

Building Bridges to Betterment

Our Journey Towards Sustainable Coastal Development

ANNUAL REPORT 2022



Radio Meghna

Radio Meghna (99.0 FM) is a community radio station that provides essential information to the disaster-vulnerable remote island of Charfesson, Bhola. It started its journey in 2015 with a group of coastal adolescent girls to build awareness of equality, human rights, and active citizenship in addressing climate change and disasters. The radio has gained popularity among farmers, fishers, adolescent girls, youth, and housemakers, with 30 listener's clubs established based on listener categories. Radio Meghna plays a vital role in providing 24/7 information during cyclones and disasters and also broadcasts health awareness programs during the COVID pandemic. It has received several awards, including the Meena Award, for its exceptional reporting on various social issues.

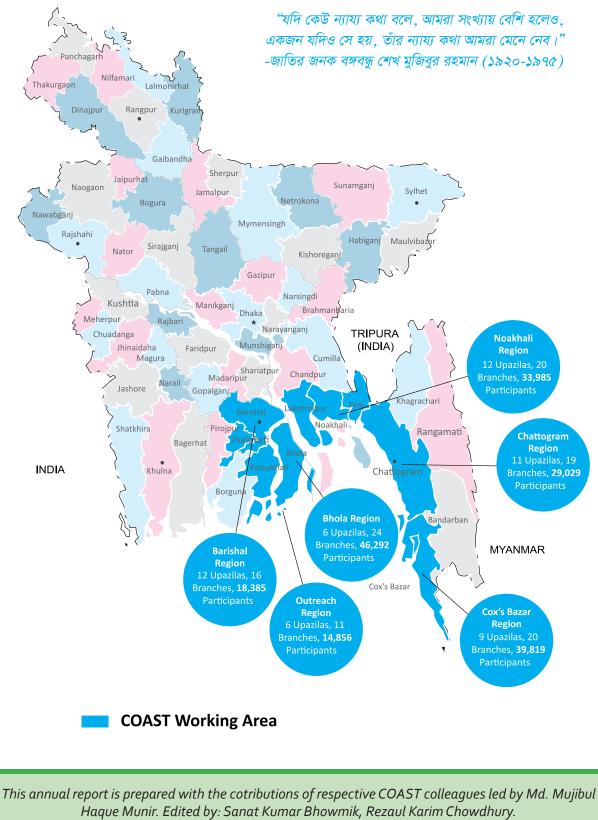
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Kutubdia Island A Mysterious and Divine Beauty Threatened by Climate Change

A recent photo of Kutubdia Island, Bangladesh, taken by Din M Shibly. The island is famous for its lighthouse and other mysterious natural formations, but it has lost about half of its area in the last 100 years due to climate change. COAST is a local organization that is working to advocate for policies to protect Kutubdia Island and other climate hotspots in Bangladesh.

ACRONYM

A2JaC	Access to Justice at Community	INGO	International Non-Government Organization
ACCORD	Aligning Communities of Cox's Bazar for	JRP	Joint Response Plan
	Optimum Resilience and Development	LC	Learning Centre
AIGA	Alternative Income Generating Activities	LHPs	Local Humanitarian Partners
AFA	Asian Farmers' Association for	LPG	Liquefied petroleum gas
	Sustainable Rural Development	ME	Micro Enterprise
BDCSO	Bangladesh CSO-NGO Coordination	MRA	Microcredit Regulatory Authority
	Process	MF	Micro-Finance
BFRI	Bangladesh Fisheries Research Institute	MEAL	Monitoring Evaluation Accountability
BAPA	Bangladesh Poribesh Andolon		Learning
BJS	Branch Janasanghathan	MPC	Multi-Purpose Centers
CEPI	Citizen's Engagement in Public Institutions	NFI	Non-Food Item
CAIGT	Climate Adaptive Income Generating	NGO	Non-Government Organization
CAIGI			
CALCT	Technologies	NGOAB	NGO Affairs Bureau
CAIGT	Climate-Adaptive Integrated Agriculture	PKSF	Palli Karma-Sahayak Foundation
	and Group-based Technologies	PAT	Participation, accountability, and
CJR	Climate Justice and Resilience		transparency
CITEP	Coastal Integrated Technology Extension	POs	People's Organizations
	Program	PFIM	People-First Impact Method
CV	Community Volunteer	PPI	Progress out of Poverty Indicators
CRM	Complaint Response Mechanism	PACE	Promoting Agricultural
CHS	Core Humanitarian Standard		Commercialization and Enterprises
CCNF	Cox's Bazar CSOs-NGOs Forum	PSEAH	Protection from Sexual Exploitation
CDO	Credit and Development Officer		Abuse and Harassment
DFS	Digital Financial Services	RJS	Regional Janasanghathan
DRR	Disaster Risk Reduction	RPC	Regional Program Coordinator
DLAC	District Legal Aid Committee	RT	Rohingya Teacher
ECD	Early Child Development	RJF	Restorative Justice Facilitator
EASCR	Emergency Assistance to Support	RBA	Rights-Based Approach
Ender	COVID-19 Response in Cox's Bazar Camp	RRAP	Risk Reduction Action Plan
	and Host Community	RLF	Revolving Loan Fund
ERBCR	Emergency Response to Bhashan Char	SRG	Self-Reliance Group
LKDCK			
	Rohingya	SMT	Senior Management Team
ENRICH	Enhancing Resources and Increasing	SMS	Short Message Service
	Capacities of Poor Households towards	SSN	Social Safety Net
	Elimination of their Poverty	SSF	Small Scale Fisheries
EC	Executive Committee	SPE4CA	Strengthening the Protective
ED	Executive Director		Environment for Children & Adolescents
Fo4A	Farmer Organization for Asia		in Rohingya & Host Communities in Cox's
FO	Farmer's Organization		Bazar District
FDMN	Forcibly Displaced Myanmar Nationals	SDF	Sustainable Development Foundation
FGD	Focus Group Discussion	SEP	Sustainable Enterprise Project
FCDO	Foreign, Commonwealth and	ToGETHER	Towards Greater Effectiveness and
	Development Office		Timeliness in Humanitarian Emergency
GC	General Council		Response
GDP	Gross Domestic Product	UP	Union Parishad
GIZ	Deutsche Gesellschaft für Internationale	UNRR	United Nations Rohingya Response
0.2	Zusammenarbeit	UNICEF	United Nations Children's Fund
НТ	Host Teacher	UN	United Nations
HIES	Household Income and Expenditure Survey	ECOSOC	Economic and Social Council
		UNHCR	
	Human Resource Management	UNITLK	United Nations High Commissioner for
HQAI	Humanitarian Quality Assurance Initiative		Refugees
ISCP	Improving Social Cohesion Project	UNRC	United Nations Resident Coordinator Office
IGA	Income Generating Activities	UJS	Upazila Janasanghathan
ICT	Information and Communication Technology	USD	United States Dollar
IFAD	International Fund for Agricultural	VGD	Vulnerable Group Development
	Development	WASH	Water, Sanitation and Hygiene



COAST Foundation is a Non-Government Organization (NGO) that focuses on serving specially the underprivileged coastal communities in Bangladesh. Established in 1998, COAST began its operations in Charfesson upazila (sub-district) of the island district of Bhola.

COAST was officially registered as Coastal Association for Social Transformation (COAST) Trust on February 24, 1998, by the NGO Affairs Bureau (NGOAB) of the Prime Minister's Office of Bangladesh. The registration was renewed on August 7, 2018, and later the organization changed its name to COAST Foundation, which was officially acknowledged by the NGOAB on June 6, 2021. COAST was also registered with the Microcredit Regulatory Authority (MRA) under the name COAST Trust on November 19, 2007 but changed to COAST Foundation on February 25, 2021.

Additionally, the organization has been registered under the Societies Registration Act of 1860 since February 3, 2021.

COAST's vision is to "striving for a world of equity, justice, and freedom from poverty where human rights and democracy are common cultures," while its mission is "to organize strategically important activities related to development that will facilitate sustainable and equitable improvement, particularly in coastal areas of Bangladesh for disadvantaged sections of the population, through their increased participation in socio-economic, cultural, and civic life."

The Executive Committee (EC) is the highest policy-making body of the organization, which holds meetings at least once every three months. The EC is responsible for the overall governance of the organization to promote COAST's vision, mission, and the Foundation's Memorandum of Association. The EC takes policy decisions and approves long-term organizational plans, which serve as the organization's daily management manual. The Executive Director (ED) of COAST oversees daily operations and is appointed by the Executive Committee. A Senior Management Team (SMT) supports the ED in managing the organization.

COAST Foundation believes in Participation, Accountability, and Transparency (PAT) in its own governance. COAST is a policy-based organization with written policies and manuals on human resources, field operations, finance and audit, procurement, safeguards for children, etc. These policies and manuals follow international standards and undergo regular reviews.

COAST has a special consultative status with the United Nations Economic and Social Council (UN ECOSOC) and is accredited by the Humanitarian Quality Assurance Initiative (HQAI) for ensuring quality and accountability in its humanitarian and development works. This accreditation was awarded following a four-year Core Humanitarian Standard (CHS) certification process. HQAI, an independent third-party auditing agency headquartered in Geneva, certifies humanitarian and development organizations, including NGOs and UN agencies.

As COAST values transparency and accountability, it has an open communication policy along with a Right to Information policy. The organization also has a Complaint Response Mechanism and a Whistleblowing Policy. It practices proactive information disclosure, and according to a study, its website ranks top among NGOs in Bangladesh in terms of proactive information disclosure. The COAST website (www.coastbd.net) contains information on management, programs, budget, reports, audits, and policies, as well as regular updates on programs, publications, and internal policies.

Photo of the Page Five:

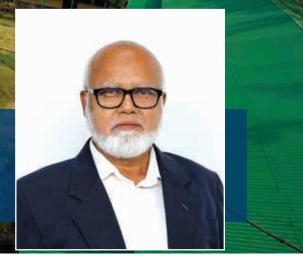
Clout of Communication: A courtyard meeting is one of the most effective tools to disseminate messages to the communities. This photo of a courtyard meeting was taken from Kutubdia island.

Photo of the Page Six:

Reaching the Outreach: COAST is providing essential primary healthcare, especially to children and mothers in remote island areas . This photo of caring for a lactating mother was taken from Char Kukri Mukri, an island of Bhola island.

Photo: Din M Shibly.





Note from the Chairperson Executive Committee

I am delighted to present 'Annual Report 2022' of COAST Foundation which highlights our endeavors in advancing overall development of Bangladesh since its inception in 1998. NGOs like ours do contribute and complement in a humble way in attaining national goals of sustainable development with our limited capacity .

Despite Bangladesh's commendable strides in socio-economic development, we face numerous challenges. One in four Bangladeshis still live in poverty and inequality, discrimination and backwardness still persist. Our organization has been working to tackle these challenges by implementing various programs that promote economic empowerment, community-based institutions in remote coastal corners and entrepreneurship. Through our Micro-Finance (MF) program, we have provided financial access to over 135,480 low-income families, empowering them to launch businesses and contribute to the economic development of coastal communities.

We operate with a Rights-Based Approach (RBA), which targets income generation while addressing factors that impede income growth, supports cross-cutting issues that ensure sustainability of the income and also contributes to creating awareness of citizen rights and obligations.

Aside from the MF Program, we provide funding for primary healthcare services, community radio stations, and advocacy activities that amplify the voices of rural communities. We are devoted to building community-based institutions and empowering communities to establish a mechanism to enjoy their rights and fulfill citizen obligations.

The organization funds primary healthcare services and operates two community radio stations to disseminate various development communications to rural communities. COAST also implemented various projects including the 'Sustainable Enterprise' development that supports 500 dry fish entrepreneurs and the 'Citizen Engagement in Public Institutions'. COAST continues to support the Rohingya communities through various programs with a particular focus on child education and protection which initially started with relief operations immediately after the large-scale exodus of Rohingyas began in 2017.

We acknowledge that there is still much work to be done, and we are determined to continue our efforts to advance sustainable development in Bangladesh. We extend our gratitude to our supporters, donors and partners for their continued trust and commitment to our cause.

Tofail Ahmed

In the Background: The Charfesson Center of COAST, from where it started its journey in 1998. Photo: Saharul Hossain Sagor



We are delighted to present the COAST Foundation's Annual Report for 2022, which showcases our commitment to socio-economic upliftment of the coastal marginalized people. Transparency and Accountability are at the heart of our activities, and we take pride in being certified by the Humanitarian Quality Assurance Initiative (HQAI).

We firmly believe that community participation is crucial to the success of our communityled projects and programs. We base our development efforts on the needs of the target people and ensure that economic empowerment activities are complemented by social justice programs that promote equity and justice in society. Moreover, we are engaged in policy advocacy at local, national, and international levels.

We have identified the top-down approach to development as the main roadblock to achieving sustainable development in Bangladesh. To overcome this, we are committed to promoting community participation and ownership of our initiatives.

To make COAST a more effective organization that can ensure sustainable development, we continually learn from our actions, successes, and failures. We also learn from others. In 2022, we reviewed both our programs and management processes, which helped us develop our Strategic Plan for 2023-27.

We continually learn from our actions, successes, and failures.

The review and strategic planning process involved forming nine groups led by senior colleagues from policy planning at the central level. Each group received external consultancy support and visited other NGOs to learn from their experiences. They presented their findings and drafted a course of action, which we are now regularly following up on. We also hired three prominent consultants specializing in Gender Relations, Micro Finance, and Organizational Development. They reviewed our programs and management processes and drafted a long-term strategic plan. Based on external consultancy support, all our senior staff developed the plan through a rigorous workshop. The Strategic Plan 2023 is available on our website.

We are dedicated to sustainable development in Bangladesh, and we believe that our efforts will continue to positively impact the lives of the coastal marginalized people. We would like to express our gratitude to our partners, donors, and program participants for their continued support in achieving our vision.

Rezaul Karim Chowdhury

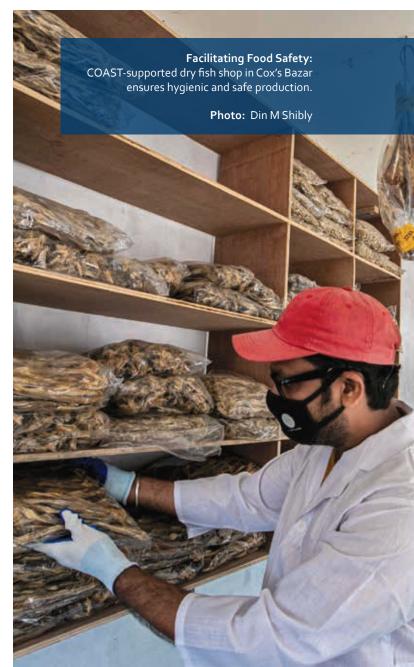
In the Background: Speaking Up for Sustainable Development: An advocacy event as COAST recognizes the importance of influencing policy for sustainable development. Photo: Abarul Islam, Dhaka.

EXECUTIVE SUMMARY Building Bridges to Betterment

Despite starting its journey with difficult economic situations and disarrayed social conditions, Bangladesh has made remarkable advancements in various areas of socio-economic development. In 1971, war-ravaged Bangladesh had a Gross Domestic Product (GDP) of only USD 6.2 billion. However, by 2022, its GDP had skyrocketed to USD 484 billion. Despite this impressive growth, the question remains: has Bangladesh achieved sustainable development yet? On one hand, the statistics present a favorable picture of Bangladesh's progress, but on the other hand, available data show that there is still room for improvements.

Bangladeshi NGOs are also essential for growth, along with government initiatives. A total of 2286 NGOs are registered with the NGOAB, and about 30,050 NGOs are operating in the country, covering programs in 487 out of 495 upazilas. Initially focused on relief work, NGOs have become an integral part of Bangladesh's institutional framework for addressing rural development, reducing poverty, responding to disasters, and more. These NGOs support the government's development initiatives, and Bangladesh has made great strides in that direction. However, in recent years, Bangladeshi NGOs have had to contend with several difficulties, including dwindling funding, less interest of donors in supporting advocacy efforts, the effects of climate change, and dwindling public spaces in society.

Therefore, the question arises again: why is Bangladesh still lagging in terms of many socioeconomic development indicators despite so many efforts? What are the conundrums towards achieving sustainable development? Working experiences with remote coastal people and critical observation of COAST have identified some obstacles to attaining Bangladesh's effective sustainable development. One significant issue is the top-down approach to development, in which a small number of people devise programs for a large number of people



who are living outside the purview of the power structures. This is the main roadblock to crossing overcoming the development conundrum in Bangladesh.

Although COAST has some examples and evidence of efforts that can be a crucial factor in solving the problem, it doesn't yet have clear and effective answers to all the questions. To help program participants escape this conundrum, COAST implemented several programs in 2022, including the establishment of communitybased institutions, the promotion of economic empowerment, the provision of technical and financial support, and advocacy.

To ensure a sustainable solution to economic instability, COAST is fostering entrepreneurship on remote islands and in rural coastal areas by offering financial and technical support. The Micro-Finance (MF) program assists the economic empowerment of hundreds of women in isolated coastal areas. COAST provides technical and financial support to the economic self-reliance efforts of program participants, designed by themselves based on their needs and capacities. COAST provides loans to people who have little or no access to financial resources. The organization's total outstanding loan in December 2022 was USD 47.83 million, offered to 135,480 low-income families, enabling them to launch their businesses and boost the coastal communities' economic development. The total savings of the MF program participants increased by 51.3%, from USD 12.52 million in December 2021 to USD 219.0 million in December 2022, suggesting that they have improved financial capabilities.

COAST operates its MF program with a Rights-Based Approach (RBA). This approach emphasizes increasing the income of participants and addresses factors that lower income. The approach also supports cross-cutting issues that ensure sustainability of that income. COAST aims to connect service providers and duty bearers with rights holders by raising community members' awareness of their legal rights and sensitizing duty bearers to the rights of the communities. These connections are essential for ensuring sustainable growth.

In addition to providing technical and financial support to the rural coastal population, COAST also funds primary health care services. In the 2021-2022 fiscal year, a total of USD 9,585 was spent on the primary health care program. During that period, a total of 1,780 health cards were distributed, and 831 pregnant women and 6,200 children received different health care services. COAST also operates two community radio stations to empower communities through information dissemination, as access to information is crucial for development. Alongside its various programs and projects, COAST conducts advocacy activities to amplify the voices of rural communities at the national and international levels and to increase the knowledge of rural people about national and international policies. The ultimate goal of COAST's advocacy programs is to promote policies that benefit the poor and the marginalized. All of these activities are funded by the surplus of the COAST MF Programs.

COAST is committed to building communitybased institutions and empowering communities to establish a mechanism for asserting their rights and an alternative power structure through the formation of People's Organizations (POs). COAST provides capacity-building support to POs to help them understand and assert their legal rights. During the reporting period, POs were able to undertake various social activities, resulting in a total of 11,872 community members receiving different services from government service providers, such as allowances for widows and elderly people and scholarships for children.

COAST believes that promoting entrepreneurship at the rural level is a key factor in achieving sustainable development. COAST implemented the 'Sustainable Enterprise Project (SEP)' in Cox's Bazar Sadar upazila. The project supported 500 dry fish entrepreneurs by providing them with technical and financial assistance to produce safe, pesticide-free dry fish, and also supported female workers in dry fish production centers. The 'Promoting Agricultural Commercialization and Enterprises (PACE)' project provided support to 2,750 crab farmers, crab depot owners, and crab collectors to expand and market their produces. The 'Farmer Organization for Asia (F04A)' project supported 14 Farmers Organizations (FOs) representing 41,409 farmer members to promote their value chain businesses.

In 2022, COAST's Adolescents Program in Borhanuddin and Lalmohon upazilas of Bhola district aimed to protect adolescent girls from child marriage and promote positive behaviors. The program worked with 6,681 adolescent girls. The 'Gender Mainstreaming Governance in Ecosystem-based Coastal and Traditional Aquaculture Fishery Management' project focused on empowering female members of small-scale fisher families in Bhola, Bagerhat, and Cox's Bazar, covering a total of 900 fisher families.

Recognizing Bangladesh's vulnerability to climate change, COAST is dedicated to building communities' capacity to fight climate change through sustainable and eco-friendly agricultural technologies and alternative livelihood options. Through the 'Community-led Initiatives for Climate Justice and Resilience (CJR) in Bangladesh' project, 28,452 coastal women from seven working districts received Climate Adaptive Income Generating Technologies (CAIGTs) to improve their resilience to the impacts of climate change.

As a Rights-Based Organization, COAST prioritizes building linkages between community members and service providers. In 2022, the Orchestrating the Organic: COAST promotes eco-friendly agriculture technologies. This photo is taken from a vegetable garden where no chemical pesticides are used.

Photo: Din M Shibly from Bhola



organization focused on strengthening the Union Parishad (UP) through its 'Citizens' Engagement in Public Institutions (CEPI)' Project. The project aimed to improve access to services for people in Bhola Sadar, Daulat Khan, and Lalmohon upazilas in Bhola district, benefiting 17,460 individuals. Additionally, COAST implemented the Access to Justice at Community (A2JaC) Project in Barishal and Chattogram districts to ensure access to legal services for marginalized and poor individuals. The project provided legal assistance to 13,400 people and promoted a community-level restorative justice system.

COAST Foundation considers family-based comprehensive poverty eradication efforts as one of its key development approaches. The "Aligning Communities of Cox's Bazar for Optimum Resilience and Development (ACCORD)" Project, a family-based development initiative in Cox's Bazar, served 1,000 families in Ukhiya and Teknaf by forming Self-Reliant Groups (SRG) with female participation and providing technical and financial support for income generation. To further eradicate poverty, COAST implemented the "Enhancing **Resources and Increasing Capacities of Poor** Households towards Elimination of their Poverty (ENRICH)" Project in Kutubdia upazila of Cox's Bazar, providing education, healthcare, water and sanitation, nutrition, youth development support to 63,007 people and rehabilitating eight beggars.

COAST continues to support the Rohingya communities through different programs, with a particular focus on child education and protection. The "Strengthening the Protective Environment for Children & Adolescents in Rohingya & Host Communities in Cox's Bazar District (SPE4CA)" Project protects Rohingya children from various harms and covers children of three unions of Ukhiya and Teknaf and eight Rohingya camps. The "Ensuring Continues Early Learning and Informal Basic Education for Children of Forcibly Displaced Myanmar Nationals in Cox's Bazar (ELIBEC)" Project runs 84 learning centers for educating Rohingya children. Both projects are supported by the United Nations Children's Fund (UNICEF).

COAST is promoting social cohesion among the host and Rohingya communities through the "Improving Social Cohesion between the Host and the Rohingya" project with the support of the United Nations High Commissioner for Refugees (UNHCR). COAST also implemented an emergency project to support flood-affected Rohingyas in camps with the support of Malteser International.

COAST responded to the COVID crisis in both the Rohingya camps and host communities of Cox's Bazar through the "Emergency Assistance to Support COVID-19 Response in Cox's Bazar Camp and Host Community (EASCR)" Project. Phase one of the project provided emergency water sanitation and livelihood support to 1,000 families in Ukhiya, Cox's Bazar Sadar, and Ramu upazila, while phase two supported 11,835 Rohingya community members in Camp-8E, 9, and 10.

In the reporting period, COAST advocated for the localization of Rohingya aid as the secretariat of Cox's Bazar CSOs-NGOs Forum (CCNF). To promote the localization of aid, COAST is implementing the "Towards Greater Effectiveness and Timeliness in Humanitarian Emergency Response (ToGETHER)" Program, which supports four local NGOs in enhancing their capacities.

This Annual Report highlights the major achievements of COAST for 2022 and provides vital information and learning for the organization. COAST has crafted a five-year strategic plan covering the period from 2023 to 2027, and with a determined mindset, it believes it can overcome challenges towards achieving sustainable development. COAST relies on the unwavering support of its partners, who have shown great commitments towards uplifting the lives of the coastal poor.