

PROGRAM REVIEW REPORT

South East Coastal Development Initiatives program of Coast Trust
South East Coastal Development Initiatives program of Coast Trust

Bhabatosh Nath

Consultant, Development programmes

April 2013

Strømme Foundation

Road no. 22, House no. B/137 (1st floor)
New DOHS, Mohakhali, Dhaka- 1212

ACKNOWLEDGEMENT

The Consultant is indebted to all those including Strømme Foundation management, COAST Trust management, field staff, and especially the program participants at grassroots level who assisted in the implementation of this program review by providing information, advice and sharing documents related to reviewing “South East Coastal Development Initiatives program of COAST Trust”.

This report has been prepared at the request and with the financial support of the Strømme Foundation. The views expressed are those of the Consultant and do not necessary reflect those of the Strømme Foundation or its Partner Organization- COAST Trust.

TABLE OF CONTENTS

Content	page
Acknowledgement	ii
Acronyms and Abbreviation	iv
1. Executive Summary	v
2. Introduction and Methodology	1
3. Program and partnership strategy, integration and synergic results	2
4. Education Program	5
5. People's Organization	13
6. Assessment of Program Performance	19
6.1. Relevance	19
6.2. Efficiency	20
6.3. Effectiveness	21
6.4. Sustainability	24
7. Lessons Learned, Challenges and Best Practices	25
8. Conclusions and recommendations	27
Annex:	30
1. Terms of Reference	31
2. Itinerary	32
3. Persons Met	35
4. Documents Consulted	36

ACRONYMS AND ABBREVIATIONS

BRAC	Bangladesh Rural Advancement Committee, a Lead NGO
BJS	Branch Jana Sangathan
BURO	A National NGO
CBO	Community Based Organization
CDO	Credit Development Officer
CMC	Centre Management Committee
COAST	Coastal Association for Social Transformation
CST	Centre Support Team
EC	Executive Committee
EU	European Union
ED	Executive Director
FGD	Focus Group Discussion
HIV/AIDS	Human Immunodeficiency Virus/ Acquired Immune Deficiency Syndrome
GO	Government Organization
IGA	Income Generation Activity
KII	Key Informants' Interview
MDG	Millennium Development Goal
M & E	Monitoring and Evaluation
MJF	Manusher Jonno Foundation
MP	Master Plan
MF	Microfinance
NGO	Non Government Organization
PKSF	Palli Karma Sahayak Foundation
PO	People's Organization
PRA	Participatory Rapid Appraisal
PRSP	Poverty Reduction Strategy Paper
PST	Pre-school Support Team
PTA	Parents'-Teachers' Association
RBA	Right Based Approach
SF	Stromme Foundation
SMC	Scholl Management Committee
SECDI	South East Coastal Development Initiatives
SST	Shonglap Support Team
UP	Union Parishad
ToR	Terms of Reference

1. EXECUTIVE SUMMARY

Introduction

COAST Trust with the funding assistance from Strømme Foundation (SF) has been implementing SECDI program in Cox's Bazar and Patuakhali districts with the goal: "by the end of 2013, 26171 households of Coastal part of Cox's Bazar and Patuakhali districts of Bangladesh are satisfying their livelihood needs in a sustainable manner". SF has conducted midterm evaluation of the Master Plan in 2012 considering it as a whole in order to improve the quality of the program. However, based on the mutual understanding with COAST Trust, SF further decided to review COAST's program separately. In this regard an independent consultant has reviewed the program. During this time decision has been taken to review mainly two interventions- Education and People's Organization in Cox's Bazar area.

Purpose of the Review

Outcomes of this partner specific review will provide relevant information to the ongoing scope of work of COAST Trust; explore why the education interventions implemented by the program succeeded or not; and their capacity to continue and implement such programs.

Major Findings

1. Program and Partnership Strategy, Integration and Synergic Results

SF in partnership with COAST Trust developed long-term strategic plan, assisted to promote governance in decision-making process and extends support to enhance transparency and accountability. COAST Trust management has expressed their satisfaction with the role of SF to capacitate them in these sectors. Concurrently, the management has mentioned about its own organizational policy and governance issues. There are some differences between policy/ strategy of COAST Trust and SF. Sometimes it becomes tricky to fully agree with SF's strategy and policy as because the organization has its long experience in development field and it has its own policies and governance. For instance, strategy on formation of People's Organization (PO) of COAST Trust and SF has some differences. In this case COAST Trust management prefers to form and institutionalize the POs following its own policy.

In SF Master Plan (MP) it is clearly mentioned about importance of collaboration and integration among the existing development stakeholders. It has been decided to work strategically with other stakeholders to build networks on local, national, regional and global levels.

COAST Trust has communication with government organizations, local govt., other NGOs and civil societies. However, still no collaboration has yet been developed with private sectors. 'Networking' has not been 'strategically' developed and 'institutionalized'. At present the activities are limited in 'day observation', 'workshop', 'rally' and demonstration at local level.

It has been experienced during field visits and discussions with the staff that the ways of operationalizing synergy has not yet been clarified and made clear to the related staff.

2. Education

Pre-school

Running pre-school in the mosque-based 'Moktab' has been a brilliant concept to attract the people to involve their children in mainstream education system. COAST Trust from the initial stage established pre-schools mostly in the Moktabs. Starting from 2003, COAST Trust extended child education in a total of 314 pre-school with 9,451 children. Out of 314 pre-schools 219 (70%) have been based in mosque-based Moktabs. Proportion of boys and girls is almost 50:50. At present total 1050 children are enrolled in 35 pre-schools, of which 21(60%) are in Maktab.

Regarding benefits of sending the children in pre-school, the parents replied so positively saying that if these children would have no opportunity to come to one school, 20(67%) out of 30 children would never go to formal primary school within their proper age. Major benefits attain for their

children from this pre-school as mentioned by them are: Build practice to come to school; Well prepared (in advance) to start schooling in grade- I in formal school; culturally developed through extracurricular activities, and acquaintance with co-education system. This is very important to realize the benefits by parents and the community, which would lead them to acknowledge the needs of mainstream formal education for the minor children at this remote, conservative area.

In pre-school, CST meeting is held irregularly and meeting depends on the presence of respective field staff. Normally in pre-school parents and other community people are in close touch with the teacher and they often go to pre-school site and observe the situation of school and their children.

Quality Education

In Cox's Bazar region COAST Trust started work with 6 primary schools in its 4 branches to ensure quality education. A total of 2769 students are now reading in these 6 schools. On average there are 462 students in each school with averagely 92 students in each grade.

In accordance with the reporting format supplied by SF, status of quality education is measured with specific indicators. These are: (a) joyful learning environment, (b) active SMC and (c) dropout rate. However, 'Joyful learning' relates to so many other related factors. Related teachers and SMC members need to know more about it.

SMC members of quality schools are active and well-aware on the day-to-day status of school. Members have close relation with the teachers and the parents as well. SMC meetings are regular and resolution of the meeting is maintained by the members.

Shonglap

Shonglap is no more limited to only centre activities; it promisingly has turned to a successful 'Program' of partner organizations supported by SF.

Starting from 2004, a total of 273 centres with 6,918 adolescent girls completed one-year course and all of them are graduated. The last batch of adolescent girls completed the course in March 2013 (total 1375 girls in 55 centres). This is undoubtedly a success of the organization to empower so many numbers of adolescent girls in the area.

Level of knowledge and experience on life skills of adolescent girls have been enhanced remarkably. They can take part in decision-making process at their family level; they have gained knowledge in facilitating social issues; well-aware on human rights etc.

Shonglap graduated adolescent girls acquired technical knowledge on running IGAs on their own. As of March 2011, total 5,561 girls have been graduated. Among them, above 60% are now engaged in IGAs. Result of two graduated Shonglap Centres, visited during this study shows that out of 33 graduated girls, 28 (85%) are running IGAs, taking interest free loan from COAST Trust.

Some major achievements

- (i) 75% Shonglap adolescent girls participate in decision-making process at their family level;
- (ii) Almost 80% of the Shonglap adolescent girls have knowledge on human rights /child rights;
- (iii) Averagely, 75% Shonglap adolescent girls are aware on learning issues and life skills;
- (iv) Almost 75% of the girls who are aware, they practice learning issues in their daily life.

Prottay

Like the Shonglap centre, it was a demand from the community and from the Shonglap adolescent girls to start life education for adolescent boys. In this respect SF extended support to partner organization to start boys' education centre with the name 'Prottay' in 2011. COAST Trust started 10 centres in two upazilas with 200 boys of age group 11–18 years. All are 'working children'.

It has been amazing to observe that the boys have developed their knowledge on so many issues on primary health, gender, social problems etc. They are able to analyze the merits and demerits of these issues and most of them have changed their earlier behaviour and are practicing the learning issues in their own life.

'Prottay' is really a need-based development initiative which will play a vital role to develop the adolescent boys and thus to involve them in social development work in the area.

3. People's Organization (PO)

COAST Trust in its policy indicated- "**COAST People's Organization (PO hereinafter)** is formulated as an alternative institution based on the community. This is comprised of member participants of **micro finance program** of COAST Trust."

People's Organization (PO) is well-defined by **Strømme Foundation** in its strategy paper in a wider sphere saying- "**People's Organization** is a collection of person who comes together for fulfillment of a common cause. PO is the **collection of persons** which will work for the betterment of their **own members and community**".

This is the basic difference of PO defined by SF and COAST Trust.

According to COAST- PO formation strategy, a 7 members' executive committee is formed through direct voting of the representatives (2 management committee leaders) of village level MF groups under one Branch. This executive committee is called **COAST Branch Jono Sangathan (BJS)**, or in English, **Branch level People's Organization**. This is the first tier of COAST- PO. The other tiers of POs are at Upazila and regional levels.

At present there are 7 POs in 8 branches in Cox's Bazar region. The leaders of POs are doing some social work, implement right based activities at community level. It is true that the leaders of POs are bright, have easy access to the community people and have requisite leadership skills. However, these types of works are mainly done by the leaders, individually, and sporadically. The area of work of these leaders is also limited within their own village. Involvement of "PO" in social program as an 'institution' has not yet been in place. Community people in general treat these POs as "COAST's POs". They know that the PO leaders are representing only the microfinance clients.

Considering the existing circumstances, it could be believed that the Policy of POs developed by COAST Trust will not be changed, and virtually, the organization will follow its own policy.

Existing fund arrangement for POs at branch level indicates that, as there are MF groups, so funds are available exclusively from the loan charge of the borrowers. In this system, basically the borrowers are generating funds for POs, and this fund collection solely administered by MF staff. Borrowers, POs and MF staff are so interlocked with each other that without implementation of MF program it would be difficult to ensure sustainability of POs at community level.

Group meeting at village level

At the village level MF group, there is a provision to organize weekly meeting. In each meeting the respective Credit Development Officer (CDO) attends and basically s/he conducts meeting, collect loan and writes meeting resolution. Members discuss the set issues under the leadership of CDO.

There is a limitation in discussing the issues in the group meeting. As per guidelines from COAST, a group would have to discuss 4 topics in the weekly meeting. These are: (i) Lesson on Development education, (ii) Loan Proposal, (iii) Approval of Loan proposal, (iv) Others. In this situation group leaders and members have to follow the same agenda in each meeting.

PO Meeting at Branch level

Meeting of the PO leaders is held once a month at Branch office level. This meeting usually conducts by the Area Coordinator. He plays the major role in setting meeting agenda and writing the meeting resolution. It has been found that among the leaders some are well educated and can write meeting resolution; even then, the respective COAST Trust staff takes all responsibilities in conducting meeting of POs. All books and records of POs are kept at Branch level. All are written, maintained and updated by the Area Coordinator. As a result, there is no scope to develop the skills of the leaders to manage their own organization.

Some achievements mentioned in the SECDI annual report- 2012 and Field findings:

a. Above 69% POs leaders raise voice on social issues and work for peace and harmony

Field Findings: It is true that PO leaders raised their voice on social issues, individually. However, the terms 'peace' and 'harmony' are not fully clear to the leaders. In the meeting resolution book there is no mention of achievements on these issues and no data is available at this level.

b. About 63% PO achieve result on at least 1 advocated issue

Field Findings: There lacks documentation of 'results achieved' in the books of respective POs. No record maintained at this level. 'Advocated issue' needs to be identified, and clarified at PO level.

c. About 71% POs tapped resources from the government and non-government organizations

Field Findings: There are no evidences in written, in the books and records of respective POs. At present PO as an 'institution' has no functional relation or communication with UP, Govt. office or with NGOs. Some leaders have contact with some of these organizations at 'individual' level.

4. Assessment of Program Performance

Relevance

Interventions of SECDI Program aim at addressing development problems resulting from high incidence of livelihood needs. Targets related to poverty and education are well articulated and consistent with the Sustainable Development and Poverty Reduction Program of the country.

The thematic goals of SF- MP, COAST Trust five year plan; objectives and strategies applied by the project are towards the common set of principles and targets of the PRSP and MDGs.

It has been observed that in SF- Master Plan 'education' is treated as number- one thematic goal and in COAST five-year plan financial services (MF) has been put as number- one thematic goal. However, all the goals are inter-related.

Efficiency

The on-site or physical supervision and monitoring was found very good, on the other hand off-site (written) monitoring at grassroots level is found comparatively weaker. But there are scopes to improve the weaker areas in terms of developing writing skill and producing qualitative reports.

The total project expenditure may seem to be high but considering the length of the project and the innovative activities undertook during the life span of the project justifies the expenditure of the project cost in many extent.

Annual budget-expenditure statement of education program reveals that in 2012, 28.60% of total budget could not be spent. Variance was so high with 43.75%, 43.76%, 38.85% and 44.17% in cases of Shonglap, follow-up Shonglap, People's Organization and Prottoy respectively. This proves some sorts of inefficiency of the management to properly develop budget and to utilize resources in consistent with budget.

Budget allocation for staff training was so low (only 0.29% in 2012, and 0.53% in 2011), it appeared that it was not possible to provide formal training to the staff as per needs. Capacity building of staff is a prime activity in this type of project, but allocation of fund against this activity shows that the management put less importance on this vital sector.

Appropriate utilization of human resources involved in this project, particularly in education program found to be optimum and satisfactory at the beginning of the project, but gradually the staff's dropout has caused problem in implementing program activities at grassroots level.

Effectiveness

Most activities of the project have been implemented in line with the Project Document Application submitted to SF. Annual progress reports, physical and financial respectively that provided details of planned activities and accomplishments.

Regarding capacity building of staff through providing training, it has been found that most of the staff received training on Shonglap ToT, RBA, market development and poultry-livestock. Staff have not received any formal training on 'people's organization / institution building', 'advocacy', 'networking', 'gender' and environment', which are so related to program implementation strategy.

A total of 569 MF groups with 13,521 members have been formed within December 2012. Average size of group stands at 24. Highest number of group members has been found in with 55 members. There are groups where there is no group member and there are also groups with only 1 member or only with 2 members in each group. All are in Moheshkhali branch. The management needs to take decision on these groups to take into account regarding listing of viable MF groups.

Sustainability

By building capacity of mass community people, parents, Imams, Shonglap and Prottay animators, PO leaders and other group members and developing their level of knowledge for education program, the project has created a scope for education component to make it sustainable. However, the management has not yet developed any long-term plan for attaining sustainability.

The sustainability is more related with the interest and ownership pattern of the respective MF group members and other community people as well. It has been anticipated that after establishing the POs formally, they would shoulder the responsibility of community development program. The prime task of COAST Trust management is to strengthen PO and to institutionalize it.

The term 'empowerment' of the target participants would be one important aspect to achieve sustainability. The consultant has been experienced that the empowerment issue has been internalized by the participants, especially by the adolescent girls, youths and the female leaders and they are confident to get hold of this power in the long run.

5. Lessons learned, Challenges and Best practices

Major Lessons identified

- Maktab based pre-primary school is an effective method to ensure mainstream education for rural children. It is also an effective method to eradicate religious fundamentalism, especially in the area like Cox's Bazar.
- Linkages and networking with GOs, NGOs, civil societies, CBOs and private sectors could enable the project beneficiaries to have easy access to service providers and thus they have scope to increase their knowledge and skill.

Major Challenges

- To ensure continuous implementation of shonglap learning after graduation of the adolescent girls from Shonglap centre
- Institutionalization of POs is a potential challenge, and once it could be materialized, the COAST Trust's development efforts would be sustained.
- Attaining program sustainability at community level, especially for continuation of education program.

Best Practices

- Understanding of and recognition to culture, attitude and behavior of the people living in the project area is as key elements for bringing changes in their lives. The program draws on the clear understanding of their culture and attitude.
- Running Pre-schools in Mosque-based Maktabs.
- Accountability: Access to communication- Phone numbers of COAST senior staff including the ED are available in all Shonglap centre, pre-schools. The phone numbers also are written in the loan and savings passbook of MF group member.

Major Recommendations

1. Program and Partnership Strategy, Integration and Synergic Results

'Networking' with UPs, govt. departments, civil societies, existing CBOs and other NGOs should be 'strategically' developed and 'institutionalized'.

'Involvement' of MF group members and POs in the respective intervention is unclear. It needs to be specified and there should have guidelines, clear responsibility and strategic actions to become the 'part' of the interventions.

The ways of operationalizing 'Synergy' has not yet been clarified and made clear to the related staff. There is a need to develop capacity of the staff through providing training on this aspect.

More concentration should be given on advocacy and counseling program, especially in case implementing right-based social development program. It is also needed to build capacity of the staff on advocacy, counseling and networking.

Logically, COAST Trust will continue microfinance as its core program and the POs will be developed in line with MF policy. So, in this practical situation, it is needed to adjust the strategy of SF within the policy of COAST, as much as possible. During discussion with COAST Trust management, this type of concluding remarks has also been disclosed notably.

2. Education

Pre-school

Maktab based pre-school is a promising idea to run in this area. Community also accepted it happily. As per demand of the community there need to run more pre-schools. The organization could think of expanding the program in more remote areas.

Quality education

Teachers have expressed that they have not participated in any formal training specifically on 'quality education'. It is needed to develop skills of teachers on session plan, facilitation technique, use of education materials, 'Joyful learning' etc. which they feel important to learn.

In order to measure quality education, some more indicators need to be considered; such as, completion rate of grades of the children with gender discrimination, percentage of numbers obtained in each subject (or GPA obtained) in the examination etc.

If the organization thinks to continue this quality education program, it is also important to develop capacity of the respective staff through providing formal training.

Shonglap

"Shonglap follow-up centre" should be continued to enhance the capacity of the graduated girls to continue their viable IGAs. They should be encouraged to form their own group at village level as a part of institutionalizing Shonglap centre. They would have communication with PO leaders to do work jointly on social mobilization.

Special effort could be made to send back the Shonglap graduated girls to formal schools.

Prottay

In the present curriculum of Prottay centre, some lessons on social development, institution building and vocational training could be added.

In SECDI program Annual Report - 2012 it indicated that above 59% Prottay boys addressed to protect women rights. But as per field findings it appears that the boys certainly have developed their knowledge, but still it will need more time to really **protect the women rights** in the community by the boys. Furthermore, the term 'Women Rights' is a wider issue; there are so many indicators under 'women rights'. It is suggested to use those specific indicators so that it would be possible to measure the status.

3. People's Organization

In principle, PO leaders at branch level should represent all village groups of that branch. Respective PO in a branch should have link with village level groups; PO leaders should have regular contacts with these groups. It is obligatory to make the village groups understand about the role and activities of PO and thus to establish their ownership feelings on their own organization.

There should be a provision to organize general meeting for the leaders of village level groups (5 leaders in each group) where the PO leaders will play the role as facilitators. In this way a communication bridge will be created among the leaders; they will feel confidence on PO and this process will certainly enhance the institutional strength. This meeting would be at branch level and it could be arranged six-monthly or annually.

Branch level PO meeting should be conducted and managed by the leader. COAST trust staff might play the role as facilitators. Books, record and other documentation should be maintained and updated by the selected leader with the help from COAST trust staff.

More representation and authority need to be ensured for the PO leaders in case of managing PO Fund at branch level and Legal Endowment Fund at central level.

In order to building capacity of PO leaders, it is needed to provide them formal training on leadership and institution building, development communication, book-keeping and documentation, advocacy, monitoring and supervision. Refreshers course should be organized in a regular way to review the progress and to enhance their skills furthermore.

4. Use of Monitoring Tools

Existing monitoring tools need to be reviewed and further analyzed in line with the present situation of the field and appraising capacity of the monitoring staff.

Impact level Indicators should further be reviewed and verified. Some of these are appeared as output indicators.

In case of using 'percentage' to show the achievements under impacts, respective staff should be more careful on calculation, especially in case of measuring qualitative indicators, and there must exist evidences at respective fields to further verify it, if needed.

COAST Central Monitoring system is certainly a promising initiative to strengthen the overall program management system in the organization. In order to strengthen off-site monitoring skills, more efforts are needed to develop capacity of the field level staff and to ensure documentation (with evidences) at grassroots level i.e. at group, PO, and branch level.

5. Program Performance

Undertake necessary actions for capacity development of staff including improving training activities and training unit.

Ensure and evaluate performance management of the staff members annually, the organization should keep the action planning process in that regard.

The meaning of sustainability with regard to time, resource and other elements embedded in the project and rendered to beneficiaries need to be translated into actions. The organization is aware of this issue, and believes that livelihood pattern of the group members is visibly changing. However, the management has not yet developed any long-term plan for attaining sustainability. This needs to be enhanced in future course of time.

Impact monitoring and internal assessment systems, especially in relation to the sustainability issues, need more attention in the next implementation phase.

The review hereby stresses the importance of active involvement of the target population in planning, implementation, monitoring and evaluation of development project.

2. INTRODUCTION AND METHODOLOGY

INTRODUCTION

Strømme Foundation (SF) is committed to the aspiration of a world free from poverty, and all its interventions has therefore been emphasized pro-poor strategies and respect the core values of SF. Bangladesh, Nepal and Sri Lanka are the three countries in Asia where SF has been focused its development cooperation from 2009-2013. The main characteristic of SF Asia's development approach is building the partner capacity in facilitating empowerment of poor. Through this, SF expects to establish a strong civil society mechanism to upgrade the living standards of the marginalized, vulnerable and poor people. Along these principles, SF started implementing its Master Plan (MP) through selected 8 partners in Bangladesh in 2009. COAST Trust is one of the SF's long term partners.

COAST Trust has been implementing "South East Coastal Development Initiatives program" in Cox's Bazar and Patuakhali districts of Bangladesh with the goal: *by the end of 2013, 26171 households of Coastal part of Cox's Bazar and Patuakhali districts of Bangladesh are satisfying their livelihood needs in a sustainable manner.* Strømme Foundation has conducted the midterm evaluation of the Master Plan (MP) in 2012 considering MP as a whole in order to improve the quality of the programme. However, based on the mutual understanding with COAST Trust, SF further decided to review COAST's program separately. In this regard an independent consultant has been appointed to review the program. The initial ToR developed for Midterm evaluation of Bangladesh MP has been revised and decision has been made to review mainly two interventions: Education and People's Organization. In the revised ToR it has been also decided to cover Cox's Bazar area in this review process.

Purpose of the Review:

SF anticipates that the outcomes of this partner specific review will provide relevant information to the ongoing scope of work of COAST; explore why the education interventions implemented by the programme succeeded or not; and their capacity to continue and implement such programs.

In line with this purpose, the **specific objectives** of the review are- (i) assessing the effectiveness and efficiency of the program in relation to the systems, M&E and project implementation, (ii) assessing the long term sustainability of program interventions focusing on People's Organization, (iii) assessing the program strategy and to what extend the programme intervention are integrated and producing a synergetic results with special emphasis on people's organization, (iv) assessing the partnership strategy, staff competency and the organizational arrangement and practices for the effective implementation of the program, (v) identifying lessons learned on the strategic approaches, challenges and best practices and providing possible recommendations

METHODOLOGY

The methodology of this review has been participatory, as much as possible. Specific methodologies for this review have been:

- Review documents.
- Review the existing reporting monitoring formats used in the field.
- Preparatory meeting with SF personnel at Dhaka office
- Meeting with COAST Trust management in Dhaka and field level staff.
- KIIs with program participants at grassroots level.
- FGDs with program participants at grassroots level.
- FGDs with community people.
- FGDs with government and NGO representatives.
- Organizing workshop with program staff at COAST Trust office- Cox's Bazar.
- Compilation of data /information, analysis and report writing.

3. PROGRAM AND PARTNERSHIP STRATEGY, INTEGRATION AND SYNERGIC RESULTS

Strømme Foundation (SF) is not an implementing organization, but works closely with implementing partner organizations. These organizations are usually selected on the basis of set criteria. Major criteria include: (i) compatibility with SF's vision and values, (ii) commitment to development of the poor and marginalized, (iii) legitimacy and relevance to the constituents, (iv) promoting good governance through capacity strengthening, enhanced transparency and accountability in the internal decision-making processes, and (v) quality assurance systems. COAST Trust was selected as a partner organization of SF fulfilling all these criteria. It has been working with the vulnerable community in the coastal belt of Bangladesh where people live with uncertainty due to occurrence of frequent natural calamities.

SF assists the partner organizations to develop strategic plan, enhance governance in decision-making, so as to enable them to become as competent development organizations. COAST Trust because of its concentration of work in the coastal belt of Bangladesh is familiar as specialized organization with RBA in its development interventions. SF in partnership with COAST Trust developed long-term strategic plan, assisted to promote governance in decision-making process and extends support to enhance transparency and accountability. When discussed, COAST Trust management and the field staff have expressed their satisfaction with the role of SF to capacitate them in these sectors. However, at the same time the management has also mentioned about the own organizational strategy and governance issues. There are some differences between strategy /policy of COAST Trust and SF. Sometimes it becomes tricky to fully agree with SF's strategy and policy as because the organization has its long experience in development field and it has its own policies, governance and organizational structure. For example, formation of People's Organization (PO) and policy paper of COAST Trust and implementation strategy paper of SF on People's organization has some differences. In this case COAST Trust management prefers to form and institutionalize the POs following its own policy. Furthermore, the organization has other influential donors for example, MJF, PKSF, Govt. and EU etc. with whom COAST Trust has to accommodate its policy /strategy. And so, for an organization like COAST Trust it becomes hard to deal with different donors and at the same time to uphold organization's values, and ultimately to attain the overall development goal.

SF Master Plan (MP) has clearly mentioned about importance of collaboration and integration among the existing development stakeholders. It is understandable that endorsing of development interventions and 'empowering' the poor cannot be achieved through only individual effort. In this regard SF and its implementing partners have emphasized on collaborating with other development stakeholders. To facilitate promotion of rights and interests of poor, it has been decided by SF and the partner organization to work strategically with other stakeholders to build networks on local, national, regional and global levels. Strategic partners could also be sought through networking with organizations that have similar values to SF. At the same time, SF's efforts of operation in Asian countries would thus be strengthened.

As per present situation the organization has communication with government organizations, local govt. machineries (UPs and Municipality), other NGOs, civil societies and CBOs. However, still no communication has yet been developed with private sectors. Basically communication with above organizations has been developed as per needs of the organization to implement program activities within the jurisdiction of the respective organization. In true sense, 'Collaboration', 'Integration' or 'Networking' has not been 'strategically' developed and has not yet been 'institutionalized'. At present the activities are limited in 'day observation', 'workshop', 'rally' and demonstration through 'human chain' when anything occurs sporadically at local level.

SF considers it essential to be involved with advocacy towards and dialogue with government, other NGOs, civil societies and private sectors. In this respect partner organizations need to build capacity of the staff on advocacy, counseling and networking. There lacks initiatives to provide training to the program staff on these issues. For instance, out of 18 program staff participated in a workshop organized during this study, nobody received any training on advocacy and networking.

Synergic¹ Results

Two prime development interventions of Strømme Foundation are Education and Microfinance. It has been anticipated that these two are effective development areas that can enable people to climb out of poverty. Each one complementing and reinforcing the other in the task of eradicating poverty, and in together they could be even more effective. Education empowers people, mobilizes them and provides them with knowledge and skills to make informed decisions for the benefits of themselves and their communities while microfinance gives people the means to act upon these decisions through access to capital, secure savings as well as social and economic networks. So it has been established that poverty eradication could be accomplished to a greater extent when education and microfinance work together.

Like all other partner organizations, COAST Trust has also been implementing Education and Microfinance in together in its project area. COAST Trust management and the project team members have also experienced that these two interventions in together have created force at family and community level to fight against poverty. In this regard it is equally important to review the synergic status of these two interventions. In COAST Trust microfinance has a prominent role at the project stakeholders' level. According to present status, microfinance could be continued with its own fund. But education program is mostly dependent on donor fund. At the MF institution level, it is now an issue to accommodate social programs into microfinance program to see how it contributes in social development programs. Furthermore, how the MF stakeholders treat education program and what services they extend to enhance education program those are the issues to be assessed. Consequently, role of the stakeholders involved in education also needs to be appraised. Synergy could be achieved in different ways, according to context, available resources, involved stakeholders, needs of the target groups etc.

During field visits and discussions with project staff and other stakeholders, it has been experienced that the ways of operationalizing synergy has not yet been clarified and made clear to the related staff. As per opinion of the project staff, SF raised this synergy issue in 2012. At the beginning of the project (2009) there was no such decision or step to take it in to account. From 2012 COAST Trust prepared and submitted the synergy report showing the number of MF groups, group members involved in other interventions like Shonglap, pre-school, quality education and protttay.

Matrix- 1: Synergy: Microfinance group and group members involved in education program

SI	Intervention	No. of MF groups involved	No. of MF members involved	Members involved from a group	
				lowest	highest
1	People's Organization	80	124	1	4
2	Shonglap	71	1544	1	39
3	Pre-School	112	1412	2	57
4	Quality Education	14	149	3	42
5	Prottay	11	68	2	13
Total		288	3297	-	-

[Source: Synergy Report- 2012 prepared by COAST Trust and submitted to SF]

People's Organization (PO): In total 80 MF groups, 124 members are involved. In most of the groups only 1 member is involved from each group. This appears to be unrealistic. Branch-wise status shows that there are 7 POs in 8 branches with 49 leaders. Highest number of group members from one group is only 4, and lowest number from one group is only 1 who are involved with POs.

Shonglap: The above matrix depicts that from 71 groups a total of 1544 MF group members are involved with Shonglap centre. In some group /centre only 1 group member is involved. Highest 39 group members from one group are involved in one centre. In 'Lal Golap' group of Cox's Bazar-2

¹ The SF Master Plan describes 'Synergy' as: *Synergy* can be defined as "The combined power of a group of things, when they are working together, which is greater than the total power achieved by each working separately" (Cambridge Advanced Learners Dictionary).

branch highest 39 MF group members are involved, and in 'Modina group' under the same branch 30 MF group members are involved. However, in maximum cases there are only 2-4 group members in each group/ centre and in many centres there is only 1 member is involved.

It has been found that in two Shonglap follow-up centres there are 33 Shonglap graduated adolescent girls. Among them, 28(85%) have received loan from COAST microfinance program and are involved in IGAs. This leads to the fact that even after completion of one year course in Shonglap centre, graduated adolescents has opportunity to involve in the core program (microfinance and group formation) of COAST Trust. At the same time efforts are made to send these adolescents to formal schools. When discussed, almost all adolescent girls have expressed their willingness to go back to their respective formal schools and to continue their education. In one centre out of 14 Shonglap graduated girls, 5 are now going to school. In two Shonglap on-going centres there are 50 adolescent girls. Most of their mothers are the group members in different NGOs including COAST Trust. Out of 50 mothers, 15(30%) have received loan from COAST Trust. When discussed, it has been revealed that there would be no early marriage for any of these adolescent girls. Mothers in the session and the girls have assured it so notably.

Pre-school: A total of 1412 MF group members from 112 groups are involved in pre-schools. From maximum groups only 3-5 group members from each group are involved. In many groups only 1 member is involved. For example, in 'Shawti-1-2' group of Moheshkhali branch highest 57 MF group members are involved while in 'Nayanmoni' group in Chakaria branch only 2(lowest) members are involved in pre-school. In this group there are only 4 members. It has been found in the field visit that a total of 60 children from 60 households are enrolled in two pre-schools (Moktab-based). Out of 60 households, 45(75%) are involved in MF group and received loan from COAST Trust. In one pre-school 20 mothers attended in the discussion session. All of them are MF group members and received loan. In these 20 households there has been not a single early marriage for the last three years. They are confident that there would be no early marriage in these households in future. Besides COAST Trust, parents of the children of pre-schools are also the loan recipients of other MFIs. In one school, out of 25 mothers, 12 are involved in BRAC, BURO and Grameen Bank.

Quality Education: It has been found that from 14 MF groups, 149 members are involved in quality education. Highest 42 members from 'Doli' group of Ukhia branch are involved in promoting quality education for children in schools while only 3(lowest) members from 'Notunkuri' group of Moheshkhali branch are involved with this program. In this group there are total 34 members. At present there are 6 schools where quality education program is introduced by COAST Trust.

Prottay: Total 68 group members from 11 MF groups are involved in running Prottay centre. 'Prottay' has been newly started, and at present there are only 10 centres in 2 branches (Ukhia and Moheshkhali). Highest 13 group members from a group and lowest 2 from another group are involved with this centre.

Conclusion:

'Involvement' of MF group members and POs in the respective intervention is unclear. It needs to be specified and there should have guidelines, clear responsibility and strategic actions to become the 'part' of the interventions. However, when visited, it has been witnessed that the PO leaders and other community people are involved in running the interventions at their level. This needs to be focused in the report as to show how do the POs take responsibility and 'own' the development programs, and at the same time how do the community people internalize programs and participate in designing and implementing those at community level.

4. EDUCATION PROGRAM

Education program includes 4 components. These are (i) Pre-school, (ii) Quality Education, (iii) Shonglap- *Life education for adolescent girls*, (iv) Prottay- *Life education for adolescent boys*. Following matrix depicts the coverage of children and adolescents in schools, Shonglap and Prottay centres.

Matrix- 2: Coverage of children and adolescents in schools, Shonglap and Prottay centres (as of March 2013)

Education centre/school by Type	Number of centre/school	Number of Learners
Pre-school	35	1050
Quality school	6	2769
Shonglap Centre (on-going: 12 th month)	55	1375
Shonglap follow-up centre	33	Differs time to time
Prottay centre	10	200

(i) Pre-school

COAST Trust started pre-schools from 2003. From the beginning the management emphasized on establishing pre-schools preferably in mosque-based Moktabs in the area. Most of the upazilas in Cox's Bazar district are known as 'conservative' and culturally backward. People, particularly the males in these areas are self-centered and most of them have belief on so called fundamentalism. They prefer Moktabs/religious schools /Madrashas to send their children instead of sending them to formal primary schools. In this rural area almost all children from Muslim family start their basic education through reciting Holy Quran and learning Arabic language. Normally the Imam of the mosque runs these Moktabs/religious schools. In this situation, running pre-school in the mosque-based 'Moktab' has been a brilliant concept to attract the people to involve in mainstream education system. COAST Trust accepted this idea from the initial stage, and started to establish pre-schools mostly in the Moktabs. Starting from 2003, COAST Trust extended child education in a total of 314 pre-school with 9,451 children. Out of 314 pre-schools 219 (70%) have been based in mosque-based Moktabs. Among the children proportion of boys and girls has been almost 50:50. Age group of the children is 5 – 6 years.

Matrix- 3: Year-wise status of Pre-school and number of children enrolled

Year-wise Pre-school and number of children												
	Type	Total	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003
Number of Pre-school	Moktab-based	219	21	28	43	31	28	15	15	19	15	4
	Out of Moktab	95	14	5	7	4	28	18	15	4	0	0
	Total	314	35	33	50	35	56	33	30	23	15	4
Number of Children	Moktab-based	6589	630	840	1290	930	849	450	450	580	450	120
	Out of Moktab	2862	420	150	210	120	850	540	450	122	0	0
	Total	9451	1050	990	1500	1050	1699	990	900	702	450	120

At present, out of 35 on-going pre-school, 21(60%) are running in Maktabs, some are in cyclone centres, one in Mandir(Hindu temple) and others are in private houses.

Gonar para pre-school (in Ukhia upazila) is based in a mosque-based forkania madrasha. The Imam of the mosque is the teacher of this pre-school. In total 30 children are enrolled in this school. Among them 18 are boys and 12 are girls. The age range of the children is 5–6 years. This is the 4th batch of children in this school. A total of 90 children already completed pre-school education and all of them (100%) enrolled in formal primary school. None of them has yet been dropped-out.

It has been found in the field that number of children has been maintained uniformly with 30 children in each pre-school.

When asked about the benefits of sending their children in pre-school, the parents replied so positively saying that if these children would have no opportunity to come to this school, 20(67%) out of 30 children would never go to formal primary school within their proper age. Some of them (30%) might go to school later, exceeding normal school-going age. Benefits derive for their children from pre-schools as mentioned by the parents are:

- (i) Build practice to come to school;
- (ii) Well prepared (in advance) to start schooling in grade- I in the formal primary school;
- (iii) 'Learning' through 'doing'; culturally developed through singing songs, dancing, drawing, playing drama etc. (under extracurricular activities);
- (iv) Confidence building;
- (v) Acquaintance with co-education system.

"If my son could not have chance to attend this pre-school, he would be a 'vagabond', he would have no work except to walk around, play with other naughty boys surrounding my house. Now he is in this school. After completing this course I very much look forward to get himself admitted to Grade- I in a govt. primary school and I am confident that he will do much better than others in the school. I shall continue his study in higher grades as much as he wishes. My son is so regular in attending this pre-school, he never thinks of missing any session in any school day. I am proud of him and always ready to send him to school every day. I know, like me, other mothers will say the same, and we as villagers are very happy to have this pre-school near to our house. But compared to the demand and numbers of children of this age group, number of pre-school is too less. We think in each village there should have this type of school."

– A mother of a boy reading in Gonar para pre-school disclosed her feelings in this way.

Teachers of pre-schools are also proactive in running schools at mosque /Moktab level. During discussion with the teacher of Gonar para pre-school Moulana Jainul Abedin (who is also the Imam of the mosque adjacent to Moktab), he has expressed so happily that he has taken this work as a moral duty in his life. He spontaneously mentioned, *"In Islam, there is no barrier to run this type of education system for children. There are people in the society who are basically rigid on their own opinion. They actually misinterpret the religious rules and cultures. It is very much needed to make them understand the reality. I have done it before starting of pre-school in this Moktab in 2009 and succeeded to convince them. Now they are assisting me and very much supportive to continue this type of education for children"*. Mr. Jainul also added, *"I know that the children who are completing their pre-school course every year, once they will be in higher grades, will establish themselves in the society; many of them will be the 'asset' of the country. I feel proud of that. I know that I am doing a good work and enjoying a 'peaceful' life in this world, and I believe Allah will keep me in peace after my death."*

When visited this school, it has been witnessed that the teacher is also skill in dealing with the children, performing extracurricular activities so competently, that the children can easily internalize the lessons. In running children's school, this type of dedicated and proficient teacher is needed. COAST Trust staff in the field have admitted that in most (in almost 75% schools) of the pre-schools teachers are competent and dedicated.

In another pre-school of Purba Hatimara village in Ukhia upazila a total of 120 children in 4 batches (started from 2009) completed pre-school course. From January 2013, this school started another batch (fifth batch) with 30 children. Children who completed pre-school course in 2009 are now in grade IV and all 30 children are continuing their education. Same status is valid for other children who completed pre-school course in the years 2010, 2011 and 2012. It is to be mentioned here that the community people has been running this Moktab with their own fund. The house was made of mud. Local people decided to construct a building and started to collect fund from the people. People so willingly donated money to construct the building. When visited, it has been found that almost 75% work has already been completed. Community people have decided to run Moktab and pre-school in the same building.

As per available data, it has been found that the operational cost for a pre-school varies from Taka 30,000 to 35,000 per year. It has been an interesting finding (through discussion in FGD session) that the community people are also willing to contribute a part of this operational cost to run the pre-school. They further added that government started pre-schools at formal primary school level, but in actuality, it is running sporadically and the demand for pre-school is so big, that it would not be possible to fulfill by the government alone. So NGOs and community people should do work together to establish pre-schools at village level. This is an example of people's participation in developing children's education.

Involvement of community people is vital to make them understand about their own need and their responsibility of running development program by themselves. It is to be mentioned here that Moktabs are generally run by the respective community with their own contribution. Pre-school teachers have expressed that the community people are more careful on the Moktab-based school program. As mentioned earlier, usually the Imam is the Teacher in Moktab-based pre-school. Imam is well-known in the community and acceptable by all. The teachers also have disclosed that there needs minimum supervision from COAST Trust staff as the community people/ parents themselves often visit the school and discuss with the teacher about the update status. However, in each pre-school COAST Trust formed Centre Support Team (CST) consisting of 7 members (5 male and 2 female) from among the community people. But when discussed, the members could not specify their roles and authority. It appears that the CST meeting is held irregularly and meeting depends on the presence of respective field staff of COAST Trust. Normally in pre-school the parents and other community people are in close touch with the teacher and as mentioned earlier, they often go to the pre-school site and observe the situation of school and their children.

(ii) Quality Education

Quality education for the children, especially in primary school level has been a priority of the GoB, NGOs and donors working in the education arena in Bangladesh. However, despite this commitment, several studies showed that quality improvements did not take place as envisaged. As per present government administrative structure, the highly centralized management of education inhibits district, upazila and school initiatives in providing quality education. There is also limited transparency in the allocation and use of resources, compounded by an ineffective system of accountability of teachers to students, proportion of teachers and students in a school, guardians and head teachers, of head teachers to school management committees (SMC) and of school management to government. Finally, ineffective monitoring and evaluation provide little empirical basis for policy formulation and planning. All of these together result in low achievements as well as low passing and completion rates of children in schools. In these circumstances, SF in its program development strategy has emphasized the issue of ensuring quality education in schools through its partner organizations.

COAST Trust started work with 6 primary schools in its 4 branches in Cox's Bazar region to ensure quality education. A total of 2769 students are now reading in these 6 schools. On average there are 462 students in each school with averagely 92 students in each grade. For each school a budget amounting Taka 60,000 is allocated for each year. At the beginning of the year COAST Trust hands over the cheque to the Head Teacher of the school. This fund is mainly used for paying salary to one volunteer teacher, purchasing game materials, distributing prizes in annual sports and cultural competition, distributing award to best students, organizing SMC meeting, PTA meeting and observing national and international days.

During a visit to Meheriapara Govt. Primary School in Moheshkhali upazila, it has been found that there are only 4 (3 male, 1 female) regular teachers (paid by government) for a total of 858 (Boy: 430, Girl: 428) students. In addition, one Para Teacher and one Volunteer Teacher (female) are engaged as extra teachers. Salary of the Volunteer teacher is paid by COAST Trust as part of running quality school. Para teacher is paid by the community /SMC. So, in all 6 teachers are engaged for 858 students. It indicates that one teacher has to deal with 143 students on average. If we consider only regular teacher, then averagely a teacher has to look after 214 students. This

statistics shows the situation of ensuring 'quality education' in a primary school. As per present situation of this school, it is difficult to accommodate so many children in a small classroom, in a comfortable way. Children do not feel easy to sit and listen to the teacher. In this way it is quite difficult to maintain 'joyful' environment. It is also a challenging task for a teacher to assure 'quality education' for so many numbers of students. Nevertheless, COAST Trust has been supporting this school to maintain quality of children's education through extending support by appointing volunteer teacher and providing fund for extracurricular activities. When discussed with the staff it has been revealed that as per reporting format supplied by SF, they have to measure three specific issues related to quality education. These are: (a) joyful learning environment, (b) active SMC and (c) dropout rate. It is to be mentioned here that, 'Joyful learning' relates to so many other related factors. Those need to be specified and clarified to the teachers and SMC members. According to the COAST Trust SECDI program Annual Report -2012, under 'impact level achievement' it says "89% joyful learning environment have been ensured at target schools with sports and co-curricular activities". This percentage of achievement under 'impact' is not fully clear that who have been benefited, ultimately.

During visits to school and discussion with teachers, it has been revealed that the extracurricular activities include games, annual sports and cultural events, day observation, distribution of prizes in annual sports and cultural competition, award to the best students etc. Lessons facilitation technique, sitting arrangement of children, use of child-friendly attractive education materials etc. are also the important components. It appears that there are limitations to ensure all these by the teachers or by SMC members. In these circumstances, COAST Trust has been trying to ensure joyful environment as much as possible. However, it is also important to develop capacity of the teachers to ensure the environment within this existing situation. Teachers have expressed that they have not participated in any formal training specifically on 'quality education'. It is needed to develop skills of teachers on session plan, facilitation technique, use of education materials etc. which they feel important to learn. Some orientation sessions were organized by COAST Trust, but those were very short time basis and not sufficient to learn the techniques of implementing quality education at schools. If the organization thinks to continue this quality education program, it is also important to develop capacity of the respective staff through providing formal training.

In order to measure quality education, some more indicators need to be considered; such as, completion rate of grades of the children with gender disaggregation, percentage of numbers obtained in each subject (or GPA obtained) in the examination etc. These are related to 'impacts' of quality education. Nevertheless, some data are available at this school, which are notable. As per status of 2012, rate of completion of grades those appeared in the annual examination and promoted from their respective grade to immediate higher grade was 85%. In this school overall dropout rate is 4% while in all 6 schools overall dropout rate is 4.72%.

In this school SMC members are active and well-aware on the day-to-day status of school. The members have close relation with the teachers and the parents as well. SMC meetings are regular and resolution of the meeting is maintained by the members. Agenda of the meeting are in line with the performance development of students, which include- attendance rate of the students in each grade, result of the students, any drop-out of student, classroom /building maintenance, events management etc. Respective COAST Trust staff regularly monitors the school activities and keeps contact with SMC members and teachers.

(iii) Shonglap

Strømme Foundation along with its partner organizations have had years of experience working to address the unique needs of adolescents. Considering the vulnerability and social isolation of adolescent girls, SF in Bangladesh started adolescent development initiatives through its partner organizations. In existing situation, Shonglap is no more limited to only centre activities; it promisingly has turned to a successful 'Program' of partner organizations supported by SF.

As per policy, a batch of the Shonglap centre continues for twelve months with a group of 25 adolescents. Criteria for selection of adolescent girls are specified as a) age group: 11-18 years, b) unmarried, c) drop-out from formal school, d) poor family, e) living in same area (compact geographical area). After completion of twelve months education, adolescents are treated as 'graduated' Shonglap girls. Graduated girls are provided support to form groups, generating savings and running IGAs through interest free loans from respective partner organization.

COAST Trust started 'Kishori Shikhha Kendra' in 2004 with an objective of providing life education for adolescent girls. Afterwards, in 2008, this type of education centre was named by 'Shonglap'. Starting from 2004, a total of 273 centres with 6,918 adolescent girls completed one-year course and all of them are graduated. The last batch of adolescent girls completed the course in March 2013 (total 1375 girls in 55 centres). This is undoubtedly a success of the organization to empower so many numbers of adolescent girls in the area.

Matrix- 4: Year-wise Shonglap Centre and number of Adolescent Girls

Shonglap Centre & Girls	Total #	Year-wise status of Shonglap Centre and Adolescent Girls								
		2012	2011	2010	2009	2008	2007	2006	2005	2004
Number of Shonglap Centre	273	55	40	20	67	38	20	12	11	10
Number of Adolescent Girl	6918	1375	1000	500	1675	950	500	300	318	300

During field visits it has been found that the last batch of Shonglap centres in different upazilas have almost completed 12 months' course (in March 2013). When visited, it has been observed that in Kutubpalang PF Para Songlap centre of Ukhia upazila all 25 girls are present and preparing their work plan for future. All of them were once in formal school. But they discontinued their education from formal school in different years due to various reasons. Many of their parents stopped their education because of their grown-up age, and tried to arrange marriage in this age. Most of them stopped schooling in the years 2009 and 2010. More than 50% of the girls were in secondary schools from VI to X. Others stopped to go to school after completion of primary school (Grade-V). COAST Trust staff identified the girls and selected them properly to join in Shonglap Centre. In case of Satghoria village Songlap Centre in Moheshkhali upazila, out of 25 girls 18 (72%) stopped their formal education in the years 2008 and 2009. Except 3, none of them completed primary level education. The reasons of dropout are same as mentioned above. Interestingly, one girl expressed that her father advised her saying-

"First of all you have to obtain 'Pass mark' on cooking and serving your husband. Take a certificate on that. What will you do as a girl if you complete school or college education? Better you learn from your mother and grandmother how to maintain the family, how to cook good food and how to nurse a baby."

As mentioned by the girls participated in discussion session including the Shonglap animator and SST members, this is really the situation of girls in rural areas, especially in this type of conservative area. Girls and many adult females don't like this dominance from the males and from society; however, they are bound to live with this environment. But, joining in Shonglap centre, as they mentioned confidently, adolescent girls have really become so advanced and enthusiastic to change the situation. It has been found that the adolescent group is so homogeneous in terms of their age. All of them are within age group of 13 – 15 years. They feel that they could do better for the society through this group. At this age, they have really acquired requisite knowledge on rights, breaking social vicious cycle, protecting early marriage, polygamy, eve-teasing etc. It has been amazing to witness that they have already taken some actions at community level. Shonglap girls in general are so creative and they always look forward to do better in their life.

The animator of this centre is competent and courageous to run the centre capably. The Shonglap Support Team (SST) is also very prominent here. Besides managing Shonglap centre, they are also doing social work like they have already changed some unhygienic latrine from different houses of the area and they succeeded to replace these unhygienic latrine with hygienic latrine set by the respective house owners. Adolescent girls of Shonglap centre have been very active with SST's work and involved with the whole process.

Achievements:

'Shonglap' corresponds to *Life education for adolescent girls*. In a batch, in twelve months' course, 12 specific issues are discussed in first six months, which have been proved as essential learning themes for adolescents in order to lead their life healthy and wealthy. 'Empowerment' issue is also an important component under these issues. After successful completion of twelve months' course, adolescent girls gain knowledge and practice the learning issues in a very positive way. During field visits some major achievements have been witnessed. Effort has been made to measure the present status of adolescent girls in their own life and at their family level.

In the following matrix the status has been revealed in accordance with the field findings through visiting Shonglap centre, outcomes of the discussion issues from FGD sessions, in-depth interviews with adolescent girls, their parents, animators, SST members and other community people.

Matrix- 5: Major achievements in the life of adolescent girls of Shonglap centre

Issues	Present status (as per field findings)
1. Participation in decision-making process in the family	75% Shonglap adolescent girls participate in decision-making process at their family level
2. Early marriage	Among the graduated Shonglap adolescent girls, highest 15% might be married at their early age. But among the adolescent girls presently enrolled in Shonglap centre (1375), nobody is married and as they expressed with highest confidence, nobody will marry at their early age.
3. Back to formal school	As per COAST Trust SECDI program Annual Report- 2012, only 242(4.36%) adolescent girls are going to formal school. Out of 76 adolescent girls in 4 Shonglap centres visited under this study, 6(7.89%) backed to their formal schools.
4. Knowledge about rights	80% of the Shonglap adolescent girls have knowledge on human rights /child rights
5. Willingness to involve in IGAs	100% Shonglap adolescent girls are willing to involve in IGAs
6. Knowledge on personal Hygiene & reproductive health	100% Shonglap adolescent girls have knowledge on personal hygiene and reproductive health
7. Aware on learning issues and life skills	Averagely, 75% Shonglap adolescent girls are aware on learning issues and life skills
8. Practicing learning issues in their daily life	Among the adolescent girls who are aware on learning issues and life skills, almost 75% are able to practice learning issues in their daily life
9. Engaged in personal/group income generation activities	Above 60% graduated Shonglap adolescent girls are engaged in IGAs
10. Save at least tk. 300 - 500/ per month	Highest 20% graduated Shonglap adolescent girls save averagely Taka 300 – 500 per month.

Shonglap Graduated Girls:

As discussed earlier that being a member of Shonglap Centre, level of knowledge and experience on life skills of adolescent girls have been enhanced remarkably. They can take part in decision-making process at their family level; they have gained knowledge in facilitating social issues; well aware on human rights etc. In addition, they acquired technical knowledge on running IGAs on their own effort. As of March 2011, a total of 5,561 adolescent girls have been graduated. More 1375 girls are going to be graduated in April 2013. Among them, highest 50% are now engaged in IGAs. They received interest free loan from COAST Trust and started IGAs like- tailoring, embroidery/ stitching, goat rearing, cattle rearing, poultry rearing, small trading and vegetables gardening. Result of two graduated Shonglap Centres, visited during this study shows that out of 33 graduated girls, 28 (85%) are running IGAs on their own, taking loan from COAST Trust. After graduation the adolescent girls have easy access to come to Shonglap Centre. Most of them come to the centre on a regular basis and share their experiences with others. As opined by the girls, they feel the Shonglap centre as their '*own home of integration and responsiveness*'. Some Shonglap graduated adolescent girls formed their own group at village level. For instance, in Fulanirchar Kishori Shonglap centre a total of 19 girls have formed a group named by "Jui Kishori Dal". They are depositing Taka 10 in each week. Total fund stands at Taka 8,550. Among 19 girls, 16 are involved in vegetables gardening. In group they have a vegetables garden named by "Swapner Bagan (Garden of Dream)". All of them are proud of involving in IGA- Vegetables production.

It is to be mentioned here that COAST Trust started new program with the Shonglap graduated adolescent girls. In order to continue contact with graduated girls, this is named by "Shonglap follow-up centre". In this follow-up centre, particular staff has been appointed to work with these girls.

(iv) Prottay

'Prottay' is a new component under education program, which was started in 2011. During implementation of Shonglap centre, it has been a felt-need and demand from the adolescent girls and from the community to also cover boys in this type of education session. In 2011 COAST Trust conducted a survey in the project area to identify working children (boys) who once dropped-out from formal school. It was difficult to identify this type of children from a compact area. Nevertheless, COAST Trust field staff identified more than 300 boys in two branches (Ukhia and Moheshkhali) and finally selected 200 boys of age 11—18 years to provide *life education*. In 2011, ten Prottay centres were started in two branches with 200 boys.

Sikdarbill Prottay Centre in Ukhia

This centre started its journey on 1st April 2012. Through a survey, 40 boys were identified in this area. 20 of them were working in the hotel and some of them were continuing their formal school at that time. Finally 20 boys were selected to run the Prottay centre. These boys with age range 12 – 18 attend this centre everyday at 7 PM. The session continues from 7 to 9 PM. All are working boys and dropped-out from formal schools. Nobody could complete the primary education. The level of education varies from grade- II to V. Six of them are working as the helper of Masson, another six are working as carpenter. Some are doing agriculture work.

When discussed, it has been amazing to observe that the boys have developed their knowledge on so many issues on primary health, gender, social problems etc. major issues they have expressed are: personal health, reproductive health, cleanliness, HIV/AIDS, gender, eve-teasing, early marriage, dowry, drug addiction, children's immunization, Shalish /Village court. They are able to analyze the merits and demerits of these issues and most of them have changed their earlier behaviour and are practicing the learning issues in their own life. The changes, which they feel important in their life are:

- In the evening they are not involved in playing card with money (gambling)
- In the night not walking here and there as vagabond

- They are not involved in eve-teasing and protect others in doing that.
- Now they treat their sisters equal like the brothers
- Maintain personal hygiene, always try to keep clean
- Use hygienic latrine and safe water, and support the family to use these
- Stop smoking
- Save money in group
- Good behaviour with elders and younger as well
- Protect early marriage

They have further added that if they could have no chance to come to this centre, these changes would never be happened. The parents participated in the discussion session have expressed their views that if their boys have had no scope to come to this centre in the evening, they would do some unsocial work in the area, and so they are very happy to see the changes of their boys. The boys are very happy that they are learning so many life-oriented lessons. They do work together here, they sing songs, recite poems, tell jokes and participate in so many other cultural activities through which they are learning in joyful environment in this centre. In the mean time they have formed a group and started savings of their own.

'Prottay' is really a need-based development initiative which will play a vital role to develop the adolescent boys and thus to involve them in social development work. Along with the Shonglap adolescent girls, these adolescent boys in Prottay centre will add value remarkably in doing joint work at community level. In the present curriculum of Prottay centre, some lessons on social development, institution building and vocational training could be added.

Achievement of Prottay boys described in the COAST Trust SECDI program Annual Report - 2012 and the field findings during this study are furnished in the following matrix.

Matrix- 6: Achievement of Prottay Boys

Issue	Present status (as per field findings)
1. Prottay boys address to protect women rights in the community with their acquired skill	<p>In the COAST Trust SECDI program Annual Report - 2012 it says that above 59% Prottay boys address to protect women rights.</p> <p>As per field findings and discussion with boys, animator, parents and PST members, it appears that the boys certainly have developed their knowledge, but still it will need more time to really protect the women rights in the community by the boys. Furthermore, the term 'Women Rights' is a wider issue. There are so many indicators under 'women rights'. It is suggested to use those specific indicators so that it would be possible to measure.</p> <p>To protect women rights and this type of other social issues, the boys would have to be familiar in their own community as 'social promoter' or 'change agent' and would have to be recognized by the community people. The percentage shown in the annual report needs evidences. Documentation of such works needs to be maintained at Prottay centre, PO level and at branch office level.</p>

5. PEOPLE'S ORGANIZATION

One of the Thematic Goals of SF Master Plan is “Sustainable Civil Society”. Following this thematic goal, SF partner organizations started to form People's Organization (PO) in their program implementation areas. In this regard SF developed **Implementation Strategy on Formation and Strengthening of People's Organization (POs)**. In actuality, COAST Trust started formation of this type of organization before joining SF as partner organization. It has been running microfinance program in its project areas since long. At village level there are MF groups organized by COAST Trust. Through these MF groups it has formed village and branch level organizations. There are differences in strategies of PO formation between SF and COAST Trust.

Following two boxes show the different statements of SF and COAST Trust on formation of POs.

Box- 1: People's Organization: SF's Implementation Strategy

People's Organization is a **collection of person** who comes together for fulfillment of a common cause. It is different from an NGO. While an NGO works for benefit of the people other than its own members, POs work for the betterment of their own members and community. A PO can have either or both of the functions of 'Self Help' or 'Rights base action'.

Box- 2: COAST People's Organization:

A quest for alternative power structure and ownership in organizational management

COAST People's Organization (PO hereinafter) is formulated as an alternative institution based on the community. This is comprised of **member participants of micro finance program of COAST Trust**. Among the entire members under a branch office of the micro finance program an executive committee of 7 members is formed by direct voting of the representatives in a general assembly. To promote solidarity, unity and leadership in this process and to pursue organization's accountability towards them, COAST has been undertaking PO activities as a part of its core program called Institution Building.

Strømme Foundation treats the people's organization in a wider sphere, as it says the PO is the **collection of persons** which will work for the betterment of their **own members and community** while COAST Trust defines PO as the collection of specific type of people who are basically the **microfinance group members** with whom it has been working since its initial stage of program operation. This is the basic difference of PO defined by SF and COAST Trust. Though the organization thinks POs as a quest for alternative power structure at the community level, but these POs have a limitation to widen and strengthen their platform through offering membership to other poor people or other community people as they are solely the groups under microfinance program of COAST Trust.

It has been experienced that the leaders of POs are doing some social work, implement right based activities at community level. It is true that the leaders of POs are bright, have easy access to the community and have requisite leadership skills. In the field it has been found that the leaders mitigate some social problem and extend their supports voluntarily. However, these types of works are mainly done by the leaders, individually and sporadically. The area of work of these leaders is also limited within their own village. Involvement of “PO” in social program as an ‘institution’ has not yet been in place. Community people in general treat these POs as “COAST's POs”. They know that the PO leaders are representing the microfinance clients, and they will work for them only.

COAST Trust developed a policy guideline on formation of POs (in Bangla it is ‘Jana Jangathan’). The name of this policy paper is “**COAST Jana Sangathan Neetimala**”. This indicates that COAST likes to acknowledge POs as its own organization, under its control. This policy paper could be titled and presented in another way, like- “Jana Sangathan Neetimala”- supported by COAST Trust. In this way it could at least be possible to involve the POs in developing policy paper and thus to develop feelings of the PO leaders and members to ‘own’ their organization.

Following Matrix- 7 depicts the differences of concepts of POs followed by SF and COAST Trust. One could easily differentiate the nature and activities of POs from two different angles.

Matrix- 7: Differences of Concepts of People’s Organization in SF and COAST Trust

Strømme Foundation (SF)		COAST Trust	
Sl	Conceptual Framework of PO	Sl.	Specific Objectives of PO
1	Advocacy and lobbying for socio-economic interests of the poor people in the respective areas.	1	To promote micro finance members in participating to COAST management and ownership as a Member Participant.
2	Understanding own needs and work for their rights	2	To promote solidarity and unity among COAST micro finance members participants.
3	Campaign on social, economic, environmental and developmental issues.	3	To increase access to the local government and other public committees.
4	Tap resources from government and non government organization at the local level.	4	To increase number of social actions by the PO leaders addressing the rights violation of poor community by any public authority or individual.
5	Proactive role on protection of environment, primary health and sanitation.	5	To increase involvement of PO leaders in demand mediation in favour of the poor and marginalized group of the community.
6	Prevent domestic violence, sexual harassment, human trafficking, early marriage, dowry etc.		
7	Represent and support local institutions such as MF groups, PTA, SMC, CMC, SST, Shonglap graduate forums etc.		

During field visits, when discussed with the staff, it has been revealed that they actually think this 7 members’ committee as the ‘People’s Organization’. They don’t treat the grassroots level MF group or group members as the ‘base’ of People’s Organization. Leaders are also not aware on this basic issue. At the time of discussion with the leaders, it has been experienced that a leader of her respective group is concerned on her own group. Besides her own group, she does not feel it equally important to also visit other groups in her jurisdiction /area.

As per PO formation procedure, from among the total MF members under a branch office, a 7 members’ executive committee is formed through direct voting of the representatives of general assembly. These representatives of the general assembly are the selected leaders (2) from each micro finance group under one Branch. This executive committee is called **COAST Branch Jono Sangathan (BJS)**, or in English, **Branch level People’s Organization**. This is the first tier of **COAST- PO**. The other tiers of POs are at Upazila and regional levels.

Following Matrix- 8 represents detail formation process of People’s Organization.

Matrix- 8: Formation process of POs in different levels

Steps /Levels	Formation process of POs in different levels
Step- 1: Village level	In one village there are 8 – 10 MF ‘ <i>Samity</i> ’ (group). In each group there are averagely 25 – 30 members. They select 5 leaders from each group and form a committee. This committee is called by ‘ Samity Management Committee (SMC) ’. The post of the 5 members’ committee is designated by (i) President, (ii) Vice President, (iii) Secretary, (iv) Social Secretary and (v) Finance Secretary.
Step- 2: COAST MF Branch level	In each branch there are averagely 80 – 100 village <i>Samity</i> . From each <i>Samity</i> the President and the Secretary have voting power to form 7 members’ committee at Branch level. For example, if there are 80 <i>Samity</i> in a branch, total voters will be $80 \times 2 = 160$. From these 160 leaders anyone can compete and be a candidate in the election to become the committee leader at branch level. But these 160 leaders don’t know each other when they come to a branch to cast their vote and to elect their leaders. This branch level committee is called by ‘People’s Organization’. This is also called by ‘ Branch Jono Shangathan (BJS) ’. The 7 members are designated by: (i) President, (ii) Vice President, (iii) General Secretary, (iv) Finance Secretary, (v) Social Secretary, (vi) Political Secretary and (vii) Cultural Secretary.
Step- 3: Upazila level	If there are more than one branch in one upazila, 7 leaders from each branch come together to elect 7 leaders at upazila level. For instance, if there are 3 branches in one upazila, a total of 21 leaders from these three branches will elect 7 members to form the committee at upazila level. This committee is called ‘ Upazila People’s Organization ’.
Step- 4: Regional level	As per COAST Trust program operational area, Cox’s Bazar is a region. In this region there are 8 upazilas. In these 8 upazilas there are 7 Upazila People’s Organizations. There are a total of 49 (7X7) leaders in these 8 upazilas. These 49 leaders elected 7 leaders from among them and formed the committee at regional level. This committee is called- ‘ Regional People’s Organization ’.

Findings: some remarks

People’s Organization in Ramu Branch

In the field we visited a 7 members’ executive committee (called by Branch level PO) in Jaraitoli village of Ramu MF Branch. These 7 members came from 5 village level MF groups, which indicated, among 7 members, 4 were from 2 groups i.e., two leaders elected from the same group. This appeared to be inconsistent with the policy.

During discussion with the leaders, effort was made to know the election process. On 23rd February 2013, a total of 160 leaders from 80 MF groups were called in Ramu MF Branch office to participate in the election to form the 7 members’ executive committee. On that date only 60 leaders (38% of the total group leaders) attended in the election process. On the spot, a total of 14 leaders came forward for candidature. These 14 leaders were asked by the Program Supervisor of COAST Trust MF program to select their respective post as per their choice from 7 pre-fixed posts: (i) President, (ii) Vice President, (iii) General Secretary, (iv) Finance Secretary, (v) Social Secretary, (vi) Political Secretary and (vii) Cultural Secretary. Accordingly, each leader selected her own post. Election symbol was selected and distributed by the MF staff. 60 voters joined this voting process and elected 7 leaders, and the People’s Organization was formed in this way.

According to calculation of 7 leaders each leader secured votes as follows:

1. President : Ruma Akhter- 35 votes (representing 160 leaders & members from 80 MF groups!)
2. Vice President : Gulzar Begum- 40 votes (Do)
3. General Secretary: Arefa Akhter - 47 votes (D0)
4. Social Secretary : Altaz Begum- 42 votes (Do)
5. Political Secretary: Shahina Akhter- 38 votes (Do)
6. Cultural Secretary: Shahida Akhter- 37 votes (Do)
7. Finance Secretary: Rasheda Begum-45 votes (Do)

From this scenario, question of 'representation' of PO leaders in the MF groups and members could be raised prominently. Firstly, out of 160 group representatives/leaders, only 38% were present and cast their vote. Secondly, in regards to representation, a leader secured highest 47 votes (of 38% of the total voters) indicated that she got support from only 29% of total voters. President with 35 votes got support from only 22% total valid voters.

Regarding post, 'Political secretary' post appears to be high ambitious and irreverent at this stage. When asked, nobody of the leaders could explain the role and authority of this post. Same question raised with the post 'Cultural secretary'. In the Policy guideline of PO formation developed by COAST Trust, there are explanations on these posts, but very few of the staff and nobody of the leaders internalized the issues and guidelines written in the policy paper. The role of 'Political Secretary' could be maintained by the General Secretary, and Social Secretary could play the role of 'Cultural Secretary'.

Group meeting at village level

At the village level group, there is a provision to organize weekly meeting. In each meeting the respective Credit Development Officer (CDO) attends and basically s/he conducts the meeting, writes meeting resolution. Primarily, the group members are responsible to repay their loan and discuss the set issues under the leadership of CDO.

There is a limitation in discussing the issues in the group meeting. As per guidelines from COAST, a group would have to discuss 4 topics in the weekly meeting. These are: (i) Lesson on Development education, (ii) Loan Proposal, (iii) Approval of Loan proposal, (iv) Others. In this situation the group leaders and members have no other option except to follow the same agenda in each meeting.

People's Organization: Moheshkhali COAST Trust Branch

In the discussion meeting 7 leaders came from 6 groups. In this PO, 2 leaders (executive committee members) were elected from the same group. As we have observed in these two POs (in Ramu and in Moheshkhali) that from one group both the president and secretary become the branch level PO leaders, so it could be said here that in most of the POs this has happened, which is against the PO formation policy. It is to be mentioned here that in Moheshkhali branch there are total 69 MF groups with 2,047 members. Representation of PO leaders should be distributed consistently so that there should be no duplication of leadership from the same group.

The leaders are undoubtedly advanced, outspoken and confident on their own leadership capacity. They are capable to discuss and analyze various problems so candidly and disclose their limitations without any hesitation. It is really amazing to witness their capacity in exploring social issues, facilitating discussion session and doing work with the community people. However, though the leaders possess so many qualities individually, but yet they have not been activated in managing their own organization in group. In order to institutionalize the People's Organization, direct inclusion of leaders in the management process of POs is a must.

Moheshkhali Branch PO has its group fund at branch level. Respective Area Coordinator is managing the fund. This fund is deposited in Bangladesh Krishi bank- Moheshkhali branch. Total fund stands at Taka 11,983. There are three signatories to operate this fund. President and Secretary (not Finance Secretary!) from PO and Area Coordinator of Moheshkhali branch are the signatories. As per policy, any two can transact with the bank account, but the signature of the area coordinator is obligatory. It is to be mentioned here that as per provision of COAST Trust MF program, during disbursement of loan to a borrower, Taka 6 is taken from each borrower and it is deposited at branch level PO fund account. For instance, in January 2013, a total of 944 group members received loan from 7 branches, and total fund collected- Taka 5,664 (944 X Tk.6) [source: UJS fund report- SF-branch-CXB-January 2013]. This fund is usually spent for organizing monthly PO meeting, purchasing PO books /registers other materials etc. Some funds are also used in case of social gathering, rally and day observations.

Existing fund arrangement for POs at branch level indicates that, as there are MF groups, so funds are available exclusively from the loan charge of the borrowers. In this system, basically the borrowers are generating funds for POs, and this fund collection solely administered by COAST Trust MF staff. MF groups, members, borrowers, POs and MF staff are so interlocked with each other that without implementation of MF program it would be difficult to ensure sustainability of POs at community level.

PO Meeting at Branch level

At Branch level, meeting of the PO leaders held once a month. Meeting usually conducts by the Area Coordinator. He plays the major role in setting meeting agenda. Meeting resolution is usually written by him. But during discussion with the leaders it has been found that among the leaders some are well educated and can easily write meeting resolution, even then, the respective COAST Trust staff takes all responsibilities in conducting meeting of POs. All books and records of POs are kept at Branch level. There are 10 books and files. But none these books and files are maintained by any PO leaders. All are written, maintained and updated by the Area Coordinator. So, there is no scope to develop the skills of the leaders to manage their own organization. This should be reviewed and gradually responsibilities should be transferred to the leaders so as to institutionalize the POs.

The following matrix shows some achievements described in the COAST Trust SECDI program Annual Report - 2012 and the field findings during this study.

Matrix- 9: Major achievements of People's Organization and the leaders

Issues	Present status (as per field findings) & Remarks
1. Above 69% POs leaders raise voice on social issues and work for peace and harmony	It is true that the PO leaders raised their voice on social issues, individually. However, the terms 'peace' and 'harmony' are not fully clear to the leaders. They need more orientation and practical exercises. In the PO meeting documents /resolution book there is no mention of achievements on these issues.
2. About 63% PO achieve result on at least 1 advocated issue	There lacks documentation of results achieved, in the books of the respective POs. No record maintained at this level. It's okay that monitoring reports are maintained and updated by the staff, but if there is no record at PO /grassroots level, it becomes difficult to review the achievements. 'Advocated issue' needs to be identified, selected and clarified at PO level. Leaders need more knowledge to elucidate the issue, and to involve in work.
3. About 71%* POs tapped resources from the government and non-government organizations	In this case also, there are no evidences in written, in the books and records of respective POs.
4. 100% expenses borne by POs own fund	As described earlier, funds are collected from the borrowers through charging Taka 6 from each borrower at the time of receiving loan from COAST Trust. PO meeting expenses and other costs are met from this fund.
5. 100% POs are now functional with regular meeting	Monthly meeting of POs held at branch office level, regularly. All 7 leaders attend the monthly meeting. However, as mentioned earlier, meeting is basically conducted and managed by the respective Area Coordinator. It is appreciable that each PO has developed 'Annual Work Plan'. This plan is visible at branch office level through showing the list of activities in poster paper. But during monthly meeting the status of activities, progress are not particularly discussed and documented. On the basis of status, no actions or revised action plan are made.

* At present there are only 7 POs. So in addition to use 'percentage' of POs, it is equally rational to mention the number of POs to see the status by number as well.

Utilization of PO Fund

Total PO fund stands at Taka 86,900. This fund is deposited in the Krishi bank Branch. As mentioned earlier, this fund is used to meet the meeting expenses of POs in the respective MF branches. COAST Trust has a 'Legal Endowment Fund' which is maintained centrally, at Dhaka. As per provision, 50% of the PO fund is deposited in this fund. COAST Trust contributed the same amount of total PO fund to this fund. This fund has been created to support the victims of acid throwing, trafficking, rape and other unsocial cases occurred at the project area to meet legal fee, to rehabilitate the victim, if needed. At present total fund is Taka 1,200,000 which has been fixed deposited to bank account in Dhaka. This account is exclusively operated by Microfinance chief and Chief of Social Justice section at COAST Trust Dhaka office.

Concluding remarks

In regards to organizational procedure, it is expected that PO leaders at branch level should represent all the village groups of that branch, but there has been no effort to maintain regular contact among PO leaders (7 EC members) and the village level group leaders /members. There is no provision to organize meeting at branch level for the committee members (5 leaders in each group) of the village groups. As per common rules of this type of people's organization, all the group level committee members of a branch should be treated as 'general committee members' of the PO at branch level. Respective PO in a branch should have link with village level groups of that branch; PO leaders should have regular contacts with these groups. It is obligatory to make the village groups understand about the role and activities of PO and thus to establish their ownership feelings on their own organization.

One of the impact level achievements is- '*POs tapped resources from the government and non-government organizations*'. This is an important task of any CBO or PO to mobilize resources from govt. and other sources. In this case, PO as a 'body' should be known and recognized by govt. and other departments, NGOs etc. But at present PO as an institution has no functional relation or communication with UP, Govt. office or with NGOs and private sectors. As mentioned earlier, leaders at individual level have some communication, but as a 'People's Organization', in a body, no effort has yet been made to introduce the leaders in those Govt. /NGO /UP offices.

Considering the existing circumstances, it could be believed that the Policy of POs developed by COAST Trust will not be changed, and virtually, the organization will follow its own policy. The policy guideline indicates- *PO is comprised of **member participants of micro finance program** of COAST Trust. COAST has been undertaking PO activities as a **part of its core program** called *Institution Building*. Logically, COAST Trust will continue microfinance as its core program and the POs will be developed in line with MF policy. So, in this practical situation, it is needed to adjust the strategy of SF within the policy of COAST, as much as possible. During discussion with COAST Trust management, this type of concluding remarks has also been disclosed remarkably.*

6. ASSESSMENT OF PROGRAM PERFORMANCE

6.1. Relevance

The extent to which a development intervention conforms to the needs and priorities of target groups, how urgent are the interventions from the point of view of the target group, are related to 'relevance'. This has been mainly considered in terms of consistency between objectives, benefits and country priorities.

The thematic goals, objectives and the strategies applied by the project are towards the common set of principles and targets of the PRSP and MDGs. Interventions of SECDI Program aim at addressing development problems resulting from high incidence of livelihood needs. Targets related to poverty and education are well articulated and consistent with the Sustainable Development and Poverty Reduction Program of the country. Extending software and hardware supports to education and MF program participants are ideal initiatives to uphold livelihoods of target beneficiaries. Thus, the project is in line with national and regional plans and relevant to the needs of target population. It is also along the demands/outlines from the stakeholders.

Intertwining education and microfinance program is an innovative and need-based idea to uphold livelihoods of target beneficiaries. The 'Shonglap Centre', Prottay centre, Pre-school, formation of People's Organization have been proved quite worthwhile for the project participants and that enables the adolescents to gain multi-dimensional skill and imparted various knowledge on their life and livelihoods; the children to start their education in proper age and adults, especially the females to become empowered. Identifying and selecting the coastal belts for implementing the project has been proved quite well thought and worthy. Based on the fact and situation assessed through this study, the SECDI interventions obtained high degree of relevance considering the geographic locations, target beneficiaries, services delivery and have achieved significant changes in the lives of the community people.

Matrix- 10 depicts the thematic goals of SF Master Plan, thematic goals of COAST Trust five-year plan and Millennium Development Goals. All these goals are consistent and well-defined. It is seen that in SF- Master Plan 'education' is treated as number- one thematic goal and in COAST five-year plan financial services (MF) has been put as number- one thematic goal and 'education' is treated as number- two thematic goal. However, all the goals are inter-related.

Matrix- 10: Projection of Goals of SF Master Plan, COAST Trust five-year plan and MDGs

SF Master Plan: 2009 - 2013	COAST Trust Five Year Plan	Millennium Dev. Goal (MDG)
Thematic Goal- 2: Enhanced economic empowerment and entrepreneurship	Thematic Goal- 1: Provision of holistic pro-poor financial and non financial services (MF)	Goal-1: Eradicate extreme poverty and hunger
Thematic Goal- 1: Improved educational opportunities for vulnerable children.	Thematic Goal- 2: Strengthening basic education, formal and non formal (NFPE, ECD/Maktob, Quality education, primary education, back to school)	Goal- 2: Achieve universal primary education.
Thematic Goal- 4: Gender-based violence on the agenda. Cross-cutting Issue: Gender equality.	Thematic Goal- 3: Empowering adolescents on their rights (Shonglap)	Goal- 3: Promote gender equality and empower women.
Cross-cutting Issue: Environmental Sustainability.	Cross-cutting Issue: Environmental Sustainability.	Goal- 7: Ensure environmental sustainability
Thematic Goal- 3: Sustainable civil societies. Cross-cutting Issue: Cultural Freedom.	Thematic Goal- 4: Community empowerment for democratization (People's Organization)	Goal- 8: Develop a global partnership for development.

6.2. Efficiency

Efficiency is related to the extent to which the costs of interventions can be justified by their results, taking alternatives into account. What measures have been taken during planning and implementation to ensure that resources are efficiently used. These are related to the capacity of the organizational management and the staff at field. The efficiency of the organization and the project staff as well is noticed in terms of project planning, designing and executing the project activities. The project has been undergone required number of short-term studies through PRA method, mid-term evaluation etc. and as such the project found to be well thought, well designed and appropriately implemented.

The on-site or physical supervision and monitoring was found very good, on the other hand off-site (written) monitoring at grassroots level is found comparatively weaker. But there are scopes to improve the weaker areas in terms of developing writing skill and producing qualitative reports. The total project expenditure may seem to be high but considering the length of the project and the innovative activities undertaken during the life span of the project justifies the expenditure of the project cost in many extent.

Year-wise budget-expenditure statement of education program reveals that in 2012, 16.33% of the total budget was allocated for staff salary, but in case of expenditures, staff salary stood at 19.58% of the total expenditure (Matrix- 11). In 2012, 28.60% of the total budget could not be spent. Variance was so high with 43.75%, 43.76%, 38.85% and 44.17% in cases of Shonglap, follow-up Shonglap, People's Organization and Prottay respectively. This proves some sorts of inefficiency of the management to properly develop budget and to utilize resources in consistent with budget.

Matrix- 11: Year-wise budget-expenditures and variances (in Education program)

Budget line	Year-2012				Year-2011			
	Budget	Expenditure	Variance		Budget	Expenditure	Variance	
			Amount	%			Amount	%
Staff Salary	2230462	1910101	320361	14.36	1564080	1675232	-111152	-7.11
Elementary/Maktab	1659000	1561999	97001	5.84	1433000	1267930	165070	11.52
Quality education	392700	380588	12112	3.08	96600	96600	0	0
Shonglap	5700500	3206417	2494083	43.75	3000000	2251892	748108	24.93
Follow-up Shonglap	260000	146215	113785	43.76	200000	135571	64429	32.21
People's Organization	500000	305747	194253	38.85	199997	188276	11721	5.86
Staff training	40000	52340	-12340	-30.85	40000	40126	-126	-0.31
Prottay	1096200	611988	484212	44.17	-	266729	-266729	-100
Administration Expenses	1425463	1304283	121180	8.50	784042	796990	-12948	-1.65
Equipment (Laptop)	-	28100	-28100	-100.0	-	-	-	-
Overhead Expenses	356366	245262	111104	31.17	196010	169669	26341	13.44
Total	13660691	9753040	3907651	28.60	7513729	6889015	624714	8.31

[Source: COAST Trust SECDI program Annual Report- 2011 and 2012]

In 2011, variance between budget and expenditures was only 8.31%, which is acceptable. But in this year, also there were variances against the budget item Shonglap and follow-up Shonglap respectively with 24.93% and 32.21%. In this year 20.81% of the total budget was allocated for staff salary. In case of expenditures 24.32% was spent for staff salary.

In both the years, budget allocation for staff training was so low (only 0.29% in 2012, and 0.53% in 2011), it appeared that it was not possible to provide formal training to the staff as per needs. Capacity building of staff is a prime activity in this type of project, but allocation of fund against this activity shows that the management put less importance on this vital issue.

In the budget line 'Elementary/Moktab' is shown as an item. But basically at program implementation level it is called by 'pre-school'. So it is desirable that the financial statement would represent the program-wise items under the budget and expenditure line.

Appropriate utilization of human resources involved in this project, particularly in education program found to be optimum and satisfactory at the beginning of the project, but gradually the

staff's dropout has caused problem in implementing program activities at grassroots level. In present situation, there are staffs who have been working in this project for only 2 months. Out of 18 staff (participated in a workshop organized during this study), 6 have been working for last one year, and 4 staffs have been engaged in this project for lowest 2 months to highest 6 months. This situation reveals that the staff dropout rate from the project has been a crucial factor.

Regarding male-female ratio among the project staff, it has been found that out of 18 staff only 2(11%) are female. The management needs to review the staff positions periodically, however, when discussed, the project management has expressed that though the organization prefer to appoint female staff and it is always mentioned in the job advertisement to offer special opportunity for the females, but very few candidates show interest to attend the interview and to involve in this type of field-based job. Even then, management needs to develop strategy to appoint more female staff. During discussion with community people, PO leaders, SST members and Shonglap animators, they have raised the same issue on lack of female staff at field level. They have further added that the female staff would be able to implement program activities more efficiently than male staff, especially in education program.

6.3. Effectiveness

Effectiveness relates to the extent to which development interventions have achieved their objectives. It is impressive as there has been significant progress in SECDI program in bringing about changes that influenced the livelihood and environment of the community in general and of the target communities in particular.

Most activities of the project have been implemented in line with the Project Document Application submitted to SF. Annual progress reports, physical and financial respectively that provided details of planned activities and accomplishments. The following is a review of these reports and actual observation that elucidate the effectiveness of the project components.

Matrix- 12: Planned outputs and achievements in the year 2012

Thematic Goal- 2: Strengthening basic education, formal and non formal (NFPE, ECD/Maktab, Quality education, primary education, back to school)	
Planned Outputs for the year	Output performance at the year
35 elementary education centers established and functional.	35 elementary education centers established and functional.
06 Primary schools are capacitated to ensure quality education.	06 Primary schools are capacitated to ensure quality education
55 Shonglap Centers for adolescent girls and 10 centers for adolescent boys are established	55 Shonglap Centers for adolescent girls and 10 centers for adolescent boys are established
1375 adolescent girls and 250 adolescent boys are trained on 12 issues related to life and skilled on different trades	1375 adolescent girls and 250 adolescent boys are trained on 12 issues related to life. They will be given training on different trades within the next six months.
Thematic Goal- 3: Empowering adolescents on their rights (Shonglap)	
Planned Outputs for the year	Output performance at the year
55 Shonglap Centers for adolescent girls and 10 centers for adolescent boys are established	55 Shonglap Centers for adolescent girls and 10 centers for adolescent boys are established
1375 adolescent girls and 250 adolescent boys are trained on 12 issues related to life and skilled on different trades	1375 adolescent girls and 250 adolescent boys are trained on 12 issues related to life. They will be given training on different trades within the next six months.
Thematic Goal- 4: Community empowerment for democratization (People's Organization)	
Planned Outputs for the year	Output performance at the year
07 POs (At Union level) are formed	07 POs (At Union level) are formed
07 POs are capacitated to be self-managed and functional	07 POs are capacitated for self manage and functional
07 POs are capacitated to undertake issue based advocacy campaign and establish network with other development agencies at local level.	07 POs are capacitated to undertake issue based mobilization, established network with GO/NGO.

All the planned activities under each thematic goal were accomplished in 2012, within time. Under thematic goal-4, it is depicted that the POs have been formed at 'union' level, but usually the POs are formed at branch level. As per policy there is no scope to form 'Union-based' POs.

The consultant has sought to judge the capabilities of the Senior Coordinator- Education and Advocacy, who is the head of the project in Cox's Bazar region and his team to see their effectiveness in running current volume of operation. To this end, the consultant has appraised their educational qualification, trainings they received in the respective areas and their experiences. Also, the consultant has made an attempt to develop a feeling about their commitment dedication and integrity, in terms of reaching the targeted poor families, maintaining quality of the program, and transparency, adhering to stated policies and motivating the mid level and frontline staff. The Senior Coordinator has the capacity to operate the program successfully. He has the capacity to keep up high morale and team spirit in the organization. He possesses special skills on mobilizing civil society and networking. On behalf of COAST Trust, at present he is the Secretary of NGO network in Cox's Bazar district. However, it appears that he needs more authority in the field, at project level, to administer the human resources instead of existing centralized administration at COAST Trust head office level.

Regarding capacity building of staff through providing training, it has been found that most of the staff received training on Shonglap ToT, RBA, market development and poultry-livestock. Staff have not received any formal training on 'people's organization / institution building', 'advocacy', 'networking', 'gender' and 'environment', which are so related to program implementation strategy.

Matrix- 13 shows that a total of 569 MF groups with 13,521 members have been formed within December 2012. Average size of group stands at 24. Highest number of group members has been found in 'Katalia(1-2)' group in Moheshkhali branch with 55 members followed by 'Aayna(1-2)' group with 52 members in the same branch. There are groups where there is no group member such as: 'Hemonto-1' group and 'Saibal-2' in Moheshkhali. There is also group with only 2 members ('Unnayan' group in Chakaria branch). A total of 34 groups (or 6%) are with less than 10 group members each. Besides, in 3 groups with no members and in one group there is only 1 member. All are in Moheshkhali branch. The management needs to take decision on these groups to take into account regarding listing of viable MF groups.

Matrix- 13: Status of SECDI program of COAST Trust: as of December 2012

Name of Branch	No. of MF Group	No. of MF Group member	No. of Staff involved				No. of PO	No. of PO Leader	Status of one year – year 2012				
			MF Program		Education Program				No. of Shonglap Centre	No. of Shonglap follow-up centre	No. of Pre-school	No. of quality school	No. of Prottay centre
			M	F	M	F							
Hnila	41	906	2	2	1	0	1	7	8	0	5	0	0
Ukhia	94	2398	5	1	4	0	1	7	10	8	5	1	5
Ramu	66	1544	3	4	0	1	1	7	0	7	0	2	0
Cox's Bazar	59	1440	6	2	0	2	1	7	10	7	5	0	0
Moheshkhali	69	2047	3	4	4	0	1	7	10	11	10	2	5
Hoanok	86	1832	2	6	0*	0*	1	7	4	0	0	1	0
Kalarmarchara	80	1669	5	3	1	0	1	7	5	0	5	0	0
Badarkhali	74	1685	3	3	1	0	0	0	8	0	5	0	0
Total	569	13521	29	25	11	3	7	49	55	33	35	6	10

* The same staff of Kalarmarchara branch is responsible for the centres of Hoanok branch

6.3.1. Use of Monitoring Tools

SF along with the partner organizations has developed monitoring tools to measure the goal and outcome level indicators. These are very specific and effective tools to measure the status of various interventions. In COAST trust Cox's Bazar area, the Assistant Coordinator- Monitoring and Documentation is responsible to ensure regular monitoring at field. Related questions/ issues are used in each tool to know the existing status of a particular indicator under an intervention. These are scored by numbers and finally graded by A, B or C. As mentioned earlier, the tools are so useful to measure the achievements. However, still there need some clarifications to know the status of an indicator against a particular question. For example, to monitor the PO's status, it says about "the name of successful advocacy done by the PO in the previous year" (Q.no. 1 in the tool). But there is no particular list of 'advocacy' issues to the respective monitoring staff or to the PO leaders. In case of achievements to attain 'sustainability' (Q.no. 3), it is needed to clarify the issues of sustainability, and the monitoring staff should know these issues before asking a question. But there is no such supporting material with the monitoring staff to follow and compare.

In the monitoring tool used for graduated prottay adolescent boys, Query no.1 is "Step taken by the boys to establish women rights". This is not a specific query rather it is a wider or indistinct issue to ask to any respondent to give specific answer on 'women rights'. There are so many indicators under 'women rights'. Query no. 8 in the same tool is "Participation in social initiative to protect violence against women" and Query no. 9 is "Participation in family initiative to protect violence against women". It appears that participation of boys in these two fields would occasionally be taken place, and it would not be so easy to know the status from each of the boys after their graduation from Prottay centre. In all these queries there is no mention of time whether these will be attained within one year or for any other duration. The existing monitoring tools need to be reviewed and further analyzed in line with the present situation of the field and appraising capacity of the monitoring staff.

6.3.2. COAST Central Monitoring system

COAST Trust has developed its central monitoring system with the objectives: (i) to reduce the information gap about program activities and performance, (ii) to assess performance of ongoing activities and enhance the quality standard of monitoring and (iii) to develop leaders' skill on off-site monitoring. The management thinks that the distance monitoring system will support the project leaders or managers developing off-site monitoring skill which might reduce the information gap and operational cost even. This is certainly a promising initiative to strengthen the overall program management system in the organization. Field findings show that in order to strengthen off-site monitoring skills, more efforts are needed to develop capacity of the field level staff and to ensure documentation (with evidences) at grassroots level i.e. at group, PO, and branch level.

6.4. Sustainability

The concept of sustainability in this project should be conceived within a broader perspective and framework. For example, providing supports with grant fund might not be sustainable from the economic point of view, but propagation and dissemination of this concept would have sustainable elements to continue.

By building the capacity of mass community people, parents, Imams, Shonglap and Prottay animators, PO leaders and other group members and developing their level of knowledge for education program, the project has created a scope for education component to make it sustainable. The education program unit has been committed to properly monitor the activities of different schools in the project areas and that is another aspect of making this project a sustainable one. However, the management has not yet thought to develop long-term strategy to make the development program sustainable in the long run.

One of the areas of the project that will contribute to sustain the project is among the community and staff members is the technical part of the project. Initiatives carried out to building capacity of staff members will sustain among the training recipients in different years of the project. Capacity and knowledge development initiatives carried out with the successful and all out participation of different tiers of beneficiaries, especially of the graduated adolescent girls have enabled them to undertake IGAs with different dimensions and this is the way that has made these initiatives sustainable among the adolescent girls at their family level. On the other hand, as the organization is lending money to its targeted people and getting a service charge from them, this has been enabled the organization to ensure its financial viability including the People's Organizations.

The sustainability is more related with the interest and ownership pattern of the respective MF group members and other community people as well. It has been anticipated that after establishing the POs formally, they would shoulder the responsibility of community development program. The consultant has experienced that gradually the PO leaders are attaining competency to work in the community level, but still not involved in actions to institutionalize their POs in that manner. The approach of community development technology transfer through forming POs would be impressive and most effective in future. The prime task of the COAST Trust management is now to strengthen People's Organization and to institutionalize it that they would be able to shoulder responsibilities in place of COAST Trust to carry out the jobs effectively in the fields of community development. It is one of best alternative to reduce the dependency to outside assistance which is foremost steps of sustainability.

In general, human and institutional development components need to be included for strengthening the community that will enhance smooth functioning of the village level groups. The process of forming and strengthening the groups and gradually forming the higher level people's organizations (POs) may replace the project support in future and thus sustainability can be visible.

The term 'empowerment' of the target participants would be one important aspect to achieve sustainability. The consultant has been experienced that the empowerment issue has been internalized by the participants, especially by the adolescent girls, youths and the female leaders and they are confident to get hold of this power in the long run.

The meaning of sustainability with regard to time, resource and other elements embedded in the project and rendered to beneficiaries need to be translated into actions. The organization is aware of this issue, and believes that livelihood pattern of the group members is visibly changing. However, the management has not yet developed any long-term plan for attaining sustainability.

7. LESSONS LEARNED, CHALLENGES & BEST PRACTICES

Participants in discussion sessions during this review have shared experiences spontaneously. They have revealed their views on what they have learned, what type of challenges they have to face and what types of best practices they have felt important through implementation of project activities. The consultant, as facilitator (and as well as a participant in the session) initiated discussion sessions through ensuring participation of the participants in each session. Inputs from the participants and from the consultant have been consolidated and listed as follows:

Major Lessons identified

1. Effective community participation is must to make any development program successful.
2. Maktab based pre-primary school is an effective method to ensure mainstream education for rural children. It is also an effective method to eradicate religious fundamentalism, especially in the area like Cox's Bazar.
3. Effective management committees like SST, PST and CMC can be a tool of success of Shonglap, pre-school and Prottay.
4. 'Shonglap centre' can play an effective and important role in protecting Early Marriage.
5. Linkages and networking with GOs, NGOs, civil societies, CBOs and private sectors could enable the project beneficiaries to have easy access to service providers and thus they have scope to increase their knowledge and skill.
6. It is worthwhile to empower the adolescent girls and boys, so that they would be the potential 'change agent' as to involve others in community development work and thus to change the adverse situation of the society

Major Challenges

1. Working with the people in such a conservative and religiously fundamentalism area.
2. To ensure continuous implementation of shonglap learning after graduation of the adolescent girls from Shonglap centre
3. Institutionalization² of POs is a potential challenge, and once it could be materialized, the COAST Trust's development efforts would be sustained.
4. Attaining program sustainability at community level, especially for continuation of education program.
5. Facing and coping with natural disasters, especially in this coastal belt.

² legal entity, alternative leadership development, governance, existence of strategic plan, permanent membership of the CBO members, active executive committee, operational and financial self-sufficiency are the major concerning issues of an 'Institution';

Best Practices

1. Familiarity with the issues and causes of the people in coast belt- Cox's Bazar area, especially working with women, adolescents and children of this area has given a new dimension to the staff's professional experience.
2. Maintaining close liaison, especially with civil societies and professional group to work on common issues like violence against women, human rights, communal harmony, child and women trafficking, natural and human-made disasters etc.
3. Running Pre-schools in Mosque-based Maktabs.
4. Instant response to community needs and in any emergency
5. Compliant response mechanism, in all branch offices there are complaint boxes, anyone can complain, if any discontent arises.
6. Accountability: Access to communication- Phone numbers of COAST senior staff including the Executive Director (ED) are available in all Shonglap centre, pre-schools. The phone numbers also are written in the loan and savings passbook of MF group member.

8. CONCLUSION AND RECOMMENDATIONS

This review report assesses the progress towards achieving the desired objectives and draw lesson/experience that could serve as inputs for further expansion of similar projects. The project has empowered the community, especially, females and adolescent girls and boys both in social and economic sectors. The intention of the project was met since it has brought about changes in the communities' socio economic development management practices. The goals and the strategy applied by the project are relevant and are in line with national and regional plans that are towards the common set of principles and targets of the Millennium Development Goals. The goals, outcome and outputs are in consistent with SF Master Plan.

The activities of SECDI are spread out in different upazilas of Cox's Bazar and Patuakhali districts. COAST Trust has started working with the distraught people of these areas in order to uplift their socio-economic condition. The community people, especially females, adolescent girls of these areas feel that without assistance from COAST Trust it would not be possible to make their life advanced. MF Group members, PO leaders, adolescent girls, boys and children have changed their lives through development programs initiated by COAST Trust, without which this could not be happened. This has surely transformed individuals and groups to a new height from their distressed position. The consultant has found a bunch of confident adolescent girls, boys, female leaders engaged in group activities, savings generation, loan use and involved in productive activities, thinking about their future and above all, trying to break that vicious cycle which appears to surround them in ignorance and poverty. Community people have been enjoying the benefits of children's education, personal health, hygienic environment and varieties of socio-economic development support services. Nevertheless, along with these achievements, there are some gaps and loopholes as well. Those have been described in the main text of this report.

The consultant has not only looked into the problems and shortcomings but also into its possible solutions, which are summarized as observations and recommendations as follows.

Recommendations

1. Program and Partnership Strategy, Integration and Synergic Results

There are some differences between strategy /policy of COAST Trust and SF. Sometimes it becomes tricky for COAST Trust to fully agree with SF's strategy and policy as because the organization has its long experience in development field and it has its own policies and governance. However, considering the organizational situation it is important to adjust the strategies of both COAST Trust and SF as much as possible, without losing the ethics of development partnership.

Collaboration, Integration or Networking should be developed strategically and this need to be institutionalized at local, regional and national level. Strategic partners could be sought through networking with organizations that have similar values to SF.

'Involvement' of MF group members and POs in the respective intervention is unclear. It needs to be specified and there should have guidelines, clear responsibility and strategic actions to become the 'part' of the interventions.

More concentration should be given on advocacy and counseling program, especially in case implementing right-based social development program. It is also needed to build capacity of the staff on advocacy, counseling and networking.

As per present situation, understandably COAST Trust will continue microfinance as its core program and the POs will be developed in line with MF policy. So, in this practical situation, it is needed to adjust the strategy of SF within the policy of COAST, as much as possible. During discussion with COAST Trust management, this type of concluding remarks has also been disclosed notably.

2. Education

It has been proved that Maktab based pre-school is a promising idea to run in this area. Community people also accepted it and extended their support to continue the school. As per demand of the community there need to run more pre-schools. The organization could think of expanding the program in more remote areas.

COAST Trust has selected 6 primary schools to ensure quality education for the children. The teachers have expressed that they have not participated in any formal training specifically on 'quality education'. It is needed to develop skills of teachers on session plan, facilitation technique, use of education materials, 'Joyful learning' etc. which they feel important to learn.

In order to measure quality education, some more indicators need to be considered; such as, completion rate of grades of the children with gender discrimination, percentage of numbers obtained in each subject (or GPA obtained) in the examination etc.

"Shonglap follow-up centre" should be continued to enhance the capacity of the graduated girls to continue their viable IGAs. They should be encouraged to form their own group at village level as a part of institutionalizing Shonglap centre. They would have communication with PO leaders to do work jointly on social mobilization. Special effort could be undertaken to send back the Shonglap graduated girls to formal schools.

Boys in Prottay centre should know more about social development issues and actions, group formation, savings generation and enterprise development. Curriculum should include these issues including knowledge development on vocational subjects.

Under impact level achievements, it indicated that above 59% Prottay boys addressed to protect women rights (SECDI program Annual Report – 2012). But as per field findings it appears that the boys certainly have developed their knowledge, but still it will need more time to really **protect the women rights** in the community by the boys. Furthermore, the term 'Women Rights' is a wider issue; there are so many indicators under 'women rights'. It is suggested to use those specific indicators so that it would be possible to measure the status.

3. People's Organization

COAST Trust developed a policy guideline on formation of POs (in Bangla it is 'Jana Jangathan'). The name of this policy paper is "**COAST** Jana Sangathan Neetimala". This indicates that COAST likes to acknowledge POs as its own organization, under its control. This policy paper could be titled and presented in another way, like- "Jana Sangathan Neetimala"- supported by COAST Trust. In this way it could at least be possible to involve the POs in developing policy paper and thus to develop feelings of the PO leaders and members to 'own' their organization.

PO leaders at branch level should represent all village groups of that branch. Respective PO in a branch should have link with village level groups of that branch; PO leaders should have regular contacts with these groups. It is obligatory to make the village groups understand about the role and activities of PO and thus to establish their ownership feelings on their own organization.

The role of 'Political Secretary' could be maintained by the General Secretary, and Social Secretary could play the role of 'Cultural Secretary'.

At branch level there should be a provision to organize annual/six-monthly general meeting/workshop for the leaders of village level groups where the PO leaders will run and manage the meeting. In this way a communication bridge will be created among the leaders; they will feel confidence on PO and this process will enhance the institutional strength.

In village level MF group, the leaders should be capacitated to conduct the meeting and maintain documents, instead of CDOs.

Leaders of the PO should conduct and manage branch level PO meeting. COAST trust staff will play the role as facilitators. Books, record and other documentation should be maintained and

updated by the selected leader with the help from COAST trust staff. In order to institutionalize the People's Organization, direct inclusion of leaders in the management process of POs is a must.

It has been witnessed that the PO leaders and other community people are involved in running the interventions at their level. This needs to be focused in the annual progress report as to show how do the POs take responsibility and 'own' the development programs, and at the same time how do the community people internalize programs and participate in designing and implementing those at community level.

It is needed to provide the PO leaders formal training on leadership and institution building, development communication, book-keeping and documentation, advocacy, monitoring and supervision to build their capacity. After completion of these training, refreshers course should also be organized in a regular way.

4. Use of Monitoring Tools

The current indicators could be refined to encompass a more challenging performance standard. The indicators are mostly related to completed tasks and activities. Future indicators should be set to encompass quality inputs and activities; quality results and quality outcome which reflect the notion of service, benefit and utilization of each result. In that manner the performance indicators can truly reflect good outcome and sustained development.

Action Plan needs to be developed and updated not only at central level, but it should be obtainable at Village group and PO level as well.

In case of using 'percentage' to show the achievements under impacts, respective staff should be more careful on calculation, especially in case of measuring qualitative indicators, and there must exist evidences at respective fields to further verify it, if needed.

COAST Central Monitoring system is certainly a promising initiative to strengthen the overall program management system in the organization. In order to strengthen off-site monitoring skills, more efforts are needed to develop capacity of the field level staff and to ensure documentation (with evidences) at grassroots level i.e. at group, PO, and branch level.

5. Program Performance

Transparency in financial utilization is among the factors that made the project effective and efficient and should continuously be maintained.

Undertake necessary actions for capacity development of staff including improving training activities and training unit.

Ensure and evaluate performance management of the staff members annually, the organization should keep the action planning process in that regard.

The meaning of sustainability with regard to time, resource and other elements embedded in the project and rendered to beneficiaries need to be translated into actions. The organization is aware of this issue, and believes that livelihood pattern of the group members is visibly changing. However, the management has not yet developed any long-term plan for attaining sustainability. This needs to be enhanced in future course of time.

The overall project phase out strategy requires ground work where by an integrated phase could be developed with participation of the group members, local government and local community leaders at grass roots level. The POs should be supported by concrete capacity-building to develop competencies required to optimize the chances of success and sustainability.

ANNEX

Annex- 1. Terms of Reference

Terms of Reference REVIEW OF South East Coastal Development Initiatives program of COAST Trust

1. Introduction

COAST implements the above programme in Cox's Bazar and Patuakhali districts of Bangladesh with the following goal: "By end of 2013, 26171 HHs of Coastal part of Cox's Bazar and Patuakhali districts of Bangladesh are satisfying their livelihood needs in a sustainable manner". Stromme Foundation has conducted the midterm evaluation of the MP in 2012 considering Master Plan as a whole in order to improve the quality of the programme. However, based on the mutual understanding with COAST Trust, SF decided to review COAST's program separately.

2. Purpose

SF anticipates that the outcomes of this partner specific review will provide relevant information to the ongoing scope of work of COAST; explore why the education interventions implemented by the programme succeeded or not; and their capacity to continue and implement such programs.

Thus, the specific objectives of the review will be as follows:

- i. Assessing the effectiveness and efficiency of the program in relation to the systems, M&E and project implementation
- ii. Assessing the long term sustainability of program interventions focusing on People's Organization
- iii. Assessing the program strategy and to what extent the programme intervention are integrated and producing a synergetic results with special emphasis on people's organization
- iv. Assessing the partnership strategy, staff competency and the organizational arrangement and practices for the effective implementation of the program.
- v. Identifying lessons learned on the strategic approaches, challenges and best practices and providing possible recommendations

3. Scope of the review

The review will NOT focus on the microfinance component of the program. Rather, it will focus on the education component including Shonglap, NFPE, Maktab etc. and the issues around the People's organization and its sustainability. In addition, the organizations management structure and staff's competency (who are attached to the project funded by SF) will be within the scope of this review.

4. Method

The review will include qualitative and quantitative approaches with a variety of primary and secondary data sources including participatory methods. The data sources could include interviews and focus groups. As far as the quantitative data is concerned, project's existing databases and other data bank used in previous evaluations and studies will be verified and used to support the findings.

5. Deliverables

The main expected output would be a confidential review report to be submitted to the Regional Director which will be eventually shared with the COAST management. In addition to the major findings as expected and explained under section 2 and 3, the report will also include the places visited by the consultant and people met during the review for future reference.

6. Period of contract

Total working days for this review will be 10 days including the days for preparation, travel days, field visit and report writing etc.

Annex- 2. Itinerary

Review of South East Coastal Development Initiative Program of COAST Trust Field Visit Schedule

Date: 09 to 13 March 2013

COAST Trust Project Aea, Cox's Bazar

Area	Date	Time	Task	Method
CMTC, Cox's Bazar	09/03/2013	2:30 to 5:30 PM	<ul style="list-style-type: none"> Meeting with Senior staff (Senior Coordinator, Asstt. Director, Program Coordinator, Asstt. Coordinator) 	<ul style="list-style-type: none"> Sharing project interventions Collect and share documents Discussion on staff roles and organogram of the project
Ukhia	10/03/13	9.00am- 11:00 am	<ul style="list-style-type: none"> Visit Pre-school (on-going) 	<ul style="list-style-type: none"> School Visit On-site visualization Interview Discussion with teachers Review documents
			<ul style="list-style-type: none"> Visit Primary school 	<ul style="list-style-type: none"> Discussion with the children who completed Pre- school and admitted to Primary school Discussion with the teachers Review Documents Interview
		11:00 am-1:00 pm	<ul style="list-style-type: none"> Visit graduated adolescent girls Visit IGAs running by graduated adolescent girls 	<ul style="list-style-type: none"> Household visit Spot visit to IGAs FGD with adolescent girls KII with the parents Collect case study
		2: 30- 5: 00 pm	<ul style="list-style-type: none"> Visit Shonglap Centre (on-going) Visit the Community leaders /Elites 	<ul style="list-style-type: none"> Spot visit /On-site visualization FGD with adolescent girls KII with Animators Review documents KII with parents FGD with SST members Collect case study KII with Community leaders /Elites
		7:00 to 8:30 pm	<ul style="list-style-type: none"> 'Prottay' centre visit 	<ul style="list-style-type: none"> FGD with boys KII with Animators KII with PST members FGD with parents

Area	Date	Time	Task	Method
Ramu	11/03/13	9:00 - 11:00 am	<ul style="list-style-type: none"> • Visit school with 'Quality Education' 	<ul style="list-style-type: none"> • On-site visualization • KII with teacher • Discussion with children • FGD with SMC members • Review Documents • Collect case study
		11:00am- 1:00 pm	<ul style="list-style-type: none"> • Visit graduated adolescent girls • Visit IGAs running by graduated adolescent girls 	<ul style="list-style-type: none"> • Household visit • Spot visit to IGAs • FGD with adolescent girls • KII with the parents • Collect case study
		2:30- 5:00 pm	<ul style="list-style-type: none"> • Visit People's Organization (PO) • Visit other CBOs/CSOs, if any • Visit Union Parishad 	<ul style="list-style-type: none"> • FGD with PO members • Review Documents • KII with Community people • KII with other CBO/CSO members • KII with community leaders / Elites
Maheshkhali	12/03/13	9:00am- 11:00 am	<ul style="list-style-type: none"> • Visit Pre-school (on-going) 	<ul style="list-style-type: none"> • School Visit • On-site visualization • Interview • Discussion with teachers • Review documents
			<ul style="list-style-type: none"> • Visit Primary school 	<ul style="list-style-type: none"> • Discussion with the children who completed Pre- school and admitted to Primary school • Discussion with the teachers • Review Documents • Interview
		11:00am- 1:00 pm	<ul style="list-style-type: none"> • Visit school with 'Quality Education' 	<ul style="list-style-type: none"> • On-site visualization • KII with teacher • Discussion with children • FGD with SMC members • Review Documents • Collect case study
		2:30- 3:30 pm	<ul style="list-style-type: none"> • Visit People's Organization (PO) • Visit other CBOs/CSOs, if any • Visit Union Parishad 	<ul style="list-style-type: none"> • FGD with PO members • Review Documents • KII with Community people • KII with other CBO /CSO members • KII with community leaders / Elites
		3:30- 5:00pm	<ul style="list-style-type: none"> • Visit Shonglap Centre (on-going) • Visit the Community leaders /Elites 	<ul style="list-style-type: none"> • Spot visit /On-site visualization • FGD with adolescent girls • KII with Animators • Review documents • KII with parents • FGD with SST members • Collect case study • KII with Community leaders /Elites

Area	Date	Time	Task	Method
CMTC Cox's Bazar	13/03/13	9:00am- 1:00pm	Workshop with Project Staff	<ul style="list-style-type: none"> • Sharing field findings • Participatory meeting • Small group discussion and presentation • Collect case studies • Collect secondary data
		2:00 – 4:00	Continuation of Workshop	
		5.00pm -6.00 pm	Meeting with NGOs, Community people, elites and other influential leaders at community level	<ul style="list-style-type: none"> • KII with NGO personnel • KII with Community people • KII with elites and other influential leaders /social leaders at community level

Annex- 3. Persons Met

Sl.	Name	Designation /Profession / Organization / Place
1	Rezaul Karim Chowdhury	Executive Director, COAST Trust
2	Shawkat Ali Tutul	Asst. Director- Social Justice & Training, COAST Trust
3	Sanat Kumar Bhowmick	Director, COAST Trust
4	Joel Das	Country Coordinator, Stromme Foundation (SF)
5	Zahirul Islam	Manager, Microfinance, SF
6	Sonjit Leo Gomes	Coordinator, Master Plan, SF
7	Emamul Haque	Coordinator, Education and Adolescent, SF
8	Osman Haruni	Coordinator, Livelihood, SF
9	Shakawat Hossan Majumder	Coordinator, Microfinance, SF
10	Moqbul Ahmed	Team Leader- CMTTC, COAST Trust- Cox's Bazar
11	Mujibul Haque Munir	Asst. Director, COAST Trust- Dhaka
12	Shamim Hossain	Program Coordinator, COAST Trust- Cox's Bazar
13	Jahangir Alam	Asst. Coordinator, M &D, COAST Trust- Cox's Bazar
14	Nirban Paul	Assistant Coordinator, COAST Trust- Cox's Bazar
15	Iqbal Hossain	Area Manager, Moheshkhali
16	Zulfikar Hossain	Follow Up Supervisor, Shonglap, COAST Trust- Cox's Bazar
17	Jaheda Begum	Follow Up Supervisor, Shonglap, COAST Trust- Cox's Bazar
18	Helal Uddin	Program Supervisor, Shonglap, COAST Trust- Cox's Bazar
19	Abul Hashem	Program Supervisor, Prottay, COAST Trust- Cox's Bazar
20	Shahedul Murad	Area Manager, Ukhia, COAST Trust- Cox's Bazar
21	Abdul Qasem	Executive Director, HELP- Cox's Bazar
22	Fakir Ahmed	Area Coordinator, Education- Teacher, VERC
23	Abdul Qasem	Trainer, Upazila Livestock Department, Ukhia
24	Khurshida Begum	Women Leader, Adviser to PO, Ukhia
25	Shahjahan Siraj	Businessman, Ukhia
26	Sorwar Hasan	Agriculture Trainer, Upazila Agriculture Department
27	Zafar Alam	Businessman, Ukhia
28	Nurul Islam	Village doctor, Ukhia
29	Saiful Alam	Imam of the Mosque, Ukhia
30	Md. Abdul Sukur	Head Master, Meheriapara Govt. Primary School, Moheshkhali
31	Danu Mia	Asst. Teacher, Do
32	Shamima Yasmen	Asst. Teacher, Do
33	Shafiul Alam	Asst. Teacher, Do
34	Liakat Ali	Adviser, Social/ Political leader/ Businessman
35	Manirul Huque	SMC President, Meheriapara Govt. Primary School, Moheshkhali
36	Zaker Hossain	SMC Member, Govt. Women & Child affair department
37	Basi Ram Dey	Teacher Representative
38	Mozammel	SMC Member, Guardian of student
39	Hazi Mostaque Ahmed	PTA member, Businessman
40	Fatema Begum	SMC Member, Housewife, Guardian
41	Nazrul Islam	SMC Member, UP Member

Annex- 4: Documents Consulted

Sl.	Title of the Document	Prepared by /Author
1	SF Master Plan: 2009 – 2013	Stromme Foundation (SF)
2	GEC Assessment Report	COAST TRUST
3	Goal Level Monitoring Tools	SF/ COAST
4	SF Reporting Format	SF
5	5 Year Plan (Revised) 2012	COAST
6	Log Frame (in Bangla)	COAST
7	UJS Fund Report	COAST
8	PO Financial Statement	COAST
9	COAST Synergy Report	COAST
10	Briefing Paper on Central Monitoring System	COAST
11	COAST Peoples Organization-Brief Paper	COAST
12	Annual Report COAST-SECDI 2011	COAST
13	Annual Report COAST-SECDI 2012	COAST
14	COAST Revised Master Plan 2011 Final	COAST
15	SF MPMTE Report 2012	SF
16	SF-Strengthening Peoples Organization Strategy Paper May 2011	SF
17	Project Standard Checklist	SF
18	MDG (2011 E) MD Report 2011 Progress Chart/2012	Statistics Division, Department of Economic and Social Affairs, United Nations