Help households diversify their sources of income, and iii) Facilitate the movement of labor from the agricultural sector to better-paid non-farm jobs.

1.2 **Improvement of MSMEs and local industries:** Small and Medium Enterprises (SMEs) are treated as the engines of growth and drivers of innovation worldwide. They play a significant role in driving economic growth and generating jobs. In Bangladesh, the sector is actually changing the face of the economy. SMEs can reduce urban migration in the capital and other major cities, increase cash flow in rural areas, and thereby enhance the standard of living of the rural people. SMEs are widely distributed all over the country which means developing SMEs will play a key role in bridging the urban-rural income gap and contribute toward inclusive growth. Coast Foundation should align its operations based on the Blue Economy which offers a suite of opportunities for sustainable, clean, equitable blue growth in both traditional and emerging sectors in the coastal area. The Blue economy approach emphasized that ideas, principles, and norms of the Blue Economy lend significant contributions towards the eradication of poverty, contributing to food and nutrition security, mitigation and adaptation of climate change, and generation of sustainable and inclusive livelihoods. Thus, Blue Economy requires a balanced approach between conservation, development, and utilization of marine and coastal ecosystems, all oceanic resources and services to enhance their value and generate decent employment, secure productive marine economy, and healthy marine ecosystems.

1.3 **Improvement of access to appropriate finance:** The existing micro-credit program of Coast Foundation should be strategically aligned to meet the priorities of the new economic and livelihood development needs to secure inclusive growth, reduce marginalization and improve resiliency. As such the urgent need for new micro-credit financial products should be addressed and aligned appropriately such as skills development, higher education, advanced health support, micro insurance, start-up and working capital loans for new ventures, loans targeting youths and adolescents, credit for productivity improvement tools, equipment and machinery, loans for foreign migration, etc.

1.4 **Engagement of the private sector:** Private enterprise is the single most powerful force for lifting lives, strengthening communities, and accelerating sustainable development. The approach of the Coast Foundation to coastal development should be enterprise-driven. Coast Foundation should undergo a strategic shift towards pursuing market-based approaches and investment as a more sustainable way to empower coastal people and communities. Coast Foundation should build dynamic, mutually beneficial partnerships with private sector companies and investors to advance development progress in the coastal area and address many of the obstacles that businesses face – from supply chain stability to community investment and workforce development. By collaborating and leveraging each other's unique resources, assets, and skill-set, Coast Foundation can develop a win-win strategy to tackle problems together that neither could address alone.

1.5 **Market development and market linkage:** Coast Foundation needs to introduce strategic activities to play a proactive role in facilitating the emergence of inclusive and resilient farm and non-farm value chains with both input and output market linkages. It will work primarily through the active participation of the private sector companies and market actors to cater to its clients/borrowers, providing them with financial and private sector-led embedded technical assistance (capacity building, technical support, knowledge, and information). Coast Foundation will build on its local market knowledge and experience to facilitate support for local entrepreneurs and stimulate innovation through the different private and public sectors as well as civil society actors. Specifically, Coast Foundation will create scopes and opportunities for improved climate-smart and modern technology-driven innovations to help increase market competitiveness. This process will create a market for microcredit among agro-based and agro-supportive business entrepreneurs and promote better functioning complementary value chains. This will facilitate the access and availability of necessary inputs, reduction of transaction costs, and improvement of

exchange of knowledge and information. This will also provide synergies for other Coast Foundation divisions to work with each other. Developing the local capacity and using local resources can result in the more sustainable development of the targeted community. Investments in this strategy will improve market linkages by integrating the value chain market actors, increasing market accessibility, and enabling smallholders to attract and negotiate with larger buyers, improve quality standards, and grow their businesses.

Strategic Priority 2: Improvement of Human Capabilities:

2.1 **General health improvement:** This strategy is designed to improve health by influencing the determinants of health. A large number of organizations (government and private) play a part in influencing the conditions of health either positively or negatively. Coast Foundation should focus on improved health outcomes for the communities. The strategic partnership, and networking, as well as facilitation actions of Coast Foundation, should influence determinants of health such as awareness, information, education, access, availability, affordability, quality, equitable, household income and health care financing, transport, surrounding environment, housing conditions, etc. This strategy, therefore, sets out an overall direction and priorities for health improvement over the next five years, referencing relevant targets and delivery plans. The aim is to strengthen the collective efforts of all relevant actors to promote better health by helping organizations understand and maximize the contribution they can make individually and together. Although this strategy concentrates on physical health, its implementation will also give priority to improving mental health. Firstly, because it is a truism that a healthy population is a happy population: long-term illness resulting from unhealthy lifestyles has a detrimental effect on mental health. Secondly, because the focus on those groups with the poorest health will include mental health service users and people with learning disabilities to help ensure that they have access to the same opportunities for healthy lifestyles as the rest of the population. Coast Foundation would develop a partnership with government and private sector health service providers to reach out and make the service more responsive to the underserved populations in the coastal communities.

2.2 **Development of functional and technical education:** Labor productivity is a critical factor in the economic vibrancy of any nation. Enhancing labor productivity requires equipping the labor force with essential knowledge, skill, competencies, attitude, and aptitude to function actively in the workplace. TVET has been globally recommended as a key educational system to equip the populace with these capabilities. Labor productivity is a direct consequence of human capital development. Asian Development Bank pointed out the weak link between industry and training institutions as one of the challenges limiting quantity and quality system output. Over time, two different worlds have been built between the Training Institutes and the Industry. Almost all enterprises agree that vocational training is currently being conducted in a wasteful manner, failing to meet industrial requirements, attraction, and involvement of business and industry. The key challenges confronting TVET education development include lack of attractiveness for middle school graduates, low rate of applicants employed after graduation, low level of recognition by industries as to the quality of graduates, high unit cost, shortage of qualified teachers, and low status as viewed by the students and communities, low quality of training, poor public perception, and imbalanced educational access and equity.

2.3 **Entrepreneurship development:** Entrepreneurship supports economic growth and development through market innovations and has a direct relationship between entrepreneurship and economic growth and development. Most of the entrepreneurs are "necessity-driven" rather than "opportunity-driven". Coast Foundation should promote the development of "high-growth entrepreneurship" and strengthen the quality of the entrepreneurial environment for the coastal community in partnership with different partners and networks. Coast Foundation should support a cultural and regulatory environment that encourages people to develop a sustainable business idea, engage appropriate technologies,

recruit the right expertise, create linkage with market systems, develop suitable packaging and branding, etc.

2.4 **Youth capacity development for employment and social engagement:** The strategy will focus on effective partnerships for capacity-building and advancing youth engagement. The partners will be supported to promote inclusive youth participation through networking with government and private companies, facilitating contact between employers and job seekers, promoting decent work through an internship, apprenticeship, matchmaking, and identifying employers. Partners will be supported in influencing policies and practices related to youth capacity building, employment, and social engagement through awareness-raising campaigns, research on youth needs and aspirations as well as related social, economic, and cultural issues that foster job opportunities for young people and enhance women's participation and safety at work.

2.5 **Development of digital literacy:** Ever-changing advancements in digital technologies are resulting in new and flexible ways of accessing updated information, availing services, working remotely, studying and acquiring knowledge, engaging productively with market actors, and engaging with the world. For the coastal communities to make the most of the opportunities and address marginalization and disconnectedness, digital technologies and online environments can provide invaluable prospects. Social media, e-commerce, and online-market places are a large number of mobile apps that are providing various services ranging from agriculture, weather forecast, health, education, online collaboration, etc.

Strategic Priority 3: Improvement of Protective Capabilities:

3.1 **Conservation of natural environment and disaster prevention measures:** Coastal zone is prone to frequent cyclones, tidal-surge, tsunamis, flooding, salinity, etc., which have been causing great damage to society, affecting people's lives and properties. The coastal people have long been cultivating a sense of reverence for nature, which can be both nurturing and destructive, and fostering wisdom and philosophy for adapting to and living in harmony with nature instead of conquering it. Coast Foundation should develop "ecosystem-based disaster risk reduction (Eco-DRR)" a vision to reduce the risk of being exposed to natural hazards by using healthy ecosystems as buffers, to protect people's lives and properties. Eco-DRR aims to reduce the vulnerability of society and build disaster-resilient communities by harnessing the multiple functions of ecosystems, such as the provisioning of food and materials. Eco-DRR takes into account (i) local characteristics, (ii) joint participation of the local community and other stakeholders to conserve, restore and sustainably manage the local ecosystem, (iii) avoiding exposure to disaster by avoiding overutilization of natural resources, and (iv) reducing social vulnerability through developing local leadership in the equitable preparedness programs. Coast Foundation should focus on improving better information sharing amongst the humanitarian aid sector, the environmental community, and climate change policymakers, and fostering of mutually beneficial partnerships and collaborations with stakeholders.

3.2 **Improvement of humanitarian assistance:** With the Grand Bargain 2.0, the reform processes the assistance has become more flexible, more local, less bureaucratic, focusing on human dignity, and assistance is provided more focused and precise. The Joint Intersectoral Analysis Framework (JIAF) requires data collection to be coordinated among the sectors – such as food, accommodation, or healthcare – from the outset. The GB2.0 promotes an increasing share of humanitarian funding going either directly or indirectly to local organizations because they belong to the crisis regions and are more familiar with the situation and know what assistance is needed on the ground and how to reach the affected people. The improved humanitarian assistances emphasize the provision of basic commodities, services, and facilities to civilian groups, and on ensuring the protection of people affected or threatened by a humanitarian crisis. The humanitarian communities are putting more attention to developing strategies for intended results measurement and delivering robust results

reporting. Coast Foundation should align its humanitarian programs with the GB2.0 reform program and at the same time develop appropriate measures to provide evidence of results and proper robust documentation.

Strategic Priority 4: Improvement of Political Capabilities:

4.1 **Good governance:** Coast Foundation should continue its local institutional empowering program with a strategic focus on the participation of local community people and local institutions in the process of decision-making and the process by which decisions are implemented. The strategy should focus on the formal and informal actors involved in the decision-making and implementing the decisions made and the formal and informal structures that have been set in place to arrive at and implement the decision. The program activities should be tuned to the responsible conduct of public affairs and management of public resources. Government is one of the actors in governance. Other actors involved in governance may include influential landlords, associations of farmers, women's groups, cooperatives, NGOs, private sector bodies, research institutes, religious leaders, finance institutions, political parties, the law enforcement systems, etc. Coast Foundation should ensure that decision making, and decision implementation process is i) participatory, ii) consensus oriented, iii) accountable, iv) transparent, v) responsive, vi) effective and efficient, vii) equitable and inclusive and vii) follows the rule of law. The 12 Principles stated in the "Strategy on Innovation and Good Governance" endorsed by a decision of the Committee of Ministers of the Council of Europe in 2008 is also a good framework to align with. Coast Foundation will facilitate the local people and the local institutions to assures that corruption is minimized, the views of minorities are taken into account, and the voices of the most vulnerable in society are heard in the decision-making. It is also important that the decisions and implementation process are responsive to the present and future needs of society.

4.2 **Strengthening local institutions:** The Rural Local Institutions (RLIs) can speed up the Sustainable Livelihoods (SLs) process. These RLIs are important for addressing and mitigating factors of insecurity and instability, dealing in particular with various aspects of vulnerability. RLIs should play a strong role in the local good governance framework, support participation (voice), conflict mitigation (peace), and linkage (for service delivery and market expansion for local business enterprises). Households and communities are multiply linked, or potentially linked, having many economic, social, information, and other connections with distant kin, enterprises, and diverse institutions within the local, regional, national, and often internationally. Coast Foundation should emphasize the RLI's organizational structure (formal or informal) and continue to make them more capacitated to improve their result-oriented activities. Coast Foundation should continue to nurture these institutions to play a stronger leadership role through developing their leadership capacities, negotiating power, articulating and present cases, and should be purpose-driven. The existing BDCSO program can take a commendable role in a more resilient coastal community. Coast Foundation should develop focused intervention to capacitate the BDCSOs and include the other local groups, cooperatives, educational institutions, women's groups, religious leaders, market committees, youths, and business communities.

4.3 **Improvement of policy-advocacy capabilities of local communities:** Investing in the human and social capital of marginalized individuals and groups enables them to develop the capacities needed to thrive, and to play an autonomous role in developing and renewing their communities. The local community and the local advocates play a pivotal role in the development and implementation of policy change to improve equitable quality service provisions in their local area. The local communities have a much deeper understanding of the issues, challenges as well as possible way-forwards, moreover they have strong and established relationships with local government institutions and elected representatives. However, they lack organized effort and a comprehensive plan to reach the policymakers to articulate their concerns. Coast Foundation should take on a distinctive approach to policy advocacy for the local community people and the local advocates for long-term success. To strengthen the advocacy capacity of local organizations and individuals, Coast Foundation should identify and build champions for social change and support these organizations and champions in

developing tailored advocacy strategies that reflect their priorities and contexts. Coast Foundation should support them with approaches, tools, methods, and strategies for current and potential advocates. Coast Foundation can invest in developing effective advocacy toolkits that can be adapted to specific contexts. The capacity development should have specified objectives, including vision, values, policies, strategies, and interests along with will, commitment, energy, concentration, work ethic, and efficiency. The capacity development should include improving intelligence, skills, knowledge, and mental sets. They should be able to mobilize resources, including human, natural, technological, cultural, and financial, and organize themselves through well-thought-out planning, designing, and sequencing.

Strategic Priority 5: Improvement of Socio-Cultural Capabilities:

Coastal communities have a set of values, beliefs, traditions, and habits unique to other mainland sociocultural values. These values shape how they approach risk, how they view careers, their perceptions of money, and their ideas of an ideal lifestyle. Sociocultural values are one of many interacting factors that can impact economic development within the coastal area. At the same, socio-cultural values also dictates the economic development when the coastal society shifts from traditional, agricultural-based living standards into an more industrialized and business-driven society, and the move from farming to factory jobs. The mixture of both socio-cultural and economic development is associated with a higher quality of life and an overall increase in the standard of living.

Coast Foundation should work to develop a committed, participative, and socially responsible coastal community that is inclusive and promote improved quality of life, equitable access to opportunities for all, and promote and protect human rights. The focus should on building a sustainable community that can promote social development and environmental protection resiliency through enhanced capacity and capability to adapt and respond to social and economic vulnerabilities, disasters, climate change, and other new challenges.

5.1 **Building skills and self-confidence:** Confidence is state of mind. Positive thinking, practice, training, knowledge and accomplishments can boost confidence. Confidence comes from feelings of well-being, acceptance of the community and belief in one's ability, skills and experience. Knowing what to expect and how and why things are done adds to awareness and usually make one feel more prepared and ultimately more confident. Coast Foundation will have to take focused programs for the coastal communities and particularly the marginalized and socially excluded, to develop provisions of skills, knowledge and participation in program activities. Not being respected can be humiliating and painful and seriously affects self-confidence. Opportunity to participate, get things done, standing-up for a cause all contributes to improving self-confidence. A self-confident community can quickly develop resiliency and develops strong coping skills.

5.2 **Building leadership qualities:** Community leaders are influencer as well as do-er who works for the welfare of people by solving problems and raising critical issues to highlight and work for a change that is required. The qualities that make a great community leader are a)knowledge and awareness, b) they are eager to learn and adapt quickly, c) they are known to be empathetic individuals, d) They are honest, have integrity and are trustworthy, e) the natural community leaders have immense dedication towards a cause, f) they provide service for the community voluntarily, g) they have extremely good interpersonal skills, h) they are forward thinking and are always prepared, i) they have a high level of intellectual, emotional, and social intelligence, j) great community leaders is their ability to inspire and motivate people to fight a change, to fight to make their own lives better. Majority of the leadership qualities can be acquired through appropriate settings. Coast Foundation should take strategic intervention to build community leaders to take-on majority of the program activities on their own.

5.3 Enhancing self-esteem and identity: There are three dimensions of self-esteem - worth-based, efficacy-based, and authenticity-based esteem. Each of these dimensions is linked to one of the three motives of the self, and each of them primarily appears through verification of social/group, role, and person identities, respectively. When accepted and encouraged by the society, individuals feel positive about themselves, they feel that they are valuable. It is self-acceptance or self-respect, and they desire to see themselves favorably, and they act in a way that maintains and enhances this positive self-view. Identity is the roles an individual occupies, the social categories or groups they belong to, and the individual characteristics that define them as unique persons. Identities highlight the status of an individual or groups in the social structure and the way they are treated. Developing an inclusive society ensuring equity for is the key intervention to enhance self-esteem and identity. Individuals and groups face barriers that prevent them from fully participating in political, economic, and social life. These individuals and groups may be excluded not through legal systems, land, and labor markets, but discriminatory or stigmatizing attitudes, beliefs, or perceptions. This discrimination and disadvantage is often based on gender, age, location, occupation, race, ethnicity, religion, disability, and sexual orientation and gender identity (SOGI), among other factors. Social exclusion reduces dignity, security, and the opportunity to lead a better life. Coast Foundation should take on interventions to address the root causes of structural exclusion and discrimination, to support sustainable inclusive growth and rapid poverty reduction.

5.4 Overcoming cultural diversity, discrimination, and exclusion: Individual and groups excluded from meaningful participation in the economic, social, political and cultural life of their communities, undermine the principles of inclusive society. Development interventions focusing towards cultural diversity and more widespread democracy principles has reinforced the role of development in political socialization, and facilitating active democratic citizenship. Coast Foundation should take on the difficult task of turning diversity into a constructive contributory factor of mutual understanding between individuals and groups. The social norms, cultural practices as well as policies must meet the challenges of pluralism and enable everyone to find their place in the community to which they primarily belong and at the same time be given the means to open up to other communities.

5.6 Increasing access to information and knowledge: Information and knowledge is an essential pillar for employing technologies for the provision of basic needs. Coastal communities, striving to keep abreast of the changing economic, political, social and technical configurations that affect their lives, require access to information and knowledge. Activities geared to participatory action and movements to gain empowerment for poor populations depends on right information and knowledge. It is useful for smaller enterprises attempting to gain knowledge concerning how to go about applying for credit, possible product diversification, market conditions for their product, product specifications established by state regulations or by buyers, price and availability of inputs, transportation alternatives and schedules, and alternative techniques of production. Decision-makers must also be able to find out the extent to which resources intended to alleviate basic needs deficiencies are "hijacked by income strata that are not really in dire need: programmes designed to alleviate poverty could be periodically reviewed so as to determine whether the targeted group is actually benefiting. While this is a national matter, non-governmental organizations are strategically placed to provide information on how much benefit is being reaped by the very poor. Access to information and knowledge provides the clients to use advanced technologies increasing the yield of production and profit.

STRATEGIC FIELD OPERATIONS AND MANAGEMENT

More than ever before beneficiaries are demanding accountability for the quality of the services they access and funders for return on their investments in strengthening the operational activities of institutions to deliver services. As such, performance and quality operational capacity is inextricably linked. Strengthening organizational strategic operational activities involve more than improving technical skills, developing new systems, or establishing quality assurance and improvement standards. Although these are critical issues, however, strengthening operational activities is essentially about changing behavior. This process takes focus, commitment, and time. The main outcome of this strategic operational activity strengthening process is to enhance an organization's ability to realize its mission, serve its constituency and have greater ownership over the development process. This operational strengthening is about change for the better. Coast Foundation with a long history of a stronger organization, should lead to stronger operational systems and more resilient communities. This would require Coast Foundation, as an organization, to work with senior and mid-level managers including field supervisors to break down barriers, promote shared values and cultivate a climate that welcomes and expects the need for meaningful result-oriented change. Coast Foundation should be aware of the ingrained organizational attitudes that may include resistance to and/or fear of change, where people defend their own interests and positions. Such threats can undermine the entire process unless they are addressed in an open, non-threatening manner. Coast Foundation should decide that the changes looked for are closely connected to recognized gaps and are not being imposed from the outside or top-down. All parties must develop a clear understanding of the operational strengthening process, especially expectations about roles, responsibilities, and commitments. Only after a consensus is reached can the management move forward together.

The following core organizational strengthening domains were identified during the consultation phase.

- Governance and Leadership
- Financial Management including Subaward Grants Management
- Administration/Operations including Infrastructure (facility, logistics)
- Donor and funding partner compliance
- Program Management including Project Design and Implementation
- People and Culture (Human Resource Management) including gender equity
- Monitoring, Evaluation, Accountability, Learning, and Research (MEAL-R) including Knowledge Management
- Communication and external relations
- Marketing and fundraising

Program Divisions and their Structure

It is felt that the organization is increasingly focused on a single key strategic goal - access to finance. However, to achieve and sustain open, secure, and inclusive socio-economic and environmental ecosystems that contribute to broad-based, measurable social development and humanitarian-assistance outcomes requires intentional interventions. These interventions would be geared towards increasing community resilience, self-reliance, and coping mechanisms to address different environmental and economic shocks. in the emerging digital technological advancement and market-based livelihood opportunities. Coast Foundation must use access to finance as a powerful tool too. Access to finance or financial inclusion is not only a goal in itself, but also a means to an end as an enabler and accelerator of economic growth. It certainly has a multiplier effect and contributes to

economic development and livelihood improvement if the relevant economic and market eco-system supports the borrowers positively.

To develop the right social, economic, and market ecosystem as well as a unified DRR and humanitarian service, Coast Foundation should undertake strategic operational activities under separate program components based on the mission. It is felt that the current organizational operational structure is inadequate to support the high-value market-driven strategies. As a result, we suggest that Coast Foundation should harmonize its operational activities in the following four separate but integrated divisions for better focus and better results.
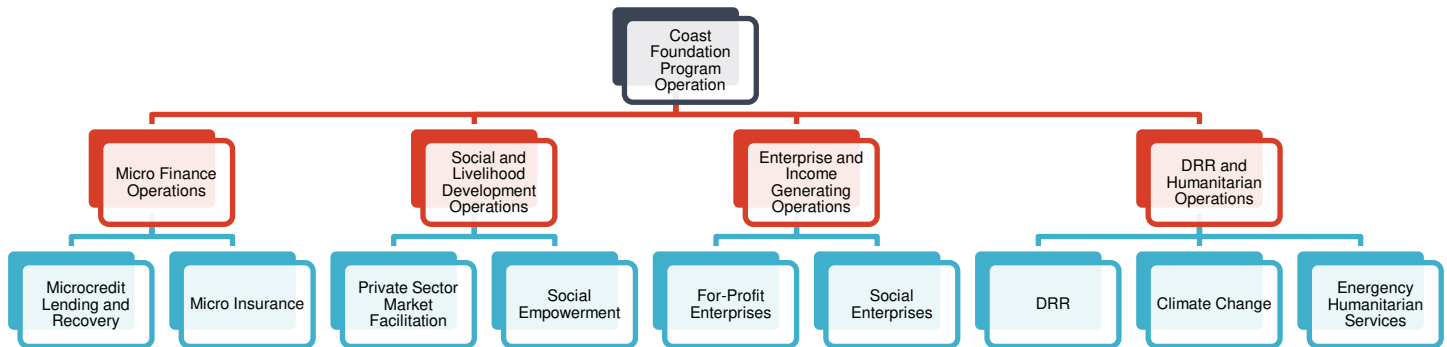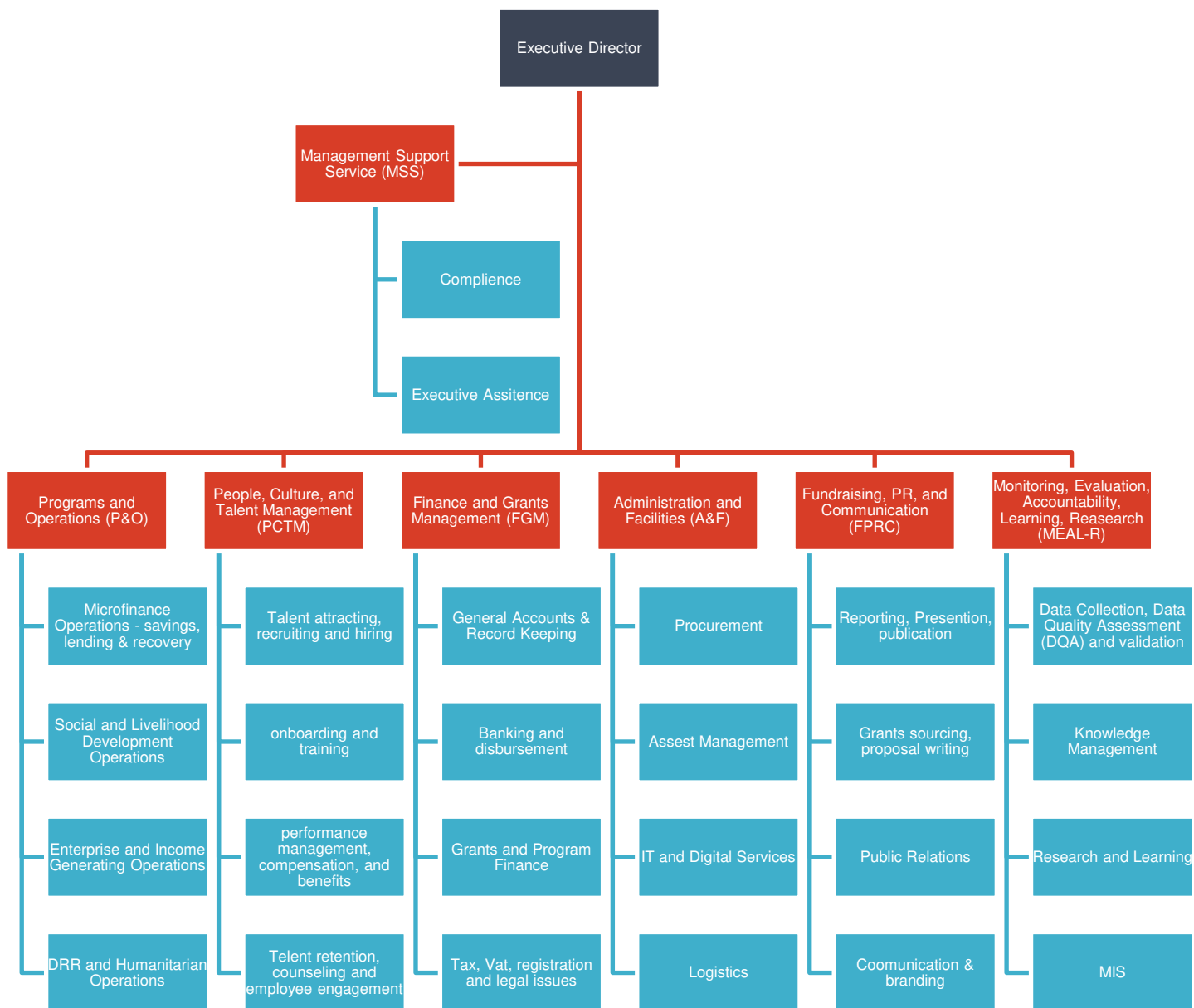

This divisional structure is suggested because it would allow the divisional heads to better focus their resources and results. The divisional structure would make the performance easier to monitor and would become more flexible and responsive to change because of their autonomy. This structure is expected to increase focus on divisional work, minimize interference, improve cooperation among the divisional team members, develop problem-solving abilities, increased flexibility in operation, provide better services to the target participants, improve performance accountability, and improved strategic management. This structure would also minimize the bureaucratic challenges and would be more organic with a decentralized authority. Since each division will have its own leader, the divisional leader would set goals along with the divisional team and collaborate with the team to achieve those goals with a better control mechanism. The direct control from the Executive Director would become minimum and, therefore, the ED can spend more time on the strategic decisions than on the mundane day-to-day operational issues of the divisions. The divisional leaders are also expected to develop better expertise in their areas of work and would work efficiently with minimal supervision from the ED.

The Coast Foundation Organizational Structure

As for the overall organizational structure, the following is an illustrative organogram that is developed based on the present and future organizational transformation and work specialization required by Coast Foundation. The structure emphasizes the smooth running of the operations, and Coast Foundation can follow the organizational structure to best support its program goals more effectively and efficiently. The organizational structure should be communicated clearly to all organizational team members to help them understand their roles and corresponding expectations and informs them about goal setting.

A simplified organogram of Coast Foundation is suggested below:

Executive Director

Management Support Service (MSS)
- Complience
- Executive Assitence

Programs and Operations (P&O)
- Microfinance Operations - savings, lending & recovery
- Social and Livelihood Development Operations
- Enterprise and Income Generating Operations
- DRR and Humanitarian Operations

People, Culture, and Talent Management (PCTM)
- Talent attracting, recruiting and hiring
- onboarding and training
- performance management, compensation, and benefits
- Telent retention, counseling and employee engagement

Finance and Grants Management (FGM)
- General Accounts & Record Keeping
- Banking and disbursement
- Grants and Program Finance
- Tax, Vat, registration and legal issues

Administration and Facilities (A&F)
- Procurement
- Assest Management
- IT and Digital Services
- Logistics

Fundraising, PR, and Communication (FPRC)
- Reporting, Presention, publication
- Grants sourcing, proposal writing
- Public Relations
- Coomunication & branding

Monitoring, Evaluation, Accountability, Learning, Reasearch (MEAL-R)
- Data Collection, Data Quality Assessment (DQA) and validation
- Knowledge Management
- Research and Learning
- MIS

The diagram shows a divisional structure, where Coast Foundation key programs are split into divisions based on specific technical focus, program priorities, and service provisions. The structure can be used by Coast Foundation which operates under a wide range of interventions and services with wide geographic dispersion, and each intervention requires unique intervention ideologies. Each division will have its executive leadership, departments, and resources. For example, the microfinance division is separated because of their unique products and services as well as their unique delivery nature, while the private sector engagement and humanitarian services require specialized skills and operational efficiencies and philosophies to interact with the wider stakeholders and unique service delivery system. The divisional structure will allow the divisions to work independently, meet individual divisions' needs more quickly and specifically, and promote a better focus on specific products, services, and interventions.

POLICY REVIEW AND REFORMS

Management and operational policy review and reforms should be at the core of the Coast Foundation's management activity to support the effective and efficient functioning of its program activities. The periodic policy review and reform can make the organization transition to a more competitive, well-governed, inclusive, resilient, and operational standardization. A large number of policies of Coast Foundation have never been reviewed in recent years aligning with the contemporary scenarios. Coast Foundation also requires a unified policy to help promote consistency across the organization for both employees and stakeholders. Coast Foundation should not see its operational and management policies as just a compliance requirement, instead, see the policies and procedures as a vital component to set the guidelines and parameters for how Coast Foundation management operates. Without adequate and well-developed policies and procedures, there are no rules and unfortunately, without defined rules, the Coast Foundation staff were found to create their own. Policy reforms are expected to foster a well-functioning organization, with appropriate and updated laws, and regulations to improve the operational climate and create a level playing field for all employees, as well as open doors for new funding opportunities and ensure a more effective and efficient development practice. The policy reform is expected to develop and strengthen the organizational control functions and ensure improved program quality, accountability, and effectiveness towards the wider mission of community development.

The policies, when reviewed and updated, should show the predetermined courses of action and establish better guidelines for Coast Foundation management in meeting program strategies and objectives in the desired manner. The updated policies should provide the link between Coast Foundation's vision, values, and day-to-day operations and identify key activities and guide the senior management team (SMT) on how to handle the issues as they arise in a uniform and standardized manner.

Coast Foundation should also update and develop a set of procedures to explain the specific action plan for carrying out the policies. The procedure should provide a road map to eliminate common misunderstandings by identifying responsibilities and establishing boundaries for those jobs. Procedures should be able to help the managers to control events/issues in advance, to prevent Coast Foundation from making costly mistakes.

Coast Foundation should invest in developing thoughtful and well-articulated policies and procedures to give employees a well-rounded view of the workplace, allowing them to know the culture Coast Foundation is striving for, the acceptable behaviors, and how to achieve them. Coast Foundation's workplace policies have received a poor reputation, mostly because they are outdated, lack clarity, and long or voluminous. Coast Foundation should review the policies and procedures and update them with the present and probable future changing scenarios. Coast Foundation should also need to develop a few well-thought-out and well-articulated new policies to protect and improve the organization's interests, and compliance, and create a positive workplace culture.

To build a more inclusive workforce, diverse voices must be involved in drafting policies. The policies should be developed with input from all staff and departments at various levels, most importantly ensuring that women and staff with diverse social identities and ethnicities are included. All the policies should be developed and reviewed with a gender lens to ensure gender equality across the organization. The policies should have buy-in at all levels, especially senior leadership to ensure there is a commitment to implement the policy and adopt it at the board level.

Once the policy is in place, there must be strong and ongoing dissemination and implementation plan to explain why the policy is needed and how it will benefit all staff as well as the organization as a

whole. Staff will need to be trained on the policy and related topics (i.e., unconscious bias), particularly managers and senior leaders who are responsible for modeling and enforcing policies. During the implementation phase, any input suggestions on the policies should be carefully noted, evaluated, and negotiated before the revision. All revisions should be consulted with the SMT and endorsed by the Board before finalization. The revisions should be incorporated into the policy document for easy reference. Any policy revision that has a budget implication, should be carefully evaluated, accounted for, budgeted, and reflected in the cash-flow statements.

The communications and HR departments play a vital role in sharing success stories to help staff understand and support the policies, introducing policies in the onboarding process, and ensuring all staff can easily access and review the policies. Coast Foundation can conduct periodic surveys of employees to assess their understanding of the policies and whether they are being followed or used appropriately.

It must be remembered that lasting improvements can only be made if there is an enabling environment for accountability and follow-through of the policies. There must be an action plan with clear and measurable time-bound targets to support the implementation of the policy. A specific department should be responsible for implementing the policy, monitoring progress toward actionable targets with sex-disaggregated data and reviewing the policy periodically to assess if changes are needed. There should also be key performance indicators for managers' successful implementation of the policy to ensure senior leadership is accountable.

The following policies require review and/or require new drafting. The detail is provided in the Annex-3.

1. Human Resource (HR) Policy
2. Financial Policy
3. Procurement policy
4. Gender policy
5. Child Protection Policy
6. Anti-corruption and Anti-Fraud Policy
7. Anti-terrorism policy
8. IT and Digital Policy
9. Cyber and social media Policy
10. Administrative Policy
11. Information Disclosure Policy
12. Knowledge Management Policy
13. Communication and Branding Policy
14. Media Policy
15. Sub-grantee award policy
16. Microcredit operating guidelines
17. Community Radio Broadcasting and Operation Policy

STRATEGIC PARTNERSHIPS AND NETWORKING

Creating partnerships with other organizations would let Coast Foundation share resources and knowledge, coordinate the program interventions, and leverage diverse forms of value like influence and experience. Coast Foundation should develop carefully a plan for building and managing a

network of partners in a way best suited to meet its shared goals. The network encompasses many diverse types of networked organizations, each best suited for different goals and purposes. For example, coalitions and alliances are best suited for advocacy and policy change, while cohorts and communities of practices are better for learning and information-sharing goals. Associations are membership-driven, serving the needs of member organizations, while regenerative networks are fluid and open-ended with fewer expectations. Partnerships and networking can provide many different kinds of value to Coast Foundation such as more tangible values, like financial support and staff time. A powerful and influential partner and network in the community who can raise the profile of Coast Foundation's work and make the initiatives more meaningful and sustainable. A committed partner will be willing to put in the legwork required to sustain not only the network but also the initiatives and their impact, local ownership, and legitimacy in the community. It can bring in expertise, resources, and management. These connections are a powerful way to access truly innovative and out-of-the-box thinking Coast Foundation can apply to its work.

When entering into a strategic partnership or alliance, Coast Foundation should consider keeping the following in mind to help in the journey for coastal development:

- **Focus on Outcomes:** Coast Foundation should know what it can do and should be prepared to deliver, and what Coast Foundation would like in return from the potential partners and network organizations. When approaching the partners, Coast Foundation should give clear suggestions to ensure the community's interest and the results.
- **Commitment:** Coast Foundation should commit to its mission and program goal. The nature and approach of the intervention should be given priority, over that of the partnership or alliance simply to keep the partnership or alliance happy.
- **Collaboration:** The extent to which Coast Foundation will be happy to share resources with partners should be considered carefully against what the partners are bringing in to add value to the intervention outcome. Generally, the more collaborative the partnership or alliance in sharing, the more successful the endeavor is. However, it is also important to keep in mind that Coast Foundation is not merging with the partner organization, rather it is forming an alliance, so sharing of resources and expertise is critical.
- **Communication:** Coast Foundation should emphasize effective and timely communication between Coast Foundation and its partners. Open and effective channels of communication between Coast Foundation and other members of the partnership or alliance ensure that there are no misaligned expectations between the parties.

A detailed list of agencies, institutions, private sector enterprises, NGOs, and CBOs that can potentially help secure expertise and resources for Coast Foundation are provided in the Annex -4

STRATEGIC COMMUNICATION

Coast Foundation has experienced challenges in engaging its wider stakeholders due to inadequate documentation and communication strategies. In today's technology era, Coast Foundation can engage like-minded individuals who can provide gifts, willing to volunteer time and expertise, as well as raise funds for different donors from across the world. This would require the need to utilize a few basic communication strategies to connect with the right audience. Coast Foundation should develop a focused communication strategy to help communicate its program interventions, its purp,ose and the causes to build a loyal stakeholder base, improve revenue generation, and steer the organization towards steady growth.

The communication strategy should include goals such as:

- Establish the organization's branding and overall message.
- Raise awareness of the organization and/or cause.
- Engage with larger audiences.
- Sustain or increase support from donors, volunteers, and fund-raisers.

Establishing a Target Audience

To establish a target audience, Coast Foundation must first identify the target audience's interests, wishes, and desire to know, join, assist or fund Coast Foundation. Identifying a target market can be accomplished by researching various social media, and blogs that are related the social development particularly focusing on coastal communities. It is also important to observe and understand the audiences who engage with online content related to the organization or a similar cause. Coast Foundation need to study how the audience is finding existing ads or online content from similar competing organizations.

Once a target audience has been established, Coast Foundation can accurately communicate its story and mission. This will improve the likelihood to interest individuals who are willing to donate or volunteer for the organization.

Utilize Multiple Social Media Networks

Facebook and Twitter are arguably the most popular of the social networks, however, opening up communication through a larger number of channels to broaden the scope of the audience. Other channels include LinkedIn, Pinterest, Google+, Tumblr, Instagram, Flickr can also be used to reach out new audiences. Depending on the audience Coast Foundation is targeting, being active on a single network is simply not enough these days.

Coast Foundation can benefit by publishing related and useful content throughout social media in order to spread their mission to new potential volunteers and donors. Each media has a unique approach to tells stories. Apart from the traditional methods of communicating or marketing Coast Foundation's mission through its own webpage, there are a number of new possibilities to choose from with social media, including - creating a blog, commenting on existing blogs, participating in discussion groups, and posting status updates on social networking sites such as Facebook, Twitter, and LinkedIn. The existing webpage of Coast Foundation needs a complete update, and it requires to optimize appropriately for the search engines with keywords. A good social change story or cause can inspire, attract attention, or respond to something meaningful in the lives of people around the world. The unique characters, and a problem or issue in the stories can emotionally connect people. Coast Foundation must work to connect with the audience through powerful storytelling with pictures and short videos. It's important that the story both spikes the interest of the audience, and also offers something valuable to them within the story. Whether it's for furthering knowledge or fulfillment through volunteer works, in order to effectively communicate, Coast Foundation must have something to offer that will tie into the passions of their audience.

Coast Foundation need to engage professional people and learn to master the tricks to deploy new and traditional communication tools and platforms to achieve its goals. Comprehending and leveraging communication dynamics in various forms of media, investing in researching to identify and understand the needs and motivations of different audiences and communities, as well as creating and analyzing meaningful messages and texts, crafting effective content and visuals can immensely benefit Coast Foundation in the long run.

AN EFFECTIVE, EFFICIENT AND ADAPTABLE ORGANIZATION

The terms effective and efficient both mean "capable of producing a result," but there is an important difference. Effective means "producing a result that is wanted". Efficient means "capable of producing desired results without wasting materials, time, or energy". The difference is that when something is effective it produces a result even if it takes some unnecessary resources to do so. When something is efficient, not only does it produce a result, but it does so in a quick or simple way using as little material, time, effort, or energy as possible.

Coast Foundation should develop a strategy and culture to focus on improving the effectiveness of the organization and efficiency of its operation. The key to organizational effectiveness is using the right tools and strategies to accomplish a specific goal.

1. **Making the most from its human resources and talents:** The people, culture and talent (human resources) department should play a key role in this regard by providing training, coaching, counseling as well as assistances and help design appropriate utilization of human resources and talents. It would be ideal to hire skilled human resource professionals and work with the SMT in the design and implementation of changes within the company to improve the organizational.
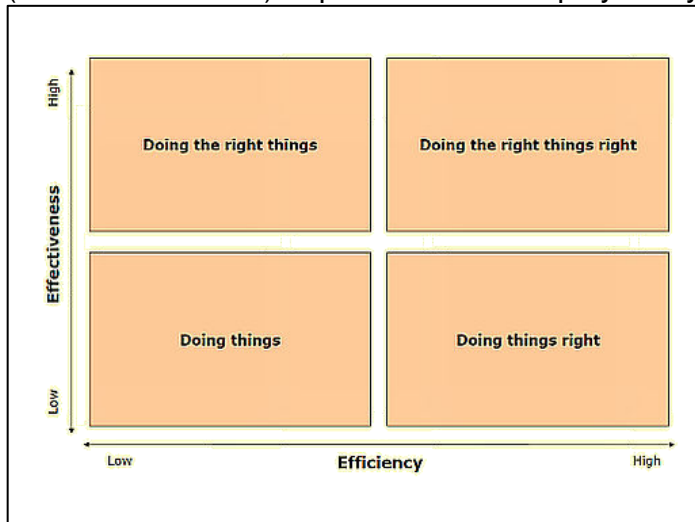
2. **Focus on Education and Growth:** The SMT should provide the leadership and actively work with different groups and individuals to understand the strengths and weaknesses of different staff before making a plan of action to improve the effectiveness of the organization. Coast Foundation should consider education and training of staff in different areas of operation and improve their abilities, skills and strengths focusing on the growth of the organization by building effective teams. Encourage SMT to delegate works toward specific goals and give assignments based on their skills, knowledge and background.
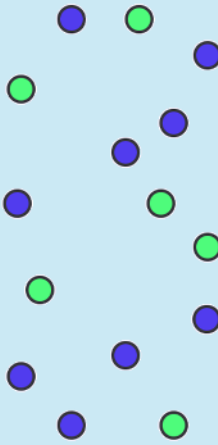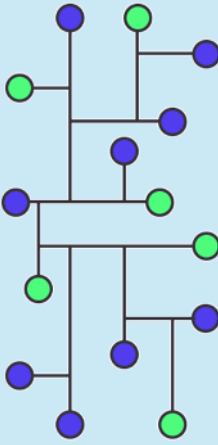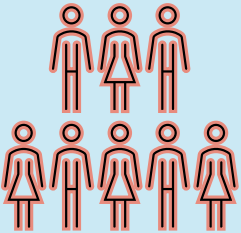
3. **Keeping the community, program participants and the stakeholders in mind:** Coast Foundation can develop effectiveness only when evaluating the understanding the needs and interests of the community and deliver a quality service. Periodic needs assessment and satisfaction about the services can improve the focus. Using social media pages or other online tools can improve more direct interaction and gain feedback from the community.

4. **Work on the need-based service delivery with quality:** Coast Foundation must identify an appropriate level of quality for the services provided balancing the quality with cost effective solutions. The SMT requires active participation in the decision-making processes and at the same time seek professional help in different areas of operation for advice about improving the service delivery more smartly without increasing the costs. Always be vigilant to find ways to reduce the time required to accomplish specific goals without cutting back on the quality of the final service. By involving different professionals from multiple fields in the decision-making process, the SMT will gain multiple perspectives and ideas about better ways to improve the organization.

5. **Use of Technologies**: Technological tools play can play an essential role in the efficiency and effectiveness of Coast Foundation. Making the right use of computers, tablets, smartphones, and other digital tools can remarkably improve efficiency. Use of Apps and Software, sharing tools, and maintain a dashboard to keep different members of a team up to date with the state of a project, even when they are not actively working on a specific portion of the project. Coast foundation needs to work with technological professionals to determine the best ways to protect the business and client information without exceeding a set budget

Turning Coast Foundation to an adaptable organization will be a fundamental shift in operations and management philosophy to enable large-scale transformation. It would require operating the organization with a start-up mindset and drive smart operational and management culture and practices to enable Coast Foundation agility through empowered team and networks.

Coast Foundation, as an adaptable organization need to build a team, composed of versatile leaders and resilient individual staff in building adaptability. Coast Foundation needs to drive the latent talents and human potential through each layer of the organization and throughout its culture.

The following diagram explains each of these layers and how they can contribute to adaptability.

THE ECOSYSTEM	THE ORGANIZATION	THE TEAM	THE LEADER	THE INDIVIDUAL
How the work environment **OPERATES**	How work is **ORGANIZED**	How work is **DELIVERED**	How work is **MANAGED** and **LED**	How work is **EXECUTED**
Coast Foundation as an adaptable organization, should exist in Purpose Driven ecosystems with defined Program participants and stakeholder focused missions.	Coast Foundation should organize their capabilities away from deep hierarchy and silos towards a network of multidisciplinary organization.	Coast Foundation should enable high performing teams by adopting connected ways of working with an adaptable culture.	Coast Foundation leaders should be an all-encompassing coach rather than simply a technical task master to unlock the full potential of diverse skill sets.	Coast Foundation should unlock resilient individuals through adaptive talent programs to enable how people want to learn, grow and develop.

In a non-ecosystem mindset, Coast Foundation cab achieve competitive advantage using internally focused strategies. However, in a dynamic and unpredictable ecosystem, Coast Foundation's survival will depend on understanding the broader external ecosystem where purpose and goals are targeted to program participant and stakeholder missions which become a guiding principle to rally leadership and teams around.

So far, Coast Foundation has commendably derived competitive advantage through progressive attempts to be more standardized, efficient and better at doing what 'they had been doing' for so long. However, the social change scenarios are changing dramatically, and Coast Foundation's long-term survival would require the critical understanding that they exist within a broader external ecosystem, united by a specific, stakeholder-centric purpose that is constantly evolving to remain relevant.

Coast Foundation as an adaptable organization need to embed themselves in external networks and position the team members to take on the role of "active sensors," always detecting, scanning, and adapting to fluctuating stakeholder needs.

Coast Foundation should start viewing themselves that they are operating within an ecosystem so that they can understand how to compete better in today's social change landscape. Coast Foundation should leverage external communities, partnerships and alliances, to have greater visibility and understanding into the needs and behaviors of their program participants and stakeholders. As an adaptable organization, Coast Foundation should be able to quickly detect shifts in the external environment, and flex appropriately.	Coast Foundation should constantly remind and adapt a shared purpose because it is the critical gel that anchors an ecosystem. Only a shared purpose can define the success for Coast Foundation because through the eyes of program participants, stakeholders, and the society they can find the meaning in their work. In turn, employees, motivated by meaningful work, will be driven towards the outcomes desired by Coast Foundation.	Coast Foundation should translate the mission, vision, and purposes to all staff to internalize them and understand the link of each intervention with the result. A well internalized organizational purpose cascades through the organization using community-focused mission. Teams work effectively towards their respective missions without impeding on each other but are united by an enduring organizational purpose.

To be an Adaptable Organization, Coast Foundation needs to understand the external environment on a continuous basis to fuel constant efforts to evolve its operations and focus. Coast Foundation need to build a culture of constant environmental sensing to help people inside the organization to be open about what they see and how they believe it will impact the organization. It is a stark contrast to the "set it and forget it" strategy and organizational design that traditionally occurred every three to five years.

It must be remembered that adaptability is not something you do, it is something you become. If Coast Foundation wants to successfully align with the ecosystem, organizational structure, team environment, and leadership should realize that it should nurture resilience in its people in the face of constant change. Conventional wisdom believes that high-performing individuals deliver organizational performance. Adaptable Organizations place greater emphasis on the team and help

unlock individual performance through team composition and new ways of working.

A high-performing team is always worth more than the sum of its parts and radiates resilience which resonates throughout the organization. Coast Foundation should focus on the following three distinct components to develop a diverse, high-performing team: 1) a shared outcome, 2) iterative and empowered execution, and 3) a climate or culture promoting fairness, constructive conflict and psychological safety. The Senior Management Team (SMT) should deliberately move the rest of the team members into the rhythm of trust, inclusiveness, clear mutual accountability, and transparency by constructing a safe climate that encourages diversity of thought and anchors team members in the social purpose of the organization. With each member bringing diverse perspectives, unique skill sets, and broad experiences, Coast Foundation can potentially thrive and grows in the destructive and transformative changes that have already started to take place.

IMPLEMNTATION OF THE STRATEGY PLAN

Having a strategic plan is important, but unless you have the bandwidth, resources, and support to implement your plan it's not going to drive actual change in your organization.

Coast Foundation can use a framework of seven factors in implementing a strategy successfully. The factors are hard elements (strategy, structure, and systems) and soft elements (shared values, skills, style, and staff). While the hard elements are easy to identify and influence directly, the soft elements are less tangible and typically will be influenced by Coast Foundation organization culture, management style other direct and indirect influences.

The 7S Model Framework (hard elements):
1. **Strategy:** Coast Foundation's plan and desire to establish a more agile organization and maintain a competitive advantage over others in the field
2. **Structure:** The organizational structure of Coast Foundation
3. **Systems:** The day-to-day procedures and activities performed by the teams

The soft elements of the framework:
4. **Style:** The leadership style in Coast Foundation
5. **Staff:** The team and their general capabilities
6. **Skills:** The team's competencies and skills
7. **Shared values:** The organization's core values

Coast Foundation can apply this framework for strategy implementation process by looking at the organization's shared values first and ensuring that they align with the hard elements. Next, identifying how well the hard elements would support one another and where changes could improve their interaction. After these are established, the same process need to conducted for the soft elements.

Creating an implementation plan
Setting and communicating clear, strategic goals aligning with the vision and mission statements, long-term goals, and KPIs.

Engaging the team
To implement the strategies both effectively and efficiently, Coast Foundation need to create focus and drive accountability.

- **Define Roles and Responsibilities:** The SMT should determine roles and responsibilities early on use a RACI matrix (Responsible, Accountable, Consulted, and Informed aka a responsibility assignment matrix) to clarify the team members' roles and ensure that there are no responsibility gaps.
- **Delegate the work:** Delegate work effectively because micromanagement will only hold back actions. Once the roles and responsibilities are defined, the SMT need to trust (with supervision and KPIs) the team to execute their tasks according to the implementation plan.
- **Communicate and Share:** Communicating with the team to ensure that everyone knows how their individual work contributes to the project. This will keep everyone motivated and on track.

Executing the strategic plan
It is important to allocate necessary resources – such as funding for strategic or operational budgets - so the team members can put the strategic plan into action.

- Start with the end in mind to effectively align the project's objectives, key deliverables, milestones, and timeline.
- Identify available resources such as the team's capacity, available budget, required tools or skills, and any other unconventional resources
- Define a clear project scope to know exactly what the project needs and when.
- Share the project plan with everyone involved in the implementation process using a work management tool.

Staying agile
Challenges and issues will crop up once the strategic plan implementation process start. It is important to shift the goals or approaches to best suit the plan.

Creating a schedule and frequently update the status of goals or implementation strategy changes will be important. Depending on the strategy implemented, weekly, monthly, or quarterly project status reports or a dashboard should be developed. Sharing these updates with the internal team and external stakeholders will keep everyone in the loop.

Reaching a Consensus
Once the strategies are implemented, it is important to connect with everyone involved to understand the change process. Implementing a strategy is not finishing a puzzle when the last piece is set. It's like planting a tree that continues to grow and change even when think that are plantation is completed. Getting closure and a consensus from the team is is a crucial step toward completion.

Reflecting on the Change
It is important to conduct a post-mortem or retrospective analysis to reflect on the implemented strategy, as well as evaluate the success of the implementation process and the strategy itself. This would provide opportunities to uncover lessons learned for upcoming projects and strategies which will allow Coast Foundation to avoid potential pitfalls and embrace new opportunities in the future.

ANNEXURES

Annexure 1: List of people interviewed

1. Consultation meeting with Stakeholder outside organization

Sl. No	Name	Organization	Designation	Location
1.	Mr. Fazlul Kader	PKSF	Additional Managing Director	Dhaka
2.	Mr. Rajan Gimirie	Malteser Int'l	Country Director	Dhaka
3.	Mr. Nur e Alam Mehdi	MRA	Director	Dhaka
4.	Mr. Abdul Awal	CDF	Executive Director	Dhaka
5.	Mr. Delwar Hossain	Upazila Social Welfare Office	Social welfare Officer	Bhola
6.	Mr. Zakir Hossain Mohin	Grameen Jono Unnayan Sangstha	Executive Director	Bhola
7.	Mr. Samarjit Roy	Grameen Bank	Branch Manager	Barishal
8.	Mr. Anower Zahid	ICDA, Barishal	Chief Advisor	Barishal
9.	Subrata Chakrabarty	UNHCR	Livelihood Office	Cox'sbazar
10.	Mr. Arjun Jain	ISCG		Cox'sbazar
11.	Mr. Tarik	UNICEF		Cox'sbazar
12.	Mr. Shashanka Saadi	BRAC		Cox'sbazar
13.	Ms Rahima Begum Kajal	AVAS		Barishal
14.	Ms. Hosne Ara Hasi	Jago Nari	Chief Executive	Barishal

2. Consultation meeting with COAST Foundation Head office Staff (Head Office)

Sl. No	Name	Designation	Location
1.	Mr. Rezaul Karim Chowdhury	Executive Director	Dhaka
2.	Mr. Sanat Kumar Bhoumik	Deputy Executive Director	Dhaka
3.	Mr. Barekul Islam	Enterprise Development Dept	Dhaka
4.	Mr.Mujibul	Coordinator	Dhaka
5.	Mr. Iqbal Uddin	Joint Director	Dhaka
6.	Mr. Tarek Sayed Haroon	Director, Core Program	Dhaka
7.	Mr. Hasibul Haque	Officer, HR	Dhaka
8.	Mr. Mostafa Kamal	Director, Admin	Dhaka
9.	Mr. Babor	Director, Finance	Dhaka
10.	Ms. Rumi	Deputy Director, Gender	Dhaka
11.	Mr. Aminul	Head of Internal Audit	Dhaka

3. Consultation meeting with COAST Foundation Regional Program Coordinator (Barishal Office)

Sl. No	Name	Designation	Location
1.	Nur e Alam	RPC	Noakhali

Sl. No	Name		
2.	Abdur Rab	RPC	Barishal
3.	Anwar Hossain	RPC	Chottogram
4.	Aiyub Ali	RPC	Bhola
5.	Nur Hossain	RPC	Charland
6.	Ashikul Islam	RPC	Cox'sbazar
7.	Khokon Chandra Shil	Senior coordinator- Youth program	Bhola Sadar
8.	Anima Rani	CDO	Ilisha

4. Consultation meeting with Different Samity member (Barishal Office)

Sl. No	Name	Center name	Location
1.	Munni Begum	Surjamukhi	
2.	Beby Begum	Dhanshiri	
3.	Lipi Akhter	Projapoti	
4.	Sima Begum	Shuvo	
5.	Aklima Begum	Shuvo	
6.	Kohinur Begum	Bakalful	Coast Foundation Sadar Branch
7.	Taslima Begum	Bakulful	
8.	Razia Begum	Surma	
9.	Rina Begum	Kalmilata	
10.	Shahinur Begum	Karnafuli	
11.	Kajal Begum	Jamuna	

5. Consultation meeting with Samity member (Barishal)

Sl. No	Name	Center name	Location
1.	Mahinur begum	Shishir Mohila Samity	
2.	Lipi Begum	Shishir Mohila Samity	
3.	Yeasmin Begum	Shishir Mohila Samity	
4.	Beauty Begum	Shishir Mohila Samity	
5.	Moyna Begum	Shishir Mohila Samity	
6.	Taslima Begum	Shishir Mohila Samity	Samity at the field in Madhabpasha, Barishal
7.	Alyea Begum	Shishir Mohila Samity	
8.	Bithi Akter	Shishir Mohila Samity	
9.	Hira Begum	Shishir Mohila Samity	
10.	Nasrin Akter	Shishir Mohila Samity	
11.	Nasima Begum	Shishir Mohila Samity	
12.	Farida Begum	Shishir Mohila Samity	

6. Consultation meeting with COAST Foundation Field Staff (Cox'sbazar Office)

Sl. No	Name	Designation	Location
1.	Ms. Tumpa	Project Coordinator, ACORD	
2.	Mr. Jasimuddin	Education Program	
3.	Md. Yunus	TEAR	
4.	Mr. Jahangir	Social Cohesion	
5.	Mr. Nur Mohammad	Technical Officer	Ukhia, Cox'sbazar

6.	Mr. Ashik	RPC	
7.	Mr. Abu Baker	Area Manager	
8.	Abu Nayem	Project manager, PACE	
9.	Md. Abdullah	PACE	
10.	Ms. Salma Sabiha Khushi	Community Radio 'Saikat'	
11.	Ms. Gulfan Ara Hury	Community Radio 'Saikat'	
12.	Md. Abu Bakkar Siddique	Area Manager	Cox'sbazar - Sadar
13.	Abdur Rahman	Area Manager	Moheshkhali, Kutubdia
14.	Md. Morshed Kamal	BM	Cox'sbazar, Sadar - 1
15.	Sanjay Chowdhury	BM	Cox'sbazar Sadar-2
16.	Md. Azizul Haque	BM	Kutubdia Branch
17.	Md. Shahdat Hossain	BA	Cox'sbazar, Sadar - 1

Group members visit in Cox'sbazar:

7. **Consultation meeting with Group member (Kutubdia Branch, Cox'sbazar)**

Sl. No	Name	Center name	Location
1.	Airin Akter		
2.	Shafi Alam		
3.	Elmon Nahar		
4.	Rina Akter		
5.	Khorshida Begum	Udayan Mohila Samity	Samity at the field in Coast Foundation Kutubdia Branch
6.	Mubarekha Begum		
7.	Mabia Akter		
8.	Nasima Akter		
9.	Sadia Akter		
10.	Marjina Akter		

8. **Consultation meeting with Group member (Cox'sbazar)**

Sl. No	Name	Center name	Location
1.	Momotaj Begum		
2.	Rubi Akter		
3.	Shahena Begum		
4.	Shafia Begum	Gandharaj Mohila Samity	Samity at the field in Nazirartek, Cox'sbazar
5.	Rumi Akter		
6.	Shar Banu		
7.	Khuki Akter		
8.	Bulbul Akter		

9. **Consultation meeting with Group member (Ukhia Office)**

Sl. No	Name	Center name	Location
1.	Humaira Begum	Sundarban Mohila Samity	
2.	Dilder Begum		
3.	Fatima Begum		Coast Foundation Ukhiya Branch office
4.	Jannatul Ferdaus	Simanto - 2	

SI. No	Name		
5.	Rabiya Begum		
6.	Hasina Akter		

10. Consultation meeting with Peoples' Organization member (Bhola Office)

SI. No	Name	Upazila/ Village	Location
1.	Ms. Aysa	Bhelu Mia	
2.	Ms Atia	Lalmohan	
3.	Ms. Bibi Fatema	Charfashion	
4.	Ms. Nur Banu	Tajimuddin	
5.	Ms. Litu Rani	Bhola Sadar	Bhola Sadar Office
6.	Ms. Shilpi Rani Roy	Daulatkhan	
7.	Ms. Anwara Begum	Borhanuddin	
8.	Ms. Tasnur Begum	Charfashion	
9.	Ms. Hajera Khatun	Charfashion	
10.	Ms. Tazia	Tajimuddin	

Annexure 2: Coast Foundation detailed PESTLE Analysis:

Political: The political factors play a significant role in the program design and implementation decision of Coast Foundation. The political environment along with other factors not only impacts the program implementation, and expansion but also the long-term sustainability of the program activities including the sustainability of the organization. Some of the political factors are – the governance system, democracy and institutions, the authoritarian nature of the government, political influences and political conflicts, religious tensions, law and order situation, etc.	• **Regulatory Practices** - There is no general restriction on initiating and conducting NGO and other social activities in Bangladesh. However, the approval and authorization process is critically complex and protracted. The approving authorities and the Statutory Regulatory Orders (SROs) especially the Foreign Donations (Voluntary Activities) Regulation Law 2016, regulates the work and activities of foreign-funded nongovernmental organizations (NGOs). This FD Regulation is approved by Bangladesh's Parliament on October 5, 2016. NGO activities are often prohibited or imposed limits on the implementation of certain program activities particularly those that are directly related to political and religious issues. NGOs in Bangladesh have increasingly become subject to question and criticism from the government, political parties, intellectuals, and the public in general. The NGOs also come under close monitoring of The Anti-Terrorism Act 2009 which recognizes the resolutions passed by the UN Security Council. Many of the regulatory practices are streamlined with global norms which have helped the country to improve its "social activities". • **Government Regulations and Deregulations** – The government is adhering to most of the rules and regulations under United Nations norms and has updated several policies and procedures related to ICT, Youth, Agriculture, Fisheries, Rural Development, Education, and Social Development. There is consistency in both policy making and implementation of those policies. • **Government Social Development Spendings – both Local Governments and National Government** – The government at both the national and local levels are running a large number of programs to reduce poverty, increase health services, reduce enrollment and drop-outs from school, and boost participation through regular consultation with community people. As per Social Protection Programs: The Fiscal Year 2021-22, Finance Division, Ministry of Finance, Taka 6,03,681 corer (3.11% of GDP) was budgeted for 2022 under the following categories: (1) Cash Transfer (Various Allowances), (2) Food Security and Employment Generation Programs, (3) Stipend Programs, (4) Cash/Transfer of Materials (Special Programs), (5) Credit Support Programs, (6) Assistance for Special Communities, (7) Various Funds and Programs, (8) Ongoing Development Projects / Programs, (9) Development Part: New Development Projects / Programs. • **Democracy & Democratic Institutions** – The Government of Bangladesh is strengthening the democratic institutions to improve an open, transparent, and stable political environment. The strengthening of democratic institutions is expected to foster greater transparency and reduce the level of corruption in the country. The coastal community with an underdeveloped political culture, a higher level of poverty, a poor literacy rate, and general masses lacking democratic political organizations, institutions, and practices. • **Transition of the Government and Changes in Policy** – There is a lack of consistency in policy making from one government to another. Secondly, governments from all parties hardly adhere to the treaties made by the earlier governments. • **Judiciary Independence** – In the matter of commercial and business decisions, the judiciary of the country is independent to a large extent. However, the civil and penal justices do face problems when the conflict is

	between the interests of influential parties. The judiciary process often lingers long enough to term it "justice delayed is justice denied."
	• **Political Governance System** – Currently the country has a stable political system. Coast Bangladesh can take good advantage based on the stable political environment.
Economic: Economic factors of a country and region have a direct impact on the potential attractiveness of a given market. Some of the economic factors that Coast Foundation should evaluate both in the present economic indicator and one in which it wants to enter are – inflation rate, GDP growth rate, disposable income level, etc.	• **Energy Deficit** - Government efforts to reduce energy consumption (such as energy rationing and limited operating hours for shops) and weakening business sentiment amid monetary tightening will depress economic activity. • **Fiscal and Monetary Policies** – According to the "Fiscal and Monetary Policies – The Fiscal Year 2022-2023 of Bangladesh Bank, the government tax break culture has increased the deficit and it can lead to financial trouble for the economy in coming years. • **Price Fluctuations in both Local and International Markets** – compared to the level of quantitative easing in the last decade the prices of products and prices of overall products have increased in the market, especially power, fuel, and staples. Coast Bangladesh should consider the fact that this deficit in an emerging economy can lead to rampant inflation and serious risks of currency depreciation which will make the development of social initiatives mired and would require more protection, and focus on helping vulnerable groups to achieve social development agendas • **Level of Household Income and Savings Rate** – Increasing consumption and stagnant household income would lead to credit binge consumption. It will decimate the culture of savings as people would not have enough to save. Coast Foundation needs to be careful about building strategies that are dependent on "Credit" behavior. • **Consumer Disposable Income** – The household income of the people has increased constantly in the last decade and a half because of productive engagement in profitable livelihood opportunities. Coast Foundation can leverage this trend and help facilitate the local communities to expand the market beyond traditional local boundaries by facilitating a differentiated marketing approach. • **Financial Market Structure and Availability of Capital at Reasonable Rates** – Persistent labor market challenges, lingering supply-chain constraints, and rising inflationary pressures indicate socioeconomic challenges for large segments of the population which will rise in poverty and inequality. A lasting recovery moving forward may prove challenging, however, as fiscal, and monetary policy space becomes more constrained and financial conditions tighten. Coast Trust will need to maintain a critical focused strategy for food and nutrition as well as increase household income and job creation through prioritizing market intervention and crowd-in-private finance. Rapidly rising inflation will result in higher interest rates, limiting borrowing and constraining fiscal space at exactly the time when the underserved communities need jobs, education, health care, and increase household income. Bangladesh Bank raised its policy rate by 50 basis points, to 5.5%, on June 30, as part of its annual monetary policy statement for the fiscal year 2022–23. Coast Foundation can borrow specialized credit at a concessional rate under such circumstances. But this strategy entails risks when the interest rate will go up. • **Rise of Agent banking:** Agent banking, a way of providing limited-scale, formal banking service to the doorsteps of the underserved population specially in the rural area, is getting extremely popular. For banks, it works as a substitute for branch expansion in rural areas and bridges the gap between the bank and the unbanked people. It works on behalf of a full-fledged commercial bank. Transactions through agent banking accounts

rose 43 percent year-on-year to Tk 5,64,844 crore in the fiscal year 2021-22 as a growing number of people are now using the new banking window. The number of agents across the country stood at 14,300 as of June 2022, which was 12,930 in the same month of the previous year. The number of agent banking outlets rose to 19,738 from 17,147 during the period. Apart from the sharp growth in transactions, the number of agent banking accounts (accounts opened by agents) has also increased year-on-year. According to Bangladesh Bank data, 79.80 lakh males had opened agent banking accounts as of June 2022, a year-on-year of about 20 percent. While female agents increased 52 percent year-on-year to 78.73 lakh as of June this year. During the same period, out of a total of 19,738 agent banking outlets, 17,005 were in rural areas. Coast foundation should take this issue seriously and also learn the business model to develop its financial service activities.

- **Work Force Productivity** – Bangladesh Labor Productivity dropped by 4.59 % YoY in Dec 2021, compared with a growth of 5.76 % in the previous year. Labor Productivity Growth is calculated from the annual GDP per person employed. Increasing productivity offers many benefits, both at the local and national levels. Growth in productivity raises living standards because more income improves people's ability to buy goods and services, improves housing and education, and contributes to social and environmental programs. Coast Foundation can develop focused interventions to develop a skilled workforce for the competitive market to develop the employability of the local coastal people and increase their local well-being and contribute to the local economy.

Social: Social factors such as demographic trends, the power structure in society, women's participation in the workforce, etc., have an immense impact not only on the country's economy but also on workforce talent availability and level of consumer demand, and the local economy.	• **Bangladesh Delta Plan (BDP 2100)** - As the threat of climate change and rising sea levels loom large, proper planning and management of the delta are critical to the country's economic growth and development. The Government of Bangladesh has formulated a comprehensive development plan - the Bangladesh Delta Plan (BDP 2100), focusing on economic growth, environmental conservation, and enhanced climate resilience. The plan lays out holistic and cross-sectoral action needed to improve productivity and minimize disaster risks. A series of institutional and policy reforms are underway to support the implementation of BDP 2100. A Delta Governance Council and an inter-ministerial forum headed by the Prime Minister of Bangladesh have already been established to provide strategic direction. Through the strong commitment placed on BDP 2100, Bangladesh is on its way to becoming a global center of excellence in delta and water management. • **Promoting Sustainable Blue Economy** – The development of the Blue Economy (BE) has a high potential for harnessing the ocean resources sustainably whilst meeting the social needs of the coastal communities. Bangladesh with its rich coastal resources and the need to strengthen food security, job opportunities, and economic prosperity has strategically developed the objective of the Blue economy initiative – the maritime pillar of the future strategy – to promote smart, sustainable, and inclusive growth and employment opportunities in Bangladesh's maritime economic activities in the short, medium and long-term time frames. The Blue Economy initiative specifically aims to promote synergies and foster framework conditions to support specific maritime economic activities and their value chains. The extensive review and analysis of Blue Growth potential have confirmed the potential of the Blue Economy as an untapped resource. To realize the necessary international cooperation and support to elevate the Blue Economy to the international sustainable development agenda, Bangladesh has targeted the process leading up to the first

| | International Workshop on Blue Economy in 2014 and then the second one in 2017 in Dhaka. |
| | |

- **Health Care expenses:** Healthcare expenditure continues to show an upwards trajectory and this trend will likely be exacerbated as global populations age and as new health challenges emerge (e.g., antimicrobial resistance, future pandemics). The COVID-19 pandemic has revealed and intensified existing health challenges around the burden of chronic illness and mental health difficulties. But it has also emphasized the importance of social and economic determinants of health. Coast Foundation can take on intervention related to pro-poor health care services and health care financing.
- **Attitude towards Entrepreneurship** – Coast Foundation should conduct ethnographic research to understand both attitudes toward entrepreneurial ventures and start-ups by young women, men, and youths as well as their choice of livelihood options and activities. One of the fastest and most long-term sustainability of local economic development is directly dependent on the community's engagement in diversified market-based entrepreneurial initiatives and market-based livelihood.
- **Power Structure in Society** – Coast Foundation should carefully analyze both - What is the power structure in the society? How it impacts the demand and service delivery in the community and local economy?
- **Growing inequality and increasing vulnerability** - There are still high levels of extreme poverty. The national estimate of the country's new poor remains high in May 2022 due to inflation and slower-than-expected economic recovery from the Covid-19 shock among the vulnerable non-poor according to Power and Participation Research Centre (PPRC) and BRAC Institute of Governance and Development (BIGD). Growing inequality and increasing vulnerability are clear to many researchers. The recent fall in daily per capita real incomes in the urban slums (8.0 percent) has been sharper than that in the rural areas (3.0 percent). Growth has also been achieved at the expense of high levels of environmental damage. Women are still disadvantaged in terms of earnings (52% lower than men) and labor market participation (34% as opposed to 82% for men). Women's low economic status is reflected in high levels of gender-based violence (experienced by 65% of women in the last 12 months according to a recent government study). The country also has the fourth highest rate of child marriage in the world, a statistic that the government attempted to bring down by reducing the legal age of marriage from 18 to 16 years of age. The informal sector is still the main source of urban employment. Democracy and governance are still deeply problematic, with low levels of civic participation,
- **Attitude towards Authority** – In the coastal area, attitudes towards various authorities is well respected while the service provisions are something rebelled against. Coast Foundation should carefully analyze the attitude towards authority and service provisions to increase transparency and accountability of the service providers. Coast Foundation can build the ability of civil society organizations to work in partnership and build trust with the Government to advance good governance. Coast Foundation should enable the civil society to build coalitions with the private sector, media, and grassroots activists and effectively advocate for improved democratic governance that is responsive to the needs of the local coastal communities and make community services available and accessible.
- **Nature of Social Contract between Government & Society** – Coast Foundation needs to understand the nature of the social contract between local government and local society. For example, mainland national

	organizations, enterprises, and institutions often feel intimidated and risky to enter the local communities and local markets because of the coastal social, environmental, and cultural systems.
	• **Attitude towards savings** – The culture of saving in the coastal area is quite different from the mainland national savings rate. it is well below than national average. The culture of consumption and savings impact both types of consumption and the size of consumption.
	• **Types of Immigration and attitude towards Immigrants** – Given the limited local employment opportunities, attitude toward migration has come under sharp focus, especially amongst the younger generation. Coast Foundation should provide value-added services to develop technical capabilities, knowledge about safe migration, policy, and advocacy as well as assistance for migration can a be value-added services.
Technological: Technology is fast disrupting business models across various industries. Some of the technology trends that are impacting the macro environment are – developments in artificial intelligence, the use of machine learning and big data analytics to predict population behavior, the growing importance of digital service provisions, etc.	• **The rapid adoption of digital and data technologies:** The recent proliferation of digital technology has started to reach almost all corners of the country.
	• **Cell Phone & Internet Penetration** – There were 126.21 million internet users in Bangladesh in June 2022. Bangladesh's internet penetration rate stood at 31.5 percent of the total population at the start of 2022. During this period the teledensity (voice & internet subscription) stood all-time high of 106.22%. The internet penetration rate stood at 72.57% and the total cell phone user stood at 184.45 million. This is evident in the growth in e-commerce, online retail, remote working, telehealth, virtual education, digital currencies, and data-driven organizations. While this progress has been significant, experts predict that this is just the tip of the iceberg, with the vast majority of digitization yet to occur. Coast Foundation should assess the level of internet and cell phone penetration in the country as it will it in building a requisite business model based on local needs and realities.
	• **Integration of Technology into Society & Business Processes** – Technology has revolutionized the way organizations conduct their operations. Organizations use an array of tech – everything from servers to mobile devices – to develop competitive advantages in their operations. The technology integration can Impact a) operating costs, b) securing sensitive information, c) improving communication processes, d) increasing employee productivity, e) broadening its outreach and network, and f) increasing collaboration and partnership. Coast Foundation should build a strategy that can integrate societal values, infrastructure, and the Coast Foundation operation model.
	• **E-Commerce & Related Infrastructure Development** –eCommerce can become a critical livelihood improvement function for the coastal rural people to buy and sell important products and services. Coast Foundation should investigate this new technology-based business model for increasing the quality of life and livelihood options for the coastal population. It should evaluate the e-commerce infrastructure, technology platforms, develop entrepreneurs, etc., to take full advantage of this new development.
	• **Likelihood of Technology Disruption** – Bangladesh is increasingly becoming a hub of technology companies which is likely to increase the chances of digital technology disruption in various sectors and industries. Coast Foundation must assess whether it can live with the fast pace of technology disruption in its industry. Fintech, eCommerce,
	• **Social Media and information disruption** – There are more than 49.55 million social media users in Bangladesh in January 2022 (equivalent to 29.7 percent of the total population) according to The Digital Report, a

report published in February by We Are Social. There are 44.70 million Facebook, 21.45 million Facebook Messenger users, and 34.50 million YouTube users in Bangladesh in the same period.

- **Cost of Production and Trends** – The cost of production of non-farm MSMEs has recently increased due to an increase in the price of raw materials, energy, transportation, labor, etc., as a result, the rural MSMEs are losing their market due to slightly larger and more efficient producing units of the urban and semi-urban areas. The critical contributors to increasing costs (apart from the above-mentioned factors) are access to information, knowledge, skilled workforce as well as limited or no access to improved technology and degrees of automation. Coast Foundation should assess - What is the cost of production trends in the economy and the level of automatization. In near future, the rural MSME sector will be most disrupted by technological and product innovation.

- **Cybersecurity threats and resilience** - Covid-19 pandemic has increased people's reliance on digital technologies – for personal communication with friends and family, remote work, as well as for operating businesses effectively. These new ways of living and working highlight the importance of cybersecurity, which is also underlined by wider trends. An ever-greater reliance on digital networks and systems, more rapid advances in modern technologies, a wider range of threats, and increasing international competition on underlying technologies and standards in cyberspace emphasize the need for good cybersecurity practices for individuals, businesses, and the government. Earlier in February 2016, hackers breached the Bangladesh Bank's systems and used the SWIFT messaging network to manipulate the transfer of $951 million from the central bank's account with the Federal Reserve Bank of New York. The Digital Security Agency under the Information and Communication Technology (ICT) Division has already drafted the Bangladesh Cybersecurity Strategy for 2021-2025. Since Coast Bangladesh will increasingly rely on digital tools in the future, it is time that a well-defined cyber security strategy might build the organization more confident, capable, and resilient in this fast-moving digital world.

Environmental: Environmental factors are fast gaining traction not only among government and donors but also among regulators and policymakers. Climate change and changing ecosystems are leading to extreme weather conditions, the destruction of natural resources, and the extinction of species particularly in the coastal regions.	• **Extreme and unprecedented weather:** Extreme and unprecedented weather events are increasing in their frequency and scale of impact. Current climate forecasts predict that extreme weather conditions that exceed the bounds of historical norms and concurrent climate hazards are likely to compound the overall climate risk across sectors and regions. Adapting the livelihood options, healthcare system, critical infrastructure, and settlement patterns to climate change and extreme weather conditions will become a growing reality, particularly for the coastal regions of Bangladesh in the years to come. Bangladesh is one of the few countries in the world to have operationalized the Climate Fiscal Framework (CFF), which provides the principles and tools for climate fiscal policymaking. It helps to identify the demand and supply sides of climate fiscal funds and to ensure that the use of these funds is transparent and sustainable in the longer term. Bangladesh adopted climate change budget tagging in 2018 and publishes a citizen climate budget annually. It has also found an extensive pipeline of adaptation projects through its Delta Plan 2100 and is currently working on the Mujib Climate Prosperity Plan 2030, a strategic investment framework to mobilize financing4. Meanwhile, the Bangladesh

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[4] "The draft Mujib Climate Prosperity Plan, aims at mobilizing financing, primarily through international cooperation, for implementing climate resilience initiatives such as an expansion of locally-led adaptation, the establishment of carbon market regime, Bangladesh Delta Plan 2100 resilience bonds, climate-resilient and nature-based agricultural and fisheries

Bank (BB) has developed a Sustainable Finance Policy for Banks and Financial Institutions and a green taxonomy to classify economic activities based on their contribution to sustainability and climate change objectives. BB has also put policies in place to promote green financing.

- **Declining water quantity, quality, and availability:** Global water demand was estimated at 4,600 km3 per year in 2018 and this is projected to grow to up to 5,500–6,000 km3 by 2050. The United Nations predicts that up to 5.7 billion people will experience water scarcity at least one month per year by 2050. According to Water.org (2022), more than 1.8 million people in Bangladesh lack access to an improved water source, and 36 million lack improved sanitation. Although water demand is increasing, reductions in the availability of water resources and pollution are reducing the amount and quality of future water resources. According to Agro-Meteorological Information Systems Development Project (AMISDP), Department of Agricultural Extension (DAE), annual rainfall in Bangladesh has been a long-term shift towards lower rainfall in the southwest and above-average rainfall in the north. The annual, pre-monsoon, monsoon, and winter rainfall decreased, while post-monsoon rainfall increased showing a change in rainfall pattern. The rainfall trends are critically important for Bangladesh for food security and the economy which are dependent on the timely availability of water. These rainfall patterns are expected to lead to an increase in drought conditions and flash flooding. Scientific advances in the treatment, management and conservation of water could help to alleviate future water scarcity challenges. Coast Foundation can partner with public and private financial institutions and lending partners to explore offering loans at a concessional rate for water and sanitation.

- **Climate-driven mass migration and displacement** - Climate pressures could give rise to a significant wave of climate-driven migration in the coming decades. This will call for a set of new strategies and broader social, environmental, cultural, and political principles to address this. The World Bank estimates that Bangladesh may have almost 20 million internal climate migrants by 2050 – corresponding to roughly 12% of the entire population of Bangladesh

- **More (renewable) energy demand** – Renewable energies, for instance, solar, biogas, wind, and hydroelectric power are the most prevalent renewable energy sources in Bangladesh at present. the country can construct 30GW of onshore and offshore wind energy. A recent "Bangladesh's National Solar Energy Action Plan" by SREDA states that the country could cultivate 30GW of solar energy by 2041.

- **Recycle Policies** – The Solid Waste Management Regulations 2021 were published in Bangladesh on December 23, 2021, under the Bangladesh Environmental Protection Act, 1995. The Regulations define the responsibilities of businesses involved in solid waste management and impose collection, recycling, and disposal obligations according to Extended Producer Responsibility (EPR) on manufacturers of non-biodegradable products. Changing consumption and production patterns was highlighted as one of the essential elements for sustainable development in the Johannesburg Declaration on Sustainable Development. In the Johannesburg Plan of Implementation (JPOI) adopted at the Summit, preventing and minimizing waste, maximizing reuse, recycling, and using environmentally friendly alternative materials were identified as being among the critical actions that need to be taken toward this end. The highest priority should be placed on waste prevention and

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development, climate resilient well-being programs and accelerated digital revolution, training and skills development." (MOEFCC 2020).

minimization (reduce), reuse and recycle (the 3Rs), and environmentally sound disposal facilities, and that waste prevention and minimization should be promoted by encouraging the production of reusable consumer goods and biodegradable products as well as by developing the infrastructure required. Shipbreaking yards dump about 22.5 tons of polychlorinated biphenyls in a year. More than 50% of marine oil pollution comes from shipping activities. Plastic wastes at 3000t/day and tourism are also contributing to coastal pollution. Higher concentrations of heavy metals and plastic micro-fibers are found in marine fishes. Coast Foundation can assist in promoting awareness and actions for the broader coastal region's pollution control.

- **Focus & Spending on Renewable Technologies** – Dandan Chen from the World Bank, stated that Bangladesh has one of the most successful off-grid renewable energy programs globally. Ultimately, the renewable energy transition in Bangladesh will be fueled by government policy and institutional capacity. For example, the Solar Home System Program by IDCOL provides funding and technical know-how to private companies and consumers within the renewable energy niche. Initiatives, as such, resulted in Bangladesh now hosting the largest domestic solar power program globally. It covers 11% of the population. How much of the budget is spent on renewable energy sources and how Coast Foundation can make this investment as part of its competitive strategy? The World Bank has provided over USD 30 billion in grants and interest-free credits primarily to fund its renewable energy projects. The World Future Council, the local Coastal Development Partnership organization, and the German development organization, Bread for the World kicked off the "100% Renewable Energy for Bangladesh – Access to renewable energy for all within one generation" project in 2018. There are also long-lasting and ongoing initiatives with partnering organizations like REEP. Their goal is to help promote the renewable energy transition within Bangladesh.
- **Environmental Regulation** - Increasing industrialization and lack of appropriate waste treatment and management are leading to major water and soil pollution problem in the coastal areas, impacting aquatic ecosystems and the people living in the area. The department of Environment (DoE) within the Ministry of Environment and Forest (MoEF) is mandated to set and enforce environmental regulations for all forms of pollution and media (air, water, and soil). Specifically, regarding water pollution, DoE is responsible for: pollution control; setting water quality standards (WQS) for water use and discharge; defining environmental impact assessment (EIA) procedures; issuing environmental clearance permits; and declaring and protecting degraded ecosystems.
- **Per Capita and National Carbon Emission** – In 2020, CO_2 emissions per capita for Bangladesh were 0.64 tons of CO_2 per capita. CO_2 emissions per capita in Bangladesh increased from 0.05 tons of CO_2 per capita in 1971 to 0.64 tons of CO_2 per capita in 2020 growing at an average annual rate of 5.48%. Although the rate is much lower, however, it is increasing due to unregulated fossil fuel burning.
- **Influence and Effectiveness of Environmental Agencies** – The role of environment standards enforcement agencies is critical in safeguarding environmental norms. The weak enforcement of laws and regulations by these agencies makes the process critically challenging. Coast Foundation can take appropriate measures to safeguard the coastal communities and their livelihood.
- **Level of Consumer Activism Regarding Environmental Concerns** – Coast Foundation needs to understand the level of consumer activism

	regarding environmental concerns since people, even in rural areas are increasingly getting health conscious about their ill consequences. Coast Foundation can facilitate both developments of environmentally friendly products and popularize them through its network partners. • **Influence of Climate Change** – Climate change will affect Coast Foundation's operation model and intervention modalities. For example, if the supply chain is not flexible it can lead to bottlenecks if shipments from one part of the world are delayed because of a sudden climate shift.
Legal: Legal factors often govern – conditions to enter the market, laws to operate in the market, and procedures to resolve any dispute with other stakeholders. If the legal system is not strong then Coast Foundation can face numerous challenges – from consumer petitions to shakedowns from authorities.	• **Employment Laws** – What are the employment laws in the country and are they consistent with the business model of Coast Foundation? For example, Uber's employment system is not consistent with French laws and it is facing challenges in the country. • **Data Protection Laws** – Coast Foundation needs to assess what are the data laws in the country and what it needs to do to comply with them. For example, the country now wants that the citizen's data to be saved within the country. • **Time Taken for Court Proceedings** – The country has some of the best laws, however, they often bear little meaning to the affected parties when they cannot be enforced promptly. Coast Foundation can do primary research about how much time it often takes to conclude a court case in the country given the sort of legal challenges Coast Foundation often can face. • **Health & Food Safety Laws** – Bangladesh has several health and safety laws and standards that Coast Foundation needs to ply with the regulations and standards. Moreover, consumers are also getting increasingly conscious of health and food safety issues. Different commodities and their inputs, production, and marketing processes have different implication for health and safety. Coast Foundation need to conduct thorough research before entering into such interventions and the market system. The following 14 laws are critical and require special attention ▪ Pure Food Ordinance, 1959 and Pure Food Rules, 1967; ▪ The Animals Slaughter (Restriction) and Meat Control (Amendment) Ordinance, 1983. ▪ Bangladesh Standard and Testing Institution Ordinance 1985 (amended as Bangladesh Standard and Testing Institution amendment Act 2003). ▪ Destructive Insects and Pests Rules (Plant Quarantine) 1966, amended up to 1989. ▪ Agricultural Produce Market Act 1964 (revised in 1985). ▪ Fish Protection and Conservation Act, 1950 (the latest amendment in 1995). ▪ Marine Fisheries Ordinance 1983 and Rules 1983. ▪ Fish and Fish Products (Inspection and Quality Control Ordinance, 1983. ▪ Fish Products (Inspection and Quality Control) Rules' 1997. ▪ The Essential Commodity Act 1957, 58, 64. ▪ The Food or Special Courts Act 1956. ▪ The Food Grain Supply (Prevention of Prejudicial Activity) Ordinance 1956. ▪ The Pesticides Ordinance 1971 and ▪ The Pesticide Rules-1985. Policy Linkages Food Safety in all stages of the food chain, that is, from farm to table has been focused with due importance in all the relevant

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policies of the government. The policies are 1) Bangladesh Environment Policy; 2) Bangladesh Food and Nutrition Policy 1997 and National Policy of Nutrition 1997; 3) Bangladesh Food Policy 1998; 4) Comprehensive Food Security Policy 2001 and New National Food Policy 2006; 5) National Agriculture policy 1999; 6) Bangladesh Health Policy 2002; 7) The Exim Policy etc. Though Food Safety has been focused on all relevant policies of the government, the basic food laws, Pure Food Ordinance 1959 and the Pure Food Rules 1967, did not fully accommodate Codex standards, guidelines, and practices including Hazard Analysis and Critical Control Point (HACCP). However, Fish and Fish Products (Inspection and Quality Control Ordinance 1983 and Fish and Fish Products Inspection and Quality Control Rules 1997) have received due importance of HACCP principles. The Bangladesh Standard and Testing Institution also adopted HACCP as the Bangladesh standard.

- **Microcredit regulations and policies** – Microcredit, the provision of small loans for income-generating self-employment activities, are making a dramatic difference for poor women and their family. What is the securities law in the country and what are the conditions to list the company on the national or regional stock exchange? The MRA is over six years old. During the past six years, in addition to providing policy directions, it has conducted off-site and on-site monitoring of performances and analyzed the financial health of the licensed institutions using audited financial statements and outreach-related information. In many cases, they have provided guidelines for the correction of identified problems, particularly in the area of increasing cost and declining profitability. Thus, there are various regulatory measures that MRA has undertaken so far; mainly (1) to enhance the social benefits of microfinance, (2) to bring discipline and homogeneity among practices, and (3) to increase the transparency and accountability to preserve the interest of clients, workers, and donors. Financial rules involve maintenance of accounts and other procedures, sources of fund of the MFI, restrictions on uses of fund, reserved fund, usage of surplus income, acquisition of moveable and immovable assets, income and expenditure, preservation of records, rules related to the budget, financial and management aspects, classification of accounts, maintenance of registers and ledgers, general rules in the preparation of financial statements, submission of statements, the procedure of notification, internal and external audit accounts. These financial rules fall under prudential regulations that ensure transparency and accountability between elements and establish it as a trusted institution to its regulator and other stakeholders.
- **Transparency in Judiciary System & Processes** – Transparency is essential for fair and consistent decision-making. If the process is consistent and transparent then Coast Foundation can plan with greater conviction.

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Annexure 3: The policies that require review and/or require new drafting.

1. **Human Resource (HR) Policy:** Coast Foundation should review and update the human resources policies are guidelines for hiring, work processes, compensation, leave, training, promotion, work environments, termination, and other principal functions based on contemporary practices and scenarios and also outline how the organization will treat its people and property. HR policies should be transparent and universally applicable to all

employees. To avoid any confusion and misinterpretation of the policies, particularly at the field level, the policies should articulate the purpose, procedures, as well as and definitions of the terms used. It should clearly articulate the guidelines for supervisors and managers linked with the organizational goals and values. The HR policies should have built-in systems to regularly review changes that may affect employees in the context of various programs and benefits, such as professional development and onboarding programs. The HR policy should have specifically articulated categories to represent the employee life cycle – such as 1) attraction and talent outreach, 2) recruiting and hiring, 3) onboarding and training, 4) performance management, compensation, and benefits, 5) talent and leadership development, 6) retention and employee engagement, 7) succession planning and promotion, 8) separation and retirement, 9) policies and grievance management, 10) corporate culture and leadership.

2. **Financial Policy:** The financial policy should describe how the board wants the financial management activities to be carried out. Financial policies should clarify the roles, authority, and responsibilities for essential financial management activities and decisions. The financial policies should be discussed with the treasurer and finance committee or executive committee as well as with the key senior management team. Training and orientation of the policy to staff should be a standard procedure to improve financial discipline. The best practice is to review the financial policies at least bi-annually to fulfill the organization's mission most effectively and efficiently and to remain accountable to stakeholders, including clients, partners, funders, employees, and the community. It must be remembered that accountability is the key when using the public fund. Strict prudence and stringent expense behavior should be ensured particularly in case of expenses related to entertainment, travel, accommodation, etc., to prevent sumptuous and extravagant expenses.

3. **Procurement policy:** The Procurement Policy and Procedures needs revision to emphasize the structure of Coast Foundation's purchasing processes and sourcing strategies to ensure that the services and goods acquired are the results of transparent, objective, time- and cost-effective decision-making and risk management. The policy should be rooted in Coast Foundation's commitment to continuous and performance-driven improvement and benchmarking. It must be remembered that the Procurement Policy applies to all Coast Foundation staff, managers, directors, and officers as well as any partners for Coast Foundation seeking to acquire, and/or manage ongoing contractual relationships for the provision of services and/or goods to or on behalf of Coast Foundation. The primary goal is to make the procurement processes fair, unbiased, and consistent, and the aim should be to attract the widest and most diverse pool of applicants as possible and appropriate. The process should strictly comply with all applicable laws and regulations of the government, donors, funders, and related stakeholders. Coast Foundation procurement should be consistent with socially responsible, environmentally friendly, meeting safety guidelines, and diverse and ethical business operations and practices.

4. **Gender policy:** Gender policy should also require a revision to articulate what is expected, allowed, and valued in women or men in a given context. It must be remembered that gender equality is not a "women's issue" but should concern and fully engage men as well as women. The policy should emphasize equal rights, responsibilities, and opportunities for women and men. Equality does not mean that women and men will become the same, but that rights, responsibilities, and opportunities of women and men will not depend on whether they are born male or female. The policy should also emphasize that the interests, needs, and priorities of both women and men are taken into consideration in recognition of the diversity of different populations of women and men. Equality between women and men is seen both as a human rights issue and as a precondition for, and indicator of, sustainable people-centered development. Coast Foundation should carefully review and develop effective, gender equality, diversity, and inclusion policies and set the tone of an organization, demonstrate leadership commitment, and enable organizations to achieve gender equality. The focus

should be on increasing the share of women in leadership positions, employment equity, training on unconscious bias, ensuring the presence of women on the Board, and the staff committees, and also a reflection of gender-responsiveness in all its program activities and intervention. While creating a gender equality policy is an important step, it should be noted that all policies should be created and reviewed with a gender lens to ensure gender equality across the organization. Coast Foundation should implement activities that foster a work environment that supports and rewards the full contribution and productivity of both women and men through the following activities 1) Conducting gender analysis to find and address barriers to equal representation in staffing patterns. Once data are analyzed, specific goals shall be set to address staffing imbalances and modify personnel and benefits policies, if necessary, 2) Ensure that career development opportunities are afforded to both women and men. This may include such activities as formal mentoring and coaching, 3) Ensuring that sufficient effort is made, where appropriate, that candidates of both genders are given equal consideration for available positions, 4) Developing and/or reviewing existing policies, procedures, and systems to ensure that they support a gender-sensitive and family-friendly work environment, 5) Developing core competencies that address core values and gender awareness and equity. These competencies should be integrated into performance management systems and all management development models.

5. **Child Protection Policy:** Coast Foundation should have a Child Protection Policy with the goal of keeping children and youth safe. It should include child protection protocols, guidelines for reporting incidents, steps for preventing abuse, training for staff and volunteers, the rules to follow for using the information in print and web materials, and safety measures for sponsor-beneficiary interactions. Coast Foundation can look into these basic Guiding Principles of Child Protection – a) Having zero-tolerance for child abuse, b) Protecting children's rights and their best interests, c) Placing the child as the first priority when dealing with all identified or suspected cases of child abuse, d) Empowering and educating children on their rights, personal safety, and steps they can take if there is a problem, e) Integrating child protection into all aspects of the organizational strategy, structures, and work practices.

6. **Anti-corruption and Anti-Fraud Policy:** Coast Foundation should have a zero-tolerance policy for fraud, money laundering, and corruption and should be committed to fighting corruption and fraud, which are antithetical to the organization's core values of integrity, transparency, and accountability. This commitment is internal as well as external, as corrupt and fraudulent conduct by Coast Foundation employees can impair the effective functioning of the organization, deplete its resources, diminish donor trust, and damage Coast Foundation's image and reputation. The Coast Foundation Anti-Corruption and Anti-Fraud Policy should aim to raise awareness of corruption and fraud risks, set out Coast Foundation's corporate position and standards expected of all employees, give concrete and practical advice to its employees on detecting and preventing corruption and fraud, and provide a framework for combatting such activities. Coast Foundation management should be committed to ensuring that this Policy is followed and fully implemented, including through training and periodic evaluations of the effectiveness of the Policy.

7. **Anti-terrorism policy:** Coast Foundation should be determined to prevent its funds from being used directly or indirectly for terrorist or any subversive activities against the state or the people and to prevent the proceeds of crime channelized through Coast Foundation. Funds that are diverted to terrorist organizations or used for criminal acts are funds that do not reach the intended projects, programs, and program participants (beneficiaries). An NGO that is linked to terrorism or money laundering in any way can be damaging to its reputation and undermine the trust and support of beneficiaries, partners, the wider public, the administration, and donors. The objective of this policy is to prevent Coast Foundation from funding terrorism, breaching sanctions, and being used as a vehicle for money laundering.

8. **IT and Digital Policy:** Coast Foundation should develop an effective digital policy with simple, clear statements on how the organization will conduct its digital operations, guiding all staff, particularly the digital workers and contractors, with a level of detail that translates the digital strategy into actions. The policy should embed the applicable digital and cyber laws and regulations of the country.

9. **Cyber and Social Media Policy:** The social media policy should define the procedures and guidelines for using social media. Coast Foundation should develop a social media policy to ensure all employees know what they are allowed to and prohibited from sharing and/or posting on social media channels. Because most of the employees will be on social media platforms, it is important to include guidelines for both personal and organizational use

10. **Administrative Policy:** The purpose of the Administrative Policies is to inform employees of the organization's rules, the organization's expectations and values, and HR-related issues such as paid time off, health insurance eligibility, leaves, allowances, regulations of work-from-home, etc. Administrative policies must cover a wide range of needs within the organization and serve as a guide for how it operates. Coast Foundation should carefully consider the purpose of each policy, the organization as a whole, and its long-term goals. The policies and regulations must address the needs of both parties - what the company expects from the employees and at the same time what the employees should expect from the company. Care must be given to overwhelm the employees with too many policies – or policies that are too restrictive. This can lead to repressed creativity and low morale. On the other hand, policies that are too flexible or that are open-ended can lead to confusion. Coast Foundation should remember that certain HR policies are required by law, such as the Department of Labor's equal employment opportunity, anti-harassment, family, and sick leave, pay policies, etc. Since these policies dictate the legal obligations of the employer as well as the rights of the employees, care should be given they do not go against the laws and standards set by the authorities.

11. **Information Disclosure Policy:** Coast Foundation should be committed to making information about its activities available to the public. Coast Foundation should consider public access to information a key component of effective engagement with all stakeholders, including the program participants, partners, network organization, the Government, and the general public, in the fulfillment of its mandate and the government's "Right to Information" law. Public access to Coast Foundation information would facilitate transparency and accountability and enhances trust in Coast Foundation's activities to further social and economic development. This Information Disclosure Policy should ensure that information concerning Coast Foundation's activities is made publicly available, subject to the limitations set out in the Policy. The Policy should explain the principles, practices, the procedures and defines clear categories of information according to their status about public disclosure. Information held by Coast Foundation can be made available through the Coast Foundation website, Regional, and Field Offices, and webpages of Coast Foundation-hosted partnerships.

12. **Knowledge Management Policy:** The purpose of this Policy will be to establish guidelines for the collection, dissemination, and sharing of Coast Foundation's knowledge and promote continuous learning and exchange of information for enhancing operational efficiency through the proper use of intellectual capital, and encourage initiatives, procedures, and tools that would allow actual and effective use of intellectual capital. This will help further the interests of the Coast Foundation and its initiatives. Intellectual capital is an asset that marks the differences between other organizations and sustainably creates value and generates goodwill that leverages the unique social change initiatives. The intellectual capital of the Coast Foundation depends on all of its people, its operational, and organizational structures, and the internal and external relations with all stakeholders.

13. **Communication and Branding Policy:** Coast Foundation should develop communication and branding policies to help organization-wide standards on how to communicate and

present to the external audience across all channels including the community radio. The communication policy will make the teams across departments represent a cohesive shared communication and brand personality. The communication and brand guidelines will provide a concrete standard of how Coast Foundation's brand and message should look and behave. The policy will provide consistency and ensure the organization's identity is aligned with the overall mission of Coast Foundation. A cohesive brand identity can help build trust, perceived value, and instant recognition with stakeholders which ultimately influences a positive image of the organization and its work. The communication and brand policy guidelines should include everything from verbal, and non-verbal messages, tone, fonts, logos, and colors, and should be at the forefront of every public-facing communication across all teams.

14. **Media Policy:** Coast Foundation should develop a media policy to make sure the employees know what they should and should not do or say in media/press including its community radio broadcasting. The policy will help Coast Foundation curb any legal or security issues. The media policy should outline how Coast Foundation and its employees should conduct themselves through the media and press. It will protect Coast Foundation's reputation and encourages employees to also get involved in sharing about the organization more effectively with the networks, partners, and the wider community.

15. **Sub-grantee award policy:** It may, often, become necessary for Coast Foundation to provide technical or financial support to different networks and partners for various initiatives such as advocacy, campaigns, humanitarian relief, and recovery activities, and sub-contracting a part of social and economic intervention. Oftentimes, grants may be governed by the regulations set out in "Grants and Cooperative Agreements" of the donor as per their regulations and mandatory provisions which must be followed when the funds are "flow down" to any organization that Coast Foundation might support through sub-awards or sub-grant agreements. The policy outlines the competitive selection of partners to ensure cost-competitiveness as well as the possibilities for finding a more diverse range of skill sets and more innovative approaches. For a competitive selection process, Requests for Applications (RFA) or Requests for Proposals (RFP) might become necessary to circulate widely to reach the right organizations fairly and transparently.

16. **Microcredit operating guidelines:** Coast Foundation should develop a comprehensive microfinance policy to support the implementation of a sustainable coastal economy and livelihood linking food security, nutrition, livelihood, and poverty eradication. The goal of the guidelines should be to a) Increase awareness about the financial service needs, range of financial products, service delivery mechanism, and its appropriate utilization for more sustainable and inclusive access to finance b) Guide policy and decision makers as well as donors and funders to help introduce and incentivize financial services taking into account the coastal dynamics with the ultimate objective to encourage investment and encourage, influence and strengthen the sustainability, ecological and meaningful accelerated economic development, c) Build capacity among financial service providers, local organizations, NGOs, and concerned government agencies, to design and implement financial service products and programs that suit the needs of coastal communities and enhance social protection, and d) Promote financial services that incentivize and reward a responsible, profitable and sustainable local production, processing and marketing operations. Coast Foundation should explore the introduction of various essential social loan products such as higher education, foreign employment for wage earners, health, etc. Coast Foundation should also explore the opportunities to introduce micro-insurance to increase the resiliency of the coastal people. The policy and guidelines should include 1) An increased focus on livelihood approaches in coastal rural development, which takes into account the needs of household units, local businesses, and employment providers in coastal communities, 2) A trend to integrate coastal livelihood with the wider marine eco-system governance programs in partnership with the government, private sector, and donor, 3) To apply value-chain approaches in local livelihood and

businesses initiatives and related investments in sustainable production and trade, which often include consumer demand-driven eco-labeling and certification programs, 3) The introduction of the national Blue Growth and Blue Economy Initiatives, which seek to maximize economic and social benefits, while minimizing environmental degradation across sectors related to fisheries, aquaculture, agriculture, and other non-farm business initiatives, 4) Shifts towards climate-smart development in the coastal area and the implications for investments required, 5) New developments in product design and the technologies for delivery and management of rural credit and microfinance, including adapting value-chain finance and technology advances, 6) Changes in structures and sources of finance, including a shift from donor funding to deposit raising, impact investors, and other private sector market based funding sources. Coast Foundation should show a commitment to supporting ultra-poor sections of the communities, small and micro enterprises, especially women-led enterprises as well as set up a strong monitoring mechanism to ensure efficient use of the Fund.

17. **Community Radio Broadcasting and Operation Policy:** Coast Foundation should develop a well-articulated CR broadcasting and operational Policy based on the Government's "Community Radio Installation, Broadcasting, and Operation Policy, 2008." The community served by the Community Radio Station should be well specified and defined and should have an ownership and management structure that is reflective of the community that the CRS serves. The program contents should cover educational, social, gender, economic, environmental, and cultural fields and be relevant to the needs of that community. It should not go beyond the community's cultural and historical heritage. Any political, sectarian, or doctrinal program shall be prohibited. The CR programs should be categorized under broader areas, such as – Information, Entertainment, and Community Empowerment. Apart from programs, the CR can also telecast development advertisements, Public Service Announcement (PSA), and special programs on the theme of national and international days. Coast Foundation should align its CR operation with its mission and program objectives.

Annexure 4: List of agencies, institutions, private sector enterprises
NGOs, and CBOs that can potentially help secure expertise and resources.

Type	Sector	Areas of work	Network, Partners
Government	Agriculture	Improved extension services (crop, horticulture, livestock, marine, and freshwater fisheries,	• Department of Agriculture Extension • Department of Livestock • Department of Fisheries
Semi-Autonomous	Agriculture Research	Field trials, joint-demonstration, and study on coastal sensitive saline and drought tolerant, early, and late variety climate-smart new, and modern agriculture	• BARI (Bangladesh Agriculture Research Institute • OFRD (On-farm research division) • BRRI (Bangladesh Rice Research institute) • BINA (Bangladesh Institute for Nuclear Agriculture) • BFRI (Bangladesh Fisheries Research Institute)

		crops, technologies, and practices	• SRDI (Soil Resources Development Institute) • BSCIR (Bangladesh Council of Scientific and Industrial Research)
Semi-Autonomous and Autonomous	Academic Institutes	Field trials, internship, joint-demonstration, and study on coastal sensitive saline and drought tolerant, early, and late variety climate-smart new, and modern agriculture crops, technologies, and practices	• BAU – Bangladesh Agricultural University (BAU) • SAU - Sher-e-Bangla Agricultural University or SAU • University of Chittagong • Chittagong Veterinary and Animal Sciences University (CVASU) • University of Barisal • Noakhali Science and Technology University (NSTU) • Patuakhali Science & Technology University • Bangabandhu Sheikh Mujibur Rahman Agricultural University (BSMRAU) • Khulna Agricultural University (KAU)
Private Sector	Agriculture	Seed, balanced fertilizer, feed, veterinary medicines, DOC (day-old chick), machinery, etc.	• ACI • Laal Teer • Ispahani • AR Malik • Syngenta • Kazi, Aftab • Akij • Nourish • Renata • Rahman & Rahman, etc.
National and International Initiatives	Agriculture and other	Modern technologies, new crops, innovative and low-cost affordable appropriate technologies	• WorldFish • HarvestPlus • International Fertilizer and Development Centre (IFDC) • International Potato Center (CIP) • Infrastructure Development Company Limited (IDCOL), etc.
Local Institutions	CBOs, NGOs, Cooperatives, associations, clubs, etc.	Local community mobilization, campaigns, monitoring, engagement, pressure group, etc.	• Educational institutions (schools, colleges, universities, madrasas, etc.) • Cooperatives and trade associations such as market committees • Youth and cultural clubs • Women's organizations and associations • Religious institutions