A COAST Foundation publication 2026

IMPROVING LIVES BRINGING SUSTAINABILITY

Fishers Livelihood Project

Teknaf, Cox's Bazar, Bangladesh

Vitol Foundation

participates in survival strategies of coastal poor
COAST Foundation

MAJOR IMPACTS

- **Livelihood diversification:** The shift from fishing to land-based IGAs has stabilized food security. Approximately 42% of beneficiaries adopted goat rearing, while others engaged in poultry and cattle rearing as well as vegetable cultivation. Notably, 62% of individual IGAs and 58% of group IGAs are currently "in good condition," generating regular income in the households.
- **Financial inclusion & savings:** Before the project interventions, only 10% of households had savings. Today, through 100 organized groups, this rate has surged to 83%, providing a vital cushion against future shocks. The collective accountability of group IGAs has proven more resilient than individual efforts.
- **Climate adaptation:** At baseline, 5% households applied climate-adaptive techniques (sack gardening, sarjan method, etc.). Such practices have now been adapted by 54% household, more than a 10-fold increase in the community’s ability to farm in saline-prone coastal environment.
- **Educational recovery:** By addressing the “hidden costs” of education, the project brought back children back to classrooms, reversing a trend in which 71% of families previously reported that poverty was disrupting schooling.

Assessment period: February to March 2026

KEY ACHIEVEMENTS

42% of fishers' households adopted goat rearing as an alternative livelihood. Others diversified into poultry, cattle rearing, and vegetable cultivation, reducing dependency on fishing.

62% of individual IGAs are in good condition and generating regular income.

58% of group IGAs are performing successfully through collective business approaches and shared accountability.

10% to 83% increase in household savings was achieved among beneficiaries after the project intervention.

100% community groups are now actively engaged in savings and collective livelihood activities.

5% to 54% increase in the use of climate-adaptive farming techniques was achieved among beneficiary households after the project intervention.

100% of students from 15 recipient families are currently attending school. 71% of families previously reported that poverty was disrupting schooling.

Nadmura Jalay Para, Teknaf, Cox's Bazar, Bangladesh. January 23, 2025

Photo: Din M Shibly/COAST Foundation

Jalal Uddin was once a fisherman. Seven years ago, when fishing was banned on the Naf River, he was forced to reinvent himself — first as a mason, then as a day laborer. Now, even that work has dried up. Driven by the desperate need to survive, he spends his days trying to catch fish with whatever nets he can find. Yet the Naf River remains out of reach. The moment he sets out by boat, Myanmar insurgents open fire from across the water. And if he tries on Bangladesh side, the Border Guard forces seize his boat and don't return it.

Jalal Uddin now struggles to keep his wife and three children afloat. These people needed help long ago. It never came, and so they have surrendered their lives to fate.

Nadmura Jalay Para, Teknaf, Cox's Bazar, Bangladesh. January 23, 2025

Photo: Din Muhammad Shibly/COAST Foundation

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IMPACT ASSESSMENT REPORT

Fishers Livelihood Project

Teknaf, Cox's Bazar, Bangladesh

Assessment period
February to March 2026

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COAST Foundation

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Published in June 2026

Production by **Xfactor**
Printed by Labiba Print Link
Dhaka, Bangladesh

Cover photo: Zale Para, Hnila, Cox's Bazar, Bangladesh.
December 2, 2025
Photo: Din Muhammad Shibly/COAST Foundation

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Background

COAST Foundation, with support from the Vitol Foundation, is implementing a project titled “Supporting the Livelihood of Fisher Folk Communities on the Bangladesh–Myanmar Border” from 1 July 2024 to 30 June 2026 in three unions—Hnila, Whykhong, and Teknaf Sadar Union—of Teknaf Upazila in Cox’s Bazar district.

The project targets (a) 1,000 individual fisher households; and (b) 100 groups drawn from these households. Its primary objective is to promote alternative income-generating activities (IGAs) through livelihood development initiatives, with a total budget of BDT 4,14,00,000. The beneficiaries are among the most vulnerable fishing households, whose livelihoods were lost following the fishing ban in the Naf River since October 2017. Selection criteria include households with persons with disabilities (PWDs); widow-, separated-, women- or child-headed households; households with senior citizens; households with no earning members; households with lactating or pregnant mothers; and

Teknaf, Cox's Bazar, Bangladesh.
December 2, 2025
Photo: Din Muhammad Shibly/COAST Foundation

households not currently benefiting from livelihood support provided by other NGO/INGO projects. In addition, 15 school dropout children from beneficiary families have been provided scholarships to support their return to formal education.

Objective

The assessment primarily seeks to capture the real-time status of IGA development, its sustainability, market linkages, women's empowerment, and the reintegration of supported children into schools from households that lost their livelihoods following the fishing ban in the Naf River in 2017 after the Rohingya exodus from Myanmar.

Methodology

The COAST Monitoring, Evaluation, Accountability and Learning (MEAL) Team developed an online KoBo survey questionnaire aligned with the project's activities and intended outcomes. The team administered the survey and conducted focus group discussions (FGDs) and key informant interviews (KIIs) to capture real-time progress on IGA development, sustainability, and education support. The survey link was shared with project staff to facilitate data collection from individual beneficiaries and remained open for 18 days, from 15 February to 5 March 2026. In addition, data on individual- and group-level IGA implementation success rates were collected up to 30 April 2026. Following the closure of both the survey and the additional individual-level data collection, the MEAL Team compiled the responses and prepared this report.

The beneficiaries are among the most vulnerable fishing households, whose livelihoods were lost following the fishing ban in the Naf River since October 2017.

Limitation

The assessment faced certain limitations in both reporting and data calculation. Some women were less responsive during data collection due to low levels of formal education and prevailing conservative social norms. This was particularly evident among households where income-generating activities were not performing well, as respondents were more hesitant to share their experiences.

DETAILED SURVEY FINDINGS

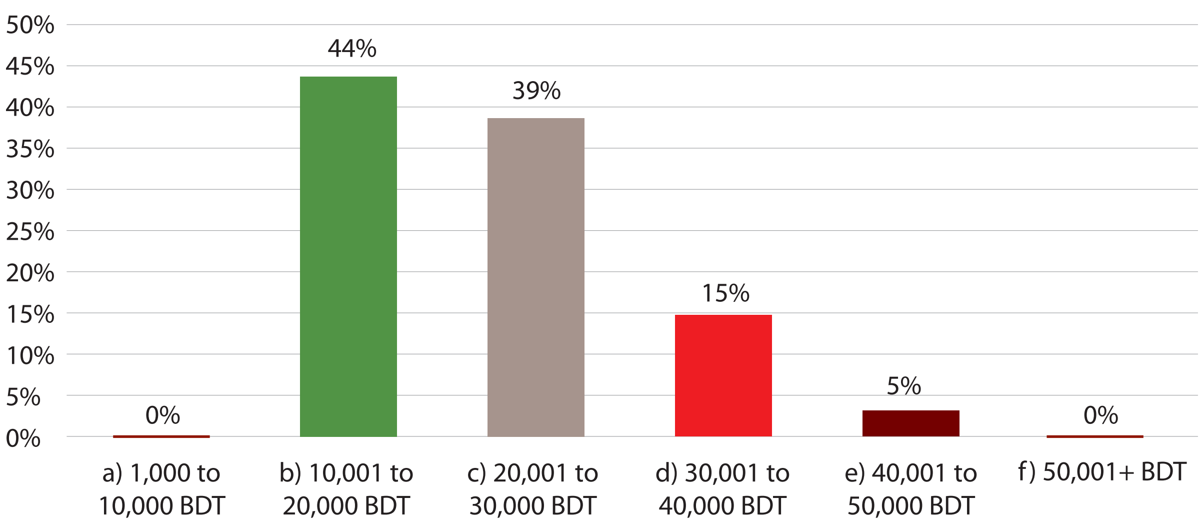
A total of 62 individual beneficiaries from the three unions—Hnila, Whykhong, and Teknaf Sadar of Teknaf Upazila in Cox's Bazar district—responded to the survey. All beneficiaries of the project are women. The details are as follows:

Section 1

Income and impact of the fishing ban

1.1 What was your/your family's average monthly income before the ban on fishing (before October 2017)?

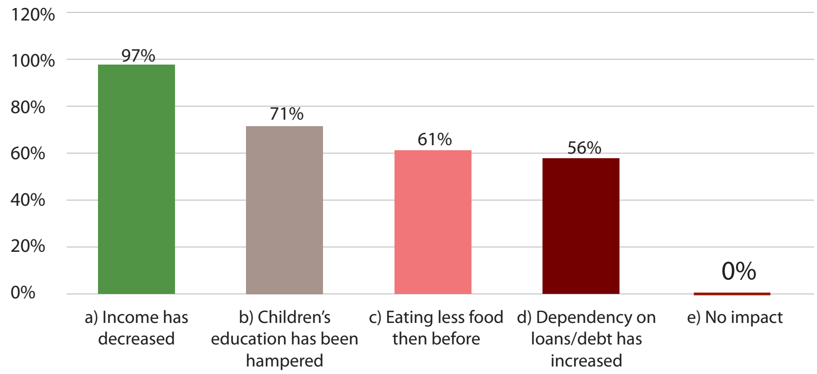
Household income range (in%)



Regarding their families' average monthly income before the fishing ban, 44% of respondents reported earnings of BDT 10,001–20,000. A further 15% said their income was BDT 20,000–30,000, while 3% reported earnings ranging from BDT 40,000–50,000.

1.2 What has been the impact on your family due to the ban on fishing in the Naf River?

Impact of fishing ban (in%)

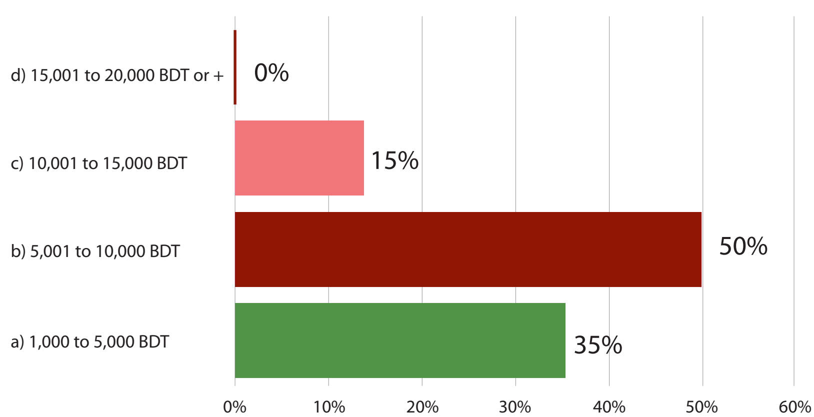


During the fishing ban period, 35% of respondents reported an average monthly household income of BDT 1,000–5,000, while 50% said their income ranged between BDT 5,001 and 10,000.

It was a multiple-choice question. A total of 97% of respondents reported that their income had decreased following the fishing ban. Children's education was hampered, according to 71% of respondents, while 61% said they were eating less food than before the ban. In addition, 56% of respondents reported an increased dependence on loans or debt.

1.3 What was your/your family's average monthly income during the period when fishing in the Naf River was banned since October 2017?

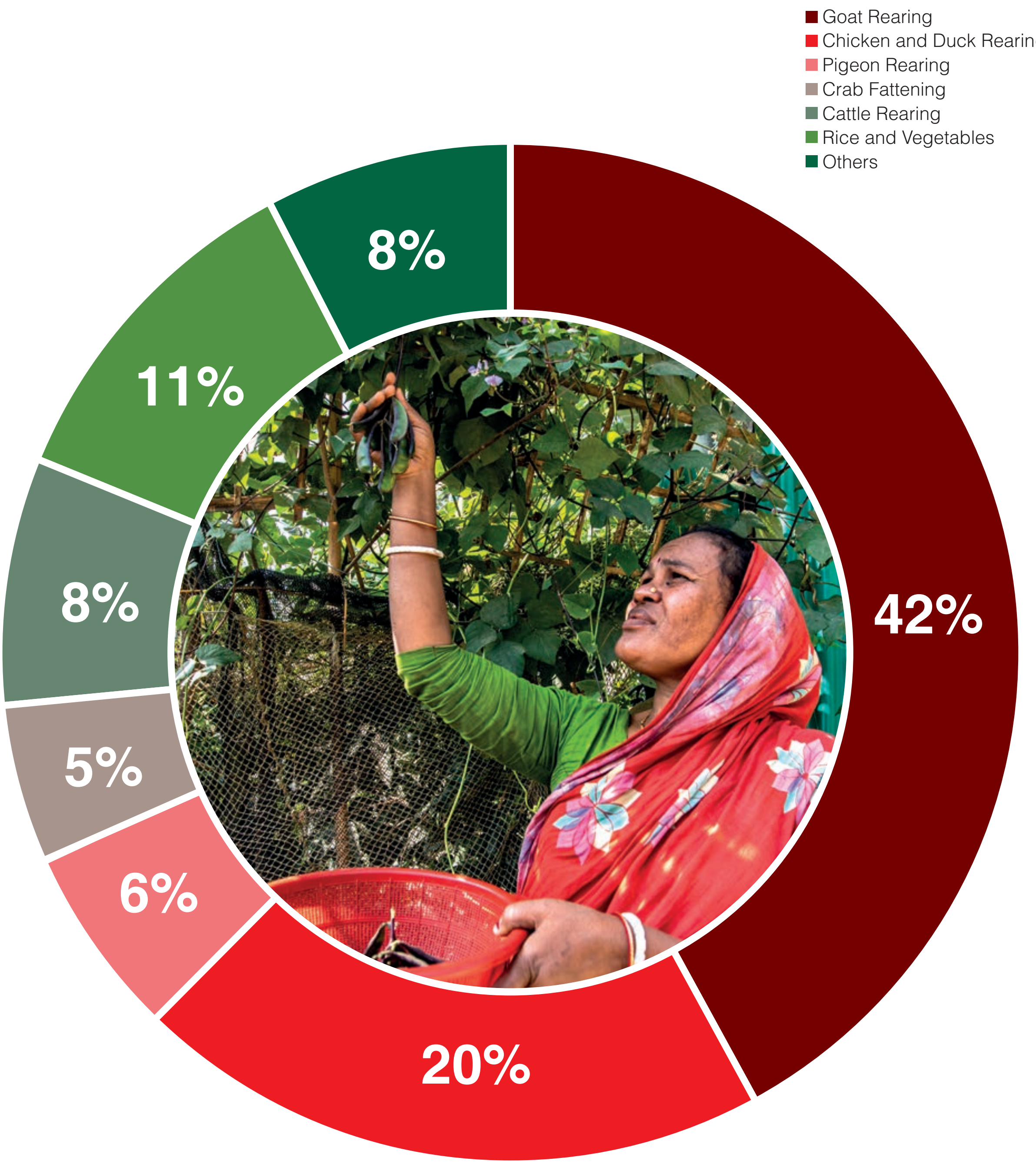
Average monthly income during ban period (in%)



During the fishing ban period, 35% of respondents reported an average monthly household income of BDT 1,000–5,000, while 50% said their income ranged between BDT 5,001 and 10,000. A further 15% reported earnings of BDT 10,001–15,000. No respondents reported an average monthly income above this level during the ban. The earnings came mostly from selling their labour.

1.4 What work have you started with the assistance received from the project?

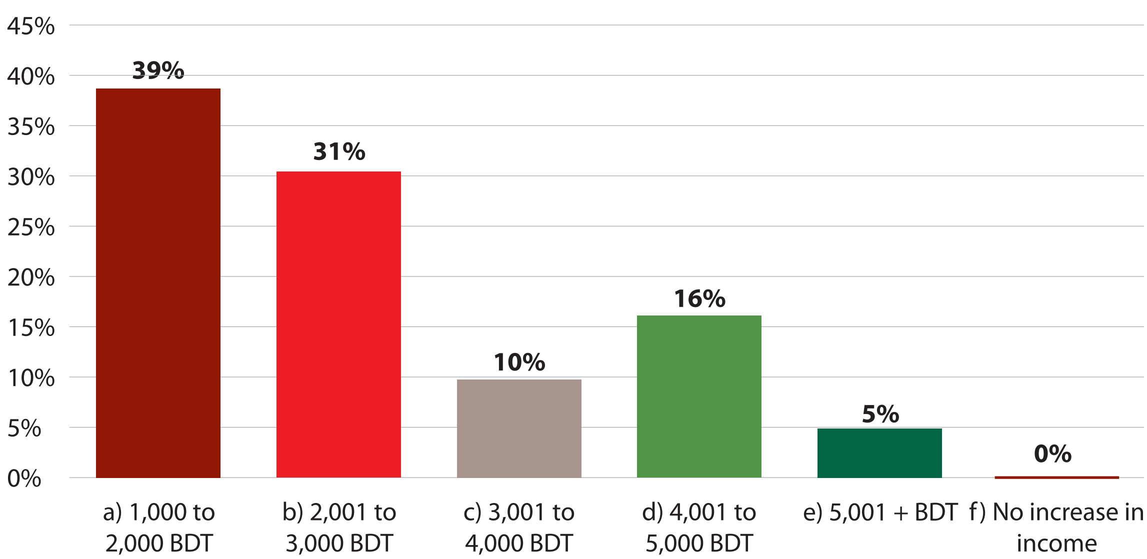
Activities started with project support



- To cope with these challenges, 42% of respondents reported starting goat rearing with support from the project. In addition, 20% engaged in chicken and duck rearing, 6% in pigeon rearing, 5% in crab fattening, and 8% in cattle rearing. A further 11% reported engaging in rice and vegetable gardening, while 8% undertook other income-generating activities with project support.

1.5 By how much do you think your or your family's average monthly income has increased since 1 July 2024 as a result of the project's income-generating activities?

Average monthly income has increased (in %)



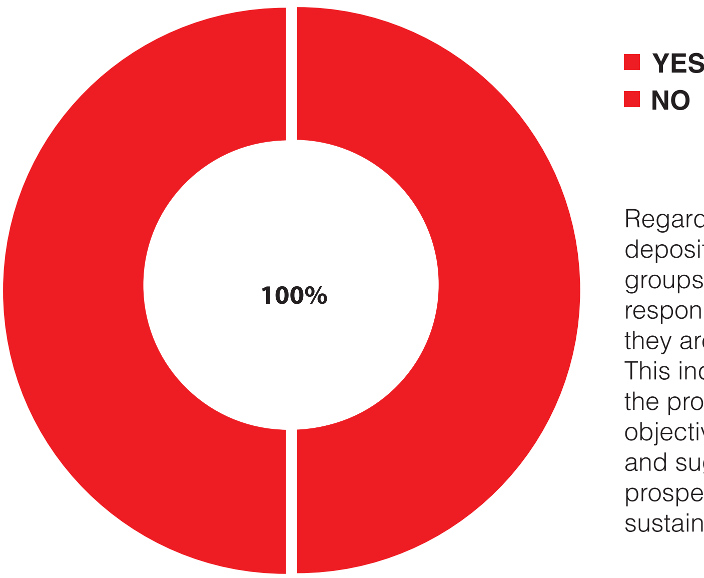
Regarding the increase in average monthly income, 39% of respondents reported that their income had increased by BDT 1,000–2,000 per month with project support. An increase of BDT 2,001–3,000 was reported by 31% of respondents, while 10% reported an increase of BDT 3,001–4,000. A further 16% said their income increased by BDT 4,001–5,000, and 5% reported an increase of BDT 5,001 or more. No respondents reported that their income did not increase.

Section 2

Savings and other assistance

2.1 Have you started regular savings in the group?

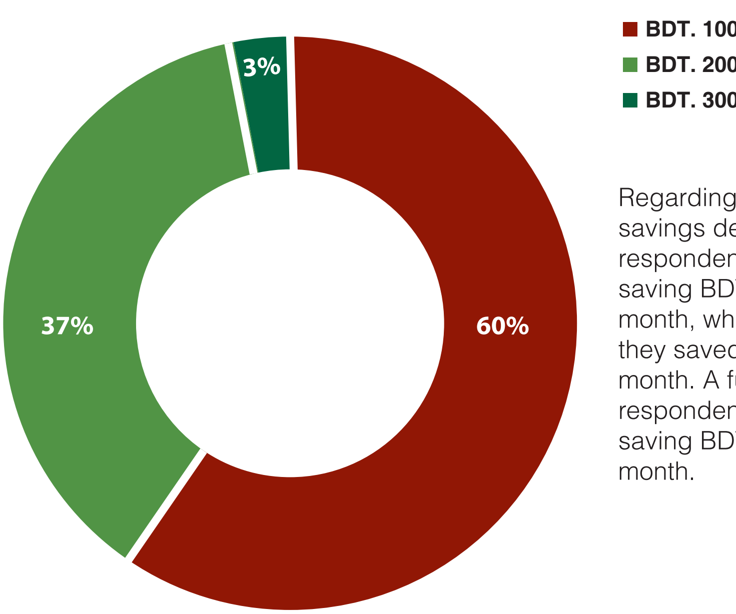
Savings in the group (in%)



Regarding regular savings deposits within the groups, 100% of respondents reported that they are maintaining them. This indicates that one of the project's key objectives is being met and suggests positive prospects for long-term sustainability.

2.2 If yes, how much money have you saved per month?

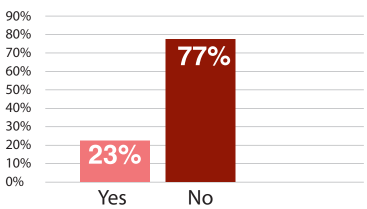
Savings per month (in%)



Regarding monthly savings deposits, 60% of respondents reported saving BDT 100 per month, while 37% said they saved BDT 200 per month. A further 3% of respondents reported saving BDT 300 per month.

2.3 Did you receive any other assistance from the local government during this period?

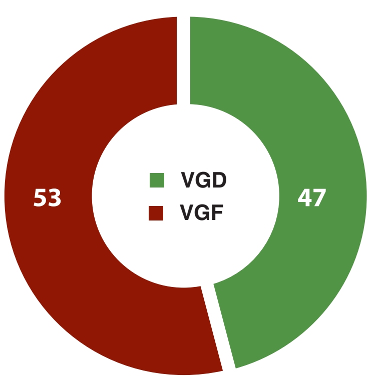
Receive assistance from the local government%



A total of 23% of respondents reported that they received some form of assistance from local government institutions, while 77% said they did not.

2.4 If yes, what assistance did you receive from the local government?

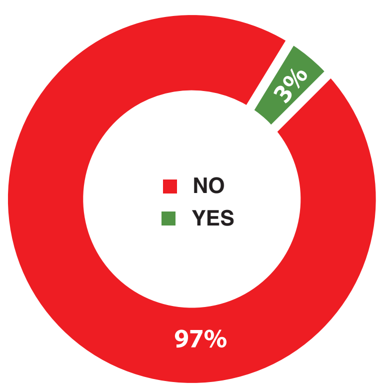
Type of local govt. support



Among respondents who reported receiving assistance from local government institutions, 53% said they received support under the Vulnerable Group Feeding (VGF) programme, an emergency relief initiative designed to provide immediate food security to destitute individuals during times of crisis. A further 47% of respondents reported receiving support through the Vulnerable Group Development (VGD) programme, which provides monthly food rations (usually 30 kgs of rice or wheat) or equivalent cash transfers for a 24-month cycle.

2.5 Did you receive any other assistance from any other NGO?

Assistance from other NGO (in%)

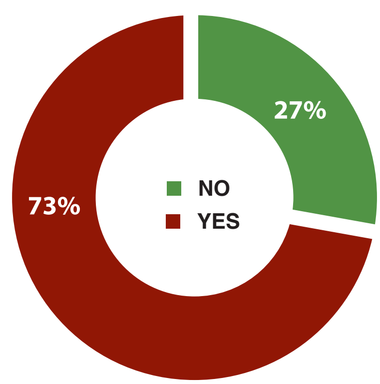


Only 3% of respondents said they received some form of assistance from other NGOs, while 97% reported receiving no such assistance.

2.6 Will you be able to sustain yourself in the coming days with the assistance provided by the project for implementing income-generating activities?

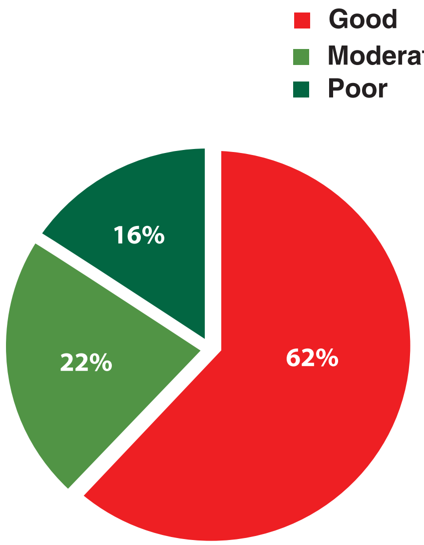
A total of 73% of respondents reported that they would be somewhat able to sustain their livelihoods with the support received, though they emphasised the need for continued technical and financial follow-up support, if possible. In contrast, 27% of respondents said they would not be able to sustain their livelihoods with the limited support received.

Sustainable with project support (in%)



2.7 The status of individual-level IGAs in March 2026

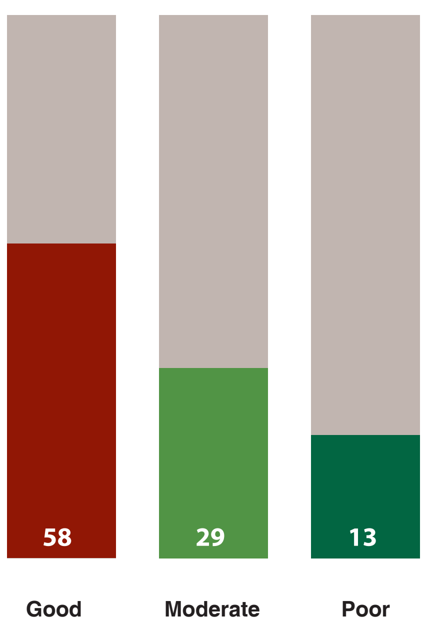
Individual IGA



The research team assessed 500 income-generating activities (IGAs), representing 50% of the total IGAs supported under the project. The assessment found that 62% of the IGAs were in good condition, as they were generating regular income with support from other family members. A further 22% were in moderate condition, with income generation underway but at comparatively lower levels. The remaining 16% had not yet generated any significant income from their activities and were identified as requiring additional support.

2.8 The status of group IGAs in March 2026

Group IGA



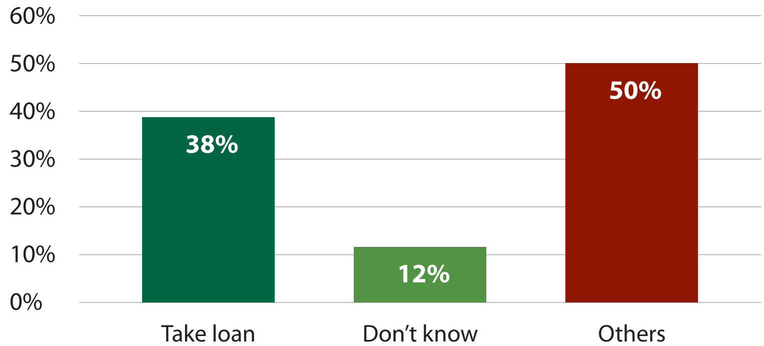
Under the project, a total of 100 groups were formed, each comprising 10 female members drawn from 1,000 fishing households. Each group maintains a bank account, into which BDT 70,000 was deposited as project support. The groups use this fund to carry out collective production-related activities. Prior to implementation, each group prepared a business plan, which they follow in managing their activities.

The assessment found that 58% of the groups are in good condition, earning regular income from their collective IGAs and making monthly savings for future use. A further 29% are in moderate condition; although they have not yet realised direct income, the value of their assets has increased, and they are expected to earn profits if these assets are sold at favourable market prices. These groups are also saving regularly.

The remaining 13% of groups have not yet been able to generate significant income. In some cases, products had to be sold at a loss due to various constraints. However, these groups have since restarted their activities using their own savings and were identified as requiring additional financial and technical support.

2.9. What is your future plan, if any?

Future plan if IGAs are not sustainable (in%)



A total of 38% of respondents reported that they would take loans from individuals or financial institutions to sustain their livelihoods in the future. Meanwhile, 12% said they were unsure or had no specific plan, and 50% of respondents indicated that they would sell assets or offer their labour to cope with future shocks.

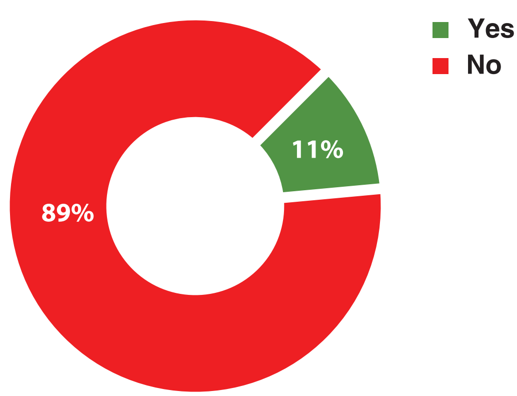
The assessment found that 58% of the groups are in good condition, earning regular income from their collective IGAs and making monthly savings for future use.

Section 3

Educational assistance

3.1 Has anyone in your family received educational assistance from the project?

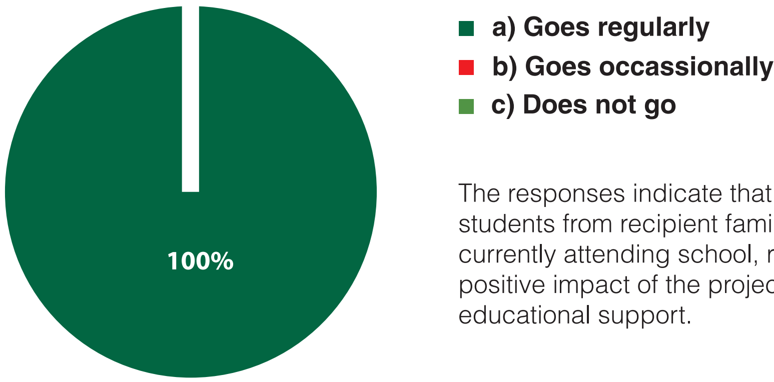
Educational assistance from the project (in%)



A total of 15 school dropout girls and boys received scholarship support under the project. Among survey respondents, 11% reported that members of their households received educational assistance for school-dropout children, while 89% said they did not receive any such support.

3.2 If yes, is the student now regularly attending school/college?

Attending school/college (in%)



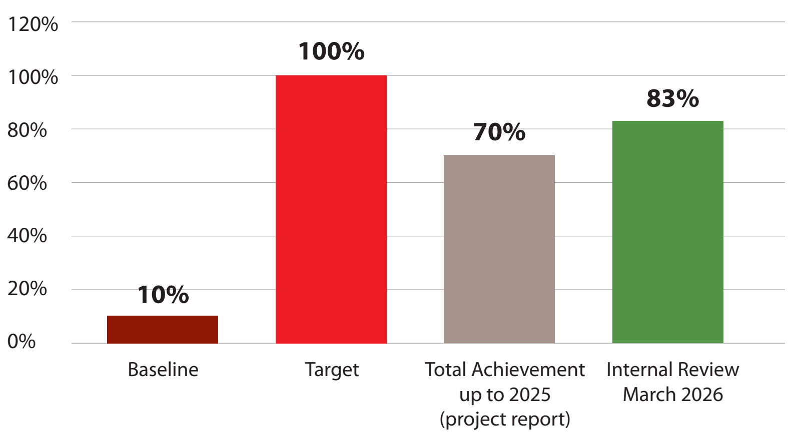
The responses indicate that 100% of students from recipient families are currently attending school, reflecting a positive impact of the project's educational support.

Section 4

Comparison between baseline vs. present condition

4.1. Income and savings through IGAs

Households with increased family income and savings through family and group IGAs (in%)



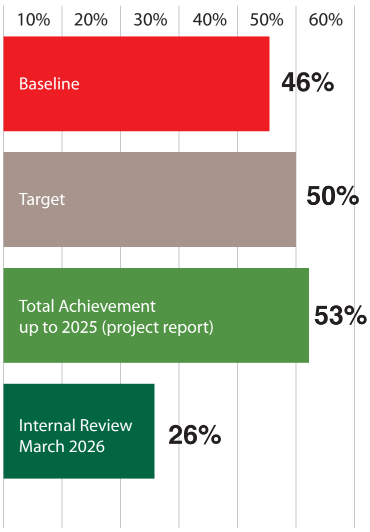
At baseline in December 2024, only 10% of households reported having any savings from family IGAs. By 2025, this figure increased significantly to 70%, indicating strong progress in promoting livelihoods through the project.

An internal survey conducted in March 2026 suggested further improvement, with savings reported by 100% of respondents.

However, when these findings were triangulated with focus group discussions (FGDs) and broader data, the combined income-and-savings rate was found to stand at 83% of households. This discrepancy was attributed to factors such as the death of assistance recipients, livelihood shocks, and other vulnerabilities. The findings indicate that community groups require continued monitoring and additional technical and financial support to stabilise and scale up income generation and savings, and to strengthen long-term resilience and sustainability.

4.2. Coverage under social safety net programmes

Households covered under govt and non-govt social safety net program (in%)



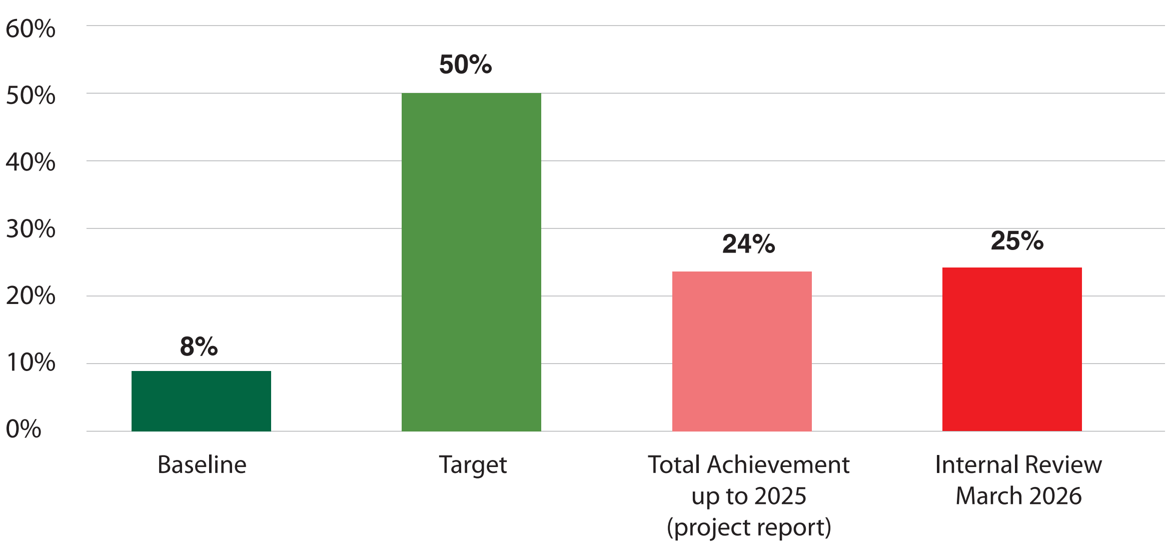
At baseline survey, 46% of households reported being covered by government and non-government social safety net programmes. This figure increased modestly to 53% by 2025, reflecting some progress in linking beneficiaries with external support systems. However, the 2026 internal review shows a decline in coverage under government social safety net programmes, falling to 26%. This reduction is associated with changes following the formation of the new government in February 2026.

The new government has announced plans to expand social safety net programmes—such as Family Cards and Farmer Cards. Once these programmes are rolled out for the fisherfolk community, the project should follow up with relevant government agencies and beneficiary families to facilitate their inclusion under the safety net system.

4.3 Households with existing microfinance (MF) debt

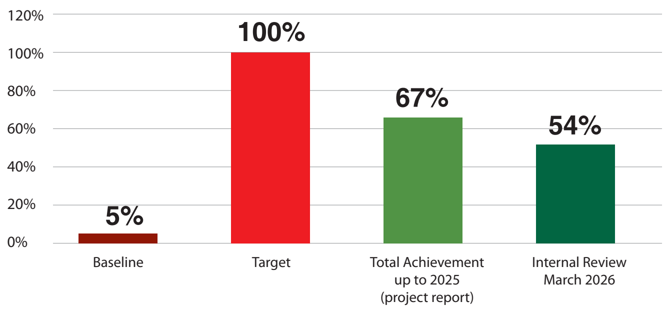
Existing MF debt (in%)

At baseline, only 8% of fisherfolk households reported having microfinance debt. This share increased to 24% by 2025 and rose slightly further to 25% in 2026. While this trend suggests improved access to financial services, it may also indicate a growing reliance on loans to sustain livelihoods. The findings underscore the importance of strengthening financial literacy, improving fund management, and ensuring that credit use translates into profitable and sustainable economic activities.



4.4 Adoption of smart and climate-adaptive techniques

Households using smart and climate-adaptive techniques for livelihoods and IGAs (in%)



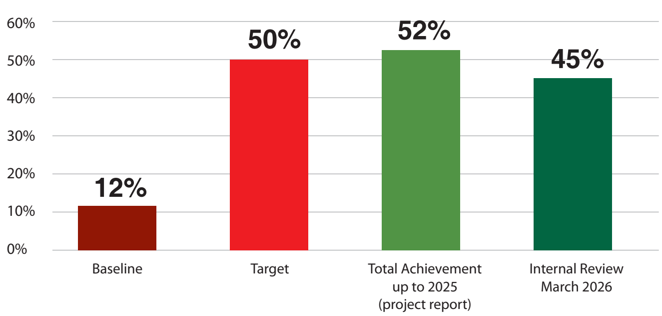
The adoption of climate-adaptive and climate-smart techniques was very limited at baseline, at 5%, but increased substantially to 67% by 2025, reflecting strong project performance in promoting innovation. Techniques adopted included scaffolding, sack gardening, and adaptations of the sarjan method.

However, the 2026 internal review indicates a decline in adoption to 54%, pointing to challenges in sustaining or maintaining these technologies over time. Despite this reduction, the adoption rate remains significantly higher than the baseline, demonstrating a lasting project impact. The findings

highlight the need for continued technical assistance and maintenance support to ensure long-term utilisation of climate-adaptive practices.

4.5 Market linkage and product sales

Households linked with and sold their output/product to local market (in %)



At baseline, only 12% of households reported having market linkages and selling their products in local markets. This figure increased substantially to 52% by 2025, indicating notable progress in strengthening market access. However, the 2026 internal review shows a slight decline to 45%. This

suggests that while initial efforts to build market linkages were effective, sustaining access remains a challenge. External factors such as market competition, price fluctuations, and reduced facilitation support may have contributed to the decline.

Section 5

VOICES FROM THE FIELD

Group and Individual IGA

Teknaf, Cox's Bazar, Bangladesh. December 2, 2025
Photo: Din Muhammad Shibly/COAST Foundation

Group Case: Story 1

TEKNAF FISHERMEN REBUILDING LIVELIHOODS

The fishing community of Ward No. 1 in Teknaf has long depended on the Naf River for survival. Before the fishing ban came into effect in 2018, households typically earned BDT 40,000–50,000 per month. When fishing was halted, monthly incomes fell sharply to BDT 5,000–7,000, forcing many families to rely on irregular and low-paid work.

To support alternative income generation, COAST Foundation facilitated the formation of a 10-member group from fishermen's families, named "Naitong Para 1 No. Group." The group received BDT 70,000 in project support. When limited fishing resumed in September 2025, members collectively invested the full amount, along with an additional BDT 15,000 from their own savings, to purchase a high-quality fishing net.

In the first month, the group earned a profit of BDT 15,000. Each member received BDT 600 (BDT 6,000 in total), BDT 4,000 was spent on boat rent, and BDT 5,000 was deposited in the group's bank account. The members also agreed to contribute BDT 100 each per month to personal savings, amounting to BDT 1,000 collectively.

In the second month, profits increased to BDT 18,000. Each member received BDT 800 (BDT 8,000 in total) along with 1 kg of fish, while BDT 5,000 was spent on boat and labour costs and BDT 6,000 was saved. By the third month, profits rose further to BDT 25,000. After paying BDT 5,000 for boat rent, the group saved BDT 6,000, and each member received BDT 1,500 (BDT 15,000 in total). The next month, the group recorded a profit of BDT 28,000. Following BDT 5,000 in boat rent payments, BDT 6,000 was saved, and each member received BDT 1,800 (BDT 18,000 in total) along with one kg of fish.

Encouraged by their steady progress, the group now plans to purchase an additional fishing net and eventually acquire their own boat, with the aim of further increasing income and strengthening long-term livelihood security.

Group Case: Story 2

FROM HOMEMAKERS TO ENTREPRENEURS

Ward No. 5 of Hnila Union in Teknaf Upazila, widely known as “Jelepara,” is home to fishing families who have traditionally depended on the Naf River for their livelihoods. Following the fishing ban imposed on the river, these households fell into severe financial hardship. With fishing no longer viable, many were forced to rely on daily wage labour, which was barely sufficient to meet basic household needs.

In response, COAST Foundation, with support from the Vitol Foundation, initiated activities under its Fishers’ Livelihood Project to improve living conditions, particularly for women from fisher households. A group of 10 women, named “Group No. 18,” was formed and provided with BDT 70,000 in financial support.

After collective discussion, the group decided to establish a dry-fish (shutki) business. They developed a practical business plan to procure fish from the local market, process it into dry fish, and sell it collectively. An initial investment of BDT 25,000 was made to launch the activity. All members contributed labour jointly, engaging in fish cleaning, sun-drying, storage, and marketing.

In the first production cycle, the group earned a profit of approximately BDT 9,000, which boosted confidence and encouraged expansion. To date, they have sold five consignments of dry fish, generating a total net profit of around BDT 15,000 after expenses. In addition, each member received 0.5 kg of dry fish for household consumption, contributing to improved family nutrition.

Group members engaged in dried fish processing and goat rearing.
Photo: Nasiir/COAST Foundation Archive

To diversify income further, the group invested BDT 35,000 to purchase two improved-breed goats, which later produced four offspring. Alongside the dry-fish enterprise, goat rearing has emerged as an additional and promising income source.

The group is also building financial resilience through regular collective savings of BDT 1,000 per month, deposited into their bank account. At present, the group has accumulated BDT 21,000 in savings, while continuing to reinvest profits to expand production.

Through collective effort, income diversification, asset creation, and consistent savings, the group has established a sustainable livelihood pathway. According to the members, financial support and ongoing field-level guidance from COAST Foundation have been critical to their progress.

Jale Para, Hnila, Cox's Bazar, Bangladesh. December 2, 2025

Photo: Din Muhammad Shibly/COAST Foundation

Continued monitoring, follow-up, and support—particularly in areas such as livestock vaccination and market linkages—would further strengthen sustainability and contribute to broader positive change within the community.

Group Case: Story 3

A NEW HORIZON BECKONS IN HNILA

With support from the COAST Foundation, ten fisher families in the Moulvibazar area of Hnila Union are building a new livelihood after losing their primary source of income. For decades, these families depended entirely on the Naf River. Fishing provided food, funded children's education, and covered daily household expenses. When fishing in the river was banned, incomes collapsed overnight, leaving many families in debt and struggling to meet even basic needs.

In response, COAST Foundation formed the "Nayakongkhali Uttar Para Group," comprising 10 women from fisher households, and provided BDT 70,000 as start-up business support. After joint discussion, the group decided to lease land for rice cultivation, marking a shift from fishing to farming. With guidance from project staff, the group purchased quality rice seeds, fertiliser, and other inputs. Members also received basic training in rice cultivation and continue to receive regular technical advice and follow-up support. The rice production cycle spans five months, and after three months, the paddy fields are showing healthy growth.

For many members, this is their first experience in agriculture. They now work together daily—watering crops, removing weeds, and managing the fields collectively.

"Before, we worked separately while fishing. Now we work together in the field. Working together gives us strength," said group member Firoza Begum.

The group expects a good harvest at the end of the season. They plan to retain enough rice for household consumption and sell the surplus to generate cash income. After harvesting, they intend to cultivate vegetables on the same land and gradually expand the initiative to include more families. Group president

Razia Begum said, "This land gives us more than rice—it gives us hope. We now believe that with hard work, we can build a new future." What once brought uncertainty has begun to offer stability.

With support from COAST Foundation and the Vitol Foundation, these families are transitioning from fishing to farming—laying the foundation for a more secure and resilient future.

Photo: COAST Foundation Archive

Individual Case: Story 1

FROM DESPAIR TO HOPE

Rashida Begum, a homemaker from a fisher household in the Jhimonkhali area of Ward No. 2, Hwaikyang Union, Teknaf, Cox's Bazar, had long depended on the Naf River for her family's livelihood. Fishing was the primary source of income, supplemented by occasional labour work by the household's main earner to meet daily needs such as food, healthcare, and other household expenses. When fishing in the Naf River was completely halted, the family slipped into severe financial insecurity, making it increasingly difficult to meet basic needs or plan for the future. As a homemaker, Rashida was unable to contribute directly to household income, which added to her stress and uncertainty.

In response, COAST Foundation's Fisheries Livelihood Project, supported by the Vitol Foundation, intervened to create alternative livelihood opportunities for fisher households affected by the fishing ban. Rashida was selected as a beneficiary and received BDT 10,000 in financial support. She invested the funds in purchasing two goats, supplementing the amount with a small portion of her own savings to cover feed and initial care.

Although she had no prior experience in livestock rearing, Rashida gradually developed skills through training and ongoing technical support provided by the project.

With proper care, both goats gave birth to kids in the first cycle, strengthening her confidence and motivating her to continue the activity. Currently, Rashida owns four goats with an estimated market value of BDT 25,000, making goat rearing a significant alternative income source for her family. Where the household once faced acute uncertainty following the fishing ban, it is now gradually regaining financial stability. Looking ahead, Rashida plans to expand goat rearing further by increasing herd size and establishing a small-scale livestock enterprise, enabling her to contribute more consistently to household expenses and strengthen long-term livelihood security.

"After fishing in the Naf River was closed, our family faced severe hardship. Without this support,

Rashida now rears goats for additional income alongside her household work.
Photo: Nasima/COAST Foundation Archive

I could never have imagined starting something on my own. Now I want to expand goat rearing so my family can live normally again," she said. The initiative has not only created a sustainable alternative income for Rashida Begum, but also serves as an inspirational example for other fisher households affected by the closure of the Naf River.

Individual Case: Story 2

A LEAP OF FAITH BRINGS SMILES TO RUBINA'S HOME

Rubina Akter, a resident of Lumbabil-3 in Hwaikyang Union, struggled for years to support her eight-member family. Her husband relied entirely on fishing in the Naf River, which was their sole source of income. When fishing in the river was halted, the family fell into severe financial hardship. Her husband turned to daily wage labour, but earning only BDT 6,000–8,000 per month was far from sufficient to meet household needs.

Ensuring three meals a day and covering children's school expenses became increasingly difficult.

During this period, Rubina joined the Lumbabil-2 Group under the Fishers' Livelihood Project, supported by COAST Foundation and the Vitol Foundation. She received one-time financial support of BDT 10,000. Determined to make effective use of the assistance, she invested the

Rubina Akter is monitoring her paddy field as her husband and other workers are sorting crabs before taking them to the market.

Photo: COAST Foundation Archive

funds and, with additional local borrowing, began cultivating rice on two kani of land (approximately 0.8 acres). Through regular care, timely fertiliser application, and proper management, she achieved a good harvest. She sold the rice and straw to cover daily household expenses, improving food security and easing financial pressure.

Building on this success, Rubina planned a larger venture. She took an additional loan of around BDT 50,000 from an NGO and started a crab business. Currently, she sells around 150 kg of crabs per batch, completing 10 batches per month. After covering expenses, her net monthly income ranges between BDT 15,000 and 20,000.

A family that once struggled to survive on BDT 6,000–8,000 per month is now on a path toward relative financial stability. Regular meals are ensured, children's education is back on track, debt pressure is easing, and uncertainty about the future has diminished. Rubina is no longer only a beneficiary—she has become a confident entrepreneur and a central pillar of her household. Her story illustrates how timely support, planning, and determination can help households recover from crisis and rebuild livelihoods, even after a sudden and prolonged disruption.

Section 6

FINDINGS FROM THE FGDs

Nadmura Jalay Para, Teknaf, Cox's Bazar, Bangladesh.
January 23, 2025
Photo: Din Muhammad Shibly/COAST Foundation

Two focus group discussions (FGDs) were conducted in Naitong Para and Rongikhali of Teknaf Upazila during the impact assessment period. The discussions revealed several key findings:

- FGD participants reported that group meetings are being held regularly, with meeting resolutions properly documented. Members demonstrated clear awareness of their savings practices, and 100% of FGD participants reported depositing savings on a monthly basis. However, it should be noted that the average savings rate across all group members stands at 83%, indicating some variation beyond the FGD sample.
- The discussions further showed that group-based IGAs are performing better than individual IGAs, largely due to collective accountability mechanisms. Groups maintain proper financial records through registers and operate bank accounts, which has strengthened transparency and financial discipline.
- From among the FGD participants, 10 individual IGAs were randomly selected for field visits. The assessment found that approximately 40% of these IGAs, particularly duck and chicken rearing activities, were negatively affected. Likely contributing factors included inappropriate IGA selection, disease outbreaks, and seasonal challenges. Some individual IGA recipients have struggled to sustain their activities and incurred losses. Although beneficiaries were expected to maintain or increase the original investment value after receiving BDT 10,000 in IGA support, this condition was not met in some cases, highlighting the need for stronger monitoring and follow-up.
- FGD participants also noted that as IGAs expand, both individuals and groups require increased access to finance from financial institutions to support growth. They emphasised the importance of continued monitoring, training, technical support, livestock vaccination, and market linkage to sustain and scale their activities.
- In addition, group members expressed strong demand for inclusion in government social safety-net programmes, noting that coverage had declined to around 50% compared to 2025. Following the formation of a new government in 2026, several safety-net initiatives—such as Family Cards and Farmer Cards—have been introduced. The findings indicate opportunities for the project to coordinate with government agencies and support beneficiary households to facilitate their inclusion in these programmes once they become accessible to the fisherfolk community.

Section 7

ACHIEVEMENT SUMMARY

The findings indicate that the fishing ban had a severe impact on fisherfolk livelihoods. Prior to the ban, most households earned BDT 20,000–30,000 per month. During the ban period, however, the majority survived on just BDT 5,000–10,000 per month. Nearly all respondents reported a decline in income, while many households experienced increased debt, food insecurity, and disruptions to children's education.

To mitigate these challenges, the project supported beneficiaries in adopting alternative income-generating activities, including goat rearing, poultry farming, cattle rearing, crab fattening, vegetable gardening, and other small-scale enterprises. The assessment recorded positive income improvements among nearly all respondents.

About 39% reported monthly income increases of BDT 1,000–2,000, while others experienced higher gains. The project also demonstrated notable success in promoting savings and collective action among women beneficiaries. Savings participation reached 83%, with all respondents confirming regular monthly savings within their groups, most contributing BDT 100–200 per month. Group-based IGAs performed better than individual IGAs, supported by stronger accountability, collective decision-making, and financial management systems. Assessment findings show that 58% of group IGAs and 62% of individual IGAs were functioning in good condition.

In addition, the project contributed significantly to women's empowerment and resilience building. Female beneficiaries actively participated in group meetings, savings management, business planning, and income-generating activities. Many women who previously had limited economic roles are now contributing to household income and decision-making.

Educational support also yielded encouraging results. A key achievement was the 100% reintegration rate of school-dropout children, with all 15 scholarship recipients returning to school.

The assessment further highlights improvements in climate-adaptive livelihood practices and market access.

Adoption of climate-smart techniques increased substantially compared to baseline levels, and access to localmarkets improved considerably. However, some gains declined slightly in 2026, due to market instability, technical limitations, livestock disease outbreaks, and reduced external support.

Overall, the project has generated meaningful positive impacts for vulnerable fisherfolk communities by improving household income, strengthening women-led savings groups, enhancing resilience, and restoring hope among affected families. However, continued technical assistance, stronger market linkages, improved access to finance, and inclusion in government social safety-net programmes remain essential to ensure long-term sustainability and resilience.

Pali Das (16), Nadmura Jalay Para, Teknaf, Cox's Bazar, Bangladesh. January 23, 2025

Photo: Din Muhammad Shibly/COAST Foundation

Section 8

CHALLENGES AHEAD

Despite the significant progress achieved, several challenges remain that may affect the long term sustainability of project outcomes:

The River Naf, Teknaf, Cox's Bazar, Bangladesh.
January 23, 2025
Photo: Din Muhammad Shibly/COAST Foundation

Nadmura Jalay Para, Teknaf, Cox's Bazar, Bangladesh. January 23, 2025
Photo: Din Muhammad Shibly/COAST Foundation

Some individual IGAs, particularly poultry and duck rearing, experienced losses due to disease outbreaks, seasonal factors, inappropriate IGA selection, and insufficient technical follow up. As a result, around 16% of individual IGAs and 13% of group IGAs continue to struggle to generate meaningful profits and require additional financial and technical support.

Many beneficiaries remain vulnerable to economic shocks and continue to rely on loans, informal borrowing, or asset sales as coping mechanisms. Market linkages also remain weak in some areas due to price fluctuations, transportation barriers, and limited market access, constraining income growth.

The decline in government social safety net coverage by 2025 further increased insecurity among vulnerable households. In addition, limited financial literacy and business management capacity among some beneficiaries affected sustainability.

Women beneficiaries, particularly in contexts shaped by conservative social norms and low literacy levels, were sometimes less confident in communication and business decision making, which constrained their full participation in economic activities.

Finally, climate vulnerability, livestock diseases, limited access to financial institutions, and broader external economic pressures continue to pose risks to livelihood stability in the coastal region.

Section 9

WAY FORWARD

To strengthen sustainability and scale the project's positive impacts, the following strategic actions are recommended:

STRENGTHEN TECHNICAL SUPPORT AND MONITORING:

Regular follow up visits, veterinary services, vaccination support, and hands on technical guidance should continue, particularly for the 13–16% of struggling IGAs. The Field Supervisor should develop a recovery and improvement plan for underperforming IGAs by June 2026.

IMPROVE MARKET LINKAGES:

Establish stronger connections with local markets, traders, and digital marketplaces to ensure fair pricing and sustainable product sales.

IMPROVE ACCESS TO FINANCE:

Facilitate access to low interest microfinance loans and revolving funds to enable beneficiaries to expand successful IGAs without falling into debt traps.

ENHANCE FINANCIAL LITERACY AND BUSINESS SKILLS:

Conduct targeted training on business planning, savings management, risk reduction, and household financial management to strengthen sustainability.

STRENGTHEN GROUP-BASED LIVELIHOOD MODELS:

As group based IGAs have demonstrated stronger performance, future interventions should prioritise collective enterprise approaches. However, groups currently lack a clear future plan to ensure sustainability and therefore require a structured support plan outlining how group funds will be independently managed and sustained.

INCREASE GOVERNMENT ENGAGEMENT:

Advocate for the inclusion of fisherfolk households in government social safety net programmes, including Family Cards, Farmer Cards, VGF, and VGD support.

PROMOTE CLIMATE-RESILIENT LIVELIHOODS:

Continue supporting climate adaptive practices suitable for coastal communities, such as sack gardening, livestock adaptation, and resilient farming methods.

SUPPORT EDUCATION CONTINUITY:

Expand educational assistance to additional school dropout children to prevent child labour, child marriage, and intergenerational poverty.

DENTIFY SUITABLE IGAS:

Chicken rearing has proven unsuitable during the heavy winter season and should be reconsidered in future IGA distributions. In contrast, goat rearing has been found to be more suitable, profitable, and less risky in the project area, and future planning should reflect this finding.

STRENGTHEN THE COMPLAINT AND FEEDBACK RESPONSE MECHANISM (CFRM):

Group members currently have limited awareness of COAST Foundation's CFRM. Awareness should be increased, and a complaint and feedback register should be maintained to systematically capture and address concerns.

LINK WITH MICROFINANCE INSTITUTIONS:

Where feasible, group members should be linked with COASTFoundation's and other NGOs' microfinance programmes to ensure access to low interest loans and continuity of activities beyond the project period.

The Naf River is an international river marking part of the border of southeastern Bangladesh and northwestern Myanmar.

The River Naf, Teknaf, Cox's Bazar, Bangladesh. December 2, 2025
Photo: Din Muhammad Shibly/COAST Foundation

Vitol Foundation

participates in survival strategies of coastal poor
COAST Foundation

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