

Summary of the proposal:

1. **Title of the proposed project:** SEEDS in South East Coast
2. **Background of COAST:** COAST Trust is a nonprofit development organization. It is emerged as an outcome of nationalization process of Action Aid Bhola project in 1998. Since then the organization has been working for wellbeing for the coastal community, especially for the women and children of the coastal poor. It is registered (**No. 1242**) by the NGO Affairs Bureau of Bangladesh Government. It has got registration (**No. 00956-04041-00068**) from Microcredit Regulatory Authority, Bangladesh Bank. COAST is also a certified organization by Humanitarian Accountability Partnership (HAP) International. COAST has its core program with peoples' organization, microfinance, health, agriculture & livestock and disaster management. And noncore program with non-formal education, local government strengthening, community legal aid services, and communication for development which are mainly donor funded development projects. Among the key donors there are Bangladesh Government, UNICEF, Stromme Foundation, DFID, European Commission, PKSF, MJF, Save the Children and The Asia Foundation. During 2001 COAST has extended its program in Cox'sbazar district with fund and technical support by Stromme Foundation for implementing microfinance and education program for poor families and especially for adolescents and children of the district.

COAST has tangible fixed assets BDT 61.62 (\$0.770) millions (Cost Value), net current assets BDT. 841.78 (\$10.522) millions, capital fund BDT. 48.22 (\$0.603) millions, as on 30 June 2013 (Last audited report), and total loan outstanding BDT 737.19 (\$9.215) in which own revolving loan fund of BDT 14.74 (\$0.184) millions too. During the year 2013-14 it has the annual budget of BDT of 251.82 (\$3.147) millions. Here micro finance income is BDT 177.29 (\$2.216) millions which is 70% of total expenditure.

3. **Brief summary of past projects and key achievements:** The title of last project was South East Coastal Development Initiative (SECDI) and the duration was 2009 to 2013. Program activities were running in six upazila (Cox'sbazar Sador, Ramu, Ukhiya, Teknaf, Chokoria and Moheshkhali upazila) of Cox'sbazar district. This was an integrated project funded by SF. SF provides in MF operation and to achieve the goal of that MF operation SF providing grants for implementing the education program. The targeted communities are same. COAST has been implementing the education project in 8 branches in Cox's Bazar District. Total targeted beneficiaries were about 20000 Households including the microfinance program participants. Education program consist of four main components: The components are as follows along with the achievements:
 - a. **Shonglap and Prottoy:** A platform of school dropped out adolescent girls and boys for their learning on some basic life skills and to make them financially self reliant. Through the project there 210 Shonglap centers for the girls and 23 prottoy centers for the boys were establish and provided life skill awareness followed by SF guideline. These centers covered 5250 girls and 690 boys. Total number of 937 dropped out girls return to mainstream school from Shonglap. The key achievements were; 85% of participants involve in family decision making process, 40% of

participants engaged in personal/group income generation activities and 28% of Shonglap girls save at least Tk. 300-500 per month. 48% of Prottoy boys address to protect women rights in the community with their acquired skills and 30% of the above Prottoy boy's income is Tk. 1000 per month.

- b. **Pre- school/ Moktob:** This component is mainly Early Childhood Development Centers based on community Moktob (religious early child learning center but by this project these centers followed mainstream early child curriculum with introducing Bengali, English, Mathematics and extra curriculum for joyful learning) where children of 5+ ages are getting education so that they can ensure access to the mainstream primary schools. There were 169 centers were established and provided learning to 5140 children. Among the learners 98% were enrolled to nearby mainstream primary schools. A part from these 5 Moktobs are running by community initiatives where COAST is ensuring technical support for quality and joyful environment.
 - c. **Quality Education:** The project implemented this component to ensure quality education to 16 governments and registered primary schools. Among the activities there supporting to volunteer teachers, capacity building of SMCs and PTA and introducing joyful learning with sports, debating and health hygiene sessions. The major achievements were increased extra-academic curriculum activities, increased monitoring from government officials and local government representative. 100% SMCs prepared and implemented yearly plan.
 - d. **People's Organization (PO):** This component primarily established 7 microfinance branch based informal institutions. And during 2012 and 13 these POs incorporated with nearby SST and gradated shonglap girls. These POs had been capacitated in leadership and burgeoning in favor of poor peoples of the community. 40% of POs had their micro-plan, 40% of PO supported to take actions on social issues, advocacy and lobbying. PO leaders were helpful for poor people to receive VGD and VGF Card and other safety net facilities. They organized meeting on communal harmony at Ramu Sadar after rampage on Buddhist community. Based on 24 indicators (stopping early marriage, effort against dowry, claiming social stained services from local authority, group effort on violence against women, and so on) total achievements were by last project 278 that had been recorded.
- 4. Problem with contextual analysis:** In Bangladesh 25% population is lying under poverty line. Contemporary climate change context; Bangladesh is one of the vulnerable countries. Climate experts said that by 2050 Bangladesh will lose 50% of coastal district. Cox's bazar is one of the vulnerable coastal districts. It is the areas with very high poverty incidence and susceptibility to floods, cyclone and hard to reach. For remoteness and poverty children of under 5 aged still not enrolled in primary school. Cox's Bazar is one of the lowest performing districts in the country in regards of MDG achievement. Poverty level in Cox's Bazar was 52% in 2005 while the country level was 40%. Within Cox's Bazar in the Ramu Upazila it increased from 53.1% in 2000 to 68% in 2005 while in the pakua level increased from 58.8% in 2000 to 73.1% in 2005. 45% of the total population of Cox's Bazar is defined as living below the poverty line. Researchers have found that, poverty of Cox's Bazar is increasing in 3% annually. The literacy rate also is lower compare to national level. The average literacy rate of Cox's Bazar is only 39.3 % according to the data of BBS 2011. It is 12.5 point less than the national rate (51.8). In respect of female this figure is worse. It is

observed that the female literacy rate in the project area is average 38.2% which is less 21.2% from national level (59.4%). Among the 8 Upazila the literacy rate of Ramu is 36.6 , Cox'sbazar Sadar 39.3 and Pekua 35.0 also lower than the rest 5 Upazilas.

- 5. Project Objectives:** The overall objective of the project is to ensure wellbeing of 3500 hardcore poor families of Ramu, Chokoria and Pekua, Upazila of Cox'sbazar District. The specific objectives are as below:
 - 5.1 16 People's Organizations are functioning to address the rights issues of the marginalized communities,
 - 5.2 3,500 Marginalized families have improved sustainable livelihoods with dignity
 - 5.3 4,500 Eligible children have access to quality education to complete primary and secondary education
 - 5.4 1125 Adolescent and 600 Youths of marginalized community are socially and economically empowered
 - 5.5 9,000 MF members have better market opportunities and improved financial services
 - 5.6 Children of 35,00 target families are protected against vulnerabilities at household and community level

- 6. Link to SF's intervention lines:** The objective and the proposed activities are align with SF intervention lines. The primary links have been established with SF program approach; RBA and the core thematic goals 1. Ensure quality education, 2. Enhance access to sustainable income sources and 3. Strengthen public sector and civil society. In line with the above program approach and thematic goals this project has proposed 6 major components 1. People's Organization and CSO building. 2. Self Reliant Groups with Community Owned and Managed Micro Finance considering each of the 3500 families as a unit. 3. Mainstreaming Children through Maktab education, and retaining them. 4. Empowering adolescent and Youth through Shonglap, Prottoy and Youth Forum, 5. Value Chain and IGA developed. and 6. Social protection of children of the targeted families.

- 7. Overview of the project including the methods/approaches:** This is a project for facilitating 3500 hardcore poor households of the working areas on adopting sustainable income base with a significant focus on empowering adolescent girls and boys. The project will also undertake early child development by mainstreaming Moktab education centers so that school going children will have enrolled in mainstream education. RBA integration will be the core vehicle to forward the interventions. For why the project will contribute to organize the target families under people's organization at union level as well as upazila level. These POs will be vibrant with leadership and burgeoning with local service providers and union parishad through citizen monitoring and issue based dialogues. A part from this the project will also target of 45 C grade government primary schools for ensure quality education and joyful learning environment through capacitated SMCs, PTAs and mobilizing education standing committee as well as PO leaders in this regard. As a part of supporting income base, each of the 3500 households will be motivated to develop their own family development plan (FDP) with a vision achieving by them. On top of above the project will ensure technical support for selecting IGA and other income sources by the families with

promotion of value chain development, technology expansion; dry fish, pesticide free vegetable gardening, beef fattening, cow rearing, goat rearing, vaccinator, along with agreed and suitable technology by the targeted households. For mobilization public resources at local level and protect marginalized coastal community the project will implement local level advocacy program through rally, seminars, dialogue, human chain and other demonstration in district and national level.

The project will run out with holistic approach by targeting all challenges and difficulties that are hindering the target beneficiaries to get read of from poverty. It will also follow bottom up approach especially during developing FDP the HH will be consider as unit, they will analyze their problems, recognize their best ways of solving and choose/ define their dream. As implementing agent project personnel will play facilitators role while target beneficiaries will lead themselves and act on.

The project working areas will be 12 unions(Local government last tire) under 3 Upazilas of Cox'sbazar District. The Upazilas and unions are as follows

Upazila	Unions
1. Ramu :	1. Fotekharkul, 2. Gorjonia,3. KowerKhop and 4. Razarkul,
2. Cxb Sadar :	5. Bharuakhali, 6. Chowfal Dondi, 7. Islampur and 8. Khruskul,
3. Pekua :	9. Ujantia, 10. Toitong, 11. Mognama and 12. Shilkhali.

8. Includes total cost and amount requested: Total cost for the project is BDT 96,610,158/-

Part I –Information about the Organization

1. Basic Information about the applicant Organization

COAST Trust has emerged as an NGO through a nationalized process of Bhola Project of Action Aid Bangladesh since the 1st January 1998. COAST has been registered with (1)Trustee Act, Registration No: 64, date : 24th September 1997, (2) NGO Affairs Bureau; registration number-1242, dated February 24, 1998, and (3) Microcredit Regulatory Authority of the Government of Bangladesh and the number is 00956-04041-00068, dated November 29, 2007. It is a certified organization on quality management by the Humanitarian Accountability Partnership International (HAP-I, www.hapinternational.org). During the year 2013-14 it has the annual budget of BDT of 251.82 (\$3.147) millions. At present COAST is covering 7 districts; Chittagong, Cox’sbazar, Noakhali, Bhola, Feni, Laxsmipur, and Potuakhali with regional offices in Chittagong, Cox’sbazar, Noakhali and Bhola along with 56 branches at union and upazila level. Total of 1426 staffs are working in microcredit and other donor projects at those areas. .

1.1. The applicant organization

Name and abbreviation	Coastal Association for Social transformation Trust (COAST)
Postal address	House 13 (1 st Floor), Metro Melody, Road-2, Shyamoli, Dhaka-1207
Telephone number	+88 02 8125181, 8154673
Tele fax number	+ 88 02 -9129395
E-mail address	info@coastbd.org
Web-site	www.coastbd.org
Contact person	Rezaul Karim Chowdhury
Telephone number	+88 01711 52 97 92
E-mail addresses	reza@coastbd.org

1.2. Some key information of COAST

Mission of COAST: COAST Trust organizes strategically important activities related to development which, in turn, will facilitate the sustainable and equitable improvement of life especially of women, children and disadvantaged population of the coastal areas of Bangladesh.

Objectives: To facilitate and participate survival strategies of the coastal poor, especially of the women and the disadvantaged population to gain socio-economic sustainability and better livelihood standard.

- 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.
- To initiate projects and activities, also with others, with the aim of protecting and preserving the ecological/natural resources of the Bay of Bengal and related river basins.

- To promote advocacy, lobby and seek alliances for policy formulations and behavioral changes of relevant organizations and institutions and of the poor and disadvantaged population in the coastal areas.
- To undertake humanitarian welfare services specially for women and children of disadvantaged and poor families.

Governance Structure: One of the key constitutions of COAST is the deed of the trustee. Important policies are Human Resource Policy, Finance Management Policy, Gender policy, Complaint Response Mechanism, Information Disclosure Policy, Humanitarian Accountability Framework, “Your right to know about COAST” etc. The highest decision making body of COAST is the Board of Trustee (BoT) which is comprised with renowned professionals and representatives from the People’s Organization (prominent leaders from the beneficiaries). They meet quarterly basis. Executive Director, also the Secretary of the BoT, leads the implementation process of the decisions and policies approved by the BoT. The accounts and financial systems of the organization are audited regularly by an external audit firm enlisted by the NGO Affairs Bureau.

At present the body consists of 7 members, Ms. Sumsunnahar (Gender Consultant) is the Chairperson, Maksudur Rahman (Ex-Principal, Charfassion College, Bhola) is the Vice-Chairperson, Mr. Zahirul Alam FCA is the Treasurer, Dr. Abbas Bhuiya (Executive Director, ICDDR,B), Dr. Tofail Ahmed (Consultant, UNDP, Bangladesh), Ms. Hazera Begum (Leader of COAST People’s Organization-Bhola) and Ms. Afroza Begum (Leader of COAST People’s Organization-Cox’s Bazar) are the members of the board. Rezaul Karim Chowdhury acts as secretary as well as Executive Director.

COAST Trust believes the Participation, Accountability and Transparency (PAT) in its own governance. It has written manuals on human resource, financial, field operation and audit manuals maintaining internationally accepted standards, which are also being regularly reviewed. It has regular process of reporting to local government agencies and to all upper level. It has annual systematic review process interacting with all internal and external stakeholders including beneficiaries. There is a meeting system where all the stakeholders including the staff have the regular scope of participation. COAST has the initiatives to build institution of the poor families i.e., people organization who also has the scope of participation in the COAST decision making process in all level. Thus in all these way, COAST believes that it is a people centered organization.

1.3. Strength and Program experiences:

Alternative livelihood development: Community people of the coastal area are facing threat to lose their traditional and regular livelihood options, mainly fishing and river and sea based livelihood options due to the climate change impact. To face these circumstances and to strengthen the community people in climate adaptation COAST is implementing a project titled “**Coastal Integrated Technology Extension Program (CITEP)**”. This program is run from the surplus amount of micro finance program since 2004. COAST is contributing to the climate adaptation in two ways: i) adaptive and ii) contributive which is contributing in climate change mitigation process. Agricultural lands are being reduced due to erosion, salinity intrusion and sea level rising. So COAST is promoting some livelihood options like poultry chain, mini hatchery with rice husk method, model breeder, chicken and duck rearing centers, goat and cattle rearing, buck station, artificial insemination, crab fattening, fishing in cage system, sea weed culture, dry fish for value chain etc. To minimize shortage of water, farmers are

using the Alternative Wetting and Drying (AWD) i.e., Porous Pipe method to reduce water usage for irrigation. They are using Leaf Color chart (LCC) to minimize the use of urea fertilizer; the Sex Pheromone method for pest control to reduce chemical usage. About 3000 community members from Chittagong, Cox'sbazar, Bhola and Patuakhali districts are rearing goats as an alternative livelihood options. In Bhola, there are 23 mini hatcheries with rice husk method, 40 model breeders are producing eggs, In 2011 total 724 people were engaged with beef fattening and earned taka 10840 per season, About 5000 families are rearing ducks as an alternative livelihood option. 110 farmers of Bhola are using sex pheromone for pest control, More than 100 farmers are using AWD (porous pipe) to optimize the usage of water, more than 500 farmers are using Leaf color Chart (LCC), to minimize the usage of Urea fertilizer.

Microfinance for Livelihood and entrepreneurship development: COAST is implementing the Microfinance program to promote livelihood options of the poor and marginalized community members. Total 86200 households are directly covered under this program (Bhola 38145, Cox's Bazar 29027, Chittagong 6723, Noakhali 13282). Recovery rate of loan is about 99.45%. 30% of the loan was distributed for agriculture related livelihood options, 35% for livestock, 10% for fisheries, 20% for small entrepreneurs development and 10% were other options. Microfinance program is jointly supported by PKSF and Stromme Foundation. At the end of 2013 audit total loan outstanding BDT 737.19 (\$9.215) in which own revolving loan fund of BDT 14.74 (\$0.184) millions too.

People's Organization: COAST has been mobilizing community people to establish a right claiming mechanism and an alternative power structure through the Janasngathan or People's Organization (PO). As a component of alternative power structure of rural poor people especially from women COAST has developed Janasanghathan (People's Organization - PO). POs are formed and run democratically by the participation and leadership of the poor people. COAST provides technical support. The Janasanghathan are active for claiming the legitimate rights of poor people of their communities. At branch, Upazilla and regional levels the Janasanghathans are named Branch Janasanghathan (BJS), Upazilla Janasanghathan (UJS) and Regional Janasanghathan (RJS). These Janasanghathans have performed 676 social actions over the last year. In theory, social action refers to an act which takes into account the actions and reactions of individuals or 'agents'. COAST means social action as the activities of PO's that related to the welfare or to the rights of the community and/or community people. Social action includes action against dowry, child marriage, rape etc. In other word, every activity of solving problems of community by the community (i.e. PO) is social action. This community mobilization has also created opportunities for the poor and disadvantaged people to be able to make access to the local power structure. 6 PO leaders have been elected as member of Union Parishad (UP) in last UP election (2011).

Education and South-East Coastal Development Initiative (SECDI): Cox's Bazar district is the working area of this project. Early childhood development to the pre-school children and providing life skill education to the adolescents are the major activities of this project. The direct and indirect beneficiaries of the project are 16,524 and 123,930 respectively. The project is funded by Stromme Foundation, Norway for the period of January 2009 to December 2013.

COAST implemented the Participatory Actions towards Resilient Schools & Education Systems (PARSES) project in two different Upazillas of Bhola district. COAST implemented this project in 8 unions of

Charfession and Manpura Upazilla of Bhola district. From May 2009 to December 2010 COAST worked with 40 schools under this project. It was funded by UNICEF and COAST implemented that project jointly with Action Aid Bangladesh. It was a community led development project. Some schools at *Charfession* and *Monpura Upazilla* of *Bhola* district had to stop their activities absolutely due to various natural disasters. It increased both school dropped out rate and decreased attendance rate.

DRR and Climate Change: POs of Pekua and Kutubdia upazilla of Cox's Bazar district have leaded the process of community based risk assessment and the process of preparing community contingency plan, risk and resource map. In respect of Disaster Risk Reduction (DRR) and Climate Change Adaptation (CCA) this initiative can be treated as the best effort by the POs. As a part of DRR and CCA POs of Pekua and Kutubdia with the participation of local communities prepared village wise contingency plan and Risk and Resource maps for 47 villages. Later they supported the Union Parishad (UP) in preparing union wise Risk and Resource maps for 27 UP. The PO supported the villagers in identifying their tentative risk in respect of disaster and climate change impact, and then they had identified the resources. All the village level scenario had been submitted to the UP to take development plan by prioritize the risks. POs have created a disaster fund. Each member deposits taka one monthly, this fund can be used in any emergency.

The Primary Health Care and Nutrition Program: COAST is implementing the Primary Health Care and Nutrition Program in outreach Islands of *Bhola* and *Cox's Bazar* districts. The major activities of this program are: providing regular primary health care to the people of remote islands, increasing awareness of mass people on health issue, door to door support to pregnant mother, reducing mortality rate of children and pregnant mother and broaden opportunities for planned family. Total no. of 27,219 beneficiaries are directly and 241,215 beneficiaries are indirectly benefited from this program.

Strengthening Local Governance for Pro-Poor Service Delivery: Expected outcomes of this projects are to improve social security, to increase representation of poor and vulnerable people, increase income though income generating activities in different trade like fish culture, bio fertilizer production, mason /tube well mechanic/sanitary materials production, bio-gas plant /solar instillation, cycle, rickshaw, motorcycle, water pump, tractor, etc, access to resources, increase access to services. The project location is in selected 12 unions of *Bhola* district. The direct and indirect beneficiaries of the project are 17,580 and 130,026 respectively. The project has been implemented by funding support of *Manusher Jonno* Foundation for the period of April 2009 to March 2013

School Feeding Program: For enhancing nutritional status of primary school students there by to reduce the dropped out rate in remote coastal area. Two Upazillas at *Noakhali* and *Cox's Bazar* district are the target area of this project. The expected outcomes of the project are to improve food security of the poor and ultra poor children of the targeted areas through distribution of fortified biscuits and increase the rate of attendance at class. Total direct beneficiaries are 51,184 and indirect beneficiaries are 383,880 of the project. The project is funded by European Union and Directorate of Primary Education, Bangladesh Government for the period of January 2011 to February 2014

Communication for Development: Engaging communities for social and behavioural change in Bhola Project, namely the Communication For Development (C4D) project is an intervention which is funded by UNICEF and implemented by COAST Trust in Bhola sadar, Lalmohon and Charfession Upazilla under Bhola district. The main purpose of C4D intervention is promoting behaviour and social norms change

through meaningful participation of communities and dialogue between service providers and communities. Using the C4D approach COAST Trust is trying to ensure community members are knowledgeable and practicable on key life-saving, care and protective behaviours on health (ARI and HIV/AIDS, hygiene (hand washing), education (end of corporal punishment in schools), and child protection (end of the corporal punishment at the home) injury prevention, birth registration and Exclusive Breast Feeding. Its working areas are 41 unions of 3 Upazillas under Bhola district. This is a 19 months project with a budget of taka 44,841,693. Number of targeted beneficiaries of this project is about 500000.

SHOUHARDO Program: COAST successfully implemented the Strengthening Household Ability to Respond Development Opportunity (SHOUARDO) program in Pekua and Kutubdia Upazilla of Cox's Bazar district. During 2006-2010 COAST worked in 47 villages of 11 unions and with about 8000 households. SHOUHARDO was a project with the Community Led Approach (CLA). Under the program COAST provided inputs directly to 7706 households. These households and criteria of inputs had been determined by the community people. COAST also installed 49 tube wells.

Part II – Context and Poverty Analysis

1) Summary of the poverty situation and literacy:

Cox's Bazar district is a remote area for not only in respect of communication but also for variation of geographic backdrop. Cox's Bazar district is in the list of 20 'Priority Districts' in Bangladesh identified by the UNDP. These most disadvantaged districts were identified according to their performance against the following:

- Incidence of poverty as per the poverty map of 2005 (World Bank, WFP and the Government), districts falling mostly under the lower poverty line were identified;
- UNICEF's Composite deprivation index (CDI) using four key MDG performance indicators (skilled birth attendant, net attendance in secondary education, access to improved sanitation, and female literacy);
- Susceptibility to climate change effects/disasters.

Inclusion into the list mentions that, Cox's bazaar is the areas with very high poverty incidence and susceptibility to floods, cyclone and hard to reach.¹

Cox's Bazar is one of the lowest performing districts in the country in regards of MDG achievement. Poverty level in Cox's Bazar was 52% in 2005 while the country level was 40%. Within Cox's Bazar in the Ukhia Upazila it increased from 53.1% in 2000 to 68% in 2005 while in Teknaf the poverty level increased from 58.8% in 2000 to 73.1% in 2005.²

In Cox's bazar people, especially females were found to believe on religious code. Unfortunately, they were not aware knowledgeable on real religious code, rather these are mostly mis-interpreted by the local religious leaders.³

According to another report net enrolment rate in primary education in Cox's Bazar is the second lowest in Bangladesh which is only 69.0 percent. Cox's Bazar is also second lowest in gross enrolment rate.⁴

Cox's Bazar district is one of the 15 coastal districts in Bangladesh mostly affected by seasonal storms. 45% of the total population of Cox's Bazar is defined as living below the poverty line. Researches have found that, poverty of Cox's Bazar is increasing in 3% annually.

Literacy rate of Cox's Bazar is yet to get the desired level. The following table has drawn the figure of the literacy rate of this district.

¹ (2009) Planning Commission, GoB, MDG need assessment and costing 2009-15.

² (2009) UNICEF, 'Resource mapping in Teknaf and Ukhia Upazillas of Cox's Bazar District'; Institute of Water Modeling, Survey report.

³ (2006). Nurun Nahar Begum, Ranjan Kumar Guha, *Coping with Poverty by Gender and Age*.

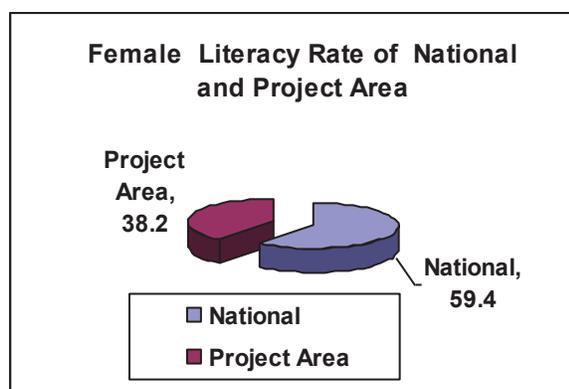
⁴ (2009) Planning Commission, GoB, MDG need assessment and costing 2009-15.

Compare to national

Table 2 Literacy rate of the Upazilas of Cox's Bazar district according to the data of 2011

Sex	National Literacy Rate	District	Upazilas' Literacy Rate							
	Bangladesh		Cox's Bazar	Kutubdia	Moeshkhali	Cox's Bazar	Pekua	Chakoria	Ramu	Ukhia
Male	54.1	40.3	34.8	30.5	50.4	35.07	47.9	37.8	38.0	29.7
Female	49.4	38.2	33.2	31.1	47.9	33.39	47.4	35.3	34.5	23.6
Both	51.8	39.3	34.1	30.8	49.2	34.26	47.6	36.6	36.3	26.7

[Source: Bangladesh Population and Housing Census (BBS 2011)]



Above table shows that the average literacy rate of Cox's Bazar is only 39.3 % according to the data of BBS 2011. It is 12.5 point less than the national rate (51.8). In respect of female this figure is worse.

It is observed that the female literacy rate in the project area is average 38.2% which is less 21.2% from national level (59.4%).

These can be indicators to assess the need of female literacy as well as to teach them some life related techniques thus they can involve themselves in income generating activities IGA).

There are some very visible social risks in the Cox's Bazar district. For example, a huge number of young people of this district, especially in the Ramu Upazila are involved in drug smuggling route. Unemployment situation is also another social risk. The mangrove forest is the natural savior of the Cox's Bazar, but it is being destroyed in various ways. It is also another social risk for the people of Cox's bazar. Rapid expansion tobacco cultivation has already become a threat to the economic, social and health life of the people of the Cox's Bazar. Cox's Bazar is one of the major sources of salt of Bangladesh. Salt farmers are being deprived of fair price of salt. And thus a good number of households who are mainly depend on salt cultivation are in risk of economic deprivations. Using pesticides in dry fish processing centers is also creating health hazards. These are the existing key social risks of Cox's Bazar district.

2) National Education Strategy Plans (NESP) and other relevant national strategies and working strategies with district and local level government:

Relation between the National Education Policy and Program: This program can also contribute to realize some objectives of the National Education Policy. The following objectives can be addressed by the program:

- To remove socio-economic discrimination irrespective of race, religion and creed and to eradicate gender disparity; to develop global fraternity, non-communalism, friendliness, fellow-feeling and respect for human rights.
- To put special emphasis on the extension of education, priority should be given to primary and secondary education; to motivate the students to show dignity to labor; to enable students to acquire skills in vocational education to facilitate self employment at all levels of education
- To initiate an inclusive education to deliver education to vulnerable children and socio-economically backward classes.

Relation between the MDG and the Program: Though we are just one more year to go with MDGs, we can still make some contribution the MDG targets for Bangladesh. Situation of Cox's Bazar

Particulars	Target by 2015	Related Program Goals
1.1 Proportion of population below national upper poverty line	56.6	ENHANCE ACCESS TO SUSTAINABLE INCOME SOURCES
1.2 Employment to population ratio (15+),%	48.5	
1.3 Proportion of population below minimum level of dietary energy consumption (2122)	48.0	ENSURE QUALITY EDUCATION FOR DISADVANTAGED GROUPS
2.1 Net enrollment in primary education , %	60.5	
3.1 Ratio of girls to boys in primary education	0.83	
3.2 Ratio of girls to boys in secondary education	0.52	
3.3 Ratio of girls to boys in tertiary education	0.37	

3) The main contextual risks to the implementation of programmes:

Natural Disaster, Climate change vulnerability

Climate change impact is going to another risk for the program. Since Cox's Bazar is one of the most vulnerable area of Bangladesh due to climate change. Due to the adverse effects of climate change world's longest sea beach at Cox's Bazar, Bangladesh is currently experiencing serious destructions. The sea has advanced nearly one kilometer inside and is devouring landmass every day. A huge area having agricultural fields, houses, roads and other installations along the beach have already been taken away by the swelling sea. Under this situation, aggressive action is needed to save and protect

the Cox's Bazar natural sea beach resource.⁵ Due to the impact of the climate change livelihoods options of the Cox's Bazar are becoming vulnerable, salt cultivation has facing various challenges. To face the risk COAST will take some climate adaptive measures under the program. For example, alternative IGAs will be adopted for the MF program participants and also for the adolescents. Special advocacy and adaptive measures will be taken for the salt farmers and agricultural farmers.

Seasonal Migration of people

Migration from some area of Cox's Bazar is very common. Due to climate change and river erosion and due to vulnerability of livelihood options peoples are regularly migrating from different areas of Cox's bazar. We will try to face the risk by analyzing the each of the program participant HHs. Creating livelihood options and creating employment opportunities within the Cox's Bazar area can also be an effective way of facing the risk of migration.

Religious Conservativeness

Cox's Bazar area is conservative regarding religious nature. Here working with women and adolescent girls is pretty difficult. But creating awareness, involvement of the religious leaders in various program process will be helpful in facing this risk. As for example during master plan the project were in questions by social leaders about Shonglap and Prottoy cooperative meetings

Political Unrest of Bangladesh

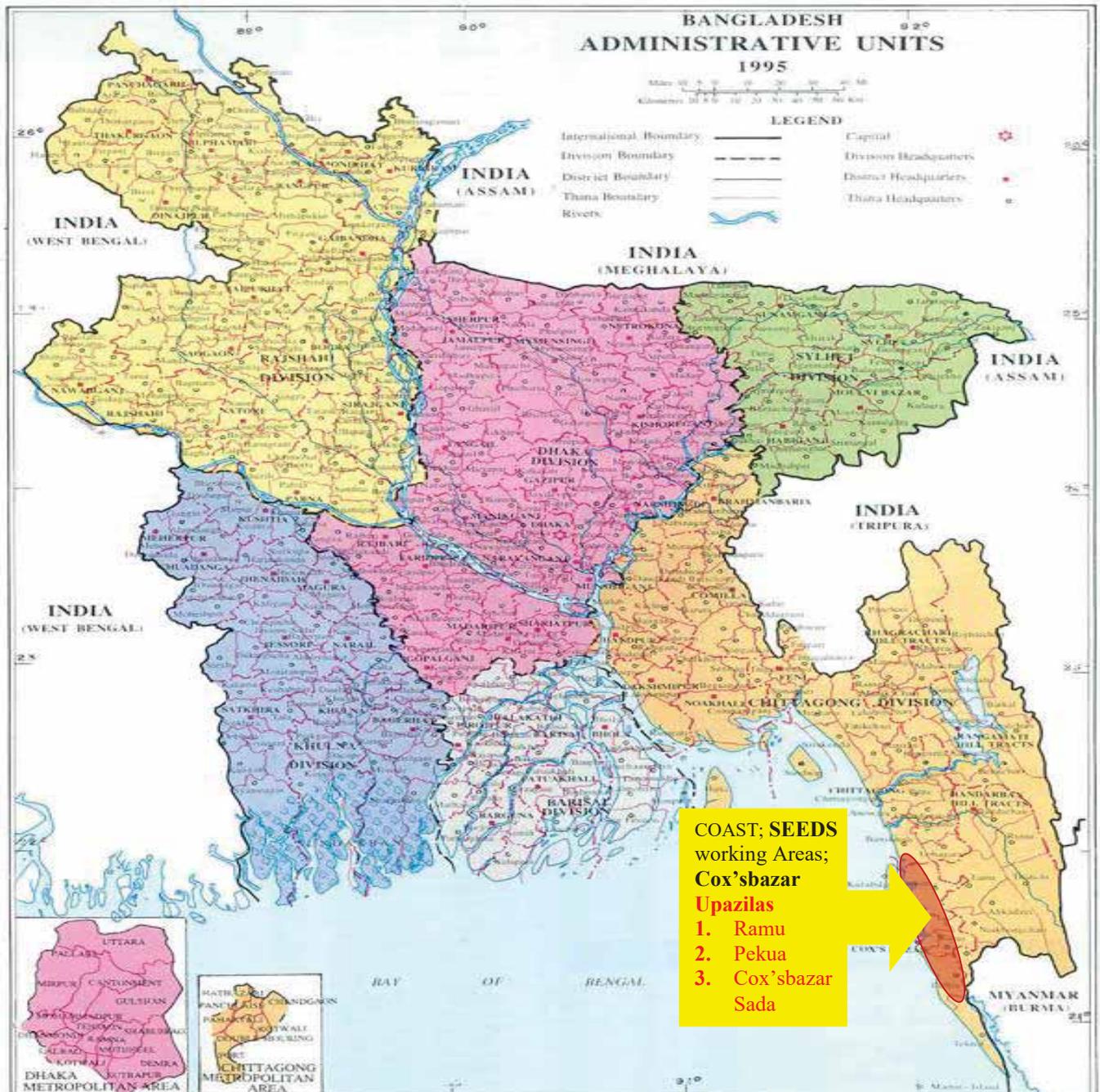
National political unrest is one of the key challenges for the proper and smooth implementation of the project activities and in getting the desired outcome. Cox's Bazar is the highly influenced by the national politics, specially it has a den of the religious fundamentalists. These circumstances can hamper the project activities. Taking this potential risks in to mind, we will try to keep the program process politically neutral, all the program processes will be selected without any political biasness. Local influential and elites will be associated with different program components. Under the intervention of the advocacy we will try to involve all the relevant elites.

4) Targeting of current district and Upazilas for the programme:

Cox's Bazar district is in the list of 20 'Priority Districts' identified by the UNDP. These most disadvantaged districts were identified according to their performance against the following:

- Incidence of poverty as per the poverty map of 2005 (World Bank, WFP and the Government), districts falling mostly under the lower poverty line were identified;
- UNICEF's Composite deprivation index (CDI) using four key MDG performance indicators (skilled birth attendant, net attendance in secondary education, access to improved sanitation, and female literacy);
- Susceptibility to climate change effects/disasters.

⁵ (2010), *The Daily Star*, <http://archive.thedailystar.net/newDesign/news-details.php?nid=166535>



The project area is a cyclone prone area of Bangladesh. Considering the resource the main project area is limited into upazilas of Cox's Bazar district has been selected for implementation for the program in the year of 2014 -2018. The Upazilas are Ramu, Pekua, and Cox'sbazar Sadar under Cox's Bazar district . During the time of visiting of the Pre School and SANGALAP centers the visitors also completed

⁶ (2009) Planning Commission, GoB, MDG need assessment and costing 2009-15.

⁷ (2009) UNICEF, 'Resource mapping in Teknaf and Ukhia Upazillas of Cox's Bazar District'; Institute of Water Modeling, Survey report.

⁸ (2006). Nurun Nahar Begum, Ranjan Kumar Guha, Coping with Poverty by Gender and Age.

⁹ (2009) Planning Commission, GoB, MDG need assessment and costing 2009-15.

reconnaissance survey. And this is the appropriate method to observe this area and the economic and educational condition. Strengthening civil society, People' Organization (PO), Self Reliant Groups (SRG) and ensuring quality education in primary schools by 12 Union Parishad in the targeted upazilas under Cox's Bazar District will be covered.

5) Reasons of areas / Upazillas /Districts within of intervention the project will work in for the Strategic Plan period, and why:

District and Upazial of working Area

Working Distric	Working Upazila	Working Union	Reasons of selection
	Cox'sbazar Sadar	<ol style="list-style-type: none"> 1. Bharuakhali, 2. Chowfal Dondi, 3. Islampur and 4. Khruskul, 	<ul style="list-style-type: none"> • Income level of hard core people is critically low • There are many school dropped out adolescents • Local level service Union Parishad are not pro-poor • Influence of religious education, • Tendencies among parents to include children into mainstream education are poor. • Flood prone Area. • Child labor is high • Literacy rate is low (22.6%) than national rate (51.8%) • Civil societies are not visible and not working • Quality education in primary school is not ensured • Child Care and Prevention is ignored in disadvantaged community. • Tobacco cultivation is spread and public health is under danger • Established organizational office.
	Ramu	<ol style="list-style-type: none"> 1. Fotekharkul, 2. Gorjonia, 3. KowerKhop and 4. Razarkul, 	<ul style="list-style-type: none"> • Income level of hard core people is critically low • There are many school dropped out adolescents • Local level service Union Parishad are not pro-poor • Influence of religious education, • Tendencies among parents to include

			<p>children into mainstream education are poor.</p> <ul style="list-style-type: none"> • Flood prone Area. • Child labor is high • Literacy rate is low (36.3%) than national rate (51.8%) • Civil societies are not visible and not working • Quality education in primary school is not ensured • Child Care and Prevention is ignored in disadvantaged community. • Tobacco cultivation is spread and public health is under danger • Established organizational office.
	Pekua	<ol style="list-style-type: none"> 1. Ujantia, 2. Toitong 3. Mognama and 4. Shilkhali. 	<ul style="list-style-type: none"> • cyclone prone area of Bangladesh • Mangrove forest is not safe. • Child labor is high • Literacy rate is very low (26.7) then national rate (51.8%) • Civil societies are not visible and not working • Quality education in primary school is not ensured • Union Parishad is not accessible for the poor people • Child Care and Prevention is ignored in disadvantaged community. • Established organizational office.

6) Target groups please specification as possible.

Poor, marginalized and climate vulnerable people of the working areas are the target program participants of microfinance program. These target people comprised broadly by 3 categories based on some specific characteristics; absolute poor, resource poor and marginalized population.

The above people have been targeted because they are left behind of institutional credit borrowing facilities from the state and non state actors. This is a violation of legitimate right for them. Moreover many of these people are using credit from local moneylender, or and *Dadandar* with a high rate of interest and are falling into vicious circle of loan day by day. As a part of non state actors COAST has targeted these people to ensure their rights to get credit and to get rid of from the vicious circle of *mohazony* loan.

The characteristics of the targeted people based on five major criteria's are as bellows;

Those who are in the absolute poverty level: In this category they have lack of resources. They are unable to maintain a minimum subsistence level of living with a monthly income less than 4500. They cannot effort the expenses for their children and their adolescent girls for a better future. This poverty refers to the poor who live in rural areas and urban slum. On the basis of this assumption, it can be found out some components of absolute poverty, i.e. small and weak house pattern, absolutely day labor or beggar, no productive assets. In this category families will be included where the head of the family is widow, where is there is no one to work physically, which members are suffering from chronic food insecurity.

Lower strata of resource poor who have land less than 5.0 decimal of homestead only, at least sell labor for 90 days in a year, may be who sell homestead product, but don't have any sharecropping or cultivable land or the family with simple off firm business, like pulling Rickshaw, the rickshaw van which has the total capital of maximum Tk. 10000 only. Their monthly income will not exceed tk. 6000/- per month.

Middle strata of resource poor who have land between 6-20 decimals with homestead. They might have lands for cultivation or do share cropping, which meet household consumption for three months. Sometimes they sell labor, if it is needed. The family who has income source might be in off farm sector as the capital of with the range of taka 10-20 thousand per month and which might have small shop/cycle workshop or hawking in the village.

Higher strata of resource poor who have land property between 21-40 decimals with a homestead on it. They might have land for cultivation or for share cropping which meet households consumption, maximum for 6 months. The family who has the income source might be in off farm sector capital within the range of taka 30-50 thousand who migh have shop/business in the growth centre of union level and who did not sell labor.

Marginal farmers and small entrepreneurs who have land for homestead and cultivation of share cropping which meet household rice production for maximum $\frac{3}{4}$ time of the year. For some families who sell agricultural products on commercial basis is a major source of income. The families who have off farm business in upazila level growth centre or with the capital between taka 40-70 thousand. Among them 100% female will be selected.

School Dropped Out Adolescent girls of 12-18 years of age. Geographical isolation, poverty and economic backwardness made peoples' life vulnerable in Cox's Bazar coastal areas. The worst sufferers are poor adolescent girls. They did not get the opportunity for attending schools due to poverty and distant geographical location of schools as well as conservativeness of their families. Due to the lack of knowledge they are also exploited not only by their families but also by their husbands and other in-laws relatives. As they will be the future mothers so if they are given proper education and awareness on reproductive health and hygiene along with skill training on different IGAs then they will be a productive force in the family. More over an adolescent can bear the fruits of education throughout their remaining long life covering both her parental and conjugal family life. Therefore we should establish the Adolescent SANGLAP Circle. The training of the facilitators has proved that all the

individuals have creative knowledge, aesthetics and realization of their need assessment. But they are not provided proper opportunities. This picture is enough to prove that realities to show that they can go far a long way if they are ensured some opportunities. COAST is such an organization that is working with the contribution of SF to ensure those opportunities to the remote adolescent girls of age is 12-18.

Children of 5+ of age: The government ` Pre School Program with government primary school under National Education Policy is implementing from 2010 but most of the coastal children between 4 to 5 years are not generally given any sorts of preparatory education with entertainment which leads to the negative attitude in relation to mainstream education. Government provided only one center for 30 children with attached government primary school. But requirement of pre school center is high and needed 2/3 more center with in a catchment area of one government school.

The children can not adapt themselves if they go to primary school directly without any pre-preparation. This makes the children afraid of education and that also causes high drop out and exclusion in the poor families in coastal areas. By this preparation they will gather interest about school and subsequently the children will automatically be enrolled in the primary schools. In this regard COAST Trust has taken some initiatives along with some activities ensuring opportunities to the coastal poor children as well as the mainstream children through Maktob with the contribution of SF. But the government has taken the steps after than that. Pre Schooling education will be an asset for every child in their primary education and for all their life.

7) Strategic Focus to achieve in the next 5-10 years?

Expected Output	Intervention	Process
<ul style="list-style-type: none"> - Network/platform (POs) of marginalized people functional - Resource mobilized/demand fulfilled/rights and entitlement addressed through campaign and advocacy - Duty bearers become more responsive and taking the demand of right holders in their planning - Responsive local 	<p>People’s Organization</p>	<ul style="list-style-type: none"> - Formation of ward FDP groups with representatives of FDP families. - There will be a 3 members executive committee. Leadership train and monthly awareness and interactive sessions will be facilitated to them. - Formation of union based PO taking representation from ward level FDP group, traditional MF groups, SRGs, natural leaders of the community, local elites etc. - General awareness to all member participants of traditional MF groups and SRGs on i) rights and

Expected Output	Intervention	Process
<p>government/<i>Union parishad</i> for participatory budget and planning, enhanced revenue collection and improved service delivery specially in respect of health, education and social safety nets</p>		<p>responsibilities in view of constitution ii) rights and responsibilities in view of UDHR iii) accountability and available legitimate rights and resources from local/state agencies</p> <ul style="list-style-type: none"> - Training and leadership building on PO management and legitimate demand mediation - Monthly meeting, monitoring and support for 'social action/mobilization and demand mediation. - Facilitate access to locally elected/non-elected power structures/bodies - Citizen monitoring through social audit and public hearing on Education, health and safety net. - Dialogue with UPs for improved service delivery specially health education and safety net - Dialogue with district official with PO and CSO leaders based findings from citizen monitoring. - Issue based mobilization and link with district/national level CSOs specially on coastal livelihood and fisher folk issues.
<ul style="list-style-type: none"> - Self -reliant Groups (SRG) promoted and capacitated to have better economic and social life and livelihoods. - Effective Family Development Plan (FDP) 	<p>Self Reliant Groups</p>	<ul style="list-style-type: none"> - Selection of 3500 hardcore poor families as per set criteria - Awareness on community owned and managed MF, advantage and disadvantage of traditional MF. - Initiating family development plan.

Expected Output	Intervention	Process
<p>exist.</p> <ul style="list-style-type: none"> - Poor and marginalized family becomes credit worthy / financially literate. - Community own and manage savings and credits. - Respective service providers (duty bearer) including MFIs are more responsive to meet the demand of marginalized families. - Community Managed Economic Activities (CMEA) functional. 		<ul style="list-style-type: none"> - 10-12 FDP families will be organized in a SRG Group and there will 3/4 SRG in each of the Unions. - Training for capacity development for SRGs - Federated structure building from ward to union - Study and continuous efforts to build community owned and managed MF.
<ul style="list-style-type: none"> - Capacity of SRG group member participants specially on poultry model chain development, goat rearing, beef fattening, organic agriculture product and fishery development enhanced. - Capacity of SRG group member participants, youth forum members on off farm technologies - Training and capacity building on value chain development 	<p>Enhancing income and value chain development</p>	<ul style="list-style-type: none"> - Feasibility study on on-farm and off-farm income generating capacity and value chain development. - Establishing chick rearing center, agriculture and eco forestry based nursery development. - Training and capacity development inputs for 3500 family members. - 10-15 SRG members at ward level will be organized in a group
<ul style="list-style-type: none"> - Youth and Adolescents are aware on life skills/social protection and proactive on CR and 	<ul style="list-style-type: none"> • Empowering adolescent and Youth 	<ul style="list-style-type: none"> • Selecting 1125 adolescent girls from three Upazilas priority will be given to selected families to enroll in Shonglap.

Expected Output	Intervention	Process
<p>VAW</p> <ul style="list-style-type: none"> - Youth have increased income opportunities - Youth and adolescents are organized and mobilizing resources. 		<ul style="list-style-type: none"> • There will be 9 shonglap in 1st year and 45 Shonglap in the project period. • In shonglap there will be lessons and training on life skills and Income generating activities. • Awareness will be given on human rights, specially on child and women rights. • There will be lesson on protecting violations against women • Form the 2nd year union based Youth Forums will be formed. In total there will be 45 Youth Forums • Youth forum will be trained on organizational management, income generation and resource mobilization. • Special Training on IGA will be provided • Linkage will be established with government organizations like Youth Development department, vocational training institutes.
<ul style="list-style-type: none"> - Non-school going eligible children are mainstreamed through NFPEs/ Bridge school - Children of 5+ in <i>Maktab</i> are getting knowledge on 	<p>Establishing Early Child Development Center / <i>Maktab</i></p>	<ul style="list-style-type: none"> • Establishing 150 pre-primary schools in selected community managed Maktabs in five year • Training for the maktab teachers • Training for the Center

Expected Output	Intervention	Process
<p>Bangla, English and Mathematics.</p> <ul style="list-style-type: none"> - Community is motivated to contribute in the centre in running even after the project phase out. 		<p>Management Committee members</p> <ul style="list-style-type: none"> • Motivation and assessment of Maktab graduated children in enrollment in mainstream primary schools.
<ul style="list-style-type: none"> - Parents/ guardian/ Family Forum members and SRG members are active in demanding quality education services from mainstream schools - 	<p>Quality School</p>	<ul style="list-style-type: none"> • Inception meeting with 45 C grade government primary schools in three targeted unions Upazilas. • Orient SMC and PTA on their roles and responsibility • Education standing committee visit to each school. • Lobbying with Upazila and District Education officers for monitoring and supervision • Facilitates students on joyful learning by organizing sports and debate competition. • Promotion of SMC to prepare yearly planning for the schools
<ul style="list-style-type: none"> - After FDP some of the HHs will have wellness for back to school for their children 	<p>Bridge School establish</p>	<ul style="list-style-type: none"> - Identify dropped out students up to class eight from the targeted HHs - 30 Bridge schools - Organzie 15 students back to school students in one bridge school - Multi grade learning method will be deployed to prepare students to respective class.
<ul style="list-style-type: none"> - Participants have 	<p>Micro Finance</p>	<ul style="list-style-type: none"> - Formation non SRG members in

Expected Output	Intervention	Process
<p>increased capacity to access MSE loan</p> <ul style="list-style-type: none"> - Responsive and Responsible finance exists with user friendly technology and services 		<p>MF groups leading to PO</p> <ul style="list-style-type: none"> - Provide savings and credit and insurance services from traditional COAST MF system. - Tracers and market competitiveness study to develop pro-poor product services.

Expected added values

COAST believes that various value will be added to the context of the poverty. Some of the key expected added values are as follows:

- New income generating options and new employment opportunities will decrease the level and types of poverty.
- Each of the targeted 3500 HHs will have a dream based planning and will to implement it.
- Number of poor households will be decreased.
- Service providers or duty bearers will be more sensitive to the poor HHs and poor community people.
- Community people will be aware on the causes of their poverty and they will also be aware on how to eradicate that poverty. They will also be well known about their rights.
- Empowered women and adolescent will help their HHs and community in eradicating their poverty and in mediating their legitimate rights.
- CMMF will ensure empowerment of hard core poor family members to think their own economic development and planning. This is may be individual or may be collective effort.

8) Priority on emphasizing: a) advocacy b) capacity building c) service delivery or combination:

In regards to emphasizing the project will give priority to 1st capacity building and 2nd advocacy. No service delivery will be made except program support and inputs to early child education, shonglap & prottoy center, and bridge schooling.

Emphasis on capacity building: Right based approach mainly focus on capacity building of the right holders. The same way the project many capacity building initiatives; capacitate HHS to prepare FDP, operation of CMMF, need based IGA training, capacity building of adolescents and youth on social and life skills through Shonlap, prottoy and youth forum, capacitate SMC and PTA on promotion of quality education and so on. On the other hands staffs capacity building will be ensure to facilitate the program in RBA approach.

Emphasis on Advocacy: As a right defender the project will emphasis on local and national level advocacy. Since the main aim of the project will be to convince the program participants to come

forward to uphold their rights and to sensitize the duty bearers advocacy can play a vital role to mobilize them in favor of rights and entitlements of the poor and marginalized community. Because public resources mobilization and attitude of the duty bears can solve the problem of the poor in a sustainable way. Engaging of program participants in advocacy activities; rally, dialogue, citizen monitoring, memorandum to duty bearers ultimately empower them.

Donor Relevance and Funding

1) Organizational plans for local resource mobilization:

Development Projects of COAST

COAST is implementing various development projects. In Cox's Bazar COAST will ensure linkage with other development project with this project to ensure maximum benefits for the program participants. COAST has been implementing school feeding program in Moheshkhali *upazila* with 63 government primary school. The program has been supporting by European Union and Bangladesh government. COAST also has been working with MF and Value chain development program supported by PKSF.

Government Zila Jobo Unnayan Kendra

There is a *Jobo Unnayan Kendra* with accommodation at District level for livestock IGA training for youth. The training cost of *Jobo Unnayan Kendra* almost free or low cost. Prottay and Shonglap girls or MF group member can received training from *Jobo Unnayan Kendra*.

Upazila Jobo Unnayan department

Upazila Jobo Unnayan department took initiatives of livelihood development training at *upazila* level for woman and youth. The training is also almost free and low cost for poor people.

Upazila Social Welfare department

Upazila and district social welfare department took initiatives for livelihood development training for woman and youth on tailoring and computer programming. They have especial training design for disable persons. The training almost free of cost.

Union Parishad

Union *parishad* provided training for poor people on livestock and disaster management at union level.

2) Local funding sources other than SF:

Contribution of members of People's Organization

Every group member of Micro finance program during loan receiving contributed 6 taka to People’s Organization fund for their organizational (PO) expenses. They have a separate bank account in local Bank and have books of accounts in their branch office. The accounts operate by COAST branch Manager and President of People’s Organization jointly. The fund only expenses purpose of PO’s activities and also for giving treatment and legal support to acid throwing, rape case and minority eviction.

Group members savings

Every group member of Micro finance program can deposited as their capacity in their own name for savings weekly basis. This taka deposited in organizational Bank accounts at branch level. Total accounts of shaving keeps well written in group members pass books. Group member easily can withdraw their deposited taka any time from branch office. Organization can use the taka for investment purposes on loan disburse to group members.

Thematic Focus

Please look at the following Thematic Goals, Intervention Areas and planned outcomes, and consider the planned work in light of these.

THEMATIC GOAL	INTERVENTION	OUTCOME
ENSURE QUALITY EDUCATION FOR DISADVANTAGED GROUPS	Quality Education (Formal and Non-Formal)	Increased enrolment of girls and boys in formal schools having attended SF-supported program:
		Improved attendance and completion rates of individuals continuing formal education
		Improved learning environment
		Increased government responsibility for quality of, and access to, education
		Increased enrolment in secondary school
	Literacy and Life Skills Training	
		Reduced early marriage, use of bride price and/or gender-based violence in SF-supported communities
		Increased awareness of rights and capacity to claim them among participating adolescent girls and boys
		Increased government responsibility for the rights of disadvantaged groups

ENHANCE ACCESS TO SUSTAINABLE INCOME SOURCES		
	Livelihood Development	Increased access to market and self-reliance among participating individuals and enterprises
	Micro-Enterprise Development	Advocacy for fair prices and access to productive assets and markets
STRENGTHEN, PUBLIC SECTOR AND CIVIL SOCIETY	Capacity Building of Local Governments, Local NGOs and Communities	Local Governments increasingly apply transparency and accountability tools (e.g. Public Audit and hearings)
		Local Governments adopts participatory planning process Increasingly independent and locally anchored rights-based NGOs
		Strengthened awareness of rights and capacity to claim them among rights holders
		Community based organizations and NGOs are oriented in peace development and conflict transformation
		Duty bearers held accountable
		Strengthened awareness of social risks and how to prevent them
		Advocacy for improved government services in child care and risk prevention

9) Thematic Goals, Interventions and Outcomes that your organization will have for 2014-2018.*

Planned organizational Focus 2014-2018			
Thematic Goal	Planned Outcomes	Output	Activities
ENHANCE ACCESS TO SUSTAINABLE INCOME SOURCES	– 3500 Poor HHs will have increased access to pro poor financial and non financial services through sustainable	– Self -Reliant Groups (SRG) promoted and capacitated to have better economic and social life and livelihoods.	1. Self Reliant Groups with Community Managed Micro Finance

	<p>mechanism of community owned and managed MF.</p> <ul style="list-style-type: none"> - 90% participants undertake Income Generation Activities (IGA) - Monthly income per beneficiary increased by 25% - 85% participants have access to the financial services. - 80% of the participant's savings will be increased by 10% - At least 5% IGA trained participants have direct access to market their products through marketing channels intervention. - 3500 families have realized their development plan. - Local level service providers are responsive towards community needs and demands 	<ul style="list-style-type: none"> - 3500 Effective Family Development Plan (FDP) exist. - Poor and marginalized family become credit worthy / financially literate. - Community own and manage savings and credits. - Respective service providers (duty bearer) including MFIs are more responsive to meet the demand of marginalized families. - Community Managed Economic Activities (CMEA) functional 	2. Micro Finance
STRENGTHEN, PUBLIC SECTOR AND CIVIL SOCIETY	<ul style="list-style-type: none"> - Total no. of 300 to 350 SRGs are formed and strengthened. - Total no. of 16 Network/platform (People's Organization) formed 	<ul style="list-style-type: none"> - Network/platform (POs) of marginalized people functional - Resource mobilized/demand fulfilled/rights and entitlement addressed through campaign and 	People's Organization and CSO building

	<p>and strengthened.</p> <ul style="list-style-type: none"> - SRGs and Networks are able to resource mobilization and demand mediation. - Duty bearers become more responsive. - Leaders/members of SRGs and Networks are elected to the LEBs. - UPs are practicing participatory budgeting and their internal resource mobilization capacities enhanced. - Transparencies in services specially in the field of education, health and safety net is ensured. 	<p>advocacy</p> <ul style="list-style-type: none"> - Duty bearers become more responsive and taking the demand of right holders in their planning - Responsive local government/<i>Union parishad</i> for participatory budget and planning, enhanced revenue collection and improved service delivery specially in respect of health, education and social safety nets 	
<p>ENSURE QUALITY EDUCATION FOR DISADVANTAGED GROUPS</p>	<ul style="list-style-type: none"> - 60% participants aware on 10 learning issues and life skills - 50% participants involve in family decision making process/ - 30% participants engaged in personal\group income generation activities - 50% participants practice the learning issues in their daily life - 6% of Shonglap girls save at least tk. 300 - 500/ per month 	<ul style="list-style-type: none"> - Youth and Adolescents are aware on life skills/social protection and proactive on CR and VAW - Youth have increased income opportunities - Youth and adolescents are organized and mobilizing resources. 	<p>Empowering adolescent and Youth</p>

	<ul style="list-style-type: none"> - 10% participants control own income - 60% The participating youths have increased their income opportunities. 		
ENHANCE ACCESS TO SUSTAINABLE INCOME SOURCES	<ul style="list-style-type: none"> - Capacity of 80% of SRG group member participants enhanced specially on poultry model chain development, goat rearing, beef fattening, organic agriculture product and fishery development. - 80% SRG group member participants, youth forum members are engaged in off farm technologies Training and capacity building on value chain development. 	<ul style="list-style-type: none"> - Enhance capacity of SRG group member participants specially on poultry model chain development, goat rearing, beef fattening, organic agriculture product and fishery development. - Capacity of SRG group member participants, youth forum members on off farm technologies Training and capacity building on value chain development 	Enhancing income and value chain development
ENSURE QUALITY EDUCATION FOR DISADVANTAGED GROUPS	<ul style="list-style-type: none"> - According to the target 90% of 5+ age children enrolled in elementary school - 80%children completed Maktob (elementary Quran learning centre) and elementary education admitted in Class 1 	<ul style="list-style-type: none"> - Non-school going eligible children are mainstreamed through NFPEs/ Bridge school - Parents/ guardian/ Family Forum members and SRG members are active in demanding quality education services from 	Mainstreaming <i>Maktob</i> (religious Pre/bridge school children centre) students

		<p>mainstream schools</p> <p>– Children of 5+ in <i>Maktab</i> are getting knowledge on Bangla, English and Mathematics.</p>	
--	--	--	--

10) Programmes are planning for Strategic Period 2014-18:

This project has proposed 6 major program components 1. People’s Organization and CSO building. 2. Self Reliant Groups with Community Owned and Managed Micro Finance considering each of the 3500 families as a unit. 3. Mainstreaming Children through Maktab education, and retaining them. 4. Empowering adolescent and Youth through Shonglap, and Youth Forum, 5. Value Chain and IGA developed. and 6. Social protection for children.

11) Goal and specific objectives of respective programmes for 2014-2018:

Thematic Goals:

Thematic goal 1: Strengthen public sector and civil society

Thematic goal 2: Enhance access to sustainable income sources

Thematic goal 3: Ensure quality education for disadvantage group

Specific objectives of SP 2014 to 2018

1. 16 People's Organizations are functioning to address the rights issues of the marginalized communities,
2. 3,500 Marginalized families have improved sustainable livelihoods with dignity
3. 4,500 Eligible children have access to quality education to complete primary and secondary education
4. 1125 Adolescent and 600 Youths of marginalized community are socially and economically empowered
5. 9,000 MF members have better market opportunities and improved financial services
6. Children of 3,500 target families are protected against vulnerabilities at household and community level

12) Different from the overview, the organizational’ planned outcomes for 2014-2018:

There is no different planned outcome that is mentioned in the overview.

Program Implementation

13) The main lessons learned from the former Master Plan period (2009-2013)

Pre- School in Maktob

- *Maktob* based pre primary school can be an effective method to ensure mainstream education for rural children
- *Maktob* based pre primary school can be an effective method to eradicate religious fundamentalism
- Effective community participation is must to make any development program successful.
- Effective management committees like CMC can be a tool of success of pre-school.
- Engagement of local government can speed up the sustainability of development projects.

Shonglap and Prottay

- Religious conservativeness can create obstruction towards implementation of social development programs.
- Effective management committees like SST, PST, can be a tool of success of Shonglap , pre-school and Prottay .
- Shonglap can play an effective and important role in protecting Early Marriage
- Skilled and active Animator is key of success of Shonglap and Prottay canterers.

Quality Education

- Joyful learning environment help to extend education, specially for girls and poor children
- Vocal and Active SMC of Primary School can assure quality primary education
- Government officer's visit to school help to ensure academic discipline

Micro Finance

- Member target has not achieved as per plan due to geographical distance, retention rate and slow admission
- Micro-enterprise has not increased as per our expectation and plan because of some policy barrier.
- Microfinance group and Pre School in Maktob, Shonglap and Prottay is must in same community to extend Family Development Plan
- Skilled staff's and capacity buildings of beneficiaries can assure Business Development System (BDS)

14) Working with the root causes of poverty:

Problem tree is attached in separate pages in annexure 1.

The population in Bangladesh is predominantly rural, with almost 80% of the population living in the rural areas. Many of them live in remote areas that lack services such as education, health clinics and adequate roads, particularly road links to markets. A low estimate of 20% of the rural poor is in chronic poverty. They suffer from persistent food insecurity, own no land and assets, are often uneducated and may also suffer serious illnesses or disabilities. Another 29% of the rural population is considered moderately poor. Though they may own a small plot of land and some livestock and generally have enough to eat, their diets lack nutritional values. As a result of health problems or natural disasters, they are at risk of sliding deeper into poverty. Women are among the poorest of the rural poor, especially when they are the sole heads of their households. They suffer discrimination, have few earning opportunities and their nutritional intake is often inadequate.

Causes of Poverty

One of the main causes of rural poverty is due to the country's geographical and demographic characteristics. A large proportion of the country is low-lying, and thus is at a high risk to flooding. Many of the rural poor live in areas that are prone to extreme annual flooding which cause huge damage to their crops, homes and livelihoods. In order to rebuild their homes, they often have to resort to moneylenders, and that causes them to fall deeper into poverty. In addition, these natural disasters also cause outbreaks of cholera and other waterborne and diarrheal diseases such as dengue and malaria which will affect them physically and lower their productivity levels.

Another cause of rural poverty is due to the fast growing population rate. It places huge pressure on the environment, causing problems such as erosion and flooding, which in turn leads to low agricultural productivity.

COAST has been working following intervention lines to eradicating poverty:

- Nurturing existing beneficiaries groups through providing development education at weekly group meeting. Development education lessons content of basic human rights, group solidarity and dynamics, child education, primary health and hygiene, savings habit, government service provider agencies, local government and so on including contemporary development messages.
- Savings mobilization by accumulating and returning within deferent packages i.e. regular savings, open savings, periodic deposit scheme.
- Credit support followed by the demand of the beneficiaries based on chosen financial scheme by them. There have two types of financial scheme. Up to loan amount of taka 29000 as regular micro credits and from loan amount of 30000 to above as micro entrepreneurs or talent finance.
- Capacity building of staffs and beneficiaries by providing training on microfinance management, financial analysis, IGA selection, and specific IGA skill training etc.
- Incorporation of value chain products like Dry fish, Salt refining & packaging and Crab fattening along with other preferred financial scheme by beneficiaries

- Support Pre Schooling program in maktob to increase enrollment in mainstream education an improving quality education.
- Support Shonglap Program Empowering Adolescent girls and Boys.
- Support in Strengthening Peoples Organization to raising their voice with cooperation civil society organization to established citizen rights.

15) Working with government (national and local) and other stakeholders and purpose and the added value to programmes:

COAST has been working with government at national and local level. Following activities are there:

Activities	Purpose
Attend meeting of district and <i>upazila</i> administration	-To Know the government policy and activities. - Join government development and campaign program.
Given monthly News bulletin and report to district, <i>upazila</i> and Local Government office	-Establish organizational accountability and Transparency to the government and at the same time local government.
Implement micro credit Program	Eradicate poverty and support government development policy for the poor people
Implement Pre Schooling program	Government enhancing the quality primary education and education for all. Eradicate poverty through education.
Implement Shonglap and Prottay Program	<p>About one fifth of the total population of Bangladesh is Adolescent. Most adolescents have limited scope for acquiring knowledge and skills for their self-development and protection.</p> <p>Secondary level school enrolment is very low at only 38 per cent. The dropout rate in secondary schools is much higher than in primary schools: about 48 per cent among girls and 38 per cent among boys.</p> <p>Over 67% of adolescent girls are married. This includes 5% of girls aged 10-14 years and 48% of girls aged 15-19 years of age. About 50% of pregnancies occur by the age of 18 years. Early marriage is a critical issue for adolescent girls.</p> <p>The rights and needs of adolescents were largely ignored in Bangladesh. This was especially true in relation to girls, most of whom move straight from childhood to marriage around the time of puberty.</p>

	<p>They are not informed about their rights, health and gender equality, and they have limited mobility and opportunities to meet and exchange ideas and knowledge among their friends.</p> <p>A major achievement has been found by the implementing Shonglap and Prottay Program with help of SF.</p>
<p>Strengthening network of civil society and organizing meeting and human chain</p>	<p>Some aspect Government making good policy but not implementing successfully, because of lack awareness of peoples. To create awareness in mass people COAST organized Rally, Human Chain to support implementing the policy i.e. <i>Right to Information</i> and <i>education Policy</i> etc. At the same time COAST continuously campaigning to protect environment, climate justice and rights of migrant peoples.</p>

Added Value:

COAST organizes strategically important activities related to development, which in turn, will facilitate the sustainable and equitable improvement of life, especially of women, children and disadvantaged population of the coastal areas in Bangladesh through their increased participation in the socio-economic, cultural and civic life of the country.

COAST believes that it should be a value-driven organization since it is trying to develop a value-oriented human resources base. It works for structural poverty reduction while it implements any project or stands for an opinion. So it is important to maintain a minimum level of management standard.

16) Collaboration on the ground with other NGO / CBOs, or other actors in order to meet the problems identified by the baseline:

COAST always emphasized on collaboration with other development agencies and networking of civil societies to implement the program for the people. Coast meet the meeting regularly NGO Coordination meeting and civil society network meeting. COAST is member of Association of Development Agencies of Bangladesh (ADAB) Chittagong Chapter, Campaign for popular education and Equity and Justice working group.

17) Mainstreaming a) gender equality; b) environmental sustainability; and c) inclusion*

a) Gender equality

COAST is always a gender sensitive organization. COAST believes that the women are behind in the professional development due to the social and cultural attitude. COAST has a Gender Policy. Article 13 of Human Resource Manual (page 18-20) of COAST describes the details of gender strategy. COAST has

a Gender Coordinator, who regularly oversees the gender issues within the organizations, maintain appropriate process and provide feedback to management and accordingly management take necessary action. For this project the Gender Coordinator will act as the Central Gender Mainstreaming Unit and she will ensure that the process is going on right track.

This project is all about people and deals with the cross-sectoral and underlying causes of development aiming for positive behaviors and social changes for sustainable development. The necessity to ensure gender equality is a primary goal in all areas of social development. Promoting gender equity and sensitivity is one of the key objectives of this project component and one of the pillars of quality enhancement. It would be a strategy for making the concerns and experiences of women as well as men an integral part of design, implementation, monitoring and evaluation policies and programmes in all spheres so that women and men benefit equally and inequality is not perpetuated. In this project, gender mainstreaming would be a vital area for achieving gender equality. Project plans to deal gender specific activities and affirmative action, whenever women and men are disadvantaged positions, in particular. The project will also enable them to participate in and benefit equally from development efforts. The following specific actions are planned for gender mainstreaming in this project.

At Institution and policy level:

- Reflecting gender issues and its mainstreaming as a core value.
- Developing or updating organization gender policy and framework of partner
- During staff recruitment, encourage and maintain gender balance.
- Staff capacity on internalization the idea of Gender Mainstreaming and capacity on identifying gender needs and interests will be strengthened by various internal training and orientations.
- Efforts to be made to broaden women's equitable participation at all levels of decision-making. Local civil society groups will be encouraged to consider more women for leadership roles. All of this will naturally be carried out hand-in-hand with sensitization of different groups within the system, such as teachers, administrative officials, supervisors, and policy makers.
- Gender sensitive approaches can attract and retain audiences in higher proportion by using gender sensitive sharing methods, materials, language, examples, role models and by promoting a women-friendly environment.
- Create a culture of gender sensitiveness in the organization and programme.

At programme and activity level:

- Gender analysis will always be carried out.
- The initial identification of issues and problems across all area(s) of activity should be such that gender differences and disparities can be diagnosed.
- During any meeting, training or workshop, gender balance to be considered and followed strictly.

- All programme materials will be prepared considering the gender sensitiveness and will have a gender lens.
- Respect and deals the gender issues of community, participants and staff properly.
- Gender sensitization will be highlighted and prioritized into all learning and knowledge sharing processes. Within the process, the focus will be on removing or minimizing discriminatory practices and the stereotyping.

At monitoring level:

- Monitoring the programmes or situation with gender lens.
- Gender disaggregated data to be collected and analyzed for proper action.
- Gender issues, concerns and development to be recorded and documented properly.

b) Climate and Environmental Issues

- COAST is concern about the climate and environment. COAST does not implement any program which is not good for climate and environment. COAST is working for the rehabilitation of climate migrants. It is also implementing climate adaptation program in its working areas especially in the coastal belt of Bangladesh. For this project COAST will plan, undertake or implement any activities which can create any harm for the environment. On the other hand COAST will give priority to the climate migrants of Cox's Bazar. This project is not expected to have any negative impact on the environment. It should enhance collective efforts to keep local environments clean, as well as engender processes for emergency preparedness and response to reduce the impact of disasters.
- The project will create awareness about protecting the environment. Saving environment will be important topics that will be discussed in Shonglap, Prottoy and different meetings.
- The project will supports actions to protect the environment. For example IGA that is harmful for the environment will not be supported from the project.
- The project will avoid and/or will prevent negative health effects, such as through the use of chemicals or fertilizers. Project will have campaign on avoiding and preventing negative health effects.

c. Inclusion

- The project will have no barriers of participation based on ethnicity and/or minority status, religion, language, a chosen cultural identity, Rather there will be endeavors to ensure communal harmony
- The project will employ staff and volunteers irrespective of ethnicity and/or minority status, language, a chosen cultural identity.

- The Project will promote positive attitudes towards people from different ethnicities, religions and/or cultures and men/women.

18) Monitoring and Evaluation plan:

The project will deploy result based monitoring system to ensure mainly 1. Timely completion of targeted activities, 2. Standards process have been followed during implementing of activities and 3. Periodic progress towards projected impact. The monitoring system also assess the gaps of staffs performance based on generic skills; preparing advance planning, skill of development communications, inter personal skills, report writing, behavior to project participants etc.

Project monitoring will be operated simultaneously from COAST central monitoring section and from the PIU. There has been proposed one monitoring officer position in PIU. A part from central monitoring section ED/program focal person will monitor the project by organizing monthly project performance meeting (PPM) with presence of PM and accounts person. This meeting involves assessing monthly program progress and budget expenditure based on project plan. From central level the following chart of monitoring plan will be followed:

Monitoring framework of COAST central Monitoring section

Monitoring Tools	Objective	Process			Frequency
		Source	Compilation & Analysis	Preservation	
Project Performance Review (PPR)	Assess the performance of project and impact	Beneficiaries, project documents and reports	Central monitoring team	R &D sector	Quarterly
Leadership Performance Review(LPR)	Assess managerial skill	Field and internal stakeholder	Central monitoring team	R &D sector	Bi Monthly
Total Performance Review (TPR)	Assess the performance with quality and COAST Standard	Beneficiaries, project documents and reports	Central monitoring team along with project focal.	R &D sector	Quarterly/Six Monthly
Post facto Movement Checkup (PMC)	Assess the movement and output effectiveness	Movement register and field	Central monitoring team	Respective Supervisor	Need base and at least 30% of selective dates

Participatory monitoring system: Participatory monitoring system will involve project beneficiaries to give their feedback regular basis and periodic interval followed by prescribed format. From PIU

monitoring officer will meet with participants of each of interventions and fill the format by agreed opinions on expected outputs, impacts and progress towards outcome. During implementation on each intervention respective staffs make clear orientation to participants on process, outputs target, and outcome target. From the beginning of the monitoring officer visit and consult with participants based on target indicators and at present status and recognize gaps and record it if any. Following format will be followed for participatory monitoring:

1. Process monitoring at beneficiary’s level (monthly basis)

SI	Process key Indicators/ standards	Achievement up to the month (Reported)	verify the indicators with consultation to beneficiaries
1			
2			

2. Activities and Output monitoring Monthly basis

SI	Name of Activities	Target outputs	Achievement based on participants feedback

3. Impact monitoring quarterly basis

SI	Target impact indicators	Base line indicator	Achievement based on participants feedback

Internal Monitoring and Management/Planning tools for Education Component

COAST education program has an internal monitoring mechanism. We have some tools on internal management and planning.

Monitoring Mechanism: We have some internal monitoring tools. The main objectives of those tools are:

- ▶▶ To ensure quality
- ▶▶ To ensure regular communication with the field activities
- ▶▶ To maintain the regular flow of information

To fulfill those objectives we have different monitoring tools. We also have management and planning tools. These tools are as follows:

	Internal Monitoring Tools	Output/ Performance
Program Staff Level Monitoring Tools	Daily Activities Report	We can be sure about Staffs movement and field visits
	Daily Shonglap and ECDC visit report	ECDC visit ensured,
	Weekly Activities Report	We get the weekly idea on staffs' movement and activities and we can formulate plan and strategies.
	Monthly Shonglap Program Report	We get the overall data on Shonglap and can assess quality and progress.
	Monthly ECDC Program Report	We get the overall data on Shonglap and can assess quality and progress.
	Quarterly program Report	We get the quarterly quantities and qualitative information
	Home Visit Report	Attendance condition improved, community participation improved.
Animators Level Monitoring Tools	Probaho Chitro	We can be sure about the quality of the lesson
	Code	We can be sure about the lesson already delivered.
	Action Plan	We can be sure the learners level practices of the lesson
	Home Visit Registrar	We can be sure the learners level practices of the lesson
	Attendance Sheet	We can monitor the attendance of the learners.
	Home Visit Report	Attendance condition improved, community participation improved.
	SST Meeting Minutes	We can be sure about the regular SST meeting and the community involvement.

Management & Planning Tools	Output/ Performance	Improvisation
Monthly Staff Meeting	We analyze, assess our current progress, activities revise our strategies and plan and make plan for the future.	
Monthly Branch Level Meeting	We analyze, assess our current progress and activities at the branch level and make plan for the future.	
Monthly Plan of all staff	We make daily and monthly plan to make the program successful	

Internal Monitoring Microfinance monitoring system:

1. Branch Manager (BM) monitor two MF groups in daily basis through monitoring format based on official documents and check savings and credit information with passbook of beneficiary's. He will discuss the monitoring finding with field officer and solved findings on the spot.

2. Area Manager (AM) monitors and provides technical support to 5 branch offices in a month through prescribe format of back to office report. During her visit he will monitor the activities of BM such as group visit, savings and credit collection, savings withdrawn & return, loan scheme follow up, loan disbursement and etc. After visit he will discuss the monitoring findings with BM and others personnel and orient to them for not to be repeated.
3. Regional Program Coordinator (RPC) monitor 03 AM's in a month through a prescribe format of back to office report. RPC's will recheck the AM's activities.
4. The activities of RPC will monitor by the central microfinance team through back to office report.

A part from the above, COAST management has putted contact number of top management including Executive Director in the back page of beneficiary's passbook. In relation to this they can easily communicate with top management for raised any problem by local staffs.

We have an internal audit team with 06 personnel and they will do full audit of all branches by one year. After that auditors submitted a written a report to Executive Director. Noted that the audit team is directly reportable to Executive Director.

Evaluation plan:

Name of project	Year when last evaluation carried out	Mention planned evaluations indicating whether these are mid term or final				
		2014	2015	2016	2017	2018
South East Coastal Development Initiative Project	2012			Mid term		Final

Baseline survey plan

Baseline is the key to monitor and assess the changes in targeted impact and outcome indicators. The project will conduct baseline with technical support from SF at the beginning of the project. Baseline conducting plan is as follow:

Sl	Activities	Target indicator	process	Responsible & time line
01	Selection of beneficiaries	<ul style="list-style-type: none"> - 3500 families as per criteria from SF - Selection three 	<ul style="list-style-type: none"> - Collection list of safety net recipients from 	Program supervisor and PC, 15 th to 22 nd

SI	Activities	Target indicator	process	Responsible & time line
		unions by lottery out of 12 targeted unions but one from each of the three targeted Upazila – Selection of 250 families random basis from each of the selected Unions.	respective union – Meeting with unions parishad and orient them on the criteria of beneficiary families – Primary listing of criteria wise families with help of respective wards male and female members – Organzie the listed family representatives in respective wards – Orient he meeting participants on the selection criteria – Disclose the name of the primary list – Endorse the list with agreed opinion of the participants – And finalize the list the name	April'14
02	Orientation to program staffs	– Training quality and contents will be defined by SF	– Training modality and facilitation will done by SF	PC, 23 rd to 26 th April'14
03	Field level data collection	– Impact indicators; monthly income, education status of children, nutrition intake level, status of utilizing public recourse, savings habit, assets and liability, health and	– Consultant will finalize the base indicators with consultation of SF and COAST and considering expected impact and out come indicator.	Consultant recruited by SF. 1 st week of May'14

Sl	Activities	Target indicator	process	Responsible & time line
		hygiene issues etc.		

19) Benefits from the change resulting from the use of the project or programme output:

Targeted Groups	How	Result
4500 Children (5+ age group girls and boy)	Implementing Pre School program Moktob	5+ years received preparatory nursing and learning on Bangla, Alphabetic English and Numeric and taken care of at tenderly age to strengthen their behavioral attitude.
1125 Adolescent (12 to 18 age group Adolescent girls)	Empowering Adolescent Implementing Shonglap	<ul style="list-style-type: none"> • The poor adolescent girls and boys will be improved in their skills on livelihood aspects and the community problems initiated for solution as much as possible by the learners with the community participation. • Increased awareness of rights and capacity to claim them among participating adolescent girls • Reduced early marriage, dowry and gender based violence in SF-SF supported communities
320 Woman (18 above age group)	Strengthening Peoples Organization	<ul style="list-style-type: none"> • Identified the root cause of poverty • Voice raised to face social action, harassment and violence against woman • Identified human and constitutional rights • Empowered to receiving government service
25000 Poor and ultra poor woman (18 above age group)	Support financial and non financial service	<ul style="list-style-type: none"> • Created job opportunity • Created awareness about Education • Created awareness good health maintaining • increased savings • increased food security • increased availability of food
3500 Self-help group, (18 above age group Man and woman)	Strengthening civil societies Organization and implementing advocacy program	<ul style="list-style-type: none"> • Strengthened awareness of Social Risks • Implemented campaign program on • anti smuggling <i>Yaba</i> drug, • anti tobacco cultivation, • Protect mangrove forest, • pesticide free dry fish, • unfair price of salt and • necessity of expansion of Dohazari-Cox's Bazar

Targeted Groups	How	Result
		Rail line.
9720 primary school students, 720 SMC members	Through facilitating quality school program at 45 primary schools.	<ul style="list-style-type: none"> • Joyful learning environment ensured • Students attendance increased • Schools have yearly development plan • Education standing committee activated

20) Measuring the negative or positive impact beyond the attribution gap:

By recognizing indicators of social performance by the beneficiaries align with organization mission, national and international standards and in place a regular monitoring framework. This framework will have clear directions to measure improvement of quantitative and qualitative performance. This activity will also include software based members data base and staffs capacity building. Implementing social performance management will help to recognize the actual status of the beneficiaries on some indicators including their satisfaction, social skill, and empowerment and so on. This will ultimately help the management to take appropriate initiatives for better performance.

21) Plans for implementing Social Performance Management

- Capacity building and training for the front line staff's and clients will
- A clear vision including social change for the poor population
- To know interest rates and loan and savings policy to clients
- Clients satisfaction is check systematically and regularly
- Product design based on clients needs
- Social performance report to the MIX will submit regularly
- Harassment free pleasant working environment will ensure with trustworthy complaints reporting and management system.
- Percentage of female staff will above 40%
- Set complain mechanism for staff's, client and stakeholder

22) Log frame for each organization

Attached herewith in separate file as annex 2

Sustainability and Exit Strategy

23) Plan for sustainability and exit strategy of each intervention line

Preconditions and Assumptions

1. Some preconditions for success and longer-term applicability of this project are that:
2. Effective advocacy and briefing sessions are carried out with various critical players from district down to village level by COAST to establish broad ownership and commitment.
3. The entire project (both processes and outputs) are well documented and the results and lessons learned drawn out for both district and national level advocacy.
4. There will be proper baseline and impact assessment of the intervention.
5. This project will give a strong voice to communities, women and adolescents/youths to participate in the whole process.
6. Government embraces this process of empowering and creating opportunities for communities to assess, analyze their situation and make informed decisions affecting the wellbeing of their children, women and families and for civil society to be active players in engendering that process.

Factors contributing to sustainability:

Policy sustainability: The long term aim is to integrate the project processes and principles into the government information and community empowerment policies and strategies. Intensive dialogue and information sharing with Government, civil society and local councils should maximize the chances of longer term acceptance and support for community-led programming with active civil society support. The envisaged outcome of such joint programming and dialogue processes are better cohesion, common vision and messages as well as social accountabilities at all levels .A well-documented exercise, will in–turn, provide clear markers for the successes and challenges encountered and should enhance acceptance by Government and other partners.

Integration: COAST has been implementing different programmes in Cox’s Bazar and in same thematic areas. Efforts will be made to merge activities with other programmes. Internalization of the key messages and practices of this project among the targeted people is the key tools of sustainability of the project. COAST will effectively emphasize on the quality of effective communication and COAST will try to create specific demand among the community member. A demand driven approach can play a vital role in ensuring the sustainability of the project.

Local Resources: The Project Implementation Unit will focus on enriching the relationship among the targeted stakeholders during the project period. At the latter part of the project a five year action plan will be prepared by COAST and it will identify the local resources to implement the actions.

Follow up: COAST has offices in all the *Upazilas* of the project area, it will help us in ensuring follow up regularly after completion of the project to keep successful continuation of the project results and other activities.

People’s Organization (PO): People’s Organization (PO) of COAST will play a vital role in ensuring sustainability of the project learning. PO is a community based local institution in the coastal area of Bangladesh. POs are formed and run fully by the participation and leadership of the coastal poor people. POs are working directly with community people, they have some regular meetings and discussions on various development issue. They engage with various social movements.

Exit Strategic Plan

Intervention	Existing situation	Strategy	Exit Process	Remarks
Pre-School	<ul style="list-style-type: none"> Centre Management Committee (CMC) / School Management Committee (SMC) are capacitated to play their roles and responsibilities Parents are aware on education of their children Local govt. are aware on education in the light of providing necessary supports <ul style="list-style-type: none"> Concern mainstream schools are able to receive pre-schools children Community is capacitated to monitor centers, providing material support 	<ul style="list-style-type: none"> Sharing the plan with - center management committee / parents local elites and -local government representatives and Upazila level administration especially UNO, Education Department. morandum of Understanding (MOU) with CMC, School 	<ul style="list-style-type: none"> Situation analysis Situation sharing MOU Signing Orientation to CMC, Teachers, Parents <ul style="list-style-type: none"> Linkage with local administration and local government Exit sharing workshop at community level, local administration level including best practice sharing <ul style="list-style-type: none"> Responsibilities Handover to the community 	
Pro poor financial and non financial services	<ul style="list-style-type: none"> Participants have increased access to the financial services, Developed skill and capacity to manage financial services. Participants have increased their own savings / long term savings 	<ul style="list-style-type: none"> Sharing the plan with - MF Groups - POs Linkage with other MFIs, Banks and others like govt. service providing institutions Adjustment of 	<ul style="list-style-type: none"> Awareness building about changing situation to continue access to other MFIs and banks To adjust savings and credits IGA counseling Responsibilities handover to the groups with 	

	<ul style="list-style-type: none"> • Access increased for marketing their own products 	<p>savings and credits</p>	<p>documents</p>	
<p>People's Organization/ Networks/CSO</p>	<ul style="list-style-type: none"> • POs are able to prepare micro-plan by themselves • POs have created own fund and manage as well • POs are able to lead social movement, resolute local problems and address social issues • Developed networks and linkage with different service providing institutions • Have developed by-laws 	<ul style="list-style-type: none"> • Sharing the plan with POs • Linkage with other govt./non-govt service provider institutions • MOU 	<ul style="list-style-type: none"> • Situation analysis • Situation Sharing • MOU Signing • Training/Orientation • Linkage with local administration and local government • Exit sharing workshop • Responsibilities Handover to the POs 	
<p>Empowering Adolescents</p>	<ul style="list-style-type: none"> • Participate/provide opinion in family decision process • Able to face violence against women • Developed capacity to be self employed, contribute to families as well as control own income • SST are capacitated to play their roles and responsibilities • Parents are aware on the rights of women 	<ul style="list-style-type: none"> • Involve with follow up program • Back to school • Sharing the plan with Forum, SST • Linkage with other govt./non-govt service provider institutions 	<ul style="list-style-type: none"> • Situation analysis • Situation Sharing • Orientation to SST & forum members • Linkage with local administration and local government • Exit sharing workshop at community level, local administration level including best practice sharing • Responsibilities Handover to the forum 	

24) Cooperation/Coordination with Governments and other relevant actors, including other donors in relation to goals and objectives:

Coordination with Governments and other relevant actors

Government and other actor	What we will do	
Government	<ul style="list-style-type: none"> - COAST attends <i>Upazila</i>, district and central level government meeting, seminar and workshop and Rally program. - COAST cooperates and participates during disaster and after disaster rehabilitation program of government at union, <i>upazila</i> and district level. - COAST support and participate national and international day observation program at <i>upazila</i>, district and central level. - COAST support and participate against anti terrorist action program of government. - COAST support and participate implementation of Education Policy for quality education. - COAST support and participate implementation of government Right to information policy 2010. - COAST support and participate implementation government Women's Right Policy - COAST support and participate Gender equality policy. - COAST support and participate climate change policy of government. - COAST support and participate all sort of poverty eradication program of government. - COAST support and participate Child right protection program of government 	
Campaign for Popular Education (CAMPE)	<ul style="list-style-type: none"> - COAST is a partner organization of CAMPE. - COAST supports and participate CAMPE's entire development program as a development partner. 	
Equity and Justice working group	<ul style="list-style-type: none"> - COAST is a partner of Equity and Justice working group. - COAST supports and participates to all programs of Equity and Justice working group on climate justice. 	
WFP	<ul style="list-style-type: none"> - COAST is local partner of world food program (WFF). COAST supports and participates with cooperation WFP during disaster and after disaster. 	

We have good relation with the donor and other actors at country level. We will maintain regular communication with the donors and other development partners. We will provide monthly progress

and financial report. We will also provide them the quarterly progress report. We will attend regularly to the donors meeting. We also have the good relation with respective UP member, chairmen, UNO and DC. We have good relation with the journalists at the local and national level. The monthly reports will be submitted to the *Upzila* (sub-district) and districts administration regularly. The monthly desk news letters are also being sent to that administration. We attend the *Upzila* Coordination Meeting and District Coordination Meeting where the *Upzila* Nirbahi Officer and Deputy Commissioner preside over the meetings respectively. If we take any new project then we give a brief presentation and written documents to the *Upzila* and district administration. We also maintain the communication with the local union *parishad* chairmen and members. They are also involved with us for the implementation of the programs.

25) Mainstreaming Climate change, gender equality and conflict sensitivity into the proposed program

a. Gender equality

- The project will have no barriers to women/men's involvement in the project. Project will always encourage men and women to involve with it. It will provide special attention in women involvement in all the program components. We will try to ensure inclusion of female members in all the management committees. The project will try enhances women/men's access to resources and/or services and education and/or capacity building. All women/men of project will get same access to resources and/ services--education and/or capacity building.
- The project will involve women/men as active participants and decision makers in planning, implementation, monitoring, and evaluation. During the design, planning, implementation and evaluation process we will ensure effective involvement of both men and women.
- COAST will provide equal opportunities to men and women for gaining skill
- The project wills increases women/men's participation in the community by including them in various committees and forums.

b. Climate and the environment

- COAST is concern about the climate and environment. COAST does not implement any program which is not good for climate and environment. COAST is working for the rehabilitation of climate migrants. It is also implementing climate adaptation program in its working areas especially in the coastal belt of Bangladesh. For this project COAST will plan, undertake or implement any activities which can create any harm for the environment. On the other hand COAST will give priority to the climate migrants of Cox's Bazar. This project is not expected to have any negative impact on the environment. It should enhance collective efforts to keep local environments clean, as well as engender processes for emergency preparedness and response to reduce the impact of disasters.
- The project will create awareness about protecting the environment. Saving environment will be important topics that will be discussed in Shonglap, Prottoy and different meetings.

- The project will support actions to protect the environment. For example IGA that is harmful for the environment will not be supported from the project.
- The project will avoid and/or will prevent negative health effects, such as through the use of chemicals or fertilizers. Project will have campaign on avoiding and preventing negative health effects.

26) The main risks (internal and external) associated with the program's goal achievement

Internal

- o Getting animators with desired skills and quality in remote area.
- o Getting good house desired environment for Shonglap Centre in remote area coastal.
- o Provide IGA trainings and resources according to the demand of the adolescents and communities.
- o Not available of training and resource centre for IGA entrepreneurs.

External

- o The anticipated assumption will be natural and man made disaster like cyclone, flash flood etc. and terrorism.
- o Those will damage the Income Generating Projects of the beneficiaries and they may be affected
- o Some government officer may not support RBA advocacy programs.
- o Political uncertain situation and unrest is also may arise as risk sometime.

27) The corruption prevention measures included in the program

Information Disclosure Policy: COAST has been implementing the Information Disclosure Policy. The purpose of this policy is to inform stakeholders about the information they can expect from COAST. It will also provide guidance to the staff on kinds of information should be provided to our stakeholders. This is a policy instrument to commit to comfort with the requirement of "The Right to Information (RTI) Act 2009" and HAP Principle of Accountability. The information flow to the stakeholders is intended to improve and maintain the quality of services. The information will be provided in an easy and understandable languages and medium in a timely manner. It will also help the program to prevent any types of corruption.

*(Please see the Annex 1 for details of the Policy, it also found in our website, link:
<http://www.coastbd.org/howwedo/policy/informationdiscloserpolicy?format=pdf>)*

Complaint and Response Mechanism: COAST Trust is a people-centered organization committed to remain accountable to its stakeholders. It is committed to working in an open and responsible way that builds the trust and respect of stakeholders. To ensure that organization continually

improve the way it's work. COAST Trust wants to know the views of stakeholders. Ensuring that stakeholders can hold organization to account will improve the quality of organization's work in all areas of activity. Organization's stakeholders have every right to raise a complaint and are committed to allow complaints and caring those in an appropriate and timely manner. The Complaints and Response Mechanism Policy will set out procedures for managing complaints. This policy will actively be disseminated to all stakeholders. The policy will be kept under review and subject to annual report to the board to trustees

Any Individual program participants or a community with whom COAST Trust work, People's organizations, civil society, local government bodies, government officials, development partners and organizational staff will be able to submit complain. The complaints can be made through formal (e.g., written) and informal (e.g., telephone or verbal). There is a discussion with the different stakeholders and they expressed their views that they are easier to make complaints through phone/verbal in the adjacent office(s). The complaints can be given to any staff member(s), any board member(s) and any COAST Offices Apart from this the regional program coordinator, regional team leader, director-operation, executive director and chairman-board of trustee. All of their communication means are available in the diaries, offices and website. All offices will maintain a complaint box and which key will be lying with the designated officials from the management.

(Please see the Annex 2 for details of the Policy, it also found in our website, link: <http://www.coastbd.org/howwedo/policy/crm>)

Humanitarian accountability Framework: COAST is a full member of the Humanitarian Accountability Partnership International (HAP-I). This international organization grants its full membership after making some audit and survey and after their satisfaction that, the organization is accountable to its beneficiaries. HAP-I has an Accountability Framework which is mandatory to implement for its members. COAST is committed to that framework. The accountability framework has created an overall picture of not only who the agency is, what its abilities are and how it works, but it has given a clear commitment statement of the level of quality it aims to provide, why and how it will deliver this. In so doing the agency has also created the clarity needed for stakeholders to know what the agency is accountable for and thus if they need to raise concerns, seek redress or feedback to the agency they will be able to have a better understanding of what the agency can be held to account for. In other words the accountability framework is central to forming a structure for a complaints handling mechanism. *(Details can be found from <http://www.hapinternational.org>)*

COAST Internal Audit: COAST has a strong internal Audit mechanism. This team works directly under the supervision of the Executive Director. Internal Audit is an effective tool for us to prevent corruption.

Strong Financial Policy: To avoid any unlooked for or causality the project will guided by strong accounting and purchasing policy. Key features of the accounting policy will be as follows:

- A separate bank account (in the name of project) will be maintained for this project.
- Bank statement will be collected from bank on monthly basis.
- Monthly bank reconciliation statement will be prepared.
- Internal audit will conduct the audit on monthly basis in project areas. The accounts will be audited by COAST's appointed external auditors considering the period 1st July to 30th June.
- At any time the SF can audit the account.
- Separate Cash book, ledger, advance register, Cheque register, assets and stock register, movement register, different vouchers etc will be maintained.
- Quarterly report will be sent to SF.
- Financial statement and budget variance report will be produced on monthly basis.

Key features of the Purchasing policy will be as follows:

- Executive Director, Director, Deputy Director, Assistant Director, Sector Heads and Accounts and Audit department can not be involved directly for the procurement process.
- Purchase requisition has to be ensured in proper way before any purchase and it should be within the budget.
- Material can not be purchased from those vendors who have the relative relationship with any staff of the organization.
- Executive Director/Director will form a procurement committee (consist three persons) through a circular.
- The committee will conduct a meeting and a minutes will be prepared. That will be first meeting minutes. Then they will invite the quotations where signatures of bidders will be ensured. The committee will also collect at least 3 quotations.
- Every vendor should have separate shop or company with different addresses, government license, tax/vat paying recent certificate. These documents should be acceptable to the committee.
- The committee member will open the tender in front of all bidders and will have to ensure the signature of then in comparative analysis. If the committee member feels that, the quoted price is not satisfactory then the committee can terminate the tender process.
- Each purchase should have at least three quotations. In terms of spot quotations, at least two members will have to collect quotation in physically.
- Quotations and committee formation will not be required for the purchased amount maximum tk.10,000/-.
- The committee will prepare a comparative analysis and will recommend about the lowest bidder and that will be the 2nd minutes.
- The concern authority will issue the work order to the selected vendor/supplier.
- In terms of brand product and if it has the show room then no quotations are required for that. But justification has to be recorded for purchasing a particular brand product.
- Advance payment can be made with an approval of ED.
- The payment will have to make through A/C Payee cheque in to the name of business institution.

- Before the bill payment, the committee member will have to provide the No objection Certificate (NOC) on procurement. Assets ID no and recording in register has to be ensured by accountant.

Open and Free Communication: COAST practices an open and free communication system. This is part of its commitment to ensure accountability and transparency in all level. Phone or other direct communication addresses of BoT members and other high officials are easily available. Mobile phone number of Executive Director is available in the passbooks of all Mf members. Anyone can communicate to any official in any time. This policy will be implemented in this project. Hope, it will be able prevent corruption in various ways.