



ADAPTATION FUND

ADAPTATION FUND BOARD SECRETARIAT TECHNICAL REVIEW  
OF PROJECT/PROGRAMME PROPOSAL

PROJECT/PROGRAMME CATEGORY: Regular Size Full Proposal

**Country/Region:** Bangladesh  
**Project Title:** Livelihood Adaptation for flood-affected communities in Bangladesh  
**Thematic Focal Area:** Livelihood Management  
**Implementing Entity:** Palli Karma-Sahayak Foundation (PKSF)  
**Executing Entities:** Partner Organizations of PKSF  
**AF Project ID:**  
**IE Project ID:** **Requested Financing from Adaptation Fund (US Dollars):** 25,000,000  
**Reviewer and contact person:** Ahmad Ghosn **Co-reviewer(s):** Lystra Fletcher-Paul  
**IE Contact Person:**

	AF Comments	PKSF Response
Technical Summary	<p>The project “Livelihood Adaptation for flood-affected communities in Bangladesh” aims to strengthen the resilience and adaptive capacity and improve livelihoods of rural communities in Sherpur and Mymensingh districts to face the adverse impacts of floods. This will be done through the four components below:</p> <p><u>Component 1:</u> Plinth Raising for Climate-Resilient Housing (USD 8,268,000).  <u>Component 2:</u> Sanitary Latrine Construction and Water Management Systems (USD 5,852,800).  <u>Component 3:</u> Tree Plantation, Homestead Gardening, Goat and Sheep Rearing (USD 7,506,400).  <u>Component 4:</u> Strengthened capacity on addressing climate change (USD 1,096,600).</p> <p><u>Requested financing overview:</u></p>	<p>The overall project proposal is revised for improving and adjust the comments of AF. Project budget is also revised to \$20,001,200 from \$25,000,000</p>

	<p>Project/Programme Execution Cost: USD 345,828  Total Project/Programme Cost: USD 23,069,628  Implementing Fee: USD 1,930,372  Financing Requested: USD 25,000,000</p> <p>The first review raises several issues, such as specifying the executing entities; providing details on the project activities; clarifying project theory of change and AF outcomes supported by the project; revising the overall objective and specific objectives; revising project components financing table; inclusion of gender assessment and action plan; quantifying project benefits and providing details on its cost-effectiveness; adding dates of related national plans and specifying applicable national standards; providing consultation details; adding list of related projects to avoid duplication; revising the discussion on the sustainability of project outcomes; specifying project risk category and inclusion of needed information in AF E&amp;S checklist; adding details on project implementation arrangements; clarifying the financial and project risk management; inclusion ESIA, ESMP and GM; adding a budgeted M&amp;E plan; adding applicable AF core indicators tables and revising the alignment with AF RF table; revising budget (Bangladesh has \$20,004,631 available under the country cap) and inclusion of execution costs and implementation fee breakdowns; among other Clarification Requests (CRs), Corrective Action Request (CARs) and editorial notes indicated in the review.</p>	
Date:	<b>10 November 2025</b>	

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Country Eligibility	1. Is the country party to the Kyoto Protocol and/or the Paris Agreement?	<b>Yes.</b>	Done
	2. Is the country a developing country particularly vulnerable to the adverse effects of climate change?	<b>Yes.</b> Bangladesh frequently experiences extreme weather events including floods, cyclones, and droughts.	Done
Project Eligibility	1. Has the designated government authority for the Adaptation Fund endorsed the project/programme?	<b>Yes.</b> As per the Endorsement letter dated 28 July 2025. See p. 55.  <b>Note:</b> <u>Computer screen dashboard page numbers/pagination is used in the review sheet due to an error in inserted page numbering sequence after page 10)</u>	Pager number of the document is revised and corrected.

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	2. Does the length of the proposal amount to no more than One hundred (100) pages for the fully-developed project document, and one hundred (100) pages for its annexes?	<p><b>Yes.</b> The total number of pages is 63. <u>However</u>, the below issues in Part I need to be addressed.</p> <p><b>CAR1:</b> Please identify the name of the executing entities by name as is required for fully developed proposal stage. Page 2 records PKSF partner organizations while page 34 identifies them as Partner NGOs at the Field Level.</p>	<p><b>CAR1:</b> PKSF implements all its activities through a number of Partner Organizations (POs), which are well-established non-governmental organizations (NGOs). In line with the review suggestion, the necessary corrections have been made in the proposal to clearly identify these Partner Organizations as the Executing Entities.</p>
		<p><b>CR1:</b> Under Part I “Project/ Programme Background and Context“, provide a brief discussion on the geography and demographics of the country and the intervention districts. Also, provide supporting statistics in the discussions on the economic, social and development aspects, including gender related statistics pertinent to the project. Moreover, at the end of Part I, add a paragraph to explicitly indicate that the project interventions will be implemented in Sherpur and Mymensingh districts.</p>	<p><b>CR1:</b> The necessary amendments have been made. The revised text now includes a clear discussion of the geography and demographics of Bangladesh and the two intervention districts, along with updated economic, social, and gender-related statistics relevant to the project. These additions can be found in paragraphs 6, 14, and 15, as well as in Table 1 of the clean version of the proposal.</p>

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		<p><b>CR2:</b> Revise the discussion under “Project Objectives”, pp.7-9, to address the following:</p> <ol style="list-style-type: none"> <li>1. Rearrange the discussion flow to indicate the overall objective, followed by specific objectives, followed by the list of components.</li> <li>2. Provide a brief concise overall objective. A proposed overall objective is: to <u>strengthen the resilience and adaptive capacity and improve livelihoods of rural communities in Sherpur and Mymensingh districts to face the adverse impacts of floods.</u></li> <li>3. Specific objectives are not clear/ explicit. From the discussion under specific objectives (pp. 8-9), please list the specific objectives (outcomes are listed!) and move remaining discussion to Part IIA "components description" as deemed appropriate. The specific as extracted from the discussion on pp. 8-9 could include: <ul style="list-style-type: none"> <li>• <u>Reduce the vulnerability of rural households in Sherpur and Mymensingh to flooding and riverbank erosion</u></li> <li>• <u>Improve access to safe sanitation and clean water for vulnerable communities in Sherpur and Mymensingh.</u></li> <li>• <u>Enhance resilience and adaptive capacity of flood-affected communities through climate-resilient agricultural practices and homestead-based interventions.</u></li> <li>• <u>Build institutional and community capacity to respond to the impacts of climate change in flood-prone regions.</u></li> </ul> </li> </ol>	<p><b>CR2:</b> he “Project Objectives” section (pp. 7–9) has been revised as requested. The discussion now follows a clear sequence, starting with the overall objective, followed by the specific objectives, and then the list of components. The overall objective has been updated to the concise formulation: <i>to strengthen the resilience and adaptive capacity and improve livelihoods of rural communities in Sherpur and Mymensingh districts to face the adverse impacts of floods.</i> The specific objectives have been clearly listed as: (i) reducing the vulnerability of rural households in Sherpur and Mymensingh to flooding and riverbank erosion; (ii) improving access to safe sanitation and clean water for vulnerable communities; (iii) enhancing the resilience and adaptive capacity of flood-affected communities through climate-resilient agricultural practices and homestead-based interventions; and (iv) building institutional and community capacity to respond to the</p>

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		<p>Ensure that the specific objectives are consistent in all related sections (e.g.: results framework, etc.).</p>	<p>impacts of climate change in flood-prone regions. The remaining explanatory text previously included under “specific objectives” has been shifted to Part IIA (“Components Description”) as appropriate. Please see page number 14,17-27 of the clean version of the proposal.</p>

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		<p><b>CAR2:</b> Align components financing table, p. 9, with AF requirements: i) Provide cost at output, outcome and component levels; ii) Revise column1 entry titled "Total Project/Programme Cost" to "Project/ Programme Execution Cost"; iii) Add a row under "Execution Costs" row to indicate "Total Project/Programme Cost" (equal to components cost +Execution Costs=22,723,800+345,828= USD 23,069,628.</p> <p><b>To improve the quality and clarity of the document please consider the following:</b></p> <ol style="list-style-type: none"> <li>1. Add table of contents, lists of abbreviations/ acronyms, tables &amp; figures. Spell out abbreviations when first used, and refer to tables, figures and annexes at related discussions.</li> <li>2. Provide tables numbers and headings for all tables.</li> <li>3. Revise page numbering after p.10.</li> <li>4. Delete repeated section title on "Duplication", p.24, and adjust Part II letter section numbering after. Also, revise Part III sections letter numbering (i.e. start with A, B, etc.).</li> <li>5. Present references as footnotes.</li> <li>6. On p.4, revise Figure number (should be Figure 1) and highlight the project intervention area/s.</li> <li>7. On p. 5, Add figure number and title and revise figure for clarity (use text as part of the discussion and keep photo with date and reference in the title.</li> <li>8. On p.7, the revise the phrase "Project Focus Areas" to read " The project objective/s will be realized through the successful implementation of the following project components" (Note: focus areas are identical</li> </ol>	<p><b>CAR2:</b> Necessary revisions have been made in line with CAR2. The components financing table-2 on p. 15-16 has been updated. In addition, the overall document quality has been improved by introducing a table of contents; adding and standardizing the list of abbreviations, tables, and figures; numbering and titling all tables and figures; correcting page numbers; fixing repeated and misnumbered section headings and conducting a full round of proofreading and editing for clarity and consistency.</p> <p>Moreover, the budget table is revised. Please refer to Table 2 The document is reorganized, revised and corrected as per suggestion.</p>

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		<p>to the components listed in the components financing table, p. 9).</p> <p>9. A thorough round of editing/ proofreading for the whole document is recommended.</p>	

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	<p>3. Does the project / programme support concrete adaptation actions to assist the country in addressing adaptive capacity to the adverse effects of climate change and build in climate resilience?</p>	<p><b>Yes.</b> See Part IIA pp. 11-13 (based on corrected page numbering sequence after page10. <b>Note: <u>pagination/ page numbers shown on the computer screen dashboard are used throughout the review document.</u></b> Concrete actions include: raising the plinths of 20000 households in flood-prone areas; providing 6800 households with flood-resistant sanitary latrines and climate-resilient water management systems; restoring degraded ecosystems and strengthening community resilience through tree plantation and climate-resilient goat and sheep rearing; among related capacity building activities as discussed in Part IIA. <u>However,</u> the discussion in Part IIA does not provide enough details and is not clearly arranged. Also, a brief discussion on the project theory of change is needed, as well as clarifying the AF objectives/ outcomes supported by the project.</p> <p><b>CAR3:</b> Revise Part IIA to include a more detailed description of the components. Discussion should be arranged in the following manner: component title followed by outcome/s under each component, output/s under each outcomes and activities under each output. Details of the activities should include the specific locations and related quantifications (e.g.: number of beneficiaries, nature/ type/ scale of works, area of rehabilitated ecosystems, number of training workshops and trainees, etc.). Ensure that the mentioned details are consistent with those of the project results framework and other related sections. <u>More importantly,</u> please identify any USPs, and discuss how they be managed to</p>	<p><b>CAR3:</b> The revised Part IIA presents each component with its outcomes, outputs, and activities clearly structured, including full quantification and specific Haor locations. Community-level details such as the 700 households, WASH installations, tree planting, and training numbers are aligned with the results framework. All Unique Selling Propositions (USPs) are identified and linked to the required safeguards and management measures across Parts IIK and IIIC to ensure full Adaptation Fund compliance.</p>

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		<p>meet AF requirements, and reflect as needed at related sections (e.g., Part IIK, Part IIIC, etc.).</p> <p><b>CAR4:</b> The proposal does not provide information on the exact location of the proposed interventions although the types of interventions are known. The proposal therefore contains USP. Please consult the USP Guidance document at <a href="#">Guidance Document for Project/Programme with Unidentified Sub-Projects</a> and provide supplemental information as needed.</p>	<p><b>CAR4:</b> The revised funding proposal now addresses the required information by specifying the exact intervention locations in paragraph 24 and paragraph 25 of the clean version.</p>
		<p><b>CR3:</b> At the end of the Objectives section in Part I, or beginning of Part IIA, add a brief paragraph to indicate the AF objectives/ outcomes supported by the project activities (related information can be extracted from the project alignment with AF results framework- <u>to be provided</u>).</p>	<p><b>CR3:</b> A brief paragraph has been added in paragraph 20 of the revised clean version of the proposal, explaining how the project supports key Adaptation Fund outcomes. It shows alignment with AF Outcome 4 on resilient infrastructure, Outcomes 6 and 7 on strengthened basic services and safe water and sanitation, and Outcome 3 on improved community awareness and ownership. By linking these outcomes to housing, WASH, ecosystem restoration, and community capacity-building, the paragraph demonstrates how the project directly advances the Fund's goal of</p>

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		<p><b>CR4:</b> At the end of the objectives section, or the beginning of Part IIA, provide a brief discussion on the project theory of change (TOC) and a schematic presentation of the same. The TOC should demonstrate how the project interventions respond to the threats posed by the climate scenarios discussed in Part I, and support realizing the project climate change adaptation overall objective.</p>	<p>reducing climate vulnerability in communities.</p> <p><b>CR4:</b> Paragraphs 27 and 28, along with Figure 3 in the revised clean version of the proposal, now present a clear theory of change. These sections describe how the project’s interventions directly address the projected climate risks outlined in Part I and explain the causal pathways through which resilient housing, WASH systems, ecosystem measures, and community capacity-building reduce vulnerability and enhance adaptive capacity. The schematic TOC visually links climate threats, project activities, intermediate outcomes, and the overall adaptation objective.</p>
	<p>4. Does the project / programme provide economic, social and environmental benefits, particularly to vulnerable communities, including gender considerations, while avoiding or mitigating negative impacts, in</p>	<p><b>Yes. However additional information is required</b></p> <p>See Part IIB, pp. 14-16. <u>However</u>, more details are needed among other issues indicated below.</p> <p><b>CAR5:</b> Compliance with AF Gender Policy at full stage proposal requires the provision of a gender assessment and a gender action plan to ensure that the needs, capabilities, roles and knowledge resources of women and men, vulnerable groups, indigenous communities, etc. are considered in project design and implementation. Please</p>	<p><b>CAR5:</b> The project’s Gender Assessment and Gender Action Plan have been fully developed and incorporated into the proposal. All relevant sections particularly those on stakeholder engagement, beneficiary targeting, safeguards, and the results framework have been revised to align with the Adaptation Fund Gender Policy.</p>

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	<p>compliance with the Environmental and Social Policy and Gender Policy of the Fund?</p>	<p>provide a gender assessment and an associated gender action plan, attached as annex and refer to it at relevant sections (e.g.: Part IIB, Part IIK, Part IIIC, etc.), and include key information in these sections as deemed relevant.</p> <p><b>CR5:</b> Provide quantification of the benefits, as available (number and type of beneficiaries, area of restored ecosystems, number of trees planted, number of nurseries (if any), number of jobs created etc.). Consider providing a summary table for the components/ interventions benefits avoided losses and trade-offs, supported by \$ figures (where possible). Also, note that the E&amp;S risks assessment should be conducted at full stage proposal (Except for USPs, if any, where related assessments can be conducted before commencing the USPs) and mitigation measures should also be identified at full stage via an ESMP (which would include arrangements for USPs, if any). <u>Revise related discussion on p. 16 accordingly. Same note applies for Part IIK and Part IIIC.</u></p> <p><b>CR6:</b> On p. 14 under "Access to Finance and Economic Autonomy" and Under "Leveraging Grants", reference is made to the provision of small grants to community members. Please reflect related activities in components description in Part IIA with details on how these grants will be managed.</p>	<p>The Annex titled "<i>Gender Assessment and Action Plan</i>" provides the detailed analysis and corresponding actions that guide gender-responsive implementation.</p> <p><b>CR5:</b> A separate Environmental and Social Management Plan (ESMP) has been prepared and included as an annex to the proposal. The main document has been revised accordingly, with key updates reflected in paragraphs 30, 42, and 43, which outline the project's risk management measures, mitigation actions, and compliance with the Adaptation Fund Environmental and Social Policy.</p> <p><b>CR6:</b> The provision of small grants to community members has been integrated into the component description in Part IIA. Paragraph 48 of the revised clean version now explains the purpose of these grants, how they support economic autonomy, and the mechanisms for their management, including</p>

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			eligibility, approval, disbursement, and community-level oversight
	5. Is the project / programme cost effective?	<p><b>Yes.</b> See Part IIC, pp. 17-19. <u>However</u>, related discussion only provides a general comparison against “no action”, and warrant further supporting quantification, as available.</p> <p><b>CR7:</b> Part IIC provides a cost-benefit analysis against no action. Please provide a table that compares the cost-effectiveness analysis, including the no-action option and other possible alternative options/measures, if any, along with supporting quantifications/\$ values, where possible.</p> <p><b>CR8:</b> Under "Sustainability and Efficiency", reference is made to the capacity building of 5,000 beneficiaries, while other discussion refer to 20,000 (Part IIA). Please ensure the consistency of these figures across all sections of the document (Part IIA, Part IIB, project results framework, etc.).</p>	<p><b>CR7:</b> A comparative cost-effectiveness table has been added as Table 5 in the clean version of the proposal. The table compares the project option with the no-action scenario and other feasible alternatives, including supporting quantifications and monetary values where available.</p> <p><b>CR8:</b> The capacity-building target has been standardized across all sections. 20,000 households has been reflected consistently throughout the revised proposal.</p>
	6. Is the project / programme consistent with national or sub-national sustainable development strategies, national or sub-national development plans, poverty reduction strategies, national communications and	<p><b>Yes.</b> See Part IID, pp. 19-21. <u>However</u>, dates of listed plans need to be provided, and Alignment with AF ESP and GP need to be substantiated/ verified.</p> <p><b>CAR6:</b> Please provide dates of the listed national and local plans/ strategies.</p> <p><b>CR9:</b> Please substantiate the discussion on alignment with AF ESP and GP by referring to the gender assessment and gender action plan, and ESMP to be included as part of this full proposal document (see other related comments).</p>	<p><b>CAR 6:</b> The dates of all referenced national and local plans and strategies have been added and are presented in Table 7 of the revised clean version of the proposal.</p>

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	adaptation programs of action and other relevant instruments?		<b>CR9:</b> The alignment with the Adaptation Fund Environmental and Social Policy (ESP) and Gender Policy (GP) is now substantiated through direct references to the ESMP and the Gender Assessment and Gender Action Plan, which are included as annexes to the full proposal.
	7. Does the project / programme meet the relevant national technical standards, where applicable, in compliance with the Environmental and Social Policy of the Fund?	<p><b>Unsure.</b> Only a general discussion is provided. See Part IIE, pp. 22-23.</p> <p><b>CAR7:</b> Please provide a tabulated list of the applicable technical standards, including dates, to which activities they apply (including USPs, if any), and how they will be met in this project. These standards may include building codes, water quality regulations, environmental standards/regulations, and other sector-specific regulations, if any.</p>	<b>CAR7:</b> A tabulated list of all applicable technical standards has been added as Table 8 in the revised proposal. The table specifies the relevant national building codes, WASH and water-quality regulations, environmental and forestry standards, and other sector-specific requirements, along with their issue dates, the activities and USPs to which they apply, and the measures through which the project ensures full compliance.
	8. Is there duplication of project / programme with other funding sources?	<p><b>Unsure.</b> See Part IIF, pp. 23-24. Only a discussion on how potential overlap will be manage. no information on related completed/ ongoing projects is provided. Related completed and on ongoing projects should identified at this stage along with synergies/ complementarities with the proposed project and how they will be/ are managed and/or utilized in the project design and implementation.</p>	<b>CAR8:</b> A detailed list of relevant completed and ongoing projects has been included in Table 9 of the revised proposal. The table provides the project titles and, implementing entities, identified synergies and

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		<p><b>CAR8:</b> Please provide a list of related completed and ongoing projects including title and date, implementing entity, and synergies/ complementarities/ lessons learned as applicable to the proposed project along with a brief discussion on they managed and/or utilized in the project design and implementation.</p> <p><b>CR10:</b> Delete repeated section title on "Duplication", p.19, and adjust Part II letter section numbering after accordingly. <b>Note: Adjusted Parts II &amp; III section letter numbering is used throughout the below review items.</b></p>	<p>complementarities, and key lessons learned.</p> <p><b>CR10:</b> The repeated section title on "Duplication" has been removed, and the section lettering in Parts II and III has been corrected and aligned throughout the revised proposal.</p>
	9. Does the project / programme have a learning and knowledge management component to capture and feedback lessons?	<p><b>Yes.</b> See Part IIG, pp. 24-27. <u>However</u>, it is recommended to address the comment indicated below.</p> <p><b>CR11:</b> Please specify the knowledge management elements in the project design (e.g.: component 4, other components/ outputs as applicable) and reflect the mentioned related L &amp; KM outputs/ activities (e.g., capacity building, KM system, etc.) in Part IIA components activities as relevant.</p>	<p><b>CR11:</b> Please refer to the paragraph 74,75,76 and 77, and Table 10. In the revised clean version of the proposal.</p>
	10. Has a consultative process taken place, and has it involved all key stakeholders, and vulnerable groups, including gender considerations in compliance with the Environmental and Social Policy and	<p><b>Unsure.</b></p> <p>See Part IIH, pp. 27-30. Only a general discussion on stakeholders mapping and consultations methods among other aspects is provided. No specific information of the consultations conducted is provided. The AF requires a comprehensive consultative process involving all direct and indirect stakeholders/ beneficiaries, vulnerable groups and taking into account gender considerations.</p>	<p><b>CAR9:</b> A summary table covering all stakeholder consultations has been included as Table 11 in the revised proposal. The table presents the dates of consultations, participating groups and local communities, number of participants with gender disaggregation, key discussion topics, and the main</p>

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	Gender Policy of the Fund?	<b>CAR9:</b> Provide a summary table in the section and an annex for the details. The Table should include the date of consultations, consulted groups/local communities, number of participants with gender consideration, topics discussed, outcomes and how they were reflected in project design.	outcomes. It also specifies how each consultation input was incorporated into the project design. A detailed annex provides the full consultation records for reference.
	11. Is the requested financing justified on the basis of full cost of adaptation reasoning?	<p><b>Yes.</b></p> <p>See Part II"1", pp.30-32. <u>However</u>, few revisions/clarifications are need.</p> <p><b>CR12:</b> Please address the following:</p> <ol style="list-style-type: none"> <li>1. The first sentence under "Justification/ full cost adaptation reasoning", refers to a requested funding of USD 20M, please revise to USD 25M .</li> <li>2. Add a statement to indicate that the project will realize its objectives/ outcomes based on the requested AF funds, irrespective of other additional cofinancing.</li> <li>3. Move item 4 "long-Term, Economic and Social Benefits" paragraph to Part IIB.</li> </ol>	<b>CR12:</b> Project budget is revised to \$20M from \$25M (paragraph 84), as per suggestion a paragraph is also added (paragraph 85), and further explanation is given in following paragraph 87-94.
	12. Is the project / program aligned with AF's results framework?	<p><b>Not clear.</b></p> <p>Refer to the review sheet Item 9 "Implementation Arrangements" below for related comments.</p>	Please refer to the Table 17 of the clean version of the proposal.
	13. Has the sustainability of the project/programme outcomes been taken	<p><b>Yes. However, additional information is required.</b></p> <p>See Part IJJ, pp.33-35.</p>	<b>CR13:</b> The sustainability section has been fully revised to address economic, social, environmental, institutional, and financial

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	into account when designing the project?	<p><b>CR13:</b> Please address the following:</p> <ol style="list-style-type: none"> <li>1. Revise the discussion layout to address all key areas of sustainability, including but not limited to economic, social, environmental, institutional, and financial.</li> <li>2. Clarify how the O&amp;M of established facilities/ infrastructures will be maintained sustained.</li> <li>3. Under "Community-Based Climate Adaptation Groups (CCAGs)" reference is made to the establishment of these CCAGs. Please reflect this activity in related project components description, if such groups are not in place prior to the implementation of the project.</li> <li>4. Provide a brief discussion on the potential replication/ scaling up of the project outcomes with other funds after its completion.</li> </ol>	<p>dimensions. Paragraphs 95–102 in the updated proposal now clarify the long-term O&amp;M arrangements for all project facilities, integrate the establishment and role of CCAGs within the relevant components, and provide a brief discussion on the project's potential for replication and scale-up through other funding sources after completion.</p>
	14. Does the project / programme provide an overview of environmental and social impacts / risks identified, in compliance with the Environmental and Social Policy and Gender Policy of the Fund?	<p><b>Yes. However additional information is required.</b> See Part IIC, pp. 35-38.</p> <p><b>CAR10:</b> Please address the following:</p> <ol style="list-style-type: none"> <li>1. Specify project overall risk category in which the E&amp;S screening process has classified the project/programme. (Category A, B or C), in accordance the AF ESP.</li> <li>2. Kindly note that an ESMP is required at full stage including arrangement of USPs, if any, in compliance with AF requirements. Also, a gender assessment and</li> </ol>	<p><b>CAR10:</b> The required information has been incorporated into paragraphs 104 to 110 of the revised proposal, with detailed summaries presented in Table 12, Table 13, and Table 14. These sections collectively provide the necessary analysis, data, and</p>

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		<p>action plan is required at full stage to ensure compliance with AF ESP/ GP. Please revise related discussions in the section to reflect the above.</p> <p>3. Fill in column 3 of the E&amp;S checklist table, with related information/ risks and level (low, medium, high) and how they are/ will be managed to ensure compliance with AF E&amp;S principles, and refer to ESMP, USP, gender assessment and action plan as relevant. <u>Ensure the consistency of listed risks with those to be discussed in Part IIIC and the ESMP (ESMP could be part of Part IIIC or included as annex).</u> The E&amp;S risks identified should be based on an ESIA conducted at full proposal stage.</p> <p>4. Attach the ESIA and the gender assessment and action plan reports as annexes and refer to at related sections of the proposal as deemed appropriate.</p>	supporting evidence as requested.
Resource Availability	1. Is the requested project / programme funding within the cap of the country?	<b>Yes.</b>	Done
	2. Is the Implementing Entity Management Fee at or below 8.5 per cent of the total project/programme budget before the fee?	<b>Yes.</b> The Implementing Entity Fee (USD 1,930,372) is 8.37% of Total Project/Programme Cost (USD 23,069,62).	Done
	3. Are the Project/Programme Execution Costs at or below 9.5 per cent of	<b>Yes.</b> The Execution Costs (USD 345,828) constitute 1.50% of the Total Project/Programme Cost (USD 23,069,628), which would imply that the Implementing Entity (IE) is	Done

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	the total project/programme budget (including the fee)?	also the Executing Entity (EE). <i>In this respect, kindly note that the AF requires “In case of Implementing Entity serving as the Executing Entity, the limit for execution is 1.5%. When the IE provides part of execution services for the project, to limit the execution costs of the IE to 1.5% of the cost of the part of the project or programme executed by the IE of the project/programme cost. In both cases, the justifications must be provided, as this arrangement can be approved only on an exceptional basis”. See CAR1 above.</i>	
Eligibility of IE	1. Is the project/programme submitted through an eligible Implementing Entity that has been accredited by the Board?	<b>Yes.</b> Palli Karma-Sahayak Foundation is accredited the AF Board. <u>Accreditation Expiration Date: 02 August 2026</u> <u>Date of First Accreditation: 03 August 2021</u>	Done
Implementation Arrangements	1. Is there adequate arrangement for project / programme management, in compliance with the Gender Policy of the Fund?	<b>Unsure.</b> See Part IIIA, pp. 39-41. <b>CAR11:</b> Please address the following:  1. Under the "Key Roles and Responsibilities of PKSF (NIE)", p. 34, clarify. the access mechanism to requested funds by the local actors. Also, clarify what do you mean by “local actors” (executing partners?). 2. Specify the executing partners involved (how many), their roles and reporting line.	<b>CAR11:</b> Paragraphs 111–117 and Figure 4 of the revised proposal now provide a clear description of the implementation arrangements, outlining the roles and reporting lines of PKSF as NIE, the Partner Organization as Executing Entity, local governments, and CCAGs. These sections also clarify the access mechanism for fund

	AF Comments	First Technical Review Comments	PKSF Response
Review Criteria	Questions	10 November 2025	
		<p>3. Specify the roles and reporting line of the local governments, partner technical institutions, CCAGs, etc.</p> <p>4. Provide a schematic presentation of the implementation arrangements to reflect all the above. <i>(Note: The implementation arrangements should include a clear description of the roles and responsibilities of the implementing entity as well as any executing entity/ies, organizations/stakeholders that are involved in the project. A full organization chart showing how they report to each other is recommended).</i></p> <p><b>CR14:</b> Under "Key Features of the Implementation Modalities for Local Empowerment", it is mentioned that CCAGs will be established. Please reflect this in related components/ activities discussed under Part IIA.</p> <p><b>CR15:</b> Clarify the incorporation of gender-responsive elements in the implementation arrangements.</p>	<p>disbursement to local actors, specify the number and functions of executing partners, and present a schematic organizational structure showing how all entities coordinate and report within the project.</p> <p><b>CR14:</b> Necessary activity incorporated.</p> <p><b>CR15:</b> Please refer to paragraph 114 of the revised clean proposal.</p>
	2. Are there measures for financial and project/programme risk management?	<p><b>Yes. However, additional information is required.</b> See Part IIIB, pp. 41-43.</p> <p><b>CAR12:</b> Please identify all major risks, their significance and measures for monitoring and mitigating them. Provide a table with detailed information on the different categories of risks (i.e. financial, environmental, social, institutional...), their level and how they will be managed.</p>	<p><b>CAR12:</b> The major financial, environmental, social, and institutional risks have been identified and presented in Table 12 and Table 13 of the revised proposal. These tables outline each risk category, the assessed significance level, and the corresponding monitoring and</p>

	AF Comments	First Technical Review Comments	PKSF Response
Review Criteria	Questions	10 November 2025	
			mitigation measures. The information fully addresses the requirement for a structured and detailed risk management framework.
	3. Are there measures in place for the management of environmental and social risks, in line with the Environmental and Social Policy and Gender Policy of the Fund?	<p><b>Not fully addressed.</b> See Part IIIC, pp. 44-47.</p> <p><b>CAR13:</b> The AF requires E&amp;S assessments (e.g.: ESIA) to identify risks and develop an associated ESMP to mitigate these risks, with due reference to USPs, if, any, and how they will be managed to satisfy AF requirements. <u>Include the budgeted ESMP in Part IIIC or attach as annex and refer to it as appropriate. and ensure that the risks mentioned in this section are consistent with those mentioned in the ESMP and Park IIC. The ESMP should indicate the roles and responsibilities for its implementation, opportunities for consultation and adaptive management, and credible budget provisions for its implementation.</u></p> <p><b>CR16:</b> Please address the following:</p> <ol style="list-style-type: none"> <li>1. Clarify the IE arrangements to supervise executing entities involved in the ESMP implementation.</li> <li>2. Clarify the monitoring and evaluation arrangements for ESP compliance.</li> <li>3. An accessible and meaningful grievance mechanism (GM) should be provided, including the grievance process, and where grievances can be addressed.</li> </ol>	<p><b>CAR 13:</b> A Separate document for the ESMP and gender Assessment has been developed (Please refer to Annexes)</p> <p><b>CR16:</b> The IE supervision arrangements for ESMP implementation and the monitoring and evaluation mechanisms for ESP compliance are detailed in Table 12 of the revised proposal. The project's grievance mechanism including procedures, accessibility features, and channels for submitting and resolving grievances is described in paragraphs 126–131, ensuring that all stakeholders have a clear and safe process for raising concerns.</p>
	4. Is a budget on the Implementing Entity	<b>No.</b>	<b>CAR14:</b> The breakdown of the Implementing Entity fee is provided in Budget Note E2 in

	AF Comments	First Technical Review Comments	PKSF Response
Review Criteria	Questions	10 November 2025	
	Management Fee use included?	<p>Only the total of the implementing fees is mentioned in components financing table, p.9, and budget table provided after Part IV, pp. 58-63.</p> <p><b>CAR14:</b> In Part IIIG (as per AF proposal template), provide a breakdown of the implementing entity fee (as a dedicated table or as part of budget table). The breakdown could include: Corporate activities fees related to engagement with donor (Policy support, Portfolio management, Reporting, Outreach and knowledge sharing) and Project cycle management fees (Project preparation and management oversight including financial management and quality insurance, Implementation reports supervision, and Project completion and evaluation oversight). Please note that baseline, mid-term and final evaluations also fall under the IE fee and should not exceed between 1-2% of the Total project cost figure \$23,069,628.</p>	<p>the Annex: Budget. It details allocations for corporate functions and project-cycle management, including oversight of financial management, reporting, and evaluations. All evaluation-related costs included in the IE fee remain within the AF-required 1–2% of the total project budget.</p>
	5. Is an explanation and a breakdown of the execution costs included?	<p><b>No.</b></p> <p>Only the total of the execution costs is mentioned in components financing table, p.9, and the budget table provided after Part IV, pp. 58-63.</p> <p><b>CAR15:</b> Include in Part IIIG (as per the AF proposal template) the breakdown of the execution costs (as a dedicated table or as part of the budget table) along with their distribution among the involved executing entities. Execution costs could include the main items supported by the AF for project management, including consultant services, travel, and office facilities, etc., covering the direct costs for administration of the day-to-day activities of projects. Specific costs include: Staffing costs, and</p>	<p><b>CAR15:</b> The detailed breakdown of execution costs has been added in Part IIIG and is further elaborated in Budget Note E1 of the Annex: Budget. The table specifies the distribution of execution costs across all executing entities and includes staffing, consultant services, travel, office facilities, monitoring and evaluation, progress and financial reporting, stakeholder consultations,</p>

	AF Comments	First Technical Review Comments	PKSF Response
Review Criteria	Questions	10 November 2025	
		project related activity expenditures (Monitoring and evaluation costs; Costs related to drafting progress reports and financial reports; Consultation with project stakeholders (meetings, workshops); Communication, Travel).	communication, and other day-to-day project management expenditures, as required.
	6. Is a detailed budget including budget notes included?	<p><b>Yes. However, amendments are required.</b></p> <p>See budget table provided after Part IV, pp. 58-63. The section on budget (typically Part III G as per the AF proposal template) is also missing in Part III. Please include. Also, the budget notes are not provided to explain how the allocated budget for the activities are conculcated. Revise budget to include brief/ concise notes. More importantly, ensure that the outputs/ activities listed are consistent with those discussed in Part IIA in the project results framework. The column on funding source as well as budget categories can be deleted.</p> <p><b>CAR16:</b> Bangladesh has \$20,004,631 available under the country cap; please adjust accordingly. Also, please include the project budget detailed at activity level in a dedicated section in Part III of the proposal (Part III G as per AF proposal template). Include brief notes to explain how the allocated budgets for the activities are conculcated/ spent. More importantly, ensure that the outputs/ activities listed are consistent with those discussed in Part IIA and included in the project results framework.</p>	<p><b>CAR 16:</b> A detailed budget note is incorporated in the budget file (for details, please refer to the Annex: Budget). The project budget is also revised to \$20001200 from \$25,000,000.</p>
	7. Are arrangements for monitoring and	<b>Yes. However, amendment is required.</b>	

	AF Comments	First Technical Review Comments	PKSF Response
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	<p>evaluation clearly defined, including budgeted M&amp;E plans and sex-disaggregated data, targets and indicators, in compliance with the Gender Policy of the Fund? f</p>	<p><b>CAR17:</b> Please address the following:</p> <ol style="list-style-type: none"> <li>1. Include in Part II.P (M&amp;E section) references to all AF mandatory reporting requirements: Project Performance Reports, Project Completion Summary, Mid-Term Review, Final Evaluation and final audited financial statements (see <a href="https://www.adaptation-fund.org/projects-programmes/project-performance/">https://www.adaptation-fund.org/projects-programmes/project-performance/</a>). Ensure that these activities are adequately budgeted in the proposal.</li> <li>2. Provide in Part II.P a fully budgeted M&amp;E plan that complies with the AF M&amp;E guidelines and Gender Policy. Evaluation-related costs (i.e., baseline data report, MTR and Final Evaluation) should represent 1-2% of the total project cost, consistent with the recommended range for projects of this size (see table 3 in <a href="https://www.adaptation-fund.org/wp-content/uploads/2023/10/AFB.EFC_.32.7_Evaluation-Policy-Budget-Implication_clean.pdf">https://www.adaptation-fund.org/wp-content/uploads/2023/10/AFB.EFC_.32.7_Evaluation-Policy-Budget-Implication_clean.pdf</a>).</li> <li>3. Ensure that Part II.P includes references to monitoring of the project ESMP and Grievance Mechanism during implementation, and that corresponding budgetary provisions are included in the detailed budget.</li> <li>4. Provide in Part II.P a breakdown of the IE fee allocated for supervising the M&amp;E function.</li> <li>5. When detailing the breakdown of the IE fee in the project budget, please ensure that costs related to the</li> </ol>	<p><b>CAR17:</b> The project budget has been revised to USD 20,001,200 to remain within Bangladesh’s country cap. A dedicated budget section has been added in Part IIIG of the main proposal, and brief budget notes explaining activity-level calculations are included in the Annex: Budget. All outputs and activities in the revised budget are now fully consistent with the descriptions in Part IIA and the project results framework.</p> <p>Please refer to table 15 and Budget note E1 and E2</p>

	AF Comments	First Technical Review Comments	PKSF Response
Review Criteria	Questions	10 November 2025	
		baseline data report, MTR and the Final Evaluation are budgeted under the IE fee, in line with Decision B.41/20.	
	8. Does the M&E Framework include a breakdown of how the implementing entity IE fees will be utilized in the supervision of the M&E function?	<p><b>No.</b></p> <p><b>CAR18:</b> Please include the M&amp;E Plan associated budgets with a breakdown of IE fees for supervision of M&amp;E function. Note that the budget allocated for evaluation-related costs (i.e., baseline data report, MTR and Final Evaluation) should represent 1-2% of the total project cost. See also CAR17 above.</p>	<p><b>CAR18:</b> The M&amp;E Plan budget, including the breakdown of IE fees related to supervision of the M&amp;E function, has been provided in Budget Notes E1 and E2. These notes detail all monitoring, reporting, and evaluation-related allocations, with the baseline, mid-term review, and final evaluation costs maintained within the required 1-2% of the total project budget.</p>
	9. Does the project/programme's results framework align with the AF's results framework? Does it include at least one core outcome indicator from the Fund's results framework?	<p><b>Yes. But amendment for strengthening alignment needed.</b></p> <p>See Part III E (corrected section numbering) for project results framework, pp.50-52, and Part III F (corrected section numbering) for alignment with AF RF, pp. 53-54.</p> <p><b>CAR19:</b> The project results framework should be revised as follows:</p> <p>i) Please rename "Project Goal" to "Project Objective" to align with the terminology used by the Adaptation Fund, in line with the OECD definitions. The Project Objective describes the overall purpose of the project interventions, which includes the intended physical, financial, institutional, social, environmental, or other results that</p>	<p><b>CAR19:</b> The required information has been incorporated in the revised project results framework. Please refer to Table 18, which now reflects the updated indicators, targets, and</p>

	AF Comments	First Technical Review Comments	PKSF Response
Review Criteria	Questions	10 November 2025	
		<p>the project interventions is expected to achieve or to which it is expected to contribute.</p> <p>ii) Several indicators of the project results framework use "households" as a unit. In line with the AF methodologies for reporting on indicators, please revise these indicators and corresponding targets to ensure that they refer to individuals as opposed as households.</p> <p>iii) As noted in the separate CAR on core indicators table, the core indicator on "Number of beneficiaries" should disaggregate the direct and indirect beneficiaries by gender and youth (age 15-24).</p> <p>iv) Please verify consistency between the units of measurements and targets across all indicators. For example, while indicator "Number of beneficiaries supported for livestock rearing" measures a number of individuals, its targets refers only to a number of households.</p> <p>v) Ensure that the project results framework incorporates all indicators and corresponding targets from the Gender Action Plan, once developed.</p> <p>vi) Add a baseline column to the results framework and provide baseline information for all indicators listed.</p> <p><b>CAR20:</b> The alignment table provided in part II.R must be revised in accordance with the guidance provided in <a href="#">Annex 5 of the OPG</a> (refer to the example on p.16). The template currently used in the funding proposal differs</p>	<p>alignment with the Adaptation Fund Results Framework.</p>

	AF Comments	First Technical Review Comments	PKSF Response
Review Criteria	Questions	10 November 2025	
		<p>from the one included in Annex 5. Please revert to the correct template, ensuring that the original headings remain unchanged. More specifically:</p> <p>1. Upper section of the table: i) Please enter the "Project Objective" identified in the results framework in the "Project Objective(s)" column; ii) enter the three Project Objectives Indicators in the "Project Objectives indicator(s)" column; iii) for each Project Objective indicator, select only the most appropriate Fund Outcome and enter it in the "Fund Outcome" column; iv) for each Fund Outcome listed, select only the most relevant Fund Outcome Indicator and enter it in the "Fund Outcome Indicator" column; v) enter the grant amount for each Fund Outcome selected in the "Grant Amount (USD)" column, ensuring that the total equals the project activity cost (USD 22,723,800);</p> <p>2. Lower section of the table: i) list the four project outcomes identified in the project results framework in the "Project Outcome(s)" column, along with their respective outcome-level indicators in the "Project Outcome Indicator(s)" column; ii) for each Project Outcome indicator, select only the most relevant corresponding Fund Output and enter it in the "Fund Output" column; iii) choose only the most relevant Fund Output Indicator for each Fund Output selected and enter it in the "Fund Output Indicator" column; and iv) input the grant amount for each Fund Output selected in the "Grant Amount (USD)" column, ensuring that the total equals the project activity cost of USD 22,723,800.</p>	<p><b>CAR20:</b> The required details have been incorporated in the revised proposal. Please refer to Table 17 and Table 18 of the clean version, which now clearly present the project's alignment with the Adaptation Fund Results Framework and the updated indicators and targets.</p>

	AF Comments	First Technical Review Comments	PKSF Response
Review Criteria	Questions	10 November 2025	
		<p>3. Lastly, for consistency, please ensure that the all Fund Outcomes associated with the listed Fund outputs in the lower section of the table are reflected in the upper section of the table.</p> <p><b>CAR21:</b></p> <p>1. Please provide dedicated tables for each of the AF core outcome indicators applicable to the project. The project result framework must include at least the core impact indicator “Number of beneficiaries including estimations for direct and indirect beneficiaries. Other AF indicators must be added if the project includes related activities. Based on the project interventions/ activities additional core indicators could include 1) Assets Produced, Developed; Improved, or Strengthened; (2) Increased income, or avoided decrease in income and (3) Natural Assets Protected or Rehabilitated. Please include these additional core indicators as deemed appropriate. For related guidance, please refer the links below:  <a href="#">Methodologies for reporting Adaptation Fund core impact indicators</a> (78 kB, DOC)  <a href="#">Methodologies for reporting Adaptation Fund core impact indicators</a> (152 kB, PDF)</p> <p>1. For each AF Core Indicators relevant to the project interventions (i.e., "Number of beneficiaries", "Natural Assets Protected or Rehabilitated", and "Assets Produced, Developed, Improved, or Strengthened", please add in Part II.Q the corresponding Core Indicators table(s) available on</p>	<p><b>CAR 21:</b> Please refer to the Table 16, Table 17 and Table 18 of the revised clean document.</p>

	AF Comments	First Technical Review Comments	PKSF Response
Review Criteria	Questions	10 November 2025	
		pp.10-14 of the document "Methodologies for reporting Adaptation Fund core impact indicators". Kindly ensure that "Baseline" and "Target at project approval" columns are duly completed in each table, and ensure that the figures provided in the tables align with those included in the project results framework. While filling out the "Number of beneficiaries" core indicator table, efforts should be made to disaggregate the direct and indirect beneficiaries by gender and youth (age 15-24).	
	10. Is a disbursement schedule with time-bound milestones included?	<p><b>Yes.</b> See p. 63 (after Part IV and budget table). <u>However</u>, the disbursement schedule should be provided in the main document as Part IIIH.</p> <p><b>CAR22:</b> Please Move the disbursement schedule as Part IIIH of the proposal main document.</p>	<p><b>CAR22:</b> The disbursement schedule has been relocated from page 63 to the main proposal document under Part IIIH, as requested. The updated schedule is now presented in Table 19 of the revised version.</p>



ADAPTATION FUND

## REQUEST FOR PROJECT/PROGRAMME FUNDING FROM THE ADAPTATION FUND

The annexed form should be completed and transmitted to the Adaptation Fund Board Secretariat by email or fax.

Please type in the responses using the template provided. The instructions attached to the form provide guidance to filling out the template.

Please note that a project/programme must be fully prepared (i.e., fully appraised for feasibility) when the request is submitted. The final project/programme document resulting from the appraisal process should be attached to this request for funding.

Complete documentation should be sent to the email: [submissions@adaptation-fund.org](mailto:submissions@adaptation-fund.org)

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### List of Abbreviations

<u>AF</u>	<u>Adaptation Fund</u>
<u>BCCSAP</u>	<u>Bangladesh Climate Change Strategy and Action Plan</u>
<u>BADC</u>	<u>Bangladesh Agriculture Development Corporation</u>
<u>BARI</u>	<u>Bangladesh Agriculture Research Institute</u>
<u>BBS</u>	<u>Bangladesh Bureau of Statistics</u>
<u>BINA</u>	<u>Bangladesh Institute of Nuclear Agriculture</u>
<u>BRRI</u>	<u>Bangladesh Rice Research Institute</u>
<u>BWDB</u>	<u>Bangladesh Water Development Board</u>
<u>CCAG</u>	<u>Climate Change Adaptation Group</u>
<u>CCCP</u>	<u>Community Climate Change Project</u>
<u>ECCCP</u>	<u>Extended Community Climate Change Project – Flood</u>
<u>CVI</u>	<u>Climate Vulnerability Index</u>
<u>DA</u>	<u>Designated Authority</u>
<u>DAE</u>	<u>Department of Agricultural Extension</u>
<u>DOE</u>	<u>Department of Environment</u>
<u>DPHE</u>	<u>Department of Public Health Engineering</u>
<u>DRR</u>	<u>Disaster Risk Reduction</u>
<u>FFWC</u>	<u>Flood Forecasting and Early Warning Centre</u>
<u>GDP</u>	<u>Gross Domestic Product</u>
<u>GCF</u>	<u>Green Climate Fund</u>
<u>HIES</u>	<u>Household Income and Expenditure Survey</u>
<u>HH</u>	<u>Household</u>
<u>HHs</u>	<u>Households</u>
<u>IE</u>	<u>Implementing Entity</u>
<u>IPM</u>	<u>Integrated Pest Management</u>
<u>LGED</u>	<u>Local Government Engineering Department</u>
<u>LLA</u>	<u>Locally Led Adaptation</u>
<u>LoGIC</u>	<u>Local Government Initiative on Climate Change</u>
<u>MOA</u>	<u>Ministry of Agriculture</u>
<u>MOEFCC</u>	<u>Ministry of Environment, Forest and Climate Change</u>
<u>MOWCA</u>	<u>Ministry of Women and Children Affairs</u>
<u>MOWR</u>	<u>Ministry of Water Resources</u>
<u>NAP</u>	<u>National Adaptation Plan</u>
<u>NDA</u>	<u>National Designated Authority</u>
<u>NGO</u>	<u>Non-Government Organization</u>
<u>PRA</u>	<u>Participatory Rural Appraisal</u>
<u>PMU</u>	<u>Project Management Unit</u>
<u>PVA</u>	<u>Participatory Vulnerability Assessment</u>
<u>PKSF</u>	<u>Palli Karma-Sahayak Foundation</u>
<u>PO</u>	<u>Partner Organization</u>
<u>SDG</u>	<u>Sustainable Development Goals</u>
<u>UNDP</u>	<u>United Nations Development Programme</u>
<u>USD</u>	<u>United States Dollar</u>
<u>WASH</u>	<u>Water, Sanitation and Hygiene</u>
<u>WARPO</u>	<u>Water Resources Planning Organization</u>

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ADAPTATION FUND

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## FULLY DEVELOPED PROPOSAL FOR SINGLE COUNTRY

### PART I: PROJECT/PROGRAMME INFORMATION

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**Title of Project/Programme:** Livelihood Adaptation for flood-affected communities in Bangladesh.

**Country:** Bangladesh

**Thematic Focal Area:** Livelihood Management

**Type of Implementing Entity:** National Implementing Entity (NIE)

**Implementing Entity:** Palli Karma-Sahayak Foundation (PKSF)

**Executing Entities:** Partner Organizations of PKSF

**Amount of Financing Requested:** 25 Million USD

**Letter of Endorsement (LOE) signed:** Yes  No

*NOTE: The LOE should be signed by the Designated Authority (DA). The signatory DA must be on file with the Adaptation Fund. To find the DA currently on file check this page: <https://www.adaptation-fund.org/apply-funding/designated-authorities>*

**Stage of Submission:**

This proposal has been submitted before including at a different stage (pre-concept, concept, fully-developed proposal)

**This is the first submission ever of the proposal at any stage**

In case of a resubmission, please indicate the last submission date: Click or tap to enter a date.

**Please note that fully-developed proposal documents should not exceed 100 pages for the main document, and 100 pages for the annexes.**

## Project / Programme Background and Context:

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*Provide brief information on the problem the proposed project/programme is aiming to solve. Outline the economic social, development and environmental context in which the project would operate.*

01. Bangladesh has a humid, tropical monsoon climate with distinct wet and dry seasons. The country's mean annual temperature is around 25.7°C, with the warmest months between May and August and the coolest in January. Average maximum temperatures can exceed 32°C in summer, while minimum temperatures drop to about 12°C in winter. Rainfall is highly seasonal and varies significantly across regions, averaging about 2,174 mm annually, with nearly 80% occurring between June and October due to the southwest monsoon. The northeastern and southeastern regions receive the highest rainfall, while the western parts are comparatively drier. Large-scale climatic phenomena such as the El Niño–Southern Oscillation and Indian Ocean Dipole influence rainfall intensity and distribution. Bangladesh frequently experiences extreme weather events including floods, cyclones, and droughts, driven by its low-lying deltaic topography and exposure to monsoon variability. In recent decades, increasing temperature trends, erratic rainfall, and the rising frequency of extreme events have heightened the country's vulnerability to climate impacts (1. Climate risk country profile Bangladesh, The World Bank)

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02. Flash floods are distinct from the more common and slower-onset riverine floods. The most significant feature is the extremely short warning time, often hours or less. Water levels rise sharply and unexpectedly. They are predominantly triggered by torrential, short-duration, high-intensity rainfall in the upstream catchments, particularly the Meghalaya and Assam states of India, whose rivers flow into Bangladesh. Heavy local rainfall also contributes. The northern districts, which contain the *haors*, are most susceptible due to the steep slope of the nearby hills, leading to a sudden onrush of water. While major riverine floods occur during the peak monsoon (June-September), destructive flash floods often strike during the pre-monsoon season (March-May), severely damaging the *Boro* rice crop just before harvest. Due to the high flow velocity and rapid inundation, flash floods cause severe erosion, infrastructural damage (roads, embankments), and significant loss of crops, livestock, and property in a very short span.

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03. ~~The Sherpur and Mymensingh districts, among other districts, in Bangladesh face significant and recurring challenges from flash floods, primarily due to their geographical location near others in Bangladesh, face significant and recurring challenges from flash floods, primarily due to their proximity to~~ the hilly regions of India's Meghalaya state. Heavy, incessant rainfall, both locally and upstream, causes ~~the rivers like the Bhugai, Kangsha, and Jinjiram to swell rapidly, leading to the rivers such as the Bhugai, Kangsha, and Jinjiram to swell rapidly, leading to~~ sudden inundation of low-lying areas. This swift rise and fall of water ~~leave-leave~~ very little time for preparedness or evacuation, resulting in devastating and widespread damage. The impact is severe, encompassing loss of life, displacement of tens of thousands of people who are forced into temporary shelters, and extensive damage to homes and crucial rural infrastructure like roads, tube wells, and sanitation facilities. Economically, the

floods are disastrous for the predominantly agricultural communities, causing huge losses to standing crops (especially *Aman* and *Boro* rice), livestock, and the fisheries sector, which is a vital part of the regional economy. This destruction of assets pushes vulnerable families further into poverty and dependency.

04. The vulnerability of Sherpur and Mymensingh to flash floods is likely to be significantly exacerbated by climate change. Scientific projections suggest that climate change will lead to more erratic and intense precipitation events in the region. Even if the total annual rainfall doesn't ~~drastically change, the concentration of rain into fewer, heavier bursts is a key driver for~~ change drastically, the concentration of rainfall into fewer, heavier bursts is a key driver of flash floods. This increased intensity means that the rivers will be overwhelmed more frequently and with greater force, increasing the velocity and height of floodwaters. Furthermore, rising temperatures contribute to overall climate instability. The combination of higher temperatures and erratic, heavier rainfall means flash floods will likely become more frequent and severe, pushing the region's already strained disaster management and relief systems to their breaking point. This escalation of risk not only threatens human life and property but also jeopardizes long-term food security and sustainable development in these vulnerable districts, making the need for climate-resilient infrastructure and early warning systems more urgent than ever.

05. The proposed intervention area lies in the Mymensingh Division, in the Sherpur and Mymensingh districts in north-central Bangladesh. This region is characterised by low-lying floodplains, active river channels and numerous char (river island) settlements, which face recurrent flooding, riverbank erosion and isolation. Studies show that a large share of land in Mymensingh—more than 65% in some analyses—is vulnerable to flooding, affecting crops, homesteads and rural infrastructure. Recent events illustrate this vulnerability: severe floods in 2024 affected people across Mymensingh, Netrokona and Sherpur, causing loss of life and widespread damage, while separate assessments in Sherpur alone reported agricultural and fisheries losses estimated at around Tk 600 crore in a single flood season. Poor and land-constrained households in these districts, including those living on chars and along eroding riverbanks, face repeated loss of housing, assets and productive land.

*Table 1 Demographic distribution of the Project Area*

<u>Indicator</u>	<u>Mymensingh District</u>	<u>Sherpur District</u>
<u>Total population</u>	<u>5,899,005</u>	<u>1,501,853</u>
<u>Male</u>	<u>2,899,718</u>	<u>732,673</u>
<u>Female</u>	<u>2,999,029</u>	<u>769,078</u>
<u>Hijra / Other</u>	<u>258</u>	<u>102</u>
<u>Age 0–14</u>	<u>1,823,594</u>	<u>464,599</u>
<u>Age 15–64</u>	<u>3,695,895</u>	<u>936,046</u>
<u>Age 65+</u>	<u>379,258</u>	<u>101,106</u>
<u>Total households</u>	<u>1,460,904</u>	<u>396,149</u>
<u>Average household size</u>	<u>3.97</u>	<u>3.76</u>
<u>Average monthly household income (proxy)</u>	<u>BDT 32,422</u>	<u>BDT 32,422</u>
<u>Average monthly expenditure</u>	<u>BDT 31,500</u>	<u>BDT 31,500</u>

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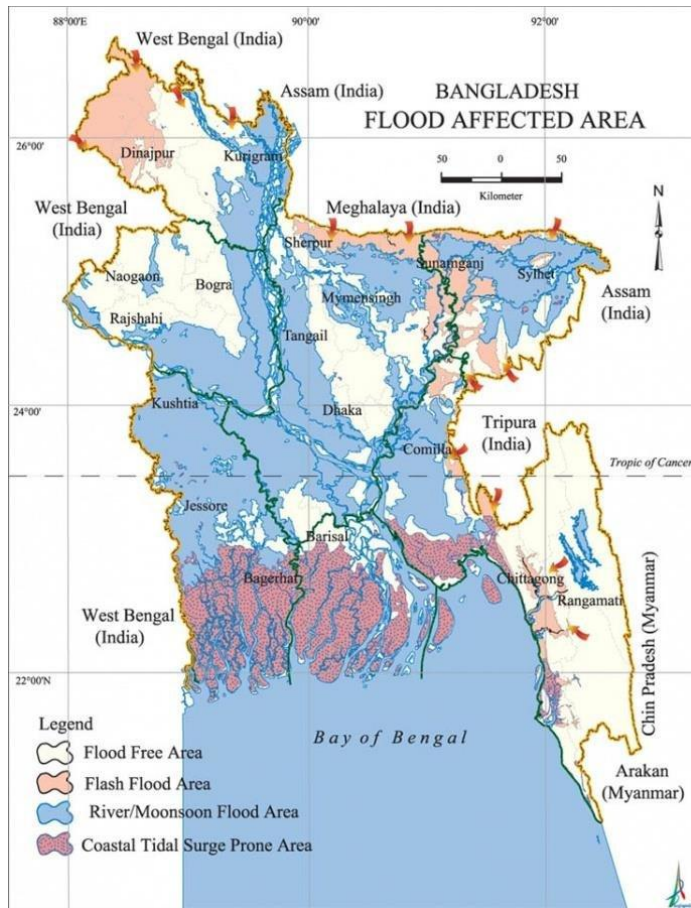


Figure 1: Bangladesh is vulnerable to different types of floods 2- Impact of Submergence Tolerant Rice Varieties on Smallholders' Income and Expenditure: Farm Level Evidence from Bangladesh

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Local News

# Flash flood inundates 163 villages in Sherpur, Mymensingh

Staff Correspondent & Correspondent Mymensingh, Sherpur, and Nalitabari Updated: 05 Oct 2024, 12: 14



Water flows over the Nalitabari-Nakugaon road in Sherpur in the afternoon on 4 October, 2024. Prothom Alo

At least 163 villages have been inundated due to a flash flood in different areas of Sherpur and Mymensingh districts, amid incessant downpour and the onrush of upstream water.

Among the affected villages, some 113 are in the Nalitabari, Sreebardi, and Jhenaigati upazilas of Sherpur, while the remaining 50 are under the Dhobaura upazila of Mymensingh.

Thousands of families have been marooned, and vast swathes of croplands and fish enclosures have been washed away. Embankments along the Bhogai and Chellakhali rivers

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Figure 2 Flash flood heat Sherpur, Mymensingh in 2024

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06. The country's vulnerability to climate change has far-reaching socioeconomic implications. Bangladesh is consistently ranked among the top 10 countries most at risk from climate change due to its dense population, low elevation, and high dependence on climate-sensitive sectors, such as agriculture and fisheries. Every year, thousands of families are displaced due to floods, river erosion, and cyclones, contributing to rising climate-induced migration to urban centers. These displaced

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communities face severe economic instability, often struggling to find alternative livelihoods in overcrowded cities. Additionally, climate disruptions in agriculture, such as soil degradation, irregular rainfall patterns, and loss of arable land, threaten food security, leading to malnutrition and increased poverty rates. Waterborne diseases such as cholera, diarrhea, and typhoid become more prevalent due to flooding and poor sanitation, further straining public health systems. (3. Climate change exposes Bangladesh)

07. In response to these growing challenges, the Government of Bangladesh has developed several policies and programs to address climate change and disaster risks. Key strategies include the National Adaptation Plan (NAP) 2023-2050, Bangladesh Climate Change Strategy and Action Plan (BCCSAP), ~~the National Adaptation Plan (NAP)~~, and the long-term Bangladesh Delta Plan 2100, which aim to enhance climate resilience, protect livelihoods, and promote sustainable water and land management.

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## Economic Context

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08. Bangladesh has experienced sustained economic growth over the past two decades, with gross domestic product (GDP) expanding at an average rate exceeding 6% per year (World Bank, 2023). However, this progress has been unevenly distributed, as rural and disaster-prone regions such as Sherpur and Mymensingh remain highly vulnerable to climate shocks, persistent poverty, and economic instability (UNDP, 2019).

09. In these districts, livelihoods primarily depend on agriculture, livestock rearing, and small-scale trading, all of which are highly sensitive to climatic variability. Frequent floods and riverbank erosion destroy crop fields, damage rural infrastructure, and disrupt ~~farming households' economic activities~~ the economic activities of farming households. During major flood events, large areas of agricultural land become waterlogged for extended periods, leading to widespread crop failure and ~~loss of income~~ income losses. Livestock, a crucial source of nutrition and income in rural communities, also suffers significantly, as inundation contaminates fodder supplies and increases disease outbreaks among animals.

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10. Due to limited access to financial resources and social protection, many affected families struggle to recover from repeated shocks, often resorting to seasonal migration or falling deeper into chronic poverty. The lack of appropriate financial mechanisms and institutional support for rural households to invest in climate-resilient infrastructure such as elevated homesteads, improved water supply systems, and sanitation facilities further exacerbates their economic vulnerability. Without targeted adaptation investments and inclusive development strategies, rural poverty and income inequality are likely to increase, leaving climate-exposed communities trapped in a cycle of repeated losses and economic distress.

## Social Context

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11. The social vulnerabilities of Sherpur and Mymensingh stem from high poverty levels, inadequate access to clean water and sanitation, and the gendered burden of climate-induced hardships. Women and children bear the brunt of water insecurity, as they are primarily responsible for collecting water and maintaining household hygiene. During floods, water sources become contaminated, and the destruction of latrines increases health risks, particularly for women, children, and elderly individuals. The prevalence of waterborne diseases, malnutrition, and sanitation-related illnesses rises significantly in flooded regions. Floods and displacement also disrupt children's education, as schools ~~often remain inaccessible or are often inaccessible or~~ converted into emergency shelters during extreme weather events. Poor households in low-lying areas have limited access to government services, social protection programs, and financial assistance, making them more vulnerable to food insecurity, disease outbreaks, and displacement. Moreover, marginalized and indigenous communities

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in these regions face greater challenges in securing land, water resources, and economic opportunities, further deepening social inequality. Without sustainable, climate-resilient interventions, these populations will continue to face significant hardships in health, education, and overall well-being.

## Development Context

12. Bangladesh's national development policies, including the Bangladesh Delta Plan 2100, the Eighth Five-Year Plan, and the National Adaptation Plan (NAP), prioritize climate adaptation, water security, and rural infrastructure development. However, implementation remains a major challenge in remote, disaster-prone areas like Sherpur and Mymensingh, where existing infrastructure is insufficient to withstand increasing climate hazards. Despite government efforts to improve rural water supply and sanitation systems, many vulnerable communities still lack access to safe drinking water and climate-resilient sanitation facilities. During floods, households experience severe water shortages, and those relying on shallow tube wells or open ponds often consume contaminated water, increasing the risk of disease outbreaks. Furthermore, development programs focusing on livelihood resilience remain inadequate. Livestock-dependent households in flood-prone areas struggle to protect their cattle, as cattle sheds are not designed to withstand floods. The loss of livestock due to lack of secure shelters, veterinary support, and climate-resilient fodder systems results in significant economic setbacks for rural families. Without strategic investments in climate adaptation, including plinth raising for homesteads, improved water supply systems, sanitation infrastructure, and climate-resilient livestock management, development progress in these areas will remain fragile and vulnerable to climate shocks.

13. The geography and climate of Sherpur and Mymensingh make them highly vulnerable to climate-induced disasters. The proximity of these regions to major rivers exposes them to frequent flooding, riverbank erosion, and prolonged waterlogging. Climate change has intensified rainfall variability, increased the frequency of extreme weather events, and disrupted traditional farming and water management practices. Sherpur and Mymensingh experience severe monsoon flooding that submerges homes, agricultural land, and livestock shelters for weeks at a time. As riverbank erosion accelerates, many families are forced to repeatedly relocate, leading to the loss of land, assets, and livelihoods. The rise in unpredictable flood patterns makes it difficult for farmers to plan their agricultural activities, resulting in lower crop yields and greater economic instability. Access to safe drinking water is also a growing concern. During floods, shallow tube wells and open water sources become contaminated, increasing the risk of waterborne diseases such as diarrhea, cholera, and typhoid. Many families rely on ponds and unprotected water sources, which are unsuitable for year-round drinking water access. The increasing frequency of extreme weather events further compounds environmental challenges. Flash floods, erratic monsoons, and rising temperatures affect both agricultural productivity and livestock health, creating severe economic stress for farming communities. Without integrated climate adaptation strategies, these environmental challenges will continue to undermine livelihoods, food security, and overall well-being.

14. Gender statistics highlight significant gaps that are directly relevant to the proposed project. Female labour force participation has increased in recent years, from about 36.3% in 2016/17 to around 42.7% in 2022, but it still lags far behind men, whose participation is close to 80%. Women are over-represented in informal and low-paid work, and have fewer assets and weaker control over household resources, which increases their vulnerability to climate shocks. At the same time, gender-based violence remains widespread: national data indicate that roughly two-thirds of ever-married women report experiencing some form of violence in their lifetime. These gender imbalances—in

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workload, decision-making power, and exposure to risk—are particularly pronounced in rural flood-prone districts, where women and girls bear much of the responsibility for water collection, caregiving and food preparation.

15. Against this background, the project is designed to target the most vulnerable rural communities in the north-central floodplains. All project interventions—such as plinth raising, climate-resilient WASH, livelihood diversification, tree plantation, and community capacity building—will be implemented specifically in the most climate-vulnerable villages in Sherpur and Mymensingh districts of Mymensingh Division, Bangladesh, focusing on the poorest and most flood-exposed unions and villages within these two districts.

## **Project / Programme Objectives:**

### Overall objective

17. The main objective of this project is to strengthen the resilience and adaptive capacity of rural communities highly exposed to the adverse impacts of climate change by improving their livelihoods, infrastructure, and access to essential services in a sustainable, climate-resilient manner. Thus, the overall objective is **to strengthen resilience and adaptive capacity, and to improve the livelihoods of rural communities in Sherpur and Mymensingh districts to better withstand the adverse impacts of floods.**

### Specific objectives

18. The project aims to address the major climate-related challenges faced by vulnerable rural communities in Sherpur and Mymensingh. These specific objectives are designed to reduce risk, improve basic services, and strengthen community resilience to flooding and riverbank erosion. The specific objectives are:

- Reduce the vulnerability of rural households in Sherpur and Mymensingh to flooding and riverbank erosion.
- Improve access to safe sanitation and clean water for vulnerable communities in Sherpur and Mymensingh.
- Enhance resilience and adaptive capacity of flood-affected communities through climate-resilient agricultural practices and homestead-based interventions.
- Build institutional and community capacity to respond to the impacts of climate change in flood-prone regions.

### List of components

19. The project includes several practical components to directly improve the safety and resilience of flood-affected families in Sherpur and Mymensingh. These components focus on stronger housing, better water and sanitation, improved livelihoods, and enhanced capacity to face climate change. The list of project components is:

- 1) Plinth Raising for Climate-Resilient Housing.
- 2) Sanitary Latrine Construction and Water Management Systems.
- 3) Tree Plantation, Homestead Gardening, Goat and Sheep Rearing, and
- 4) Strengthened capacity on addressing climate change.

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**List the main objectives of the project/programme.**

The main objective of this project is to strengthen the resilience and adaptive capacity of rural communities that are highly exposed to the adverse impacts of climate change by improving their livelihoods, infrastructure, and access to essential services in a sustainable and climate-resilient manner.

Project Focus Areas:

- Protect homesteads from the adverse effects of flooding and related hazards.
- Increase access to safe and reliable water supply and sanitation facilities in flood-prone areas.
- Enhance access to flood-resilient and sustainable livelihood opportunities for vulnerable households.
- Strengthen the institutional and community capacities to address climate change impacts effectively.

**The specific objectives of the project are as follows:**

**a) Protect homesteads from the adverse effects of flooding and related hazards:**

To reduce the vulnerability of rural households in Sherpur and Mymensingh to flooding and riverbank erosion through the construction of elevated homesteads (plinth raising). The project will involve raising the plinths of existing homesteads to ensure they are built to withstand the impacts of seasonal floods and other extreme weather events. According to studies conducted in Bangladesh, plinth raising is a cost-effective and resilient approach to reducing flood risks in low-lying, flood-prone regions like Sherpur and Mymensingh. This infrastructure improvement will protect property and livelihood, enhancing the resilience of communities to climate impacts. This project has a target to raise the plinths of 20000 households in Sherpur and Mymensingh, offering them protection from the frequent and intense flooding that has worsened due to climate change.

**b) Increase access to safe and reliable water supply and sanitation facilities in flood-prone areas:**

To improve access to safe sanitation and clean water for vulnerable communities by constructing sanitary latrines and strengthening water management systems in Sherpur and Mymensingh. The project will focus on building eco-friendly, flood-resistant latrines and protecting water sources from contamination during extreme weather events, such as floods. The prevalence of waterborne diseases like cholera, diarrhea, and typhoid increases during floods, and enhancing sanitation infrastructure is critical to public health. This activity will directly address the challenges related to water insecurity and sanitation in these regions, which are highly prone to seasonal floods. This project has a target to construct 6800 sanitary latrines and provide 6800 households in Sherpur and Mymensingh with access to safe, climate-resilient water supply systems, thereby reducing the risk of waterborne diseases and improving public health conditions.

**c) Enhance access to flood-resilient and sustainable livelihood opportunities for vulnerable households:**

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The project will focus on enhancing the resilience and adaptive capacity of flood-affected communities through climate-resilient agricultural practices and homestead-based interventions. It will promote the cultivation of flood-tolerant rice varieties such as BRRI dhan 51, BRRI dhan 52, and BINA dhan 11 to ensure stable food production and income security during and after flooding events. In addition, the project will support homestead tree planting to protect household surroundings from erosion, improve soil fertility, and provide diversified benefits such as fruits, fuelwood, and shade. Households will also be encouraged to cultivate vegetables within their homestead areas to ensure year-round access to nutritious food and enhance livelihood opportunities. Collectively, these actions will contribute to improving food security, income stability, and environmental sustainability in flood-prone rural areas.

**d) Strengthened capacity on addressing climate change:**

The project will focus on building institutional and community capacity to understand, plan for, and effectively respond to the impacts of climate change in flood-prone regions. Under this component, Climate Change Adaptation Groups (CCAGs) will be formed and operationalized at the community level to serve as platforms for local coordination, knowledge sharing, and implementation of adaptation initiatives. Vulnerability assessments and localized adaptation action plans will be prepared through participatory processes, enabling communities to identify key risks, prioritize interventions, and enhance preparedness against floods and other climate-induced hazards. A series of trainings and workshops will be conducted for beneficiaries, local institutions, and stakeholders to strengthen their technical knowledge and practical skills on climate risk management, resilient agriculture, water and sanitation, and disaster preparedness. Furthermore, knowledge products such as manuals, case studies, and best practice guides will be developed and disseminated to promote learning and replication across regions. Collectively, these initiatives aim to empower communities and local institutions with the tools, awareness, and organizational capacity necessary to adapt effectively to the evolving impacts of climate change.

**Project / Programme Components and Financing<sup>1,2</sup>:**

*Fill in the table presenting the relationships among project components, activities, expected concrete outputs, and the corresponding budgets. If necessary, please refer to the attached instructions for a detailed description of each term. For the case of a programme, individual components are likely to refer to specific sub-sets of stakeholders, regions and/or sectors that can be addressed through a set of well-defined interventions / projects.*

*Table 2 Project Components and Financing*

<sup>1</sup> IE and EE fees calculator: <https://www.adaptation-fund.org/document/ie-and-ee-fees-calculator/>

<sup>2</sup> IE and EE fees calculator: <https://www.adaptation-fund.org/document/ie-and-ee-fees-calculator/>

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Project/Programme Components	Expected Concrete Outputs	Expected Outcomes	Amount (US\$)
Plinth Raising for Climate-Resilient Housing	Output 1.1 Raised <del>the</del> homestead above the sea level	Outcome:1 Protection of homestead from adverse effect of flood	<del>8,268,000</del> <b>6,888,000</b>
Sanitary Latrine Construction and Water Management Systems	Output 2.1: Installation of resilient tube wells Output 2.2 Construction of sanitary latrines	Outcome:2 Increased access to safe water and sanitation	<del>5,852,800</del> <b>5,212,800</b>
<del>Tree Plantation, Homestead Gardening, Goat and Sheep Rearing and Ecosystem Restoration</del>	<del>Output 3.1: Plantation of Local varieties Trees</del> Output 3.2: Rearing of goat/ sheep in slatted houses Output 3.3: Cultivation of <del>flood-tolerant</del> flood-tolerant crops, Vegetable and Tree plantation	Outcome:3 Access to <del>flood-resilient</del> flood-resilient livelihood	<del>7,506,400</del> <b>5,306,400</b>
<del>s</del> Strengthened capacity on addressing climate change	Output 4.1: Climate Change Adaptation Groups (CCAG) formed and operationalized Output 4.2: Preparation of vulnerability assessment and adaptation action plan Output 4.3: <del>Trainings</del> Training and workshops on Climate Change conducted for Beneficiaries and stakeholders Output 4.4: Preparation and dissemination of knowledge Products	Outcome:4 Institutions (Operating Entities) and community groups strengthened <del>their</del> capacity <del>on addressing to</del> address climate change	<del>1,096,600</del> <b>977,600</b>
<del>Project Execution Cost Total</del> <del>Project/Programme Cost</del>	-		<del>345,828</del> <b>378,000</b>
<del>Total Project Cost</del>			<del>18,762,800</del> <b>18,762,800</b>
<del>Project /Programme</del> Cycle Management Fee (IE Fee)	-	-	<del>1,930,372</del> <b>1,238,400</b>
Amount of Financing Requested	-	-	<del>25,000,000</del> <b>20,001,200</b>

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**Projected Calendar:**

Indicate the dates of the following milestones for the proposed project/programme

*Table 3 Projected Calendar*

Milestones	Expected Dates
Start of Project/Programme Implementation	July 2026
Mid-term Review (if planned)	December 2027
Project/Programme Closing	July 2029
Terminal Evaluation	December 2029

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## PART II: PROJECT / PROGRAMME JUSTIFICATION

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- A. Describe the ~~project / programme~~ project/programme components, particularly focusing on the concrete adaptation activities of the project, and how these activities contribute to climate resilience. For the case of a programme, show how the combination of individual projects will contribute to the overall increase in resilience. Specify how the project/programme enables devolving decision making to the lowest appropriate level and gives local institutions and communities more direct access to finance and decision-making power over how adaptation actions are defined, prioritized, designed, implemented; how progress is monitored and how success is evaluated.

### Project Justification

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20. The proposed project is fully aligned with the Adaptation Fund's strategic results framework, supporting multiple Fund outcomes through concrete, community-focused adaptation actions. By raising 20,000 homesteads above anticipated flood levels, the project directly contributes to AF Outcome 4 ("Increased adaptive capacity within relevant development sectors") by protecting essential household assets, reducing displacement, and safeguarding livelihoods from climate-induced floods and erosion. The provision of 6,800 climate-resilient sanitary latrines and water systems advances AF Outcome 6 ("Strengthened resilience of the most vulnerable communities and the built environment") and Outcome 7 ("Improved access to safe water supply and sanitation in response to climate change impacts"), ensuring year-round availability of clean water and safe sanitation during increasingly frequent and intense flood events. The ecological restoration and livelihood diversification interventions—including tree plantation, climate-resilient crop cultivation, and improved goat and sheep rearing—directly support AF Outcome 6 by strengthening food security, stabilizing soils, enhancing biodiversity, and expanding climate-resilient income sources for households highly dependent on natural resources. Furthermore, the establishment of Climate Change Adaptation Groups (CCAGs), the preparation of localized vulnerability assessments and adaptation plans, and the training of 20,000 community members in climate-resilient practices collectively advance AF Outcome 3 ("Strengthened awareness and ownership of adaptation processes at the local level"). These actions strengthen institutional capacities, empower communities to identify and manage climate risks autonomously, and create durable local structures for climate governance. Taken together, these interventions demonstrate a holistic, multi-sectoral approach that directly supports the Adaptation Fund's overarching objective of reducing vulnerability and increasing the adaptive capacity of communities most at risk from climate change.

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21. The proposed project is designed to build climate resilience in the flood-prone regions of Sherpur and Mymensingh, Bangladesh, which are highly vulnerable to the adverse impacts of climate change, particularly flooding and soil erosion. Through a set of integrated adaptation activities that focus on infrastructure, community-based resilience building, and environmental restoration, the project aims to significantly reduce the vulnerability of 20,000 households in these regions.

22. The combination of activities is strategically designed to promote both ~~short-term and~~

~~long-term resilience by improving physical infrastructure, supporting climate-resilient livelihoods, and empowering local communities through capacity building~~short- and long-term resilience by improving physical infrastructure, supporting climate-resilient livelihoods, and empowering local communities through capacity-building. By decentralizing decision-making and providing communities with direct access to this grant finance, the project ensures that adaptation actions are context-specific, locally relevant, and sustainable.

23. Overall, the project expects that 20,000 selected household (approx. 86000 individuals) from two flood-vulnerable districts of Bangladesh will increase their resilience by adopting proven adaptation technologies, including homestead plinth raising, flood-resilient crops, goat/sheep rearing in slatted houses, drinking water and sanitation, and improved knowledge of climate change. They will be well aware of the impacts of climate change on their lives and livelihoods and will reduce loss and damage to their resources, including crops, livestock, water, and sanitation. They also build climate-resilient homesteads to secure their household resources and health.

24. Some household-level interventions constitute Unidentified Sub-Projects (USPs) under Adaptation Fund guidance because their precise micro-locations and specific system dimensions are determined only after vulnerability screening and community consultations. The project, therefore, applies a structured USP management protocol: (i) screening according to AF ESP and Gender Policy; (ii) a decision gate prohibiting high-risk USPs; (iii) a continuously updated Environmental and Social Management Plan; and (iv) full reporting through annual Project Progress Reports. This ensures that USPs undergo the same safeguards and gender treatment as fully identified activities and remain fully compliant with AF policies.

25. Unidentified Sub-Projects (USPs) within this proposal refer to interventions whose final micro-location or specific design parameters cannot be fully determined at the time of submission, even though the activity type is known. In this project, household-level measures—such as the precise elevation of plinths, siting or depth of tube wells, design of double-pit latrines, or selection of tree species—depend on post-approval technical assessments, household vulnerability targeting, hydro-geological tests, and land tenure verification. These conditions cannot be predefined centrally without risking misallocation to nonvulnerable groups or unintended environmental impacts. Therefore, USPs are justified because they ensure context-appropriate adaptation, matching asset design to flood height, soil stability, groundwater quality, and social inclusion criteria, especially for women-headed households, persons with disabilities, and landless families. To meet Adaptation Fund requirements, each USP will undergo site-specific environmental and social screening, using a standardized checklist aligned with AF ESP and Gender Policy. Only low or moderate-risk USPs will proceed, while high-risk proposals will be redesigned, relocated, or cancelled, and all decisions and mitigation measures will be recorded and disclosed in project reporting.

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**Project Components Description**

26. The description of the project component is given below

<b>Component 1: Plinth Raising for Climate-Resilient Housing</b>							
<b>Outcome</b>	Rural households in flood-prone areas live in safer, elevated homes that protect them from seasonal floods and allow them to continue their livelihoods without major disruption.						
<b>Outputs</b>	<ul style="list-style-type: none"> <li>20,000 household plinths raised by 1–2 meters in flood-prone areas.</li> <li>Local communities trained on flood-resilient housing methods.</li> <li>Increased awareness of climate risks and protective measures for homesteads.</li> </ul>						
<b>Activities</b>	<table border="1"> <tr> <td><b>Raise homestead plinths in clusters</b></td> <td>Most climate-vulnerable people in Bangladesh live in low-lying areas, so their houses are easily damaged by floodwater. During floods, they often take shelter on roads and embankments. Flood levels are usually highest in August and September during the monsoon. To reduce this risk, the proposed project will raise the homestead plinths of 20,000 households in Sherpur and Mymensingh districts above the flood level. Priority will be given to women-headed households and other disadvantaged groups. A cluster-based approach will be followed, and the plinth height will be fixed through consultation with the local Community Climate Change Adaptation Group (CCAG). The past highest flood level (past 100-year flood height) will be identified with community input, and an additional 1–2 meters will be added to account for future uncertainty. No topsoil will be used; instead, community members will collect soil from a suitable pond or ditch. They will carry this soil to raise the plinths, supported by AF grant funds.</td> </tr> <tr> <td><b>Target beneficiaries</b></td> <td>20,000 households</td> </tr> <tr> <td><b>Deliverables/Achievement</b></td> <td>20,000 house in raised plinth</td> </tr> </table>	<b>Raise homestead plinths in clusters</b>	Most climate-vulnerable people in Bangladesh live in low-lying areas, so their houses are easily damaged by floodwater. During floods, they often take shelter on roads and embankments. Flood levels are usually highest in August and September during the monsoon. To reduce this risk, the proposed project will raise the homestead plinths of 20,000 households in Sherpur and Mymensingh districts above the flood level. Priority will be given to women-headed households and other disadvantaged groups. A cluster-based approach will be followed, and the plinth height will be fixed through consultation with the local Community Climate Change Adaptation Group (CCAG). The past highest flood level (past 100-year flood height) will be identified with community input, and an additional 1–2 meters will be added to account for future uncertainty. No topsoil will be used; instead, community members will collect soil from a suitable pond or ditch. They will carry this soil to raise the plinths, supported by AF grant funds.	<b>Target beneficiaries</b>	20,000 households	<b>Deliverables/Achievement</b>	20,000 house in raised plinth
<b>Raise homestead plinths in clusters</b>	Most climate-vulnerable people in Bangladesh live in low-lying areas, so their houses are easily damaged by floodwater. During floods, they often take shelter on roads and embankments. Flood levels are usually highest in August and September during the monsoon. To reduce this risk, the proposed project will raise the homestead plinths of 20,000 households in Sherpur and Mymensingh districts above the flood level. Priority will be given to women-headed households and other disadvantaged groups. A cluster-based approach will be followed, and the plinth height will be fixed through consultation with the local Community Climate Change Adaptation Group (CCAG). The past highest flood level (past 100-year flood height) will be identified with community input, and an additional 1–2 meters will be added to account for future uncertainty. No topsoil will be used; instead, community members will collect soil from a suitable pond or ditch. They will carry this soil to raise the plinths, supported by AF grant funds.						
<b>Target beneficiaries</b>	20,000 households						
<b>Deliverables/Achievement</b>	20,000 house in raised plinth						

<b>Component 2: Sanitary Latrine Construction and Water Management Systems</b>			
<b>Outcome</b>	Communities in flood-prone areas gain access to safe sanitation and clean water year-round, even during floods, leading to better health and reduced waterborne disease.		
<b>Outputs</b>	<ul style="list-style-type: none"> <li>6,800 tubewells and flood-resistant latrines built</li> <li>Resilient tube wells installed.</li> <li>Increased awareness on hygiene.</li> </ul>		
<b>Activities</b>	<table border="1"> <tr> <td><b>Install tube wells</b></td> <td>The flood severely affected the community, especially because safe drinking water became scarce when drinking</td> </tr> </table>	<b>Install tube wells</b>	The flood severely affected the community, especially because safe drinking water became scarce when drinking
<b>Install tube wells</b>	The flood severely affected the community, especially because safe drinking water became scarce when drinking		

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water sources, including tube wells, were inundated. As the frequency and intensity of floods increase and more areas become flood-prone, people’s suffering from the shortage of safe drinking water will grow even worse. Installing tube wells has improved access to safe drinking water and reduced the time and distance required to collect it. The project will install 6,800 tube wells in the two selected districts, following a cluster-based approach in which each tube well will be used and maintained by 2 to 3 families. All tube wells will be installed above the maximum flood level to ensure continued access during floods. Women-headed households and disadvantaged groups will receive priority during beneficiary selection. The community will participate in choosing suitable sites for installation, with technical guidance from the local offices of the Department of Public Health and Engineering (DPHE). Appropriate procurement procedures will be followed to collect the required materials. This activity will be implemented using AF grant financing.

<u>Target beneficiaries</u>	<u>6800 household</u>
<u>Deliverables/Achievement</u>	<u>6800 tubewell in raised plinth</u>

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Construct climate-resilient sanitary latrines Sanitary latrines are also highly vulnerable to floods. When floodwater enters the latrine, the surrounding area becomes contaminated with stool and other human waste, which quickly spreads diseases in the affected community. To address this, the project will provide 6,800 climate-resilient sanitary latrines in the selected flood-risk districts. Women-headed households and disadvantaged groups will receive priority during beneficiary selection. These latrines will be flood-resistant because they will be installed on raised plinths. A reliable water supply system will be ensured to maintain hygiene, which is often lacking in rural Bangladesh, especially in remote char areas. For better hygiene, a two-pit system will be used, and the commode will be water-sealed to prevent flies, insects, and bad smells. All necessary installation materials will be procured locally, and construction will be supervised by the CCAG. Monthly group meetings will include hygiene sessions to help communities maintain proper sanitation practices.

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<u>Target beneficiaries</u>	<u>6800 Household</u>
<u>Deliverables/Achievement</u>	<u>6800 climate-resilient safe latrine</u>

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**Component 3: Tree Plantation and Ecosystem Restoration**

<b>Outcome</b>	<u>Restoration of degraded ecosystems through tree plantation and improved household income through climate-resilient livestock rearing and climate-resilient farming.</u>	
<b>Outputs</b>	<ul style="list-style-type: none"> <li><u>Flood-tolerant trees planted in 20000HH, on the riverbank side, and in the community space</u></li> <li><u>Goat and sheep rearing in 20000HH in Climate-resilient slatted houses built for livestock.</u></li> <li><u>Integrated agroforestry practices promoted.</u></li> </ul>	
<b>Activities</b>	<u>Homestead tree planting</u>	<u>The project will plant 216,500 trees, of local species, as well as maintenance for the first few years. Trees provide multiple long-term benefits, including soil stabilization, flood risk reduction, carbon sequestration, and the provision of non-timber forest products. According to the FAO (2017), ecosystem restoration through tree planting can yield a return of up to 10 times the initial investment over the long term by enhancing ecosystem services. The sapling will be collected from a local nursery and distributed to community members to plant at an appropriate location, e.g., the homestead, riverbank, or community space.</u>
	<u>Target beneficiaries</u>	<u>20,000 Households</u>
	<u>Deliverables/Achievement</u>	<u>216,000 of the local species of tree plantation</u>
	<u>Provide support to rear goat/sheep in slatted houses</u>	<u>The goat is easily affected by different diseases during the rainy season due to living on a wet floor, cold injury during winter, and heat stress during the hot period. Growth and reproduction of goat/sheep are hampered by the above circumstances. As a result, total production has reduced. But only slatted housing systems of goat and sheep can overcome these adverse situations. The project will support the construction of 20000 climate-resilient slatted houses for goat/sheep rearing. 20000 households will receive this support. The local carpenter will construct the slatted house with the supervision of CCAG, who will select the beneficiaries for the support and be responsible for collecting the necessary materials from the local market.</u>
	<u>Cultivate flood-resilient rice varieties BRRI dhan 51 &amp; 52 and BINA dhan 11</u>	<u>20000 farmer families representing the project beneficiaries will cultivate flood-resilient rice varieties BRRI dhan 51 &amp; 52 and BINA dhan 11. These varieties can survive submerged in water for 15 days. Flood water in the selected areas usually recedes by 15 days unless it is an extraordinary flood. The PO, in consultation with CCAG members, will select the farmers for cultivating these varieties. 50% of the farmers, i.e., 10000, will be female, of which 10000 will be female heads. The rice seed will be collected from the local market under CCAG</u>

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		supervision and planted by the beneficiaries in their fields.
	Target beneficiaries	20000 Households
	Deliverables/Achievement	20,000 households cultivate climate-resilience rice varieties
Cultivate vegetables within homestead areas		In char areas of Sherpur and Mymensingh, large areas of land remain fallow due to sand carpeting by floods each year. These lands can be brought under cultivation. The pit system vegetable cultivation (mainly pumpkin) technique provides an opportunity to cultivate vegetables in this area. In this system, farmers dig small holes measuring about 8 cubic feet (2ft x 2ft x 2ft) with a spacing of 2.5 ft between them. Then they mix at least 10kg of cow dung with subsoil. Thus, after preparing the pits, they sow pumpkin seeds. Three to four seeds are sown in one pit so that at least one plant exists. They also use vermicompost and a small amount of chemical fertilizer, in accordance with IPM. The farmers use sex pheromone traps to control insects. Partner organization's field-level staff, in consultation with CCAGs, will select farmers to promote this technology. A total of 20,000 women farmers will be selected for this activity. This activity will be implemented using grant finance from AF. CCAG will be responsible for collecting the seed and implementing the activity through the beneficiaries.
	Target beneficiaries	20000 Households
	Deliverables/Achievement	Homestead vegetable gardening in 20000 household
<b>Component 4: Strengthened capacity on addressing climate change</b>		
<b>Outcome</b>	Communities gain climate knowledge and skills to adapt to floods, droughts, and changing environmental conditions.	
<b>Outputs</b>	<ul style="list-style-type: none"> <li>20,000 households trained in climate-resilient agriculture, DRR, sanitation, and water management.</li> <li>Workshops, seminars, and exchange visits were conducted.</li> <li>Community-led adaptation plans developed.</li> </ul>	
<b>Activities</b>	Beneficiary selection and group formation	The project will select 20,000 households, covering 90,000 direct beneficiaries, in consultation with local government institutions and community members. To measure poverty, the project will use the latest Household Income and Expenditure (HIES) report for 2022. At this stage of selection, we will first select the 20,000 HHs based on the following selection criteria

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		<p>i. <u>Those who are living in riverine char and low-lying flood-vulnerable areas;</u></p> <p>ii. <u>Poor and ultra-poor households (as defined in the Household Income and Expenditure Survey (HIES 2022) of the Bangladesh Bureau of Statistics (BBS-2017)<sup>3</sup>);</u></p> <p>iii. <u>Daily income is less than USD 2.75(PPPI);</u></p> <p>iv. <u>Those who are not receiving any support from other project or organization;</u></p> <p>v. <u>Priority on women-headed households and other disadvantaged groups</u></p> <p><u>The selection will be based on the order of the selection criteria, up to an exhaustive selection of 20,000 HHs.</u></p> <p><u>After selecting the beneficiaries, around 1000 CCAGs will be formed (each CCAG will have 20 beneficiaries)</u></p>	
		<p><u>Target beneficiaries</u>      <u>20000Household</u></p>	
		<p><u>Deliverables/Achievement</u>      <u>List of 20000 selected climate-vulnerable households</u></p>	
	<u>Operationalization of CCAG</u>	<p><u>The POs will have field-level staff who will coordinate directly with beneficiaries. S/he will assist the groups in organizing meetings, discussions on climate change and other environmental and health issues. The meeting notes will be preserved in a register book. The groups will take the necessary decisions to address climate change impacts through the project interventions. They will decide who will get what types of support from the project, based on their needs. Thus, community-level informal institutions will be shaped and carried forward by these group members.</u></p>	
		<p><u>Target beneficiaries</u>      <u>20000 Households</u></p>	
		<p><u>Deliverables/Achievement</u>      <u>List of formation 1000 CCAG</u></p>	
	<u>Prepare Beneficiaries' socio-economic profile</u>	<p><u>A detailed socio-economic profile of the selected 20000 households will be prepared before any support is provided. The purpose of the profile is to document the current situation regarding the project intervention. This information will be used to compare short-term</u></p>	

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<sup>3</sup> This document defined extreme poor as the person having purchasing power parity (PPP) below 1.90 USD a day and PPP below 2.75a day is called poor.

		<u>progress achieved by project interventions. The project staff of the partner organizations will prepare the socio-economic profile.</u>
	<u>Target beneficiaries</u>	<u>20000 Household</u>
	<u>Deliverables/Achievement</u>	<u>Detail socioeconomic profile of 20000 HH</u>
	<u>Carry out a participatory vulnerability assessment</u>	<u>Although the project has identified activities in consultation with vulnerable communities, a systematic participatory vulnerability assessment (PVA) will be conducted in each community to support long-term planning in the adaptation sector. This will be done as part of capacity building training to the vulnerable community to address future climate change impacts and vulnerabilities by themselves. 1,000 groups will carry out this exercise in their respective communities. This will increase the vulnerable community's understanding of the impacts of climate change on their lives and livelihoods. Through this process, the selected community will internalize the perception of climate change, enabling them to address it in the long run. The whole assessment will focus on gender and climate change issues in the selected communities.</u>
	<u>Target beneficiaries</u>	<u>1000CCAG</u>
	<u>Deliverables/Achievement</u>	<u>1000 PVA report</u>
	<u>Prepare Local adaptation action plan using Participatory Rural Appraisal (PRA) tools</u>	<u>This activity will depend on the completion of the previous activity. The PMU will guide partner organizations' staff in developing an adaptation plan matrix (APM). The respective field staff will discuss this matrix with the CCAGs and facilitate the identification of necessary actions to address climate change in their locality. 1,000 CCAGs will prepare 1,000 adaptation action plans for their own locality. This will enhance their knowledge and understanding of adaptation activities for their own and help reduce loss and damage to their resources and productions. Thus, this activity will contribute to enhancing their resilience to climate change.</u>
	<u>Target beneficiaries</u>	<u>1000 CCAG (20000HH)</u>
	<u>Deliverables/Achievement</u>	<u>1,000 adaptation action plans</u>
	<u>Prepare training</u>	<u>The PMU will prepare a training manual to</u>

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	<u>manuals and guidelines on Climate Change issues and project management</u>	<u>deliver TOT to the partner organizations' staff on climate change issues and project management. Approximately 50 X5 staff from selected partner organizations will receive this TOT. This will significantly strengthen institutions' ability to address climate change issues at the community level. Additionally, another training manual on climate change will be prepared to train the CCAG members. PMU will prepare the training manual, and field staff will deliver the training. The project will also prepare necessary guidelines, including activity implementation guidelines, monitoring and evaluation guidelines, environmental and social management guidelines, procurement guidelines, accounting and financial manual, etc.</u>
		<u>Target beneficiaries</u> <u>100 PO staff</u>
		<u>Deliverables/Achievement</u> <u>Five training manuals/guidelines</u>
	<u>Prepare a training plan and organize training sessions for Beneficiaries</u>	<u>Each selected partner organization will prepare a training plan to deliver training to the selected CCAG members. This training plan will require approval from the PMU. PMU staff will closely monitor the training sessions as per plan. Grant finance from AF will be used to carry out this activity. All selected 20000 household beneficiaries will get at least one training.</u>
		<u>Target beneficiaries</u> <u>20000 Household</u>
		<u>Deliverables/Achievement</u> <u>Training plan</u>
	<u>Organize training for the partner organizations' staff</u>	<u>PMU will organize and deliver the training sessions. About 300 staff through 20 different batches will receive this training. The number of trainees will be around 15. This will enhance the capacity of the newly recruited partner organization's staff. They will learn about climate change and adaptation, as well as the management of adaptation projects. They will contribute to the organization by engaging in climate change-related activities. This activity will use grant finance</u>
		<u>Target beneficiaries</u> <u>100 PO staff</u>
		<u>Deliverables/Achievement</u> <u>20 batches of training for the PO staff</u>
	<u>Organize an exchange visit for</u>	<u>The project will organize 12 exchange visits between communities in the vulnerable areas.</u>

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	<u>CCAG members and IEs staff</u>	<u>They will learn from each other and be encouraged to adopt climate-resilient technologies and practices. It is a type of in-country training and knowledge/technology sharing for beneficiaries and partner organizations' staff. It will be conducted in the project areas or in other areas of the country where the same kind of activity is being implemented. This type of visit will be helpful for the smooth and successful implementation of the project</u>
		<u>Target beneficiaries</u> <u>20000 Household</u>
		<u>Deliverables/Achievement</u> <u>12 exchange visit</u>
	<u>Organize workshops and seminars</u>	<u>The project will organize 20 workshops at the national and local levels. The workshop will include project inception, project closure, quarterly progress review workshops, annual learning-sharing workshops, training workshops, etc. In addition to NDA, representatives from other government agencies including, Ministry of Agriculture (MOA), Department of Agriculture Extension (DAE), Ministry of Environment, Forests and Climate Change (MOEFCC), Department of Environment (DOE), Bangladesh Climate Change Trust (BCCT), Ministry of Water Resources (MOWR), Water Resources Planning Organizations (WARPO), Bangladesh Water Development Board (BWDB), Flood Forecasting and Early Warning Centre (FFWC), Local Government Engineering Department (LGED), Ministry of Women and Children Affairs (MOWCA), Bangladesh Rice Research Institute (BRRI), Bangladesh Agriculture Research Institute (BARI), Bangladesh Institute of Nuclear Agriculture (BINA), Bangladesh Agriculture Development Corporation (BADC), Department of Public Health Engineering (DPHE), Department of Livestock, Department of Disaster Management etc. will be invited to attend the workshop. Besides, AE representatives, PO staff, and PMU staff will be invited to these workshops. PMU will organize all these workshops. All the workshops and seminars will be organized with grant finance</u>

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		from AF.	
		Target beneficiaries	50000 individuals
		Deliverables/ Achievement	Organize 20 different workshop/seminar
	Prepare and disseminate knowledge products	The PMU will develop and publish eight knowledge products, including a newsletter, a booklet, and a publication. The knowledge documents will be distributed among the relevant government agencies (as mentioned above), international and national NGOs, including partner organizations of PKSF.	
		Target beneficiaries	20000 Households (Indirect ~1Milliom)
		Deliverables/ Achievement	8 different knowledge products

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### Project Theory of Change (TOC) Narrative

27. The project aims to address the major climate-related challenges faced by vulnerable rural communities in Sherpur and Mymensingh. These specific objectives are designed to reduce risk, improve basic services, and strengthen community resilience to flooding and riverbank erosion. Thus, the project goal statement: ***IF integrated resilient housing (plinth raise), climate-resilient livelihoods, WASH, and strong community institutions are established, THEN flood-prone communities in Sherpur and Mymensingh will have reduced climate vulnerability and stronger adaptive capacity, BECAUSE resilient infrastructure, safe water, improved incomes, and empowered communities together create long-term, self-sustaining climate resilience.***

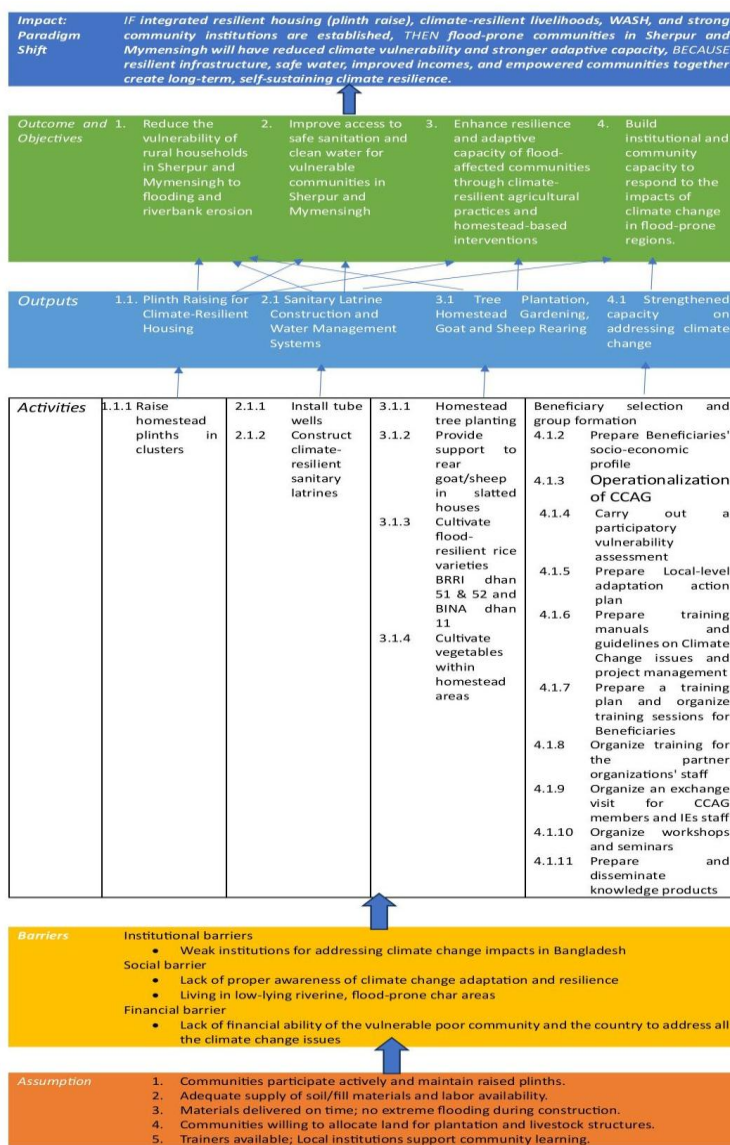
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28. Project **Output 1** will reduce household vulnerability in Sherpur and Mymensingh by raising 20,000 homestead plinths above peak flood levels. Elevated plinths protect houses, assets, and livelihoods from seasonal floods and riverbank erosion, offering a proven, cost-effective solution in low-lying areas. They also improve public health by installing 6,800 flood-resistant sanitary latrines and 6,800 raised tube wells. These systems prevent contamination during floods, reducing cholera, diarrhea, and other waterborne diseases common in the region (**Output2**). And promote flood-tolerant rice varieties, homestead tree planting, slatted goat/sheep housing, and vegetable gardening to strengthen food security, income stability, and environmental sustainability through climate-resilient livelihoods (**Output3**), all of these achieved through strengthen climate adaptation capacity. Form CCAGs, conduct vulnerability assessments, prepare local adaptation plans, and provide training and knowledge products to build community and institutional capacity for long-term climate resilience (**Output4**).

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Project Theory of Change (TOC) diagram

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Figure 3 Project Theory of Change Diagram

**1. Plinth Raising for Climate Resilient Housing**

**Objective:** Raise the plinths of 20000 households in flood-prone areas to make them resilient to seasonal flooding.

**Description:** One of the core activities is to elevate homesteads in flood-prone areas by raising the ground level of homes by 1-2 meters. The plinth-raising activity will be implemented by working with local communities, especially those living in low-lying flood-prone areas, to ensure that homes are secure and resilient to climate-induced flooding.

**Contribution to Climate Resilience:** Protection against floods: Studies have shown that plinth raising is an effective flood mitigation strategy for communities in riverine regions like those in Bangladesh. Elevated homes can significantly reduce damage caused by seasonal floods, particularly in low-lying areas prone to riverbank erosion and frequent inundation. According to Ahmed et al. (2015), plinth raising has been successfully implemented in several areas of Bangladesh and has proven to provide significant protection against flood damage. Furthermore, the Bangladesh Climate Change Strategy and Action Plan (BCCSAP) highlights plinth raising as an essential adaptation measure for safeguarding vulnerable communities.

**Livelihood continuity:** By protecting homes from flood damage, families can continue with their livelihoods without interruption, particularly in agriculture and livestock rearing, which are key sources of income for rural communities. Islam et al. (2018) emphasized that minimizing the risk of flood damage enables communities to engage in economic activities like farming, which depend heavily on stable environmental conditions.

**Long-term safety:** Elevated homes provide more durable protection over the long term, reducing the frequency and severity of disaster recovery needs. This also contributes to the physical and mental well-being of communities, as they experience fewer disruptions from recurrent floods.

## 2. Sanitary Latrine Construction and Water Management Systems

**Objective:** Provide 6800 households with flood-resistant sanitary latrines and climate-resilient water management systems, including tube wells.

**Description:** This activity involves constructing durable, flood-resistant sanitary latrines and installing resilient tube wells to provide safe drinking water and sanitation during and after floods. The latrines will be designed to withstand flooding, ensuring that communities have access to sanitation facilities even during extreme weather events.

**Contribution to Climate Resilience:** Improved health outcomes: Flooding frequently causes contamination of water sources, leading to the spread of waterborne diseases. Providing flood-resistant latrines and resilient water supply systems helps mitigate the risk of diseases like cholera and diarrhea, which are common in flood-prone areas. found that waterborne diseases in flood-prone areas are a direct result of insufficient sanitation infrastructure, emphasizing the importance of resilient sanitation and water management systems for public health.

**Enhanced community health:** By reducing contamination risks, these interventions not only protect the health of the communities but also improve overall quality of life by ensuring that people have access to clean water and safe sanitation throughout the year, even during floods. The FAO (2017) also supports the idea that flood-resilient sanitation systems can significantly reduce disease transmission during extreme weather events.

**Improved hygiene and water security:** The installation of resilient tube wells ensures

that water resources remain safe from contamination, thus reducing water insecurity during floods and droughts, which are both exacerbated by climate change.

### **3. Tree Plantation and Ecosystem Restoration**

**Objective:** The objective of this intervention is to restore degraded ecosystems and strengthen community resilience through tree plantation and climate-resilient goat and sheep rearing. By integrating environmental restoration with livelihood development, the initiative aims to reduce soil erosion, enhance biodiversity, promote sustainable land management, and ensure climate-adaptive income opportunities for vulnerable households in flood- and erosion-prone areas such as Sherpur and Mymensingh.

**Description:** The activity involves large-scale plantation of flood-tolerant and salinity-resistant tree species along riverbanks, homesteads, and community lands to restore ecological balance and protect against environmental degradation. Alongside, beneficiaries will rear goats and sheep in improved slatted houses designed to withstand climatic stresses, reduce disease prevalence, and improve animal health and productivity. The integration of tree plantation with livestock rearing creates synergistic systems: trees stabilize soil and provide shade and fodder, while livestock manure enhances soil fertility and promotes sustainable agroforestry practices.

**Contribution to Climate Resilience:** This integrated approach contributes significantly to climate resilience by addressing both ecological and socio-economic vulnerabilities. Tree plantations reduce the impacts of floods and soil erosion, improve carbon sequestration, and help regulate local microclimates. Simultaneously, goat and sheep rearing under improved management systems provides steady income, nutrition, and adaptive capacity for communities facing climate-induced livelihood risks. Together, these interventions build a more resilient ecosystem and community that can better withstand and recover from the adverse impacts of climate change.

### **4. Strengthened capacity on addressing climate change**

**Objective:** Build local capacity by training 20,000 beneficiaries in climate-resilient practices, including disaster preparedness, water management, and sustainable agricultural practices.

**Description:** This component will involve training local community members through workshops, seminars, and exchange visits to strengthen their knowledge and skills in climate adaptation practices. Training will cover areas such as sustainable agriculture, water management, and disaster risk reduction.

**Contribution to Climate Resilience:** Empowering local communities: Training beneficiaries to manage climate risks helps build their resilience to flooding, droughts, and other climate-related challenges. This knowledge will empower them to implement climate-smart agricultural practices and improve their economic stability. The importance of community-based training programs in enhancing adaptive capacity by providing locals with practical skills to handle climate impacts effectively.

**Community-led adaptation:** Building local capacity enables communities to take the lead in identifying vulnerabilities and implementing appropriate adaptation strategies. As a result, these interventions are more likely to be effective, sustainable, and tailored to local needs. The Bangladesh National Adaptation Plan (NAP) stresses the importance of integrating local knowledge and practices into adaptation efforts, which

further ensures the success of community-led initiatives.

~~Long term resilience: By fostering a culture of resilience through continuous learning and knowledge sharing, the project ensures that communities are equipped to deal with future climate challenges, even after the project ends. This approach, as noted by the NAP, allows for the creation of locally tailored, sustainable adaptation solutions.~~

- B. Describe how the ~~project / programme~~**project/programme** provides economic, social and environmental benefits, with particular reference to the most vulnerable communities, and vulnerable groups within communities, including gender considerations. Describe how the project / programme will avoid or mitigate negative impacts, in compliance with the Environmental and Social Policy and Gender Policy of the Adaptation Fund. In particular, specify how the project/programme is addressing structural inequalities faced by women, youth, children, people with disabilities, people who are displaced, Indigenous Peoples and marginalized ethnic groups.

### **Economic, Social, and Environmental Benefits of the Project**

29. The proposed project, aimed at increasing climate resilience in the flood-prone regions of Sherpur and Mymensingh, will provide a range of economic, social, and environmental benefits to vulnerable communities, with special focus on marginalized groups. By integrating gender-sensitive approaches and ensuring inclusivity, the project is designed to address structural inequalities while adhering to the ~~Environmental and Social Policy and Gender Policy of the Adaptation Fund~~**Adaptation Fund's Environmental and Social Policy and Gender Policy**. Below is a detailed breakdown of how the project's activities will generate these benefits and mitigate any potential negative impacts.

#### **Long-Term Economic and Social Benefits**

30. The project's long-term benefits far outweigh the initial investment, making it a highly cost-effective solution for building climate resilience. By preventing flood damage to homes and infrastructure, improving public health, and restoring ecosystems, the project will:

- Enhance economic security by reducing the risk of displacement and maintaining income-generating activities such as farming, livestock rearing, and small businesses.
- Reduce health-related costs associated with waterborne diseases by ensuring access to clean water and improved sanitation.
- Strengthen local governance and leadership, empowering communities to manage their own climate risks and reduce future dependence on external support.

#### Economic Benefits

##### **31. Improved Livelihoods and Economic Security:**

**Flood-resilient Infrastructure:** By raising the plinths of 20000 households, the project will protect homes ~~and agricultural lands~~ from flood damage, ensuring continued ~~agricultural productivity and~~ securing livelihoods. This intervention reduces the need for families to

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invest in expensive repairs or relocate, helping them maintain a steady income (both from farming and livestock rearing). The removal of flood-related income loss and damage will directly benefit vulnerable groups, particularly those relying on agriculture, livestock, and small-scale businesses.

**Capacity Building:** Training 20,000 beneficiaries in climate-resilient agricultural techniques, water management, and disaster preparedness will enable them to adopt more sustainable practices, ensuring long-term income generation. By improving crop yields and introducing more resilient farming techniques, the project will contribute to both individual and community-level economic growth.

**Job Creation:** The construction of raised plinths, flood-resistant latrines, and water systems, and the planting of trees will generate local employment opportunities for men, women, and youth in the area. Engaging local communities in the implementation of the project ensures that economic benefits are directly funneled into these communities. The project's implementation ensures that economic benefits are directly channeled into them.

## 2. Access to Finance and Economic Autonomy:

The project will create a platform for direct access to finance, empowering local communities to invest in adaptation strategies. By enabling them to access small grants for climate-resilient infrastructure, the project allows marginalized groups, including women and indigenous people, to fund their own resilience-building efforts. This reduces dependency on external aid and fosters self-sufficiency in managing climate risks. The importance of economic autonomy and livelihood sustainability in adaptation strategies is supported by numerous studies. Local financial access significantly enhances resilience by enabling communities to take ownership of their adaptation processes and reduce dependency on external support.

## Social Benefits

### 32. Improved Health and Well-being:

**Sanitation and Water Security:** The construction of 6800 sanitary latrines and 6800 climate-resilient water systems will ensure improved sanitation and improve sanitation and ensure access to clean water during extreme weather events. This will reduce waterborne diseases such as cholera, diarrhea, and typhoid, which disproportionately affect women, children, and the elderly. The improved hygiene infrastructure also reduces the burden on women, who are typically responsible for collecting water and maintaining household cleanliness.

**Reduced Vulnerability to Climate-induced Displacement:** Flooding and erosion often lead to forced migration in these regions, which disproportionately affects marginalized groups, including women and children. By protecting homes and livelihoods, the project reduces the need for displacement, improving the stability and well-being of these communities.

**33. Gender Equity and Empowerment:** All of the above project activities/sub-activities will primarily provide direct benefits to communities in the target districts, including women, youth, and poor, vulnerable people. Gender equality will be integrated into every project activity/sub-activity (through cross-cutting themes in every meeting with communities, women, and youth).

**Addressing Gendered Vulnerabilities:** The project recognizes that women are often

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disproportionately affected by climate change due to their roles in agriculture, water collection, and household maintenance. At least 50% of the project beneficiaries will be women. The involvement of women in project activities, such as training and decision-making, will empower them to take control of their climate adaptation strategies. Specifically, women will be trained in climate-resilient agricultural practices, water management, and disaster preparedness, ~~which will enhance their participation in economic activities and reduce the gender gap in access to resources~~ thereby enhancing their participation in economic activities and reducing the gender gap in resource access.

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**Leadership Roles for Women:** Women will be given leadership roles in community-based adaptation groups (CCAGs), ~~allowing them to take an active role in managing adaptation projects, making decisions on adaptation priorities, and accessing~~ enabling them to actively manage adaptation projects, set adaptation priorities, and access climate finance. This is a direct response to gender inequalities, enabling women to influence how adaptation activities are prioritized and implemented.

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~~Gender-sensitive climate adaptation strategies, such as empowering women to take leadership roles and ensuring equal access to resources, are crucial for achieving long-term resilience. Furthermore, projects that integrate gender-sensitive approaches improve not only social outcomes but also the overall effectiveness of adaptation interventions.~~

### ~~3.~~ **34. Youth and Children:**

The project will ensure that youth and children are involved in community discussions and activities related to climate resilience. By educating young people on climate change, disaster risk reduction, and sustainable agricultural practices, the project will foster a generation of climate-resilient leaders. Additionally, providing youth with opportunities for employment in project activities (such as tree planting and construction) will empower them economically and socially.

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### **4. 35. Support for Disabled and Marginalized Groups:**

**Inclusive Design:** The project will ensure that all adaptation activities are accessible to people with disabilities and marginalized ethnic groups. Infrastructure such as latrines, water systems, and elevated homes will be designed to accommodate the needs of these groups. This includes ensuring that latrines are accessible and that homes and public spaces are designed to ~~ensure safety and usability~~ be safe and usable for individuals with mobility challenges.

**Targeted Outreach:** ~~Specific outreach will be conducted for~~ Outreach will be conducted to marginalized groups to ensure they are included in decision-making processes, capacity-building activities, and benefit-sharing mechanisms.

## **Environmental Benefits**

### **4.36. Ecosystem Restoration:**

**Tree Plantation and Soil Stabilization:** ~~The planting of trees will restore local ecosystems,~~

~~enhance biodiversity, prevent soil erosion, and protect against~~ Planting trees will restore local ecosystems, enhance biodiversity, prevent soil erosion, and reduce flood risks. These activities will not only improve environmental health but also provide resources such as fuelwood, timber, and non-timber forest products, which are vital to the livelihoods of rural communities. Tree plantations will also absorb carbon, contributing to climate mitigation.

**Increased Climate Resilience:** By restoring ecosystems and planting flood-resistant species, the project will reduce the adverse environmental impacts of climate change in the region. This will increase local resilience to extreme weather events, including floods, droughts, and storms.

### **2-37. Sustainable Agricultural Practices:**

The project will promote sustainable farming techniques that are resistant to climate impacts such as erratic rainfall and flooding. This includes promoting agroforestry, water-efficient irrigation systems, and drought-resistant crops, ~~which will improve soil fertility and protect~~ thereby improving soil fertility and protecting agricultural productivity in the long term.

### Mitigation of Negative Impacts

**38.** In compliance with the Environmental and Social Policy and Gender Policy of the Adaptation Fund, the project will adopt a proactive approach to avoid or mitigate any negative social or environmental impacts:

**39. Environmental Impacts:** The project will ensure that all construction activities, ~~such as the building of latrines and water systems, are carried out using~~ including latrine and water system construction, use environmentally friendly materials and methods. Environmental assessments will be conducted to ensure that the activities do not harm local ecosystems or biodiversity.

**40. Social Impacts:** The project will conduct a social impact assessment (SIA) at the start of implementation to identify and address any potential risks to vulnerable groups. Community feedback mechanisms will be established to allow beneficiaries, particularly marginalized groups, to express concerns and ensure that their voices are heard throughout the project cycle.

**41. Gender Considerations:** The project will actively ensure gender parity in decision-making processes, community leadership roles, and benefit distribution. All activities will be designed to be gender-sensitive, with a specific focus on reducing the gender gap in access to resources, education, and leadership opportunities.

42. To mitigate adverse impacts, in accordance with the Environmental and Social Policy (ESP) and Gender Policy for the Adaptation Fund, the Implementing Entity (PKSF) has conducted a screening and self-assessment process to determine compliance with the Adaptation Fund's Environmental and Social Policy (See Section II.K). After the screening and assessment, the magnitude of the risks, potential adverse impacts, and mitigation measures are assessed (See Section III.C).

43. Regarding the Adaptation Fund Gender Policy, the Implementing Entity (IA) has

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<u>Project Component</u>	<u>Economic Benefits</u>	<u>Social Benefits</u>	<u>Environmental Benefits</u>
			<u>practices</u>

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- C. Describe or provide an analysis of the cost-effectiveness of the proposed project-/ programme, focusing on the implementation and execution arrangements, in particular the mechanism which will provide more direct access to finance.

### Cost-Effectiveness **Analysis** of the Proposed Project

#### Implementation and Execution Arrangements:

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#### **Community-Based Approach:**

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**44. Initial Costs vs. Long-Term Savings:** Upfront costs for infrastructure interventions such as plinth raising, latrine construction, and tree planting can be substantial. However, the community-based approach ensures that ~~the local population is actively involved in the project, reducing the cost of labor~~ local residents are actively involved in the project, reducing labor costs and providing jobs for community members. This can reduce overall implementation costs as local workers are generally less expensive than contracted labor from external sources.

**45.** The involvement of local communities also helps minimize delays ~~associated with external contractors, ensuring that~~ caused by external contractors, ensuring funds are used efficiently. This leads to quicker project implementation and immediate, tangible benefits for vulnerable groups.

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**46. Sustainability and Efficiency:** The community-driven approach ensures that adaptation measures are tailored to local needs and conditions, making the interventions more relevant and sustainable. For example, community members know the seasonal flood patterns and can adjust construction methods and locations accordingly. Additionally, having local ownership of the activities reduces the likelihood of project abandonment, further increasing the cost-effectiveness of the interventions.

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**47.** The capacity-building element of the project (training 520,000 beneficiaries) creates a long-term savings potential by reducing future dependency on external technical support. Once trained, local communities will be better equipped to carry out similar adaptation activities independently ~~in the future~~, reducing the cost of future adaptation efforts.

**48. — Leveraging Grants:**

Small grants will provide direct financial support for community members to implement their own adaptation strategies, such as raising plinths, improving water supply systems, and adopting sustainable agricultural practices. ~~The provision of~~ Providing this accessible finance directly to local communities will fosters self-sufficiency and reduces long-term financial dependence on external donors.

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**49.**

Support for climate resilience, ~~such as those implemented in other parts of Bangladesh, have proven to be as implemented in other parts of Bangladesh, has proven~~ highly effective in empowering marginalized groups, particularly women. In this case, the project directly targets women, youth, and indigenous groups, ensuring ~~that they can access the necessary funds they can access the funds needed~~ to implement adaptation strategies.

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**50.**

**Multiplier Effect:** ~~The direct access to finance will allow for a multiplier effect, where the initial investment in climate-resilient infrastructure (e.g., plinth raising) generates economic activity in the form of~~ Direct access to finance will create a multiplier effect, where the initial investment in climate-resilient infrastructure (e.g., plinth raising) generates economic activity through local employment and increased productivity. For example, ~~better access to safe water reduces health-related costs and increases time available for productive activities like~~ greater access to safe water reduces health-related costs and increases time available for productive activities, such as farming, which in turn boosts income and savings. The increased purchasing power and resilience of these communities will likely contribute to local economic growth.

**2- Cost-Benefit Analysis of Key Interventions**

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**51.** The following interventions have been identified as key activities in the proposed project, and their cost-effectiveness is evaluated in the context of both their direct and long-term benefits:

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**a. Plinth Raising:**

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**52. Initial Investment:** The cost of raising the plinths of 20000 homes, including materials and labor, will be significant. However, this intervention provides substantial long-term value by preventing future flood damage to homes and agricultural land.

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**53. Long-Term Savings:** The long-term savings from reduced flood damage and repair costs will far outweigh the initial investment. Our experience shows that flood-resilient infrastructure typically yields a benefit-to-cost ratio of more than 3:1 over 20 years.

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**54. Social Impact:** Additionally, the raised plinths protect not just homes but also the livelihoods of farmers and livestock holders, reducing the costs of displacement and lost income.

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**b. Sanitary Latrines and Water Management Systems:**

**55. Initial Investment:** ~~The installation of~~Installing flood-resistant latrines and climate-resilient water supply systems (including tube wells) will require substantial upfront capital. However, the long-term health benefits of reducing the incidence of waterborne diseases will save significant public health costs.

**56. Long-Term Benefits:** Reductions in healthcare costs, increased productivity from improved health, and ~~a reduction in~~reduced waterborne diseases that disproportionately affect women and children lead to a higher return on investment. Every \$1 invested in water and sanitation yields \$4 in economic returns due to improved health and productivity (7. CEO water mandate).

**c. Tree Plantation and Ecosystem Restoration & Homestead gardening:**

**57. Initial Investment:** The project's ~~tree plantation component involves~~tree-planting component includes the cost of purchasing and planting 216500 trees, as well as maintenance for the first few years.

**58 Long-Term Benefits:** Trees provide multiple long-term benefits, including soil stabilization, flood risk reduction, carbon sequestration, and the provision of non-timber forest products. Additionally, trees improve air quality, reduce temperature extremes, and enhance local biodiversity, which directly benefits agriculture and human well-being. According to the FAO (2017), ecosystem restoration through tree planting can ~~generate a return of up to 10 times the initial investment over the long term through the enhancement of~~yield a return of up to 10 times the initial investment over the long term by enhancing ecosystem services. (8. Nature4climate)

**59. The proposed project is significantly more cost-effective than the no-action scenario or conventional relief alternatives; details are presented in the following table.**

*Table 5 Cost-Benefit Analysis (Project Option, No Action, and Alternatives)*

Option / Measure	Estimated Unit Cost (US\$/HH)	Benefits (Economic / Social / Environmental)	Quantified Returns (20-year horizon)	Cost-Effectiveness
<b>A. Proposed Project Bundle</b>	Plinth: \$413, WASH: \$293	• Avoids housing damage & livestock loss	• Avoided flood damage: US\$100–150/yr.	JRR > 25–35% Ratio: 3.6–5.8:1
<b>Raised plinths</b>	Livelihood package: \$375	• Reduced disease burden & medical costs	• Health savings + productivity: US\$50–80/yr.	(PV/FV)
<b>Raised tube wells + latrines</b>	Total ≈ \$1,081/HH	• Household income diversification	• Livelihood gains: US\$60–100/yr.	
<b>Tree + livelihood assets</b>		• Carbon sequestration & soil protection	• Total ≈ US\$210–330/yr.	
<b>B. No-Action Scenario</b>	\$0	• Recurrent flood loss to homesteads • Emergency shelter costs • High disease exposure • Low-income resilience	• Expected housing losses: US\$400–800 per flood • Severe event every 3–5 yrs • Health expenditure: US\$30–60/yr. • Productivity loss: 10–20 workdays/yr	<b>Negative</b> No resilience, gains; repeated humanitarian costs
<b>C. Cash Assistance During Floods</b>	~ US\$120–200 per HH per event	• Temporary protection (food, shelter, medicine) • No structural change or asset resilience	• Relief maintains consumption for 1–3 months only • No avoided loss or future income	<b>Short-term only</b> High-repeat cost; no asset creation
<b>D. Post-disaster</b>	US\$500–900	• Restores damaged	• Re-exposed in the next flood	<b>Not cost-effective</b>

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Option / Measure	Estimated Unit Cost (US\$/HH)	Benefits (Economic / Social / Environmental)	Quantified Returns (20-year horizon)	Cost-Effectiveness
reconstruction (Repair grants)	per HH per severe event	homes • Reactive rather than preventive	• 2–3 cycles in 10 yrs~ US\$1,000–2,700	Higher lifetime cost than prevention

### Overall Cost-Effectiveness

60. The proposed investments demonstrate strong long-term cost-effectiveness, with each component delivering benefits that substantially exceed the initial cost over a 20-year project lifespan. Plinth raising—costing approximately US\$413 per household—is designed to reduce recurrent flood losses that, in comparable Bangladeshi floods, have reached US\$600–800 per household when housing, crops, and assets are damaged or destroyed. Household loss estimates of this order were reported following the 2022 floods in the northeast haor region and broader 2022 events, where total losses exceeded US\$ 1 billion for several million affected people, implying several hundred dollars of damage per household per major flood event.<sup>4</sup> Assuming such severe events occur roughly once every five years, and those raised plinths avoid the majority of housing and asset losses, conservative modelling indicates that each US\$1 invested in plinth raising returns about US\$3.6 in present-value avoided losses over 20 years, and around US\$5.8 in undiscounted future savings. These savings reflect reduced damage to housing, livestock, stored food, and productive assets, and are fully consistent with the Adaptation Fund’s Outcome 4 on increased adaptive capacity and reduced climate-related losses at the household level.

61. The climate-resilient WASH interventions and livelihood/ecosystem measures also show strong value for money. Global evidence from the World Health Organization indicates that every US\$1 invested in basic water and sanitation services can yield about US\$4 in economic return through reduced health-care costs, higher productivity, and time savings for women and children.<sup>5</sup> In the more exposed flood-prone context of Sherpur and Mymensingh, assuming annual household benefits of only US\$ 80 from avoided illness and time loss, the project’s WASH package (US\$ 293 per household) still generates an estimated US\$ 3.4 of present-value benefits and US\$ 5.5 of undiscounted benefits per US\$ 1 invested over 20 years, advancing AF Outcome 7 on access to safe water and sanitation. Likewise, international assessments of ecosystem restoration and agroforestry show that such interventions can return 10–26 times the cost over the long term via improved productivity, avoided land degradation and ecosystem services. Using much more conservative assumptions for this project (around US\$ 80 per household per year in net livelihood and ecosystem gains), the tree-planting and climate-resilient livelihood package (US\$ 375 per household) is estimated to return about US\$ 2.7 (present value) and US\$ 4.3 (undiscounted) per US\$ 1 invested over 20 years, directly supporting AF Outcome 6 on strengthened resilience of communities and ecosystems. Overall, across the three core components, the project produces benefit–cost ratios comfortably above 3:1 in present-value terms and above 4–6:1 in undiscounted terms, demonstrating that each dollar invested generates multiple dollars in avoided damage, improved health, and increased income for highly vulnerable households.

<sup>4</sup> <https://thefinancialexpress.com.bd/national/bd-suffers-10b-in-economic-losses-due-to-floods-in-2022>

<sup>5</sup> Hutton, Guy, 2013, Global costs and benefits of reaching universal coverage of sanitation and drinking-water supply, Journal of Water and Health, 1.11.2013, WHO

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*Table 6: Costs and Beneficiaries based on Program Component*

Program Component	Budget Allocation	% Budget	Direct Beneficiaries		Total	Indirect Beneficiaries		Total
			Men	Women		Men	Women	
Component-1	6,888,000	34.44	43000	43000	86000	100000	100000	200000
Component-2	5,212,800	26.06	43000	43000	86000	150000	150000	300000
Component-3	5,306,400	26.54	43000	43000	86000	200000	200000	400000
Component-4	977,600	4.88	43000	43000	86000	200000	200000	400000
M&E	310000							
Project Executing (EE)	378,000	1.89						
Project implementing (IE)	1,238,400	6.19						

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**Efficient Resource Allocation:** The project's focus on integrating local knowledge, using local labor, and empowering local financial management ensures that resources are used efficiently. This approach minimizes the overhead costs that would otherwise be spent on external actors and intermediaries.

**Leveraging Existing Infrastructure:** By using local institutions, the project reduces duplication and maximizes the use of existing resources. This contributes to cost savings by relying on already established networks and reducing the need for establishing new systems or infrastructure.

**Sustainability and Scalability:** The empowerment of local communities and the creation of mechanisms for direct access to finance ensures that the project's impacts will be sustained long after its conclusion. The skills and knowledge transferred to local communities, alongside the financing mechanisms, ensure that the project can scale over time, benefiting a larger portion of the population in the long run.

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**D.** Describe how the ~~project / programme~~ project/programme is consistent with national, sub-national and local sustainable development strategies, including, where appropriate, national adaptation plan (NAP), national, ~~sub-national~~ sub-national or local development plans, poverty reduction strategies, national communications, or national adaptation programs of action, or other relevant instruments, where they exist.

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**D.**  
Project Policy Consistency Analysis

62. The consistency with different national and sub-national policies is given in the following table.

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*Table 7 Consistency with National, Sub-national, and Local Sustainable Development Strategies*

The proposed project is designed to be fully consistent with Bangladesh's national, sub-national, and local sustainable development strategies, as well as relevant climate change adaptation frameworks and plans. By focusing on building resilience in the most vulnerable communities of Sherpur and Mymensingh, the project aligns with Bangladesh's broader goals for poverty reduction, climate resilience, and sustainable development. Below, we highlight the project's alignment with key national and local strategies, including the National

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Adaptation Plan (NAP), Bangladesh Climate Change Strategy and Action Plan (BCCSAP), Poverty Reduction Strategy, and other relevant frameworks.

#### 1. National Adaptation Plan (NAP)

The National Adaptation Plan (NAP) of Bangladesh, formulated under the United Nations Framework Convention on Climate Change (UNFCCC), outlines strategic measures to enhance climate resilience, focusing on vulnerable sectors and regions. The project directly aligns with several priority actions in the NAP:

**Enhanced Resilience of Vulnerable Communities:** The NAP emphasizes the need to build the resilience of rural, flood-prone, and coastal communities, particularly those dependent on agriculture and livelihoods vulnerable to climate-induced impacts such as flooding and drought. The project's focus on plinth raising, water management, and sanitation directly addresses these vulnerabilities by strengthening infrastructure and providing sustainable livelihoods.

**Strengthening Local Adaptation Capacity:** The NAP prioritizes the need for local capacity-building initiatives to ensure that communities can manage their own climate risks and lead adaptation efforts. This is reflected in the project's commitment to training 5,000 beneficiaries in climate-resilient practices and creating community-based climate adaptation groups (CCAGs) that will manage adaptation activities and funds.

#### 2. Bangladesh Climate Change Strategy and Action Plan (BCCSAP)

The Bangladesh Climate Change Strategy and Action Plan (BCCSAP), developed by the Government of Bangladesh, provides a comprehensive framework for addressing climate change impacts and promoting sustainable development. The project aligns with the BCCSAP in several key areas:

**Food Security and Agriculture:** The project's emphasis on improving agricultural productivity through climate-resilient infrastructure (e.g., flood-resistant plinths and water management systems) is directly in line with BCCSAP's priority for improving food security and reducing the vulnerability of rural communities to climate impacts on agriculture.

**Disaster Management and Risk Reduction:** The BCCSAP highlights the importance of strengthening disaster management capacities in vulnerable regions. By raising plinths and building flood-resilient homes and sanitation systems, the project helps mitigate the impacts of flooding, a priority under the BCCSAP.

**Social Protection and Livelihoods:** The BCCSAP underscores the need for social protection strategies to safeguard vulnerable populations from climate impacts. By providing climate-resilient infrastructure and creating job opportunities through local implementation, the project directly supports poverty reduction and livelihood resilience.

#### 3. Poverty Reduction Strategy

The Government of Bangladesh's Poverty Reduction Strategy Paper (PRSP) outlines the goal of reducing poverty and achieving inclusive development, particularly in rural areas. The

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proposed project supports this goal by directly addressing poverty through:

**Improved Livelihoods:** By protecting homes, infrastructure, and agricultural land from flood damage, the project ensures continued income-generating activities for farmers and rural workers. This contributes to poverty reduction by helping vulnerable households maintain stable incomes.

**Empowerment of Marginalized Groups:** The project prioritizes marginalized and vulnerable groups, particularly women, children, indigenous people, and people with disabilities. This focus ensures that the most vulnerable populations are included in climate adaptation efforts, promoting social inclusion and economic empowerment.

**Capacity Building for Sustainable Development:** Through capacity-building initiatives, the project empowers local communities to independently manage their climate risks, reducing future reliance on external aid and ensuring long-term poverty reduction.

#### 4. Local Development Plans and Sub-national Strategies

At the sub-national level, Sherpur and Mymensingh are among the most vulnerable districts in Bangladesh, particularly due to their exposure to climate-induced flooding, river erosion, and salinity intrusion. The proposed project aligns with local development goals and strategies in the following ways:

**Sherpur and Mymensingh District Development Plans:** These districts have identified climate resilience as a key priority in their local development plans, with a focus on improving disaster preparedness, strengthening infrastructure, and supporting climate-resilient agriculture. The project's activities, such as plinth raising and water management systems, directly address these local priorities.

**Integrated Flood Management:** Both districts are highly vulnerable to flooding, and local government plans emphasize integrated flood management and climate adaptation measures. The project's focus on flood protection infrastructure, such as raised homes and flood-resistant latrines, directly contributes to the implementation of local flood risk management strategies.

#### 5. Other Relevant Instruments and National Communications

In addition to the NAP, BCCSAP, and local development plans, the project is also consistent with Bangladesh's national communications to the UNFCCC and other climate-related policies:

**Nationally Determined Contributions (NDCs):** Bangladesh's NDCs, under the Paris Agreement, outline the country's climate adaptation goals, including the reduction of vulnerability in agriculture, water resources, and communities at risk. The project supports these NDC goals by focusing on building resilience in vulnerable communities through infrastructure, water management, and ecosystem restoration.

**Sustainable Development Goals (SDGs):** The project contributes to several SDGs, including:

**SDG 1 (No Poverty):** By enhancing livelihoods and providing climate-resilient infrastructure, the project directly supports poverty reduction.

**SDG 6 (Clean Water and Sanitation):** The provision of climate-resilient sanitation and water

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Strategy / Instrument	Level & Year	Relevant Priorities / Objectives	Consistency of the Project	Relevant Project Components
		environmental sustainability aligned with SDGs and climate plans.	infrastructure resilience, livelihood diversification and skill development.	
<a href="#">Perspective Plan of Bangladesh 2021–2041 (Vision 2041)</a>	National, 2021	Targets zero poverty and resilient economic growth; mainstreaming climate and environmental sustainability.	Project prevents climate-induced impoverishment, protects assets and stabilizes incomes—key enablers toward long-term economic resilience.	C1: Asset protection C3: Livelihood diversification
<a href="#">National Plan for Disaster Management (NPDM) 2021–2025 &amp; Disaster Management Act, 2012</a>	National / Sub-national, 2021	Promotes risk reduction, community-based disaster management, early preparedness and local institutional empowerment.	The project establishes and empowers CCAGs, coordinates with Union Parishads and supports local DRM—consistent with NPDM mandates.	C4: CCAGs & institutional strengthening C1–C3: Risk-reducing assets
<a href="#">National Water Policy (1999) and Water Sector Frameworks</a>	National, Sectoral, 2000	Ensures equitable rural water access, safe groundwater use, flood/drought management, and quality sanitation.	Raised tube wells, water testing, latrine safety distances and sealed pits comply with safe WASH practices and manage flood contamination.	C2: Elevated tube wells & sanitation
<a href="#">District / Upazila / Union Development &amp; Disaster Plans (Sherpur &amp; Mymensingh)</a>	Sub-national & Local	Reduce losses from flood and erosion; ensure rural WASH; support vulnerable households; coordinate local DRM.	Interventions match local priorities through site-specific targeting, safe water, resilient sanitation, land protection, and household-level risk mitigation.	All components, co-designed with UP/CCAG

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- E. Describe how the project / programme meets relevant national technical standards, where applicable, such as standards for environmental assessment, building codes, etc., and complies with the Environmental and Social Policy of the Adaptation Fund. Also describe, as needed, how the project/programme will **provide support to local actors and build their capacities** support local actors and build their capacity to comply with the standards.

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## National Technical Standards and Compliance

63. The proposed project is designed to meet relevant national technical standards in various domains, including environmental assessments, building codes, sanitation standards, and

flood protection standards. These standards ensure that the project is not only technically sound but also safe, environmentally sustainable, and socially responsible. Below is a description of how the project aligns with national technical standards, ~~as well as how it will support local actors in complying with these standards~~ and how it will support local actors in complying with them.

Table 8 Compliance with National Technical Standards, AF ESP, and USP Screening

Standard / Regulation	Scope / Requirements	How the Project Meets the Standard	Relevant Project Components	Capacity Support to Local Actors	USPs Screening Process
<a href="#">Bangladesh National Building Code (BNBC 2020)</a>	Structural safety, elevation above hazard, material quality, slope stability.	Plinths elevated above design flood; soil compaction; slope vegetation; drainage; slatted livestock sheds built to safe loading.	C1 – Plinths; C3 – Livestock structures.	Local masons trained; CCAG monitors; simplified building manuals.	USP checklist verifies soil bearing capacity, flood height, and erosion risk; high-risk sites are rejected/relocated.
<a href="#">National Sanitation Strategy &amp; Rural WASH standards, 2014</a>	Flood-resilient latrines; pit design; ventilation; safe sludge handling; placement distance.	Elevated double-pit latrines; sealed vaults; >10–15 m from tube wells; handwashing taps; sludge pit lining.	C2 – Sanitation.	WASH engineers provide training for households, community sanitation committees, and O&M.	USP screening confirms setback distances, groundwater depths, and floodwater levels; unsafe sites are redesigned.
<a href="#">Bangladesh Drinking Water Quality Standards (BSTI / DPHE / DoE), 2012</a>	Arsenic, iron, salinity, bacteriological limits; protected water sources.	Tube wells tested pre-installation; deeper screens; maintenance & periodic testing; no installation in arsenic clusters.	C2 – Water supply.	Community water groups trained; DPHE engagement; testing schedule.	Screening form records water test results; wells only approved if contaminants below national thresholds.
<a href="#">Environment Conservation Act (ECA) &amp; Rules (ECR), 2020</a>	Pollution prevention, wetland/ecosystem protection, and controlled extraction.	Controlled earth sourcing; drainage; no excavation in wetlands; sealed pits; native tree species.	C1 – Plinths; C2 – WASH; C3 – Tree planting.	PO staff ESMP training; CCAG environmental monitors; grievances for contamination/soil misuse.	USP form flags proximity to ECAs, soils, erosion; high-risk locations cancelled or relocated.
<a href="#">Integrated Pest Management (IPM) 2002 &amp; Agriculture Extension Policy, 1996</a>	Minimize chemical use; soil health; ecosystem-based methods.	Organic compost, mulching, low-input horticulture, drought/flood-tolerant species.	C3 – Homestead agriculture & agroforestry.	Farmer field schools; DAE extension linkages; compost demonstrations.	Screen for prohibited agrochemicals; moderate risk approved with mitigation (training & supervision).
<a href="#">Disaster Management Act 2012 &amp; NPDM 2021–25</a>	Local DRM; anticipatory action; protection of poor and vulnerable groups.	Household assets reduce evacuation risk; early-warning integration; CCAG is a community DRM body.	C1–C3 – Resilient assets; C4 – Local governance.	DRM training for CCAG/UP; community contingency plans; targeting women, the elderly, and PWD.	Screening ensures vulnerable HH prioritization, exclusion risks flagged, and corrective allocation.
<a href="#">Adaptation Fund – Environmental &amp; Social Policy (ESP)</a>	15 safeguard principles; avoid involuntary resettlement; prevent	Full risk screening per USP; ESMP updated per site; only Low/Moderate risk approved.	All components.	Awareness workshops; ESMP compliance coaching.	Decision Gate: High-risk → redesign/relocation/cancellation; documented and

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Standard / Regulation	Scope / Requirements	How the Project Meets the Standard	Relevant Project Components	Capacity Support to Local Actors	USPs Screening Process
	<u>discrimination; protect natural habitats.</u>			<u>documentation procedures.</u>	<u>disclosed.</u>
<u>Adaptation Fund Gender Policy</u>	<u>Equal participation; equitable access; no GBV; inclusion of women-headed HH.</u>	<u>&gt;50% women in CCAG; female-friendly WASH; livelihood assets for women; gender-sensitive consultations.</u>	<u>All components.</u>	<u>Gender leadership training; grievance channels; GBV referral pathways.</u>	<u>USP forms capture gender inclusion; PWD access; GBV risk; sites rejected if discriminatory impacts.</u>

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### 1. Environmental Assessment Standards

The project complies with the Environmental Conservation Act (ECA) of Bangladesh, which requires an Environmental Impact Assessment (EIA) for projects that may have significant environmental impacts. Prior to implementation, the project will conduct an Environmental and Social Impact Assessment (ESIA) to identify potential environmental risks, such as soil erosion, water contamination, or habitat destruction, and to propose mitigation measures.

**Mitigation of Negative Environmental Impacts:** The ESIA will guide the implementation of the project to minimize adverse environmental impacts. For example, the tree plantation component will adhere to the Forest Conservation Rules (FCR) and Forest Policy of Bangladesh, ensuring that only native and flood-resilient tree species are planted, thus supporting ecosystem restoration without disrupting local biodiversity.

**Sustainable Construction Standards:** The plinth raising and latrine construction activities will be carried out following the Bangladesh Water Development Board (BWDB) guidelines for flood-resilience. These guidelines specify standards for the height of plinths based on flood risk and the selection of flood-resistant materials to reduce future flood damage.

### 2. Sanitation and Water Management Standards

**Sanitation:** The construction of sanitary latrines will adhere to the National Sanitation Strategy (NSS), as defined by the Department of Public Health Engineering (DPHE). This ensures that latrines are constructed with flood-resistant features and in compliance with the guidelines for safe, hygienic sanitation facilities. These latrines will be designed to prevent contamination of water sources during floods.

**Water Systems:** The project will follow the DPHE guidelines for water supply systems, ensuring that tube wells and rainwater harvesting systems are built to withstand flood conditions and provide safe drinking water. These guidelines ensure that the water systems are designed for resilience against contamination, particularly in flood-prone areas.

### 3. Capacity Building and Support for Local Actors

**Training Local Stakeholders:** The project will provide capacity-building programs for local actors, including community leaders, local government officials, and other stakeholders involved in the implementation of climate adaptation activities. This training will cover technical aspects of flood-resilience, sanitation construction, environmental restoration, and financial management, ensuring that local actors can comply with national standards.

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~~Support for Compliance with Standards:~~ Local community-based organizations (CBOs) and Community Climate Adaptation Groups (CCAGs) will be trained on how to meet the technical standards related to sanitation, flood protection, and environmental restoration. Additionally, the project will ensure that local contractors and builders involved in infrastructure work are trained on the Bangladesh National Building Code and flood resilience standards.

#### ~~4. Compliance with the Environmental and Social Policy of the Adaptation Fund~~

~~The project adheres to the Environmental and Social Policy of the Adaptation Fund, ensuring that potential social and environmental risks are assessed and mitigated. This policy emphasizes:~~

~~**Social Inclusion:** The project actively involves marginalized groups, including women, youth, people with disabilities, and indigenous communities, in the decision-making processes and ensures their participation in the benefits of the project.~~

~~**Environmental Sustainability:** The project minimizes adverse environmental impacts through the implementation of flood-resilient infrastructure, ecosystem restoration, and sustainable water management. All activities are designed to improve the resilience of both communities and ecosystems.~~

~~**Gender Sensitivity:** The project integrates gender-responsive strategies, ensuring that women have equal access to project benefits, including leadership roles in community adaptation groups and financial management activities.~~

- F. Describe if there is duplication of project /programme with other funding sources, if any. Describe how the project/programme will ensure coordination of different initiatives, sub-projects and small grants towards a common goal, enhances collaboration across sectors and outlines how activities avoid duplication and enhance efficiencies and good practice.

#### Coordination with Other Funding Sources

64. This project will actively coordinate with other ongoing and planned climate adaptation initiatives in Sherpur and Mymensingh to avoid duplication and enhance the overall impact of climate resilience efforts in the region.

65. **Identifying Potential Overlaps:** The project will conduct an initial mapping exercise to identify existing climate adaptation projects, particularly those funded by national and international organizations such as the Green Climate Fund (GCF), World Bank, Asian Development Bank (ADB), and local government agencies. By identifying ongoing initiatives, the project will avoid duplicating activities related to flood resilience, water management, or ecosystem restoration.

#### 66. Collaboration with Local and National Entities:

**Local Government Coordination:** The project will collaborate with local authorities in Sherpur and Mymensingh to ensure that it complements local development plans and integrates into existing climate adaptation frameworks. This will prevent overlap with ongoing flood management or disaster resilience initiatives at the sub-national level.

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**National and International Coordination:** The project will work in partnership with national and international development agencies to ensure alignment with broader climate adaptation goals and the national development agenda.

**Enhancing Collaboration Across Sectors**

67. The project will encourage cross-sectoral collaboration ~~between water management, disaster risk reduction, agriculture, and social welfare sectors~~ among water management, disaster risk reduction, agriculture, and social welfare. This will ensure that the interventions are holistic and mutually reinforcing, thereby enhancing the overall impact.

**1. Integrated Approach:**

The project’s activities, such as tree plantation and flood protection infrastructure, will be integrated with local agricultural development programs to improve food security and promote sustainable livelihoods. Additionally, water management and sanitation efforts will be coordinated with local health programs to ensure that climate-resilient infrastructure supports public health improvements.

**2. Strengthening Synergies:**

3. The project will work closely with local organizations, NGOs, and social enterprises to implement climate adaptation measures, ensuring that these initiatives build on one another and strengthen the local adaptation capacity.

The use of local knowledge and community-led solutions will enable the project to align with other local initiatives and ensure that all efforts contribute to the broader goal of building climate resilience.

*Table 9: Climate-resilient flood projects in Sherpur and Mymensingh (completed & ongoing)*

#	Project title & period	Implementing entity/financiers	Geographic focus & relevance	Synergies /complementarities/ lessons for this project
1	<b>Flood Reconstruction Emergency Assistance Project (FREAP), 2023–ongoing</b>	Government of Bangladesh with ADB support	Post-2022 flood recovery in Netrokona, Brahmanbaria, Mymensingh, and Sherpur, including climate-resilient roads, bridges, and basic services.	Demonstrates how to systematically integrate climate-resilient standards (elevated platforms, improved drainage, resilient roads, and water structures) into public infrastructure. The proposed project adopts similar principles for homestead plinths, tube-wells, and latrines and will coordinate with local LGED/DPHE offices to avoid overlap and align technical standards.
2	<b>Capacity Development in WASH Sector, 2024–ongoing</b>	DPHE and partners	National programme with training and capacity building in Mymensingh, Netrokona, Sherpur and Jamalpur, including work on climate-resilient WASH systems.	Provides a pool of trained DPHE engineers and field staff familiar with climate-resilient water and sanitation. The proposed project will leverage these technical capacities for siting and design of raised tube wells and latrines, ensuring compliance with national WASH standards and maximizing sustainability.
3	<b>Local Government Initiatives on</b>	Local Government	National project in climate-vulnerable	LoGIC shows the value of locally led adaptation, climate-risk mapping and direct

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	<u>Climate Change (LoGIC), 2016–2025 (ongoing)</u>	Division with UNDP & UNCDF, EU, Sweden, Denmark	coastal, wetland and flood-prone districts, supporting community-based adaptation schemes, climate-adaptive livelihoods and a Climate Vulnerability Index (CVI) used to prioritise unions.	grants to LGIs and households. The proposed project mirrors this by using community groups (CCAGs), participatory vulnerability assessments and local adaptation plans, and by targeting the most climate-vulnerable households (especially women-headed households) in Sherpur and Mymensingh.
4	<u>Mymensingh Divisional Platform on Locally Led Adaptation, launched 2024</u>	ICCCAD and regional stakeholders	A divisional platform bringing together actors from Mymensingh, Jamalpur, Sherpur and Netrokona to share experiences and scale up locally led adaptation.	Provides a ready knowledge-sharing and coordination space for flood adaptation in the division. The proposed project will feed lessons on plinth raising, WASH and livelihoods into this platform, and in turn will use the platform's guidance to strengthen local ownership and policy linkages.
5	<u>PKSF climate resilience pilots – Community Climate Change Project (CCCCP) and Extended Community Climate Change Project – Flood (ECCCP-Flood), 2013</u>	PKSF / GCF and other partners	Implemented in several flood-prone districts (e.g., Kurigram, Gaibandha, Jamalpur) with plinth raising, raised goat shelters, and community-based flood adaptation.	Generated direct operational lessons for plinth raising, cluster implementation, gender-sensitive targeting, and community contracting. These experiences have been used by PKSF to design the Sherpur–Mymensingh project's cluster-based plinth raising, raised livestock housing, and women-focused livelihood support, and to refine its ESMP and community engagement model.

Use of past/ongoing projects in the design of the proposed project

70. Experiences from FREAP and DPHE's WASH initiatives informed the technical standards for raised plinths, tube-wells and climate-resilient latrines in the proposed project, ensuring that all structures are designed above historic and projected flood levels and follow national engineering and WASH norms.

71. Lessons from LoGIC, the Mymensingh Divisional LLA Platform and PKSF's earlier climate projects shaped the implementation approach: locally led planning, use of vulnerability mapping (including CVI), participatory group mechanisms (CCAGs), priority for women-headed and disadvantaged households, and community-managed grants.

72. These projects showed the importance of strong coordination with local governments and other development partners to avoid duplication, share training resources and integrate project investments into wider district and national climate-resilience frameworks. This is reflected in the proposal's sections on coordination, knowledge management and learning, which explicitly commit to mapping ongoing initiatives and aligning project interventions with them.

**G. Describe if there is duplication of project / programme with other funding sources, if any. Describe how the project/programme will ensure coordination of different initiatives, sub-projects and small grants towards a common goal, enhances collaboration across sectors and outlines how activities avoid duplication and enhance efficiencies and good practice.**

**The project will focus on enhancing efficiency by:**

Focusing on gaps: The project will specifically target areas where there is a lack of

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~~adaptation infrastructure, such as flood-resilient housing and safe water systems, to avoid duplication with existing programs.~~

~~Shared resources and knowledge: The project will encourage knowledge sharing with other climate resilience programs and facilitate joint efforts in areas such as training and capacity building.~~

~~Collaborative funding mechanisms: The project will ensure that funding is allocated in a way that leverages resources from other sources, such as climate adaptation funds and microfinance programs, ensuring that all financial resources are used effectively.~~

**H.G.** If applicable, describe the learning and knowledge management component to capture and disseminate lessons learned and how this contributes to building and institutionalizing local capabilities. Provide details on managing traditional and/or indigenous knowledge, where relevant.

### Learning and knowledge management (LKM)

73. The learning and knowledge management (LKM) component of the proposed project is designed to systematically capture, document, and disseminate lessons learned throughout the project cycle. This will ensure that the project's experiences, challenges, and successes are shared with stakeholders and integrated into local, regional, and national climate adaptation practices. In doing so, it will contribute to building and institutionalizing local capabilities and ensure that communities are empowered to manage their own climate risks in the long term.

74. Effective knowledge management is central to this project's climate adaptation approach. The project will establish a structured system for collecting, curating, and disseminating evidence-based lessons from the implementation of plinth-raising, climate-resilient WASH systems, climate-resilient livelihood diversification, and community governance. Access to clear, timely, and context-specific information on local climate trends, flood risks, water safety, productive land use, and household adaptation options is critical to ensure that government agencies, executing partners (POs), extension officers, and local communities can sustainably maintain the resilience benefits generated by the project. A dedicated Knowledge Management (KM) team, supported by PO and local stakeholders, will document practical community experiences, technical performance, and socio-economic outcomes, including lessons on targeting, safeguards, gender inclusion, USP screening, and O&M of assets.

75. Knowledge products will be transformed into user-friendly formats and disseminated across multiple channels, tailored to stakeholder needs. Digital channels will include a project website, social media accounts (e.g., Facebook, YouTube), digital newsletters, and short audiovisual explainers in the local language. Offline channels will include printed manuals, infographics, homestead adaptation guides, periodic progress bulletins, and learning briefs shared with Union Parishads, district-level authorities, and national institutions. In addition, communities will receive visual, oral, and peer-based materials, for example, short films, demonstration videos, step-by-step plinth elevation guides, tree-survival checklists, and water-quality monitoring protocols. This multiplicity of formats ensures accessibility for

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vulnerable groups, including women, the elderly, and persons with disabilities.

76. Component 4 will formalize the Knowledge Management Plan, capturing and documenting lessons at both the community and institutional levels. Monitoring and evaluation (M&E) tools—particularly Knowledge, Attitude and Practice (KAP) surveys, annual household interviews, geotagged asset documentation, goat rearing, and tree-survival monitoring—will provide evidence for adaptive management and inform policy recommendations. Local governments and CCAGs will host peer-learning events, workshops, and periodic review meetings to exchange practices on water safety, flood preparedness, maintenance responsibilities, and replanting strategies. These activities will strengthen long-term institutional memory, reduce knowledge attrition, and empower communities to manage adaptation assets beyond the project's life.

77. Knowledge products generated by the project will include community flood vulnerability maps, adaptation workflow diagrams, grievance case studies, annual WASH quality reports, and practical guides on household climate resilience. Policy-relevant documents such as village-level contingency plans, CCAG charters, cooperation agreements on land and maintenance, and local adaptation protocols will be publicly documented and stored in digital repositories accessible to government and implementing entities. These arrangements will embed knowledge practices into the local community, enabling scaling, replication, and evidence-based decision-making.

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Table 10 Learning and Knowledge Management Matrix

KM Product / Output	Primary Audience	Purpose / Use Case	Dissemination Channels	Timing / Frequency
Plinth construction guide (step-by-step manual, infographics)	Households, CCAGs, local masons	Ensure safe elevation, drainage, and slope stabilization	Printed guide, posters, community trainings, short videos	During implementation, refresher annually
Climate-resilient WASH toolkit (tube-well depth, sanitation layout, contamination warning)	Households, Union Parishads, DPHE field staff	Maintain safe water & sanitation in flood zones	Printed toolkit, WhatsApp groups, social media, and YouTube explainers	Before installation, periodic updates
Livelihood package sheets (tree list, watering cycle, animal shelter standards)	Beneficiary households, women groups, agricultural & livestock officers	Strengthen survival rates & long-term income	Leaflets, FFS sessions, demo plots, short video clips	Seasonal cycles; 6–12 months
Flood vulnerability & elevation maps (village-level)	Local governments (UP), CCAGs, POs	Targeting, USP validation, and emergency planning	Web dashboard, printed wall maps, community halls	Start of project; updated yearly
Annual adaptation progress bulletin	Local & district authorities, executing entities	Report results, highlight lessons, inform planning	PDF/print, website, emails, district workshops	Annually
Case studies & success stories (household narratives)	Communities, donors, media	Promote replication & confidence	YouTube, Facebook, website, brochures	Every 6–9 months
KAP Survey results (Knowledge–Attitudes–Practices)	Project management, policy units	Measure learning & adaptation behaviour	Reports, presentations to stakeholders	Baseline, midline, endline
USP screening lessons (risk, gender, land tenure)	Executing partners (PO), NIE, and environmental units	Standardize safe approval; avoid mistakes	Technical memos, training slides, internal portal	Continuous; quarterly
Policy & governance	Union Parishads,	Institutionalize	Official letters,	As finalized

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<u>outputs (CCAG procedures, contingency plans)</u>	<u>local DRM committees</u>	<u>practices; O&amp;M responsibilities</u>	<u>meeting minutes, district repository</u>	
<u>Training curriculum (climate adaptation, safeguards, grievance)</u>	<u>CCAGs, local facilitators, POs</u>	<u>Build institutional and social capacity</u>	<u>Trainers' manuals, workshop modules, videos</u>	<u>Rollout + periodic refresh</u>
<u>Monitoring dashboards (tree survival, WASH quality, plinth durability)</u>	<u>PMU, executing entities, CCAGs</u>	<u>Track performance indicators</u>	<u>Excel/online dashboards, monthly meetings</u>	<u>Monthly/Quarterly</u>
<u>Post-implementation knowledge archive</u>	<u>Local governments, communities</u>	<u>Sustainability— records &amp; continuity</u>	<u>Website, village database, printed binders</u>	<u>Final year, handover</u>

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### 1. Capturing and Documenting Lessons Learned

A robust Monitoring, Evaluation, and Learning (MEL) framework will be established to capture and document key lessons throughout the project's lifecycle. This system will monitor project activities and results, enabling stakeholders to assess whether goals are being met and identifying areas for improvement.

#### Key Elements of the MEL Framework:

- **Regular Assessments:** Periodic assessments will be conducted at the end of each phase (e.g., completion of plinth raising, water system installation, and tree planting). These assessments will focus on identifying challenges, successes, and the impact of interventions on local communities. Results will be shared with community stakeholders, local authorities, and relevant national agencies.
- **Feedback Mechanisms:** A continuous feedback loop will be incorporated to allow local communities and beneficiaries to share their experiences, challenges, and suggestions. This will help ensure that the project remains flexible and responsive to the needs of the communities, especially when unforeseen issues arise during implementation.
- **Knowledge Sharing Workshops:** Local workshops will be held to engage community members, local authorities, and other stakeholders in knowledge sharing and learning exchanges. These workshops will facilitate the sharing of best practices, lessons learned, and innovative solutions to climate challenges.

### 2. Disseminating Lessons Learned

The lessons learned will be disseminated through various channels to maximize the reach and impact:

**Local, National, and International Platforms:** The project will share key lessons learned through existing local networks such as community-based organizations (CBOs), non-governmental organizations (NGOs), and local government units. At the national level, findings will be shared with relevant ministries, such as the Ministry of Environment, Forest and Climate Change (MOEFCC). On an international scale, the project will disseminate lessons at climate adaptation conferences, workshops, and seminars organized by UNFCCC and other international climate resilience platforms.

**Reports and Case Studies:** Comprehensive annual reports and case studies will be

produced, summarizing the project's key activities, challenges, and results. These reports will be publicly available through the project's website and disseminated through newsletters, ensuring broader awareness of the project's successes and failures.

**Digital Platforms:** The project will use digital platforms (e.g., websites, blogs, and social media) to share knowledge with a wider audience. This will help in reaching not only local communities but also practitioners, policymakers, and academics involved in climate adaptation work globally.

### **3. Institutionalizing Local Capabilities**

One of the project's key goals is to build local capacity and ensure that the knowledge generated is institutionalized at the local level. This will be achieved through the following strategies:

**Training and Capacity Building:** As mentioned earlier, the project will provide capacity-building programs for local stakeholders. These programs will focus on improving the skills of community leaders, local government officials, and other stakeholders in climate resilience planning, financial management, and technical aspects of climate adaptation (e.g., plinth raising, water systems, and sustainable agriculture).

**Community-based Adaptation Groups (CCAGs):** These groups will be trained and empowered to manage adaptation projects and funds at the local level. This approach ensures that local actors are equipped with the necessary tools, knowledge, and financial resources to continue addressing climate challenges beyond the project's duration.

**Knowledge Transfer and Mentorship:** Mentorship and peer learning will be key components of the project's capacity-building strategy. More experienced community members and local experts will mentor younger or less experienced individuals, ensuring that climate resilience knowledge is passed down and institutionalized at the grassroots level.

**Building Local Technical Expertise:** To ensure the sustainability of the interventions, the project will partner with local technical institutions, such as agricultural schools and vocational training centers, to provide continuous education on climate resilience. These institutions will help local communities access up-to-date knowledge and best practices in areas such as sustainable farming, water management, and flood prevention.

### **4. Managing Traditional and Indigenous Knowledge**

The project recognizes the value of traditional and indigenous knowledge (TIK) in building climate resilience, especially in rural communities where traditional practices have evolved over generations to manage local environmental challenges. The following strategies will be employed to integrate TIK into the project:

**Documentation and Validation:** The project will actively document indigenous knowledge systems related to local climate resilience practices, such as traditional flood protection methods, water conservation techniques, and crop management practices. This knowledge will be captured through community consultations, interviews with elders, and focus group discussions with indigenous people and

local experts.

**Integrating TIK into Modern Practices:** Once validated, traditional knowledge will be integrated into the technical design of the project, ensuring that modern climate adaptation strategies complement local traditions. For example, traditional techniques for floodwater management may be used alongside modern flood protection measures, like plinth raising and embankments. The tree plantation activity could include indigenous species known to be resilient to local climatic conditions, contributing to biodiversity and ecosystem restoration.

**Respecting Cultural and Spiritual Significance:** The project will respect the cultural and spiritual significance of indigenous practices, ensuring that activities such as tree planting or ecosystem restoration are conducted in a way that honors local customs and beliefs.

**Knowledge Sharing Across Generations:** The project will engage indigenous communities in inter-generational knowledge transfer, encouraging the younger generation to learn from elders about traditional ecological management practices. This will help preserve valuable cultural heritage while fostering resilience.

#### **5. Promoting Long-Term Knowledge Sharing**

To institutionalize learning and ensure long-term knowledge sharing, the project will establish a Knowledge Management (KM) System that will:

**Collect and Store Knowledge:** The KM system will act as a repository for all knowledge generated during the project, including reports, training materials, case studies, and multimedia resources. This system will be accessible to all stakeholders, including local actors, government bodies, and international organizations.

**Facilitate Continuous Learning:** The KM system will be regularly updated with new knowledge, ensuring that the project remains adaptable and responsive to evolving climate challenges. Learning from ongoing monitoring and evaluation will be incorporated into the KM system, enabling continuous improvement.

**Knowledge Networks:** The project will foster the creation of knowledge networks that link local communities with technical experts, policymakers, and climate resilience practitioners. This will ensure that learning and knowledge are continually exchanged, both within Bangladesh and internationally.

**4.H. Describe the consultative process, including the list of stakeholders consulted, undertaken during project preparation, with particular reference to vulnerable groups, including gender considerations, in compliance with the Environmental and Social Policy and Gender Policy of the Adaptation Fund. Provide details on how the consultative process considered and addressed gender-based, economic and other inequalities and encouraged vulnerable and marginalized individuals to meaningfully participate in and lead adaptation decisions.**

Project formulation consultative process

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78. The proposed project is designed to ensure that the voices of vulnerable groups, including women, youth, indigenous peoples, people with disabilities, and marginalized ethnic groups, are not only heard but also integrated into the decision-making process. The consultative process undertaken during the project preparation phase has been in full compliance with the Environmental and Social Policy and Gender Policy of the Adaptation Fund, ensuring that the views and needs of vulnerable populations were central to the design of the project.

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A comprehensive, participatory consultation process was conducted between January and July 2025 in both Sherpur and Mymensingh districts to ensure that the project design reflects the priorities of direct and indirect beneficiaries, vulnerable groups, local authorities, private-sector actors, and service agencies. Consultations were conducted in accessible locations (Union Parishad offices, community schools, yards, and settlements), and both mixed and targeted sessions were held to encourage safe, meaningful participation. Consultations prioritized groups most affected by recurrent flooding—women-headed households, elderly persons, persons with disabilities (PWD), riverine/char communities, youth, WASH-vulnerable households, and communities.

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79. Discussions consistently highlighted that households repeatedly rebuild low-lying plinths and latrines that fail during seasonal flooding, leading to asset loss, water contamination, and health-related costs. In Sherpur Sadar, Union Parishad leaders and vulnerable households emphasized the lack of durable elevation and the repeated destruction of earthen floors and livestock shelters. Local masons and suppliers in Gouripur confirmed that improper compaction, unregulated soil extraction, and the absence of drainage standards lead to rapid structural failure. These consultations resulted in the adoption of minimum plinth elevation standards tied to a 1-in-10 flood return period, soil compaction requirements, slope stabilization, and BNBC-aligned construction guidelines.

80. Women-only sessions, including with adolescent girls, and a GBV support group at Nakla Upazila, revealed significant risks around communal sanitation: privacy concerns, fear of harassment at night, menstrual hygiene challenges, and contamination during floods. Based on this feedback, the project shifted from communal or cluster sanitation models to household-level elevated latrine units, sealed pits, and handwashing stations. PWD-focused consultations explicitly informed design elements for accessibility, including ramp slope, widened doors, handrails, and floor safety in sanitation and livestock shelters.

81. Riverine households and displaced pastoralists underscored the impact of recurrent washouts, loss of poultry, and contamination of shallow tube wells. They stressed that adaptation support must be bundled rather than fragmented. As a result, the project adopted an integrated adaptation package (plinth + elevated tube well + sealed latrine + tree/livestock assets) with implementation sequencing based on vulnerability. Youth consultations in Trishal identified employment shocks triggered by floods, leading to seasonal migration, livestock mortality, and reliance on informal loans. This led to the introduction of climate-resilient livelihood starter kits, small livestock shelters, and training modules to generate supplemental income that is climate-resilient.

82. Institutional and sector consultations were equally decisive. Meetings with different government institutions at the local level, such as DPHE, DAE, DLS, and Union Parishad engineers, standardized the use of DPHE water-testing protocols, arsenic and iron screening, manure management practices, and native species lists to avoid invasive plantings. In May 2025, community groups, including PWD and women's collectives, defined governance

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risks—including elite capture and exclusion of vulnerable households. These consultations informed the establishment of CCAGs at the village level, with mandatory 50% women representation, youth seats, and a two-tier grievance mechanism.

83. The consultation process did not merely endorse the project—it altered its structure. It converted generic infrastructure concepts into climate-resilient household assets, transformed sanitation strategy into privacy and safety-based solutions, embedded governance and grievance mechanisms, and ensured accessibility for PWDs, equitable gender participation, and youth inclusion. The resulting design reflects the lived experience, knowledge, and priorities of the people most exposed to climate risk in Sherpur and Mymensingh.

Table 11 Summary of Stakeholder Consultation Meeting

Date & Location	Stakeholder Group(s)	Participants (Total / F / M / Youth 15–24 / PWD)	Meeting Agenda / Objectives	Key Discussion Points (Including Gender & Vulnerable Groups)	Decisions / Integration in Project Design
15 Jan 2025 – Sherpur Sadar Union Parishad Hall	UP members, community leaders, women-headed households, elderly	38 total / 19F / 19M / 7 youth	Identify household flood vulnerabilities and asset priorities	Household plinths fail due to low elevation, disruption of food storage, and mobility issues for the elderly	Adopt a minimum plinth elevation linked to the 1-in-10 flood level; prioritize women-headed and elderly households in targeting
29 Jan 2025 – Trishal, Mymensingh – Community School	Youth groups, char settlers, landless farmers	42 total / 14F / 28M	Livelihood risks, flood impacts on economic assets	Youth unemployment post-flood; livestock mortality; no capital buffers	Introduce tree + livestock livelihood bundle; youth access quotas; training & starter packages
18 Feb 2025 – Nakla Upazila Health Complex (Women-only)	Pregnant women, caregivers, adolescent girls, GBV NGO	33 total / 33F / 0M / 3 PWD	Identify sanitation barriers & GBV risks	Unsafe communal latrines; menstrual hygiene; night-time risks	Household-level latrines with sealed pits, lighting, handrails
5 Mar 2025 – Jhenaigati Community Center	Persons with disabilities, caregivers	24 total / 13F / 11M / 24 PWD	Universal access to adaptation assets	Narrow latrine doors; slippery ramps; inaccessible livestock sheds	Universal Design Standards: ≤10% slope ramps; wider doors; handrails; PWD included in USP
10 Mar 2025 – Gouripur Market Yard	Masons, labourers, small suppliers	29 total / 4F / 25M	Construction standards & logistics	Soil sourcing; compaction gaps; drainage slope	BNBC-based plinth design; local mason training; regulated earth extraction; no child labour
25 Mar 2025 – Riverine Settlement, Sherpur	Flood-displaced HHs, landless,	41 total / 22F / 19M / 10 youth / 2 PWD	Flood displacement patterns & livelihood shocks	Homestead washout; poultry loss; contaminated tube wells	Integrated adaptation bundle: plinth + elevated tube well + livestock sheds
16 Apr 2025 – District Joint Meeting	DPHE, DAE, DLS, UP engineers,	27 total / 7F / 20M / 3 youth	Government standards & alignment	Arsenic testing; native species; manure runoff	DPHE water testing protocol; native species selection list; composting guidelines

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<u>Date &amp; Location</u>	<u>Stakeholder Group(s)</u>	<u>Participants (Total / F / M / Youth 15–24 / PWD)</u>	<u>Meeting Agenda / Objectives</u>	<u>Key Discussion Points (Including Gender &amp; Vulnerable Groups)</u>	<u>Decisions / Integration in Project Design</u>
<u>8 Jul 2025 – Validation Workshop</u>	<u>All consulted stakeholder categories</u>	<u>54 total / 28F / 26M / 13 youth / 3 PWD</u>	<u>Final review of interventions</u>	<u>O&amp;M responsibilities; long-term ownership</u>	<u>Community O&amp;M plans; maintenance budget lines; KM tools at the union level</u>

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### 1. Stakeholder Identification and Mapping

The first step in the consultative process was identifying and mapping the key stakeholders, particularly vulnerable groups. This was done to ensure broad representation and participation in project planning and decision-making. The following stakeholders were consulted:

#### • Vulnerable and Marginalized Communities:

**Women:** Women in rural and flood-prone areas, especially those involved in agriculture and water collection, were identified as key stakeholders. Women’s roles in climate adaptation are critical, yet often overlooked, and their experiences and needs were a focal point in the consultation process.

**Youth and Children:** The younger generation, particularly youth and children, were consulted to understand their perspectives on climate change impacts and their aspirations for climate-resilient futures.

**Indigenous knowledge:** Indigenous peoples (ethnic minority) in Sherpur and Mymensingh, who often have unique knowledge of local ecosystems and traditional climate adaptation practices, were actively involved in consultations.

**People with Disabilities:** Individuals with disabilities were specifically targeted to ensure that adaptation strategies are inclusive and accessible to everyone in the community.

**Marginalized Ethnic Groups:** Particular attention was given to marginalized ethnic groups, ensuring that their voices and concerns were incorporated into the project design.

#### • Government and Local Authorities:

Representatives from local government bodies, including Union Parishads (local councils), District Commissioners, and Ministries involved in disaster management and climate change, were consulted to align the project with local and national development plans.

#### • Technical Experts and Climate Resilience Practitioners:

Climate adaptation experts, engineers, and professionals in the agriculture and water management sectors were consulted to ensure that the project’s technical design aligns with best practices and national standards.

### 2. Methods of Consultation

A variety of consultation methods were used to ensure that all stakeholders, including vulnerable groups, had meaningful opportunities to participate:

#### • Community Meetings and Focus Group Discussions (FGDs):

These were held at the local level in Sherpur and Mymensingh to ensure that community members could voice their concerns, share their experiences, and

provide input on potential adaptation strategies. Separate FGDs were organized for women, youth, indigenous peoples, and other vulnerable groups to ensure that gendered and social issues were adequately addressed.

In particular, women's groups were consulted about their specific needs, such as improved sanitation facilities and access to climate-resilient agricultural practices.

● **One-on-One Interviews:**

Interviews with local leaders, elders, and vulnerable individuals (e.g., people with disabilities) were conducted to gather in-depth qualitative information about their specific needs and priorities. These interviews helped identify barriers to participation and access to resources faced by marginalized groups.

● **Workshops and Participatory Planning Sessions:**

Workshops were organized to facilitate collective decision-making. These workshops allowed participants to discuss and prioritize adaptation activities based on their knowledge and experience with local climate impacts.

Special efforts were made to encourage women's participation by holding women-only sessions and ensuring that **childcare services** were provided for mothers attending meetings.

● **Public Consultations and Awareness Campaigns:**

Public meetings were organized to inform the broader community about the project's goals and activities, ensuring transparency and openness. These sessions also served as a platform for gathering feedback and building trust within the community.

**3. Gender Considerations in the Consultative Process**

In compliance with the Gender Policy of the Adaptation Fund, the consultative process was specifically designed to address gender-based inequalities and ensure the active participation of women in climate adaptation decisions. Key actions taken to ensure gender inclusivity include:

● **Ensuring Gender Responsive Consultation:**

The project ensured that gender-specific issues were addressed, such as women's role in agriculture, water management, and household responsibilities. Gender-specific consultations allowed for the identification of barriers that women face in accessing resources and participating in decision-making processes.

Separate discussions were held with women leaders, mothers, and women farmers to understand their needs and ensure that the project's design addresses their concerns, particularly in the context of household resilience to climate change.

● **Gender Responsive Data Collection:**

Sex-disaggregated data was collected during consultations to ensure that the needs of men, women, boys, and girls are adequately considered in the planning process. This data will be used to inform the gender-sensitive aspects of the project, such as capacity-building activities and resource allocation.

● **Promoting Women's Leadership:**

Efforts were made to promote women's leadership in community-based decision-making processes. The project encourages women to take on leadership roles within the Community Climate Adaptation Groups (CCAGs), ensuring that women are directly involved in managing the project and leading the adaptation actions.

• ~~**Addressing Gender-Based Violence and Empowerment:**~~

~~In consultation with local women's groups and gender experts, the project ensures that it addresses issues such as gender-based violence (GBV) that may be exacerbated by climate-related displacement or economic stress. The project will include training and awareness programs for community members to prevent violence and promote gender equality.~~

~~**4. Addressing Economic Inequalities**~~

~~The consultative process also focused on economic inequalities, particularly within marginalized communities:~~

~~**Identifying Barriers to Economic Participation:** During consultations, attention was paid to identifying economic barriers faced by vulnerable groups, including women, youth, and indigenous peoples. This includes access to financial resources, land, and agricultural inputs, as well as the ability to access training and employment opportunities.~~

~~**Inclusive Economic Opportunities:** The project has been designed to ensure that vulnerable groups have equal access to economic opportunities. This includes providing small grants for climate resilient activities, such as constructing plinths, starting small businesses, and improving agricultural productivity.~~

~~**5. Encouraging Vulnerable and Marginalized Participation in Adaptation Decisions**~~

~~To ensure that the voices of vulnerable and marginalized individuals are heard and their perspectives are integrated into adaptation decisions, the project took several steps:~~

~~**Creating Safe Spaces for Vulnerable Groups:** Special focus was given to ensure that marginalized individuals felt comfortable sharing their experiences. Safe spaces were created during consultations for groups such as indigenous women, people with disabilities, and youth, enabling them to speak openly about their challenges and needs.~~

~~**Inclusive Decision Making:** The project ensures that vulnerable and marginalized groups are not only consulted but also have a say in setting priorities and designing interventions. This was achieved through the participatory planning process and by including vulnerable groups in leadership roles within the project's governance structure (e.g., CCAGs).~~

~~**Capacity Building for Marginalized Groups:** Training programs were designed to increase the technical and leadership capacities of marginalized individuals, ensuring that they can effectively participate in and lead adaptation decisions within their communities.~~

~~**6. Gender and Social Safeguards**~~

~~In compliance with the Environmental and Social Policy of the Adaptation Fund, the project has implemented gender and social safeguards to ensure that the project does not unintentionally worsen existing inequalities. These safeguards include:~~

- ~~• Ensuring that vulnerable groups are not discriminated against or excluded from accessing project benefits.~~
- ~~• Providing equal opportunities for both men and women to participate in decision~~

- making and leadership roles.
- Taking steps to prevent social exclusion, ensuring that marginalized groups (e.g., indigenous peoples, people with disabilities) are actively engaged in every stage of the project.

**4.1. Provide justification for funding requested, focusing on the full cost of adaptation reasoning.**

Justification for funding requested

**84.** ~~The funding requested for this project, amounting to USD 20 million, is essential to address~~ Requested funding of USD 20 million is essential to cover the full cost of adaptation in the flood-prone districts of Sherpur and Mymensingh, Bangladesh. These areas are highly vulnerable to the effects of climate change, particularly flooding, riverbank erosion, salinity intrusion, and other climate-induced disruptions. The justification for this funding is based on the need to implement comprehensive climate adaptation measures that protect vulnerable populations, safeguard livelihoods, and enhance the resilience of local communities.

~~85. The proposed project has been fully designed to achieve its objectives and expected outcomes solely on the basis of the resources requested from the Adaptation Fund. All planned activities, outputs, and results are achievable with the AF grant alone, irrespective of whether any additional co-financing is secured. Any complementary funding or parallel initiatives will serve only to enhance or scale up impacts, but the core project results remain fully deliverable with the AF resources requested.~~

~~86. The objective of this project is to build the climate resilience and adaptive capacity of vulnerable households and communities in the flood-prone districts of Sherpur and Mymensingh. The project promotes a transformative shift away from the current “business as usual” approach—characterized by recurrent flood losses, unsafe sanitation, contaminated water sources, and fragile income systems—toward a climate-resilient model of household infrastructure, community-level WASH safety, nature-based livelihoods, and inclusive local governance. Rather than reacting to flood emergencies and reconstruction each year, the project equips communities with proactive adaptation assets: raised plinths, sealed and elevated sanitation units, protected water sources, homestead agroforestry, and decentralized adaptation committees (CCAGs). These interventions are reinforced by local knowledge systems, ongoing monitoring, and formal grievance and governance mechanisms.~~

**Alternative 1: Without the Project (Business as usual)**

~~87. Without this Adaptation Fund project, rural households in Sherpur and Mymensingh will continue to confront climate risk with limited options. Each monsoon season results in the inundation of earthen homesteads, loss of sleeping spaces and crop storage, deaths of poultry and livestock, and damage to hygiene infrastructure. Households frequently rebuild the same structures at ground level, exposing them to repeated flood damage and financial loss. Shallow tube wells are easily contaminated, causing waterborne diseases, especially among children, the elderly, and pregnant women. Women and girls face safety and dignity risks when sanitation facilities are damaged or located far from the living area. For many~~

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households—particularly landless, women-headed families, youth, and persons with disabilities—the absence of durable infrastructure traps them in perpetual recovery, debt cycles, and recurrent poverty.

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88. In the absence of climate-resilient water and sanitation solutions, families spend more household income on emergency water purchases, medical expenses, and temporary shelter. Floods repeatedly interrupt schooling, reduce labour availability, and degrade local economic productivity. Environmental degradation would also continue: unregulated earth extraction, unmanaged pit latrines, and premature tree cutting further erode homestead soils and reduce protection against washout. Ultimately, government expenditures on relief, health support, and post-disaster grants would increase—costing far more over time than preventive investments.

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**Alternative 2: Conventional Development without Climate-Resilient Measures**

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89. A traditional development program that provides infrastructure inputs without climate adaptation principles—such as building low-lying latrines, shallow tube wells, or general livelihood assistance—would not meaningfully increase resilience. Infrastructure constructed at grade would be washed away or rendered unusable during floods, producing the same pattern of loss. Tree seedlings distributed without technical guidance on species suitability, spacing, or watering typically fail within the first season; livestock assets without housing remain highly vulnerable to waterlogging and disease. Similarly, unstructured community groups lacking safeguards, training, or grievance channels do not sustain maintenance or equitable access, and elite capture is often the result.

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90. This approach is significantly more expensive over time because repeated failures require re-investment. The project area already experiences irregular monsoon rainfall, seasonal flash flooding, and prolonged dry periods. These climate stressors, combined with population growth and weak institutional governance, undermine long-term development outcomes. A conventional development response, therefore, does not address the drivers of vulnerability nor equip rural households with the physical or institutional capabilities needed to withstand climate shocks.

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**Alternative 3 — The Proposed AF-Funded Project with Climate-Resilient Interventions**

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91. The Adaptation Fund-supported project applies an integrated, cost-effective, and community-driven approach designed to reduce vulnerability at the point where climate losses actually occur: the household. Raised plinths, properly designed with proper drainage and slope stabilization, prevent living areas, livestock, and stored assets from flood damage. Elevated tube wells and sealed, flood-resilient sanitation units reduce exposure to pathogens, prevent water contamination, and directly reduce public health burdens. The provision of tree and homestead livelihood assets—designed using native species and small livestock shelters—helps households diversify income sources and stabilize recovery capacity.

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92. The project prioritizes social inclusion and gender equity. Women-headed households, youth, landless riverine residents, and persons with disabilities are systematically included in site selection, design choices, and asset allocation. Climate Change Adaptation Groups (CCAGs) at the village level are formed and trained to manage maintenance, monitor inclusion, screen Unidentified Sub-Projects (USPs), prevent elite capture, and serve as a first-tier grievance mechanism.

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93. Unlike historical grant programs, this project combines physical adaptation assets with

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governance, knowledge, and sustainability systems. Flood elevation standards are set using local return period data; WASH safety follows national regulations; and tree planting is supported by seasonal guidance and survival monitoring. Knowledge products—manuals, videos, illustrated guides, demonstration plots—enable replication and scale-up by local communities and Union Parishads. Over time, the project reduces pressure on emergency relief budgets, lowers public health risks, and improves long-term livelihood stability (details are in Table 4).

94. Bangladesh is among the most climate-vulnerable countries globally, yet it faces a significant shortfall in adaptation finance. While adaptation needs in the country are estimated at US \$8.5 billion annually, current flows fall short by a wide margin (with domestic investment at around US \$1.2 billion per year). The proposed project directly addresses this critical gap by delivering cost-effective, high-impact interventions at the household and community level—raised plinths, climate-resilient WASH services, diversified livelihood assets, and strengthened local governance—that reduce exposure to flood losses, protect lives and livelihoods, and build lasting adaptive capacity. Securing Adaptation Fund financing is essential because it provides grant-based, upfront investment in resilience far more efficiently than repeated relief-oriented spending and supports historically marginalized households in the flood-prone districts of Sherpur and Mymensingh. Without this targeted support, the finance gap will persist, and vulnerable communities will remain trapped in the cycle of asset loss, health disruption, and climate-induced poverty.

#### 1. Addressing the Full Cost of Adaptation

The full cost of adaptation refers to the total financial investment required to enable communities to adapt to the impacts of climate change and reduce their vulnerability. This includes both the initial investment in infrastructure, capacity building, and environmental restoration, as well as the ongoing costs associated with maintaining resilience over time. The project is designed to meet these costs by addressing multiple dimensions of vulnerability in a holistic and integrated manner.

The proposed activities will directly address the risks and vulnerabilities caused by climate change and provide long-term benefits to the affected populations. These activities will be essential in mitigating the impacts of climate change on agriculture, infrastructure, water supply, and health in the project areas.

#### 2. Breakdown of the Funding Request

The funding requested is based on a detailed assessment of the costs of adaptation required for the following core activities:

##### 1. Plinth Raising for Climate Resilient Housing

- Justification: Plinth raising is a key measure to protect homes from recurring floods, which are predicted to increase in intensity and frequency due to climate change. By raising the plinths of 20000 households, the project will ensure that homes remain habitable during flood events, protecting livelihoods and preventing the displacement of families. Without this intervention, vulnerable communities would face devastating losses every time flooding occurs.
- The cost of raising homes is high, but it is a one time investment that

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prevents the future loss of assets and livelihoods, making it a cost-effective measure in the long term.

## **2. Sanitary Latrines and Water Management Systems**

- Justification: Access to safe water and sanitation is a fundamental component of climate resilience. Floods often contaminate drinking water and sanitation systems, leading to outbreaks of waterborne diseases such as cholera and diarrhea. By constructing flood-resistant latrines and water management systems for 21650 households, the project will reduce the risk of disease and ensure access to clean water during extreme weather events.
- This funding is necessary to prevent the negative health impacts of flooding, which can undermine the overall health and productivity of affected communities.

## **3. Tree Plantation and Ecosystem Restoration**

- Justification: Ecosystem restoration through tree planting is a low-cost, high-impact strategy for preventing soil erosion, improving biodiversity, and mitigating flood risks. The project will plant trees in flood-prone areas to restore degraded land, stabilize soil, and increase local biodiversity. This will not only reduce the risk of flooding but also contribute to carbon sequestration and climate change mitigation.
- The long-term environmental benefits of tree planting, such as improved soil fertility and reduced erosion, far outweigh the initial investment.

## **4. Capacity Building and Community Engagement**

- Justification: Capacity building is essential for ensuring that local communities can manage their own climate adaptation efforts in the future. This funding will support the training of 20,000 beneficiaries in climate-resilient practices, including disaster preparedness, sustainable agriculture, and water management. Additionally, it will empower community leaders and local institutions to take ownership of adaptation activities.
- Empowering local communities to manage their own resilience efforts will reduce future dependence on external aid, ensuring the sustainability of the adaptation measures.

## **5. Monitoring, Evaluation, and Knowledge Management**

- Justification: Effective monitoring and evaluation are critical to understanding the success of adaptation efforts and ensuring that resources are used efficiently. This funding will support the development of a robust monitoring system to track progress, measure impact, and document lessons learned. Additionally, it will facilitate the sharing of knowledge and best practices through workshops, reports, and digital platforms, ensuring that the knowledge generated is institutionalized and shared with other communities and stakeholders.
- The knowledge management component will contribute to the long-term sustainability of climate adaptation efforts, helping to scale successful interventions and promote continuous learning.

## **6. Project Execution Costs**

- Justification: Efficient project execution requires adequate resources for

coordination, logistics, and administration. This funding will support the day-to-day management of the project, ensuring that activities are implemented on time and within budget. It will also cover the costs of ensuring compliance with national technical standards and the Environmental and Social Policy of the Adaptation Fund.

- This cost is necessary for the smooth implementation and effective coordination of the project's diverse components.

### 3. The Need for External Funding

While the project is designed to be cost-effective, the full cost of adaptation exceeds the financial capacity of the local communities and government. These vulnerable communities lack the financial resources to invest in the necessary infrastructure, capacity building, and environmental restoration measures. Without external funding, the long-term resilience of these communities would be compromised, and they would continue to face the devastating impacts of climate change.

The requested funding is critical for ensuring that the adaptation measures are inclusive, sustainable, and comprehensive, addressing the full range of climate impacts faced by these communities. The adaptation interventions will not only reduce vulnerability but also enhance the ability of these communities to recover and thrive in the face of future climate shocks.

### 4. Long Term Economic and Social Benefits

The project's long-term benefits far outweigh the initial investment, making it a highly cost-effective solution for building climate resilience. By preventing flood damage to homes and infrastructure, improving public health, and restoring ecosystems, the project will:

- Increase agricultural productivity by protecting farmlands from flooding and improving water availability.
- Reduce health-related costs associated with waterborne diseases by ensuring access to clean water and improved sanitation.
- Enhance economic security by reducing the risk of displacement and maintaining income-generating activities such as farming, livestock rearing, and small businesses.
- Strengthen local governance and leadership, empowering communities to manage their own climate risks and reduce future dependence on external support.

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**K.J.** Describe how the sustainability of the project/programme outcomes has been taken into account when designing the project / programme. In particular,

describe how the project/programme supports long-term development of local governance processes, and improves the capacity of local institutions (including through simpler access modalities), and how it can ensure that communities can effectively implement adaptation actions, facilitate and manage adaptation initiatives over the long term without being dependent on project-based donor funding.

## Sustainability of the project outcomes

95. Sustainability is a core principle that has been carefully integrated into the design of the proposed project. By addressing the root causes of vulnerability, promoting long-term local capacity building, and ensuring community ownership of adaptation processes, the project aims to create lasting resilience in Sherpur and Mymensingh. The design of the project considers both the environmental sustainability of the interventions and the sustainability of outcomes in terms of governance, local capacity, and the long term independence of the communities.

### 1. Long-Term Local Governance Processes

One of the primary objectives of the project is to strengthen local governance processes, ensuring that local institutions can manage adaptation activities effectively beyond the project's lifespan. The project has been designed to build on existing governance structures and improve their ability to plan, implement, and monitor climate adaptation initiatives.

#### • Community-Based Climate Adaptation Groups (CCAGs):

The project will establish CCAGs, which will be responsible for decision-making, managing funds, and overseeing adaptation actions at the local level. These groups will consist of community representatives, including women, youth, and marginalized groups, ensuring that local governance is inclusive and participatory. The CCAGs will serve as the backbone of the community-led adaptation process.

Capacity Building of Local Governance Structures: The CCAGs will receive ongoing training in project management, financial management, and monitoring and evaluation, ensuring that local leaders are equipped to manage future adaptation initiatives without external assistance. The training will focus on key governance skills, such as how to allocate resources effectively, maintain transparency, and ensure accountability in community-driven projects.

#### • Integration with Local Authorities and National Plans:

The project aligns with local development plans and works closely with local government bodies (UP, municipality, upazila, zila parish), ensuring that adaptation strategies are embedded within local governance frameworks. By working with local authorities, the project fosters a collaborative approach to climate resilience, where the roles and responsibilities of local institutions are clearly defined and strengthened.

Long-Term Coordination with Local Government: The project will integrate its outcomes into local climate adaptation strategies, ensuring that local government bodies have the tools, knowledge, and resources to continue the

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work even after the project ends. This will include integrating the lessons learned from the project into future district and national plans, allowing for continuous improvement and scalability.

## 2. Capacity Building and Institutional Strengthening

The project places significant emphasis on building the capacity of local institutions— from community organizations to local government entities— ensuring that they can manage, implement, and scale up adaptation actions effectively and sustainably.

### • Training and Knowledge Transfer:

**Training Local Stakeholders:** The project will train key local actors, including community leaders, local government officials, and technicians, on how to manage climate resilience projects and use the technical knowledge and tools required for implementation. This training will focus on climate adaptation strategies, environmental management, water management, disaster risk reduction, and gender-sensitive approaches.

**Building Local Experts:** The project will also develop a pool of local experts who can continue to provide technical support in the long term. For example, trained local engineers and technicians will be able to design and implement flood-resilient infrastructure, such as plinth-raising and water management systems, in future initiatives.

### • Strengthening Local Institutions:

Local institutions, such as community-based organizations (CBOs) and local technical institutions (e.g., agricultural schools, vocational training centers), will play a central role in the implementation and scaling of the project's outcomes. The project will support the institutional strengthening of these bodies by providing them with the resources, training, and funding to carry out long-term adaptation actions.

By empowering these local institutions with the necessary skills and resources, the project ensures that they can take on future climate adaptation projects independently, without relying on external donor funding.

## 3. Simplified Access Modalities for Local Communities

The project has been designed with a focus on simplifying access to resources and decision-making processes, particularly for marginalized and vulnerable communities. This will enable local communities to continue implementing adaptation actions effectively after the project ends.

### • Direct Access to Finance:

Small Grants will be provided to households and communities to support the construction of flood-resilient infrastructure, sanitation improvements, and climate-resilient agriculture. These financial tools will be available through community-managed funds, with clear, simplified access modalities that enable vulnerable groups (especially women and marginalized communities) to participate and benefit.

### • Simplified Administrative Processes:

The project will work with local governments to streamline bureaucratic processes and ensure that communities can access funds and resources without unnecessary delays. Local adaptation projects, such as the raising of

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plinths or tree plantation, will be directly managed by the CCAGs, ensuring that there is a simplified mechanism for accessing and managing financial resources. This helps overcome the often complicated procedures for accessing external funds.

#### 4. Long-Term Community-Led Implementation and Management

The project aims to ensure that local communities can manage and sustain adaptation actions independently, reducing the need for future project-based donor funding.

##### • Ownership of Adaptation Activities:

By involving local communities from the outset in the planning, design, and implementation of adaptation strategies, the project promotes community ownership. This sense of ownership increases the likelihood that adaptation activities will continue after the project concludes.

The creation of local climate adaptation groups (CCAGs) ensures that communities remain actively involved in ongoing climate resilience efforts. These groups will manage funds, oversee the implementation of projects, and monitor progress, ensuring that adaptation actions are sustained in the long term.

##### • Ongoing Learning and Knowledge Sharing:

The Knowledge Management (KM) system established by the project will ensure that lessons learned are continuously shared among local actors, government agencies, and other stakeholders. This will promote adaptive management, enabling the project to evolve and improve based on the feedback and experiences of the communities.

The KM system will also facilitate peer learning by connecting local leaders with experts, allowing for the exchange of knowledge and innovative solutions that enhance the sustainability of adaptation actions.

Sustainability is a core principle integrated throughout the design of the proposed project. By addressing the root causes of vulnerability, strengthening local governance systems, promoting long-term capacity-building, and ensuring strong community ownership, the project aims to build durable climate resilience in the flood-prone districts of Sherpur and Mymensingh. The project's sustainability strategy is multidimensional, covering economic, social, environmental, institutional, and financial aspects to ensure that communities continue to manage and scale adaptation actions long after the Adaptation Fund-supported activities conclude.

#### Economic Sustainability

96. The project's investments—such as plinth raising, climate-resilient WASH systems, flood-tolerant agriculture, and ecosystem restoration—provide long-term economic benefits that outweigh initial costs. The proposal's evidence shows that plinth raising is a one-time, cost-effective investment that prevents recurrent losses of homes, livestock, productive assets, and income during annual floods. Similarly, flood-resistant latrines and water systems reduce the high economic burden of waterborne diseases by ensuring access to safe water during extreme weather events. Tree planting, improved livestock systems, and resilient agriculture further enhance long-term income security and agricultural productivity, protecting

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households from climate-induced economic shocks.

Social Sustainability

97. The project enhances social well-being by improving health outcomes, reducing displacement, and promoting gender equity and inclusion. Climate-resilient WASH interventions reduce outbreaks of cholera, diarrhea, and typhoid, especially among women, children, and elderly people who are disproportionately affected by contaminated water during floods. Elevated homesteads and resilient livelihoods reduce forced migration and social instability. The project also addresses gendered vulnerabilities by training women in climate-resilient agriculture, water management, and DRR, and by giving women leadership roles in CCAGs. Inclusive design ensures that marginalized groups—including youth, indigenous peoples, and persons with disabilities—have equitable access to project benefits and participate in decision-making processes.

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Environmental Sustainability

98. Environmental sustainability is built into every component of the project. Tree planting and ecosystem restoration efforts improve biodiversity, reduce erosion, stabilize soils, and restore degraded land—long-term benefits that significantly exceed the initial investment. Climate-resilient water and sanitation systems reduce pollution and environmental health risks, while flood-tolerant crop varieties strengthen agricultural systems against climate extremes. These interventions directly support ecosystem health and contribute to climate mitigation by sequestering carbon.

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Institutional Sustainability

99. The project invests heavily in building strong, community-based and local government institutions capable of independently managing adaptation actions. Community-Based Climate Adaptation Groups (CCAGs) are established as inclusive, representative bodies responsible for planning, decision-making, and oversight of adaptation actions at the local level. CCAGs, along with local authorities, receive training in project management, governance, financial management, and monitoring & evaluation, ensuring they can continue implementing climate adaptation initiatives beyond the project’s lifespan. The project aligns actions with Union Parishads, municipalities, and district agencies to embed adaptation strategies in local development plans and ensure long-term coordination and continuity.

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Financial Sustainability

100. The project strengthens financial sustainability by building community capacity to access, manage, and utilize financial resources effectively. Training and governance structures within CCAGs enable communities to manage climate adaptation funds transparently and independently, reducing future reliance on external donor financing. Through simplified access modalities, communities learn to mobilize and manage resources, fostering long-term financial autonomy. By promoting climate-resilient livelihoods and cost-effective resilience measures, the project ensures that households and institutions can sustain benefits without additional external investments.

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O&M of the project intervention

101. The operation and maintenance of all project-supported facilities—raised plinths, climate-resilient latrines, tube wells, slatted livestock houses, and homestead plantations—

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will be sustained through strong community ownership and institutional support. Community-based Climate Adaptation Groups (CCAGs) will play a central role in coordinating maintenance, mobilizing community labour, and ensuring transparent management of shared facilities. Households and small user groups (2–3 families per tube well or latrine) will be responsible for routine upkeep, supported by training provided under the project. Local masons, pump mechanics, and community volunteers will be trained to handle repairs, ensuring that technical skills remain available within the community after project completion. The project’s collaboration with local government bodies and line agencies, such as DPHE, DAE, and DLS, ensures continued oversight, technical guidance, and the integration of O&M into local development structures. The use of durable, locally available materials and standard resilient designs further reduces long-term maintenance needs. Knowledge products, manuals, and CCAG-led learning sessions will strengthen community capacity to independently manage, monitor, and sustain the infrastructure. Together, these measures ensure that all facilities remain functional, affordable, and well-maintained beyond the project’s lifespan.

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### Replication and Scaling-Up Potential

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102. The project has strong potential for replication and scaling up with additional funding after completion. All key interventions—plinth raising, climate-resilient WASH systems, flood-tolerant agriculture, slatted livestock housing, and community-based governance through CCAGs—use low-cost, proven, and locally appropriate models that can be easily transferred to other flood-prone districts in Bangladesh. Through the project’s knowledge management system, training manuals, technical guidelines, case studies, and lessons learned will be documented and shared with government agencies, NGOs, and national adaptation platforms, creating a foundation for wider uptake. The involvement of local authorities (UP, municipality, upazila, and district administrations) and line agencies (DPHE, DAE, DLS, BRRI, BINA) ensures institutional familiarity with the models, facilitating integration into future government programs and development partner investments. After completion, CCAGs will continue demonstrating community-led adaptation practices that development partners can scale through the Local Government Division, PKSF’s climate financing window, and national mechanisms such as the Bangladesh Climate Change Trust Fund (BCCTF) and NAP implementation streams. As a result, the project provides a replicable, scalable pathway for expanding climate resilience across vulnerable regions.

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103. Through integrated economic, social, environmental, institutional, and financial sustainability strategies—and through strong community ownership and institutional strengthening—the project ensures that flood-prone communities in Sherpur and Mymensingh can continue planning, implementing, and managing climate-resilient development well beyond the project’s duration. The project is fully capable of achieving its outcomes using Adaptation Fund financing alone.

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**1.4.K. Provide an overview of the environmental and social impacts and risks identified as being relevant to the project / programme.**

## Environmental and Social Risk Category

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104. The proposed project aims to enhance climate resilience in the vulnerable districts of Sherpur and Mymensingh through a series of interventions, including plinth raising, construction of sanitary latrines, tree planting, and capacity building. While the project's primary objective is to improve communities' resilience to climate change, it is important to consider both the positive and negative environmental and social impacts that may result from the interventions. Below is an overview of the environmental and social impacts and risks identified during the project preparation phase, along with strategies to mitigate and manage them in compliance with the Adaptation Fund's Environmental and Social Policy.

105. Following the environmental and social screening conducted in accordance with the Adaptation Fund Environmental and Social Policy (ESP), the project has been classified as a Category C project.

106. This categorization reflects the fact that the project includes small-scale household- and community-level physical interventions—including plinth raising, elevated tube wells, sanitation structures, and agroforestry livelihoods—that may generate limited, site-specific environmental and social risks, which are manageable with known mitigation measures. These risks primarily relate to soil extraction, drainage management, groundwater safety, land use, potential exclusion of vulnerable groups, and gender safety considerations around WASH access. All such risks are localized, reversible, and mitigable through established standards and the Environmental and Social Management Plan (ESMP).

107. The project does not trigger any high-risk activities and does not involve involuntary resettlement, large-scale infrastructure, significant habitat conversion, forced land acquisition, or impacts on Indigenous Peoples as defined by the AF ESP. All Unidentified Sub-Projects (USPs)—such as final household siting or tree species selection—will undergo site-level screening, and only low or moderate-risk USPs will proceed; any activities that pose high risk will be redesigned, relocated, or cancelled. Continuous monitoring, grievance mechanisms, and stakeholder engagement further ensure that the project remains within Category C throughout implementation.

Table 12: Environmental & Social Risk Assessment

AF ESP Principle	Relevance / Potential Risk in this Project	Risk Level	Key Mitigation/Management Measures	Monitoring & Responsibility
1. Compliance with the Law	Risk that some activities (earthworks, WASH, trees) are not fully aligned with national codes and environmental rules.	Low	Apply BNBC, ECA/ECR, water, and WASH regulations; Screen all USPs against national standards before approval.	PKSF ESF team; executing entities (PO); local govt. (UP, DPHE).
2. Access and Equity	Risk that better-off households capture more benefits or that some vulnerable groups are left out.	Low	Transparent selection criteria; priority for poor/ultra-poor, women-headed HH, PWDs, and char dwellers; grievance mechanism.	CCAGs, PO, PKSF.
3. Marginalized and Vulnerable Groups	Poor, landless, women-headed, PWDs, and the elderly are at risk of exclusion or being negatively affected by siting decisions.	Low	USP screening includes vulnerability fields, quotas for vulnerable groups, accessible design, and outreach in remote areas.	CCAG, PO; PKSF safeguard focal point.
4. Human Rights	Risk of discrimination, exclusion, or project reinforcing local power	Low	Do-no-harm approach; inclusive consultations; no forced measures;	PKSF ESF; EEs; community oversight via

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The proposed project is designed to enhance climate resilience in the vulnerable districts of Sherpur and Mymensingh through a series of interventions, including plinth raising, sanitary latrine construction, tree plantation, and capacity building. While the project's primary objective is to improve the communities' resilience to climate change, it is important to consider both the positive and negative environmental and social impacts that may arise from the interventions. Below is an overview of the environmental and social impacts and risks identified during the project preparation phase, as well as the strategies for mitigating and managing these risks in compliance with the Environmental and Social Policy of the Adaptation Fund.

#### 1. Environmental Impacts and Risks

The environmental impacts and risks of the project activities have been carefully assessed, and measures have been put in place to minimize negative effects while maximizing positive environmental outcomes.

##### Positive Environmental Impacts:

###### Ecosystem Restoration and Biodiversity Enhancement:

Tree plantation will significantly enhance local biodiversity and restore degraded ecosystems, particularly in areas prone to soil erosion. The introduction of native and flood-tolerant tree species will help stabilize soil, reduce erosion, and increase carbon sequestration, contributing to both local environmental health and global climate change mitigation goals.

###### Soil Erosion Control:

The project's focus on tree planting along riverbanks and other erosion-prone areas will help stabilize the soil and prevent further degradation, thus reducing the risk of land loss due to riverbank erosion. This intervention is crucial for maintaining fertile agricultural land and preventing further displacement of communities due to environmental degradation.

###### Improved Water Management:

The installation of flood-resistant latrines and climate-resilient water systems will ensure that water sources are protected from contamination, improving water quality and availability in the affected regions. This will reduce waterborne diseases and contribute to the long-term sustainability of local water resources.

##### Negative Environmental Risks:

###### Potential Invasive Species in Tree Plantation:

If non-native or invasive tree species are planted, there is a risk that they may outcompete local vegetation, leading to biodiversity loss and disrupting local ecosystems. This risk will be mitigated by ensuring that only native and flood-resilient tree species are used, as per the Forest Conservation Rules and the Forest Policy of Bangladesh.

###### Land Use and Habitat Disruption:

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While the focus of tree planting will be on flood-prone and degraded lands, there is a potential risk of land-use change that could affect local habitats. The Environmental and Social Impact Assessment (ESIA) will ensure that no sensitive habitats or areas of high ecological value are disturbed, and that appropriate tree species are selected for planting in line with local biodiversity conservation priorities.

● **Pollution from Construction Activities:**

Construction activities such as plinth raising and the installation of sanitation infrastructure may result in the temporary disruption of local ecosystems due to soil disturbance, waste generation, and material transportation. These risks will be managed by adopting environmentally friendly construction practices and ensuring proper waste management during the project's implementation.

● **Mitigation Measures for Environmental Risks:**

- Conducting an Environmental and Social Impact Assessment (ESIA) to identify and assess the risks associated with each activity.
- Implementing sustainable construction practices, such as reducing waste, using local materials, and managing the impact of infrastructure development on local ecosystems.
- Ensuring that only native plant species are used in tree planting to avoid ecological imbalances.

2. **Social Impacts and Risks**

The social impacts and risks of the project are primarily related to its potential effects on local communities, especially vulnerable and marginalized groups such as women, youth, indigenous peoples, and people with disabilities. It is essential to ensure that the project benefits all groups equally while addressing potential social challenges.

**Positive Social Impacts:**

● **Improved Livelihoods and Economic Stability:**

○ By protecting homes and agricultural lands from flooding through plinth raising, the project will safeguard the primary livelihoods of farming communities, particularly those involved in agriculture and livestock rearing. It will reduce the risk of crop and livestock loss, ensuring that families can maintain their income and food security even during extreme weather events.

● **Improved Health and Sanitation:**

The construction of sanitary latrines and the installation of climate-resilient water systems will improve public health by preventing waterborne diseases and providing access to clean water. This will particularly benefit women and children, who often bear the brunt of poor sanitation and unsafe water sources.

● **Empowerment of Vulnerable Groups:**

The project will prioritize the inclusion of women, youth, and marginalized groups in decision-making processes, leadership roles, and the management of adaptation actions. This will enhance their empowerment and give them an active role in climate adaptation decisions that directly affect their lives.

● **Capacity Building and Skills Development:**

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The project will provide training and capacity building for local stakeholders, including community leaders, women, and youth, in climate resilience practices, disaster risk reduction, and financial management. This will enhance local technical and leadership capacities and enable communities to manage and implement future adaptation initiatives independently.

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**Negative Social Risks:**

• **Exclusion of Vulnerable Groups in Decision-Making:**

There is a risk that marginalized and vulnerable groups, especially women and indigenous peoples, may not have the opportunity to participate meaningfully in the decision-making process. This could lead to inequitable distribution of project benefits and may undermine the project's goal of social inclusion.

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• **Social Tensions and Conflicts:**

The project's interventions, such as land use changes or resource allocation for adaptation activities, could potentially create social tensions or conflicts, especially if certain groups feel excluded or if competition for resources arises (e.g., water access). This risk will be mitigated by ensuring transparent consultations, inclusive decision-making, and clear agreements on resource allocation.

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• **Gender Inequality:**

While the project focuses on gender inclusion, there is a risk that traditional gender roles and societal norms may hinder women's participation in leadership positions or in technical training. This could limit the potential benefits of the project for women and girls.

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**Mitigation Measures for Social Risks:**

• Ensuring that vulnerable groups, particularly women, indigenous peoples, and people with disabilities, are actively involved in the consultation process and decision-making to ensure that their needs and concerns are fully addressed.

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• Promoting gender equality by providing gender-sensitive training and capacity-building programs for women and marginalized groups, ensuring their participation in leadership roles within community-based adaptation groups.

• Setting up conflict resolution mechanisms to manage potential social tensions, ensuring that the allocation of resources and benefits is done equitably.

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Alignment with Environmental and Social Policies

108. The project integrates environmental and social safeguards at three levels: (i) project design (ESMP), (ii) household/site selection (USP screening), and (iii) group-level inclusion (Gender Action Plan and vulnerable group prioritization). All interventions are screened against the Adaptation Fund's ESP principles. Risks are localized, reversible, and managed through engineering standards, environmental protocols, inclusion criteria, and social safeguards. Site-level findings are recorded, and all risk-related decisions are retained for audit. Only low-risk USPs are implemented.

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3- 109. In line with the Adaptation Fund Environmental and Social Policy, the project has been screened against all 15 ESP principles and classified as a Category C project due to

localized, manageable risks. The table below summarizes potential risks by principle, along with the mitigation and monitoring measures integrated into the project’s Environmental and Social Management Plan (ESMP). All Unidentified Sub-Projects (USPs) will be screened using this same framework; only low- or moderate-risk USPs will proceed, while high-risk proposals will be redesigned, relocated, or cancelled

110. The project is designed in full compliance with the ~~Environmental and Social Policy and Gender Policy of the Adaptation Fund~~ Adaptation Fund’s Environmental and Social Policy and Gender Policy. This includes:

- Conducting a thorough Environmental and Social Impact Assessment (ESIA) to assess the potential impacts of the project, including any adverse effects on the environment and social groups, and implementing mitigation strategies where necessary.
- Ensuring gender equity by addressing the specific needs and vulnerabilities of women and other marginalized groups, promoting their active participation in all stages of the project.
- Ensuring that the project respects the rights of indigenous peoples and marginalized ethnic groups by integrating their traditional knowledge and practices into the project design and implementation.

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Checklist of environmental and social principles	No further assessment required for compliance	Potential impacts and risks – further assessment and management required for compliance
<i>Compliance with the Law</i>	√	<u>Low</u>
<i>Access and Equity</i>	√	<u>Low</u>
<i>Marginalized and Vulnerable Groups</i>	√	<u>Low</u>
<i>Human Rights</i>	√	<u>Low</u>
<i>Gender Equality and Women’s Empowerment</i>	√	<u>Low</u>
<i>Core Labour Rights</i>	√	<u>Low</u>
<i>Indigenous Peoples</i>		√
<i>Involuntary Resettlement</i>	√	<u>Low</u>
<i>Protection of Natural Habitats</i>	√	<u>Low</u>
<i>Conservation of Biological Diversity</i>	√	<u>Low</u>
<i>Climate Change</i>		√
<i>Pollution Prevention and Resource Efficiency</i>	√	<u>Low</u>
<i>Public Health</i>	√	<u>Low</u>

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<i>Physical and Cultural Heritage</i>	√	<u>Low</u>
<i>Lands and Soil Conservation</i>		√

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## PART III: IMPLEMENTATION

### ARRANGEMENTS PART III: IMPLEMENTATION ARRANGEMENT

**M.A.** Describe the arrangements for project—/—programme implementation. Please describe how the implementation modalities enable giving local institutions and communities more direct access to finance and decision-making power over how adaptation actions are defined, prioritized, designed and implemented.

#### Project Implementation Arrangement

111. The proposed project will follow an integrated—~~and participatory implementation structure~~, participatory implementation approach to ensure that local institutions and communities have direct access to finance and decision-making power over how adaptation actions are defined, prioritized, designed, and implemented. The implementation arrangements will empower local stakeholders, particularly community-based organizations (CBOs), non-governmental organizations (NGOs), and local governments, ensuring that the project is both community-driven and sustainable.

#### Role of PKSF as Implementing Entity

112. The project will be implemented using a decentralized, community-based delivery model that places the Adaptation Fund Implementing Entity (IE) at the apex for fiduciary oversight, compliance, and reporting, while empowering executing partners and community structures for operational delivery. PKSF will act as the National Implementing Entity (NIE), responsible for the stewardship of AF resources, ensuring compliance with the Adaptation Fund's Environmental and Social Policy (ESP) and Gender Policy, and maintaining high governance and financial accountability standards. PKSF will sign grant agreements with executing entities, manage disbursements, consolidate technical and financial reports, and submit periodic progress reports, audits, and evaluation deliverables to the Adaptation Fund.

#### Role of PO as Executing Entity

113. The project's day-to-day activities will be executed by the Partner Organization (PO) under PKSF. At PO, candidates for the project area will be selected through a competitive, transparent process. A project execution agreement will be signed with the selected PO. Under the agreement, PKSF will deliver funds to the PO. Executing entities (EEs) will be responsible for mobilizing communities; conducting baseline socio-economic profiling; forming and operationalizing Climate Change Adaptation Groups (CCAGs); and implementing all field activities, including plinth raising, flood-resilient water and sanitation systems, climate-resilient agriculture, homestead gardens, and tree plantation. Executing entities will be accountable for quality control of construction and engineering works, procurement of inputs, adherence to labour standards, and documentation of outputs through beneficiary registers, geo-tagged asset records, and unit-level monitoring. They will also deliver capacity-

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building to households on flood preparedness, agroecology, hygiene practices, and small livestock management.

### Role of CCAG for Implementing the Project

114. At the community level, the project will leverage CCAGs as the engines of participatory implementation. About 1000 CCAG will be formed for the project, and at least 50% of the CCAG members will be women. CCAGs will facilitate equitable beneficiary selection, oversee local construction work, manage community assets, and provide social safeguards during implementation. They will play a central role in ongoing monitoring, mobilizing labour for plinth construction, providing social accountability to NGOs, and ensuring that women, youth, people with disabilities, and marginalized households receive equitable access to adaptation benefits. CCAGs will also be critical in detecting social risks—such as climate-induced stressors leading to gender-based violence, land conflict, or exclusion—and feeding these concerns back to executing partners and the NIE.

### Local Government Institutions (Union Parishads)

115. Union Parishads will support land access, local permitting, and environmental compliance, ensuring that infrastructure and plantation activities do not trigger land-use conflict or environmental degradation. As indicated in the proposal, local authorities will help secure land-use agreements, avoid negative impacts on marginalized groups, and encourage inclusive community management of natural resources. Partner Organizations will work directly with UPs to validate WASH infrastructure sites, approve earthwork for plinths, and coordinate with the Department of Public Health Engineering (DPHE) for water quality testing.

### Monitoring, Evaluation, and Learning (MEL)

116. MEL will be embedded in the implementation structure. PKSF will maintain a performance-based results framework linked to AF core indicators, consolidate M&E data from all executing entities, and maintain compliance records. Community-based monitoring—supported by CCAGs—will track social and environmental outcomes, including soil erosion, water quality, gender equality, and public health impacts. Periodic risk assessments and corrective actions will ensure that safeguards remain active throughout implementation. External evaluators will conduct mid-term and end-of-project assessments to validate delivery, efficiency, and community-level resilience outcomes.

117. These arrangements ensure financial integrity at the NIE level, operational delivery at the local PO level, and sustained ownership at the community level. The integrated structure supports the AF principle of empowering vulnerable populations with direct access to adaptation resources, while ensuring regulatory compliance, environmental protection, and long-term sustainability.

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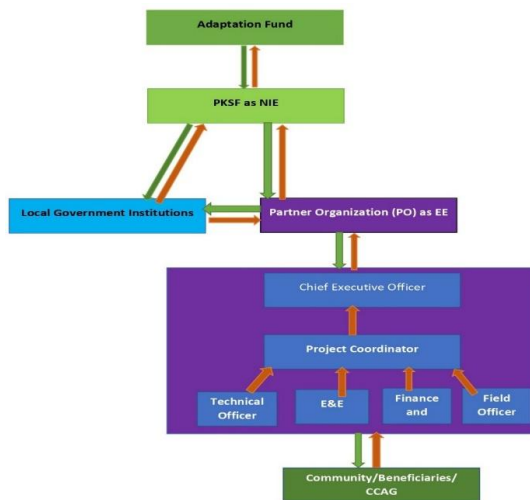


Figure 4 Project Implementation, Fund Flow and Reporting Arrangement

#### 1. National Implementing Entity (NIE): PKSF

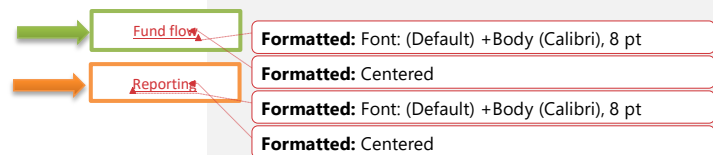
The Palli Karma Sahayak Foundation (PKSF) will act as the National Implementing Entity (NIE) for this project. PKSF is a key institution in Bangladesh, responsible for implementing climate resilience programs, promoting inclusive development, and managing climate finance. PKSF will oversee the overall implementation of the project, ensuring that it aligns with national priorities, including the Bangladesh Climate Change Strategy and Action Plan (BCCSAP), and is in compliance with the Adaptation Fund's policies.

##### Key Roles and Responsibilities of PKSF (NIE):

- **Project Oversight and Coordination:** PKSF will provide overall coordination and oversight for the project, ensuring that activities are implemented according to the agreed timeline, budget, and technical standards.
- **Monitoring and Evaluation:** PKSF will oversee the Monitoring and Evaluation (M&E) process, ensuring that all activities are evaluated periodically and that project impacts are measured and documented. This will include ensuring the participation of local communities in the M&E process.
- **Capacity Building for Local Actors:** PKSF will work to enhance the capacity of local institutions, such as NGOs and community-based organizations, to implement adaptation measures. PKSF will provide training, technical support, and financial resources for these local institutions to manage project interventions effectively.
- **Access to Finance and Resources:** PKSF will facilitate direct access to climate finance by establishing mechanisms that allow local actors to request and manage funds for adaptation actions, ensuring that funds are channeled efficiently and transparently.

#### 2. Executing Entity: Partner NGOs at the Field Level

At the field level, partner NGOs will serve as the Executing Entities (EEs), working directly with local communities to implement the project activities.



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These partner NGOs have extensive experience in working with vulnerable populations, particularly in climate adaptation and community development. They will play a critical role in localizing the project and ensuring that it reflects the specific needs, priorities, and knowledge of the target communities.

#### Key Roles and Responsibilities of Partner NGOs:

- **Community Mobilization and Engagement:** Partner NGOs will actively engage with local communities, ensuring that vulnerable groups including women, youth, indigenous peoples, and marginalized ethnic groups are included in decision-making processes. This will be done through consultative meetings, focus group discussions, and community workshops, where locals will have the opportunity to voice their needs and contribute to the design of adaptation actions.
- **Design and Implementation of Adaptation Actions:** Partner NGOs will collaborate with communities to define, prioritize, and design adaptation actions. These actions will address key vulnerabilities, including flood protection, water management, sanitation, and agriculture. Partner NGOs will ensure that the proposed interventions align with the local context and the climate resilience needs of the communities.
- **Local Resource Management:** Partner NGOs will manage the financial and human resources needed for field-level implementation. They will ensure that funds allocated to the communities are used for the designated purposes, and will report progress to PKSF, the NIE.
- **Capacity Building at the Local Level:** In collaboration with PKSF, partner NGOs will conduct capacity-building activities to enhance the ability of local communities to plan and implement adaptation measures. This includes providing training on climate-smart agriculture, disaster preparedness, and financial literacy, enabling communities to independently manage and sustain the interventions after the project concludes.

#### Key Features of the Implementation Modalities for Local Empowerment:

- **Community-Based Climate Adaptation Groups (CCAGs):** Local Community-Based Climate Adaptation Groups (CCAGs) will be established to serve as the primary decision-making bodies at the community level. These groups will consist of community representatives, including women, youth, marginalized groups, and local leaders. The CCAGs will ensure that all adaptation actions are community-driven and address the most pressing vulnerabilities identified by local stakeholders.
- The CCAGs will be empowered to prioritize the interventions that best meet the needs of their communities and manage the funds allocated for these actions. They will also oversee the implementation of activities and monitor the outcomes.
- **Simplified Access to Finance:** Through the direct access mechanisms, local communities and CCAGs will be able to apply for small grants to finance specific adaptation activities, such as raising plinths, building water management systems, or setting up sustainable agricultural practices. This decentralized financing mechanism allows for greater flexibility, responsiveness, and ownership at the local level.
- The funds provided will be easily accessible through a transparent and simplified process, reducing bureaucratic barriers that often limit local access to finance. PKSF will play a facilitating role by ensuring that financial resources are disbursed efficiently and effectively to the communities based

on the needs and priorities they define.

- ~~Training and Capacity Building for Financial Management: As part of the project's capacity-building activities, CCAG members will be trained in financial management, budgeting, and resource allocation. This will empower them to manage funds and resources effectively, reducing dependency on external actors and ensuring that funds are used efficiently for climate adaptation purposes.~~
- ~~Community-Led Monitoring and Evaluation (M&E): The monitoring and evaluation (M&E) process will be community-driven, with CCAGs actively participating in data collection, progress monitoring, and reporting. This ensures that the communities are engaged in tracking the impact of adaptation actions and can make adjustments as needed. This participatory approach to M&E will promote accountability and transparency at all levels.~~

### ~~3. Strengthening Local Institutions and Governance~~

~~The implementation structure focuses on strengthening local governance structures to ensure long-term self-reliance and sustainability of the adaptation measures.~~

- ~~Institutional Support for Local Government: PKSF will work with local government bodies (e.g., Union Parishads and District Administrations) to integrate the project's outcomes into local climate adaptation plans and disaster risk reduction strategies. By supporting the development of local policies and action plans that reflect the needs of vulnerable communities, the project strengthens local governments' capacity to lead and sustain climate resilience efforts.~~
- ~~Supporting Local Technical Institutions: The project will partner with local technical institutions, such as agricultural extension services and vocational training centers, to build local technical capacity in key areas, including sustainable agriculture, climate-resilient construction, and water management. This will create a pool of local experts who can continue to support climate adaptation activities beyond the project.~~

### ~~4. Community Ownership and Long-Term Sustainability~~

~~The overall design of the project encourages community ownership by ensuring that local stakeholders are actively involved in all stages of the project from planning and designing to implementing and managing adaptation actions. By ensuring that local communities have the tools, knowledge, and financial mechanisms to manage their own climate resilience strategies, the project aims to reduce dependency on external donor funding over time.~~

- ~~Institutionalizing Adaptation Practices: Through capacity building and the establishment of local governance structures, the project will institutionalize adaptation practices in local communities, ensuring that these practices are maintained and expanded without the need for continual external funding.~~

~~**N.B.** Describe the measures for financial and project-/programme risk management. Please describe how local stakeholders contribute to the design and management project risk management.~~

## Financial Risk Management

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**A-Budgeting and Financial Oversight:**

**118.** The project will establish clear financial controls and oversight mechanisms to mitigate the risk of budget overruns and ensure that funds are allocated efficiently to each activity. These measures will include:

- **Detailed Budgeting:** At the start of the project, a comprehensive financial plan will be created that details the cost estimates for each activity, including infrastructure, training, capacity building, and monitoring. The budget will account for both expected and unexpected costs, ensuring sufficient contingency funds are available to deal with any unforeseen circumstances.
- **Regular Financial Monitoring and Reporting:** A robust financial monitoring system will be set up to track expenditures and ensure that funds are being spent according to the project plan. PKSF, as the National Implementing Entity (NIE), will oversee financial reporting at the field level and ensure that ~~partner NGOs~~PO (the Executing Entities) maintain transparent financial practices.
- **Internal and External Audits:** To ensure financial integrity and prevent fraud, the project will conduct periodic internal audits and invite external audits as necessary. This will provide an independent assessment of the project’s financial operations, ensuring compliance with national financial management standards and the Adaptation Fund’s policies.
- **Clear Guidelines for Fund Allocation:** Specific guidelines will be established for fund allocation at the community level. This will ensure that funds are disbursed based on local priorities, with transparent processes for requesting and managing grants for climate-resilient infrastructure and adaptation activities.

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**2-Project Risk Management Measures**

**119. A-Identifying and Addressing Operational Risks:** Project implementation is subject to various operational risks, including delays, implementation challenges, and risks associated with changing environmental conditions. These risks will be mitigated by:

- **Risk Identification and Analysis:** A project risk register will be created at the outset, identifying potential risks related to timing, resource availability, local capacity, and technical challenges. This will involve input from local stakeholders, including community leaders and local NGOs, who have a deep understanding of regional challenges.
- **Regular Risk Assessments and Updates:** The risk register will be reviewed periodically to assess the effectiveness of mitigation measures and to identify emerging risks. Community consultations will be held to update the risk register based on the evolving context and local knowledge.

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**120. B-Stakeholder Engagement in Risk Management:** Local communities and stakeholders will play an integral role in both designing and managing the project’s risk management strategies:

- **Community-Driven Risk Identification:** During the consultative process, local stakeholders, including community leaders, vulnerable groups (such as women and indigenous peoples), and ~~partner NGOs~~, will help identify environmental, social,

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and financial risks that may impact the project. Their insights will ensure that the risk management plan addresses local realities and incorporates traditional knowledge of climate patterns and risks.

- Community-Based Adaptation Groups (CCAGs): As community-led decision-making bodies, CCAGs will play a central role in risk management by monitoring and assessing the risks associated with the implementation of adaptation actions. These groups will be involved in the identification of risks during the project lifecycle and will provide input into mitigation strategies based on their lived experiences and local knowledge.
- Capacity Building for Risk Management: Local stakeholders will receive training in risk identification, mitigation, and adaptive management. This will equip community members and local institutions with the skills and knowledge needed to manage risks independently in the future. Training will focus on areas such as disaster preparedness, flood management, and climate-smart agriculture.

**121. Social and Environmental Risk Management:** In addition to financial and operational risks, the project will address social and environmental risks related to community dynamics, displacement, and environmental degradation.

Social Risks: There is a risk that certain groups, particularly vulnerable women, marginalized communities, or indigenous peoples, may be excluded from decision-making and project benefits. To mitigate this risk, the project will:

- Ensure gender-sensitive consultations and participatory decision-making throughout the project.
- Actively involve marginalized groups in leadership roles within CCAGs to ensure their participation in climate adaptation actions.
- Implement conflict resolution mechanisms to address any social tensions that may arise from resource allocation or community differences.

**122. Environmental Risks:** The project may have environmental risks related to the construction of infrastructure or the introduction of new species in tree plantations. To mitigate these risks, the project will:

- Adhere to the Environmental and Social Impact Assessment (ESIA) to identify and minimize potential negative environmental impacts, particularly in terms of soil erosion, water contamination, or the use of non-native species.
- Implement sustainable practices for tree planting, using native species and ensuring that planting does not disrupt local ecosystems.
- Adopt environmentally friendly construction methods, reducing waste and ensuring that construction does not negatively impact local ecosystems.

### **3- Monitoring and Adaptive Management**

**123.** A key component of the project's risk management strategy will be its adaptive management framework. This framework will allow the project to continuously adjust to changing conditions and emerging risks.

- Community-Based Monitoring: Local stakeholders will be involved in monitoring the progress of adaptation actions and the effectiveness of risk management strategies. By engaging communities in data collection and assessment of

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outcomes, the project ensures that risks are identified early and that mitigation strategies can be adjusted as needed.

- Feedback Loops: The project’s monitoring system will be designed with built-in feedback mechanisms, enabling real-time identification of risks and the prompt implementation of corrective actions. Regular community consultations and meetings will provide ~~an opportunity for stakeholders~~ stakeholders with opportunities to voice concerns, raise issues, and suggest improvements.
- Regular Reviews and Adjustments: The project’s risk management plan will be reviewed regularly, with updates incorporated based on emerging challenges, local feedback, and ~~progress reports from the field~~ field progress reports. The Adaptive Management Committee, composed of PKSF and local stakeholders, will ensure that the project remains flexible and responsive to changing conditions.

**C. Describe the measures for environmental and social risk management, in line with the Environmental and Social Policy and Gender Policy of the Adaptation Fund. Describe the role of local actors in developing and managing these measures.**

Project Environmental and Social Risk Management

124. In line with the ~~Environmental and Social Policy and Gender Policy of the Adaptation Fund~~ Adaptation Fund’s Environmental and Social Policy and Gender Policy, the proposed project will integrate environmental and social risk management measures throughout its design and implementation phases. These measures are essential ~~for ensuring that the project’s interventions do not unintentionally cause harm to~~ ensuring that the project’s interventions do not unintentionally harm vulnerable communities or the environment, but rather foster positive, sustainable outcomes. Central to these measures is the active engagement of local actors, ensuring that communities are directly involved in managing risks and developing solutions that reflect their specific needs and contexts.

125. Below is the project self-assessment of compliance with the Adaptation Fund Environmental and Social Policy and measures for environmental and social risk management.

*Table 13: Project self-assessment of compliance with the Adaptation Fund Environmental and Social Policy*

<u>Risk</u>	<u>Level of Risk</u>	<u>Mitigation Plan</u>
<u>Compliance with the Law</u>	Negligible	<u>Project implementation is guided by applicable regulations at local, national, and international levels. Project implementation is guided by applicable regulations at the local, national, and international levels. To ensure compliance at the implementation level, monitoring is carried out</u>

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Risk	Level of Risk	Mitigation Plan
<u>Access and Equity. There is a possibility that not all main beneficiaries will receive the same access and opportunities in program activities</u>	Low	every quarter. To ensure that all main beneficiaries get access and equality from program activities, the executing entity assigns field facilitators to carry out verification by means of home visits
<u>Marginalized and Vulnerable Groups. Marginalized and vulnerable groups may have limited access to participate in project implementation. Most farmers are poor and marginalized small-scale farmers with land areas of less than 0.5 hectares.</u>	Low	The project focuses on the participation of marginalized and vulnerable groups in strengthening climate resilience, including through sustainable livelihood activities. The project will identify marginalized and vulnerable groups in project locations, prepare and implement a social-gender inclusion plan (SGIP), provide these groups with training in alternative livelihood activities, and participate in planning and managing smart agriculture. The project will encourage marginalized/vulnerable groups to participate in project activities and document their meaningful participation.
<u>Human Rights. The project does not trigger human right issues.</u>	Negligible	
<u>Gender Equality &amp; Women's Empowerment. The Assessment of Gender and Social Inclusion found that Women and men had different capacities to adapt to the adverse effects of Climate Change. The difference in needs, capacities, and societal roles leads to differing impacts of Climate Change on both sexes and exacerbates ongoing gender inequality. Women tend to be less involved among the authorities and generally underrepresented in local decision-making structures at the village and district levels. Compared to their male counterparts, women also struggled to gain access to natural resources, contributing to power imbalances that make them more vulnerable to the impacts of climate change and environmental degradation. Women might have limited access or been neglected in the project implementation.</u>	low	<ul style="list-style-type: none"> <li>Integrate the results of gender analysis and gender equality indicators into program activities, identifying where specific vulnerabilities to climate change lie, and where opportunities for mitigation and adaptation to climate change can be found;</li> <li>provision of tools or measures to adapt to and/or reduce the impacts of climate change, including locally based vulnerability assessments and local wisdom from both women and men;</li> <li>Involve women in the development of new technologies related to climate change adaptation or mitigation that take into account the priority needs of women as farmers and as household managers;</li> <li>make full use of knowledge, skills and traditional practices that enable women to have resilience in the family and community in meeting their needs;</li> <li>In certain cases where women are hindered by cultural conditions, affirmative action will be taken, for example, through gender mainstreaming advocacy at the local government level, and</li> <li>Building good relationships with Nini Mamak in the village, and advocating for them to educate the community about the importance of women's</li> </ul>
<u>Core Labor Rights. The project does not trigger core labor rights issues.</u>	Negligible	Explanation and approval during the program design and implementation will be carried out, especially with regard to diversifying their livelihoods
<u>Indigenous People.</u> <ul style="list-style-type: none"> <li>The consultation will capture the problems and needs relating to the different ethnic groups present in the target community</li> <li>Program locations are indigenous villages, which are still tied to traditional culture in the arrangement of production equipment.</li> </ul>	Low	
<u>Involuntary Resettlement. Not Found in target locations</u>	Negligible	A special approach to individuals in the community who source their livelihoods from hunting, gathering wood, and rare plants in the surrounding forests, empowering them to build livelihoods in ecotourism and diversify food commodities.
<u>Protection of Natural Habitats. program</u>	Low	There is a need for a strategic approach to managing

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Risk	Level of Risk	Mitigation Plan
<u>aims to protect ecosystem services including local specific biodiversity (Protection of Natural Habitats)</u>		<u>natural resources, especially environmental services and local biodiversity, grounded in communities with good governance.</u>
<u>Conservation of Biological Diversity. Further assessment will be linked to improvements to the identified opportunities. This relates to planning and implementation processes (e.g., promoting enhanced conservation of biodiversity as part of the Guidelines developed under the component</u> <u>- Existing pressures such as deforestation due to forest conversion, climate change, and economic crises, threaten biodiversity conservation</u>	Low	<u>The main objective of the program is to increase the resilience and adaptive capacity of rural communities, especially in the agricultural food sector and vulnerable livelihoods, which are affected by climate change. There are NO identified risks to this principle.</u>
<u>Climate Change</u>	Negligible	
<u>Pollution Prevention and Resource Efficiency</u>	Negligible	<u>Promoting and monitoring compliance with occupational health and safety standards at the individual and smallholder family level</u>
<u>Physical and Cultural Heritage. Program activities may affect unknown cultural sites present in the targeted villages</u>	Negligible	
<u>Lands and Soil Conservation. Project activities do not have a negative impact on land and soil conservation as project activities will not cause land/soil erosion.</u>	Negligible	

Table 14 Project Risk Management and Mitigation Analysis

Risk Category	Description of Risk	Likelihood	Impact	Risk Level	Mitigation Strategy	Monitoring and Evaluation
Financial	Misuse of project funds or weak financial controls by executing partners	Medium	High	High	PK SF financial due diligence reports	Quarterly financial reports

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Risk Category	Description of Risk	Likelihood	Impact	Risk Level	Mitigation Measures
					Internal Audit External Audit Disbursement Budgetary Control Procurement Contract Management Segregation of Duties Regular Reconciliation Timely Reporting
Financial	Cost overruns due to rapid inflation, material price spikes, or supply shocks	High	Medium	High	Framework contracts Budget variance analysis

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<u>Risk Category</u>	<u>Description of Risk</u>	<u>Likelihood</u>	<u>Impact</u>	<u>Risk Level</u>	<u>Mitigation Measures</u>
<u>Environmental</u>	<u>Soil erosion and destabilization of plinth platforms</u>	<u>Medium</u>	<u>Medium</u>	<u>Medium</u>	<u>Site inspection; geotagging; photographs; EEPs</u>

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<u>Risk Category</u>	<u>Description of Risk</u>	<u>Likelihood</u>	<u>Impact</u>	<u>Risk Level</u>	<u>Mitigation Measures</u>
<u>Environmental</u>	<u>Groundwater contamination from latrines or shallow tube wells</u>	<u>Medium</u>	<u>High</u>	<u>High</u>	<u>Raise d. se ale d. do ubl e- pit lat rin e de sig n. mi ni m u m ho riz on</u>

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<u>Risk Category</u>	<u>Description of Risk</u>	<u>Likelihood</u>	<u>Impact</u>	<u>Risk Level</u>	<u>Monitoring</u>
Environmental	Tree survival failure due to drought, grazing, and flooding	Medium	Medium	Medium	Survival audits; plantaton tracking; CCAGRO utility visits

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<u>Risk Category</u>	<u>Description of Risk</u>	<u>Likelihood</u>	<u>Impact</u>	<u>Risk Level</u>	<u>Mitigation Measures</u>
<u>Environmental</u>	<u>Habitat disturbance or the extraction of earth from sensitive zones</u>	<u>Low</u>	<u>High</u>	<u>Medium</u>	<u>Site clearance in accordance with approved field validation</u>

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<u>Risk Category</u>	<u>Description of Risk</u>	<u>Likelihood</u>	<u>Impact</u>	<u>Risk Level</u>	<u>Mitigation Measures</u>	
Social (Equity)	Exclusion of women, disabled persons or minority households from benefits	Medium	High	High	Gender equality for CCAG i. targetted households selection i. monitoring of vulnerable groups; grievance mechanism	Beneficiary registry i. gender targeted disaggregated at ed tracking; social audit

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<u>Risk Category</u>	<u>Description of Risk</u>	<u>Likelihood</u>	<u>Impact</u>	<u>Risk Level</u>	<u>Mitigation Measures</u>	<u>Monitoring</u>
<u>Social (GBV / Protection)</u>	<u>Increased household stress or GBV risks linked with cash/livelihood assets</u>	<u>Medium</u>	<u>High</u>	<u>High</u>	<u>GBV Awareness sessions; referrals to local protection services; women-led CCAG roles; asset transfer projects</u>	<u>Annual community complaints; registers; facilitate or reports</u>
<u>Social (Land)</u>	<u>Disputes over land used for plinths or tree planting</u>	<u>Medium</u>	<u>Medium</u>	<u>Medium</u>	<u>UP verification of land</u>	<u>Land documents</u>

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<u>Risk Category</u>	<u>Description of Risk</u>	<u>Likelihood</u>	<u>Impact</u>	<u>Risk Level</u>	<u>Mitigation Measures</u>
					<p>Site appropriate formal communications: CCAG media relations</p> <p>Identify and address the needs of the community</p>
<p><u>Social (Health)</u></p>	<p><u>Exposure to WASH-related pathogens during floods</u></p>	<p><u>Medium</u></p>	<p><u>High</u></p>	<p><u>High</u></p>	<p><u>Water tests; WASH surveys; hygiene promotion</u></p>

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<u>Risk Category</u>	<u>Description of Risk</u>	<u>Likelihood</u>	<u>Impact</u>	<u>Risk Level</u>	<u>Mitigation Measures</u>
				pai gn s: lat rin e O & M; chl ori ne /fil ter s	on so on m oni tor ing
<u>Institutional</u>	<u>Weak capacity of partner NGOs or CCAGs to implement activities</u>	<u>Medium</u>	<u>Medium</u>	<u>Medium</u>	<u>Tr</u> <u>ain</u> <u>ing</u> <u>pa</u> <u>ck</u> <u>ag</u> <u>es</u> <u>for</u> <u>sta</u> <u>ff.</u> <u>sta</u> <u>nd</u> <u>ar</u> <u>d.</u> <u>op</u> <u>er</u> <u>ati</u> <u>ng</u> <u>pr</u> <u>oc</u> <u>ed</u> <u>ur</u> <u>es.</u> <u>and</u> <u>pe</u> <u>rfo</u> <u>rm</u> <u>an</u> <u>ce-</u> <u>ba</u>

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Risk Category	Description of Risk	Likelihood	Impact	Risk Level	Mitigation Measures	Monitoring Method
Institutional	Poor local authority coordination (UP, DPHE, DoE)	Medium	Medium	Medium	Joint planning works: Mous: routine coordination meetings	Meeting minutes: UP endorsement
Technical	Poor workmanship in plinths/latrines / wells	Medium	High	High	Technical manuals: PKSF engineering	Quality assurance checklist: periodic inspections

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Risk Category	Description of Risk	Likelihood	Impact	Risk Level	Mitigation Measures	Monitoring Method
Technical	Equipment failure (e.g., tube well depth or pump damage)	Medium	Medium	Medium	Spare parts inventory; maintenance schedule; community O & M fund	Breakdown logs; maintenance records; community visits
Climatic	Intense or unexpected floods surpass design assumptions	Medium	High	High	Climate information; elevated analysis; structural	Disaster event analysis; structural

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<u>Risk Category</u>	<u>Description of Risk</u>	<u>Likelihood</u>	<u>Impact</u>	<u>Risk Level</u>	
<u>Climatic</u>	<u>Crop/livestock losses due to climate variability</u>	<u>Medium</u>	<u>Medium</u>	<u>Medium</u>	Identification and assessment; adaptivity through insurance; exploration

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<u>Risk Category</u>	<u>Description of Risk</u>	<u>Likelihood</u>	<u>Impact</u>	<u>Risk Level</u>	<u>Mitigating Action</u>	<u>Monitoring Method</u>
<u>Governance / Safeguards</u>	<u>Non-compliance with AF ESP/Gender policy</u>	Low	High	Medium	Full E&S screening; stakeholder consultation; screening tool at activity level	Safeguard registration; monitoring dashboard

<u>Risk Category</u>	<u>Description of Risk</u>	<u>Likelihood</u>	<u>Impact</u>	<u>Risk Level</u>	<u>Mitigation</u>	<u>Monitoring</u>
<u>Political / External</u>	<u>Local political interference in targeting or distribution</u>	<u>Medium</u>	<u>Medium</u>	<u>Medium</u>	<u>Implement a grievance mechanism; ensure transparency; provide community members with a clear and accessible way to voice concerns; and ensure that the mechanism is confidential and secure.</u>	<u>Conduct regular monitoring and reporting; maintain a log of complaints and resolutions; and ensure that the mechanism is accessible and user-friendly.</u>

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### Grievance Mechanism

126. In line with the Adaptation Fund's Environmental and Social Protection Policy, the Executing Entity (PKSF) has a complaints mechanism available in target areas, ensuring an accessible, transparent, fair, and effective way to communicate concerns during program design and implementation. Program stakeholders affected by the program will be notified of the complaint mechanism for any criticism or complaints about an activity. Reporters can submit complaints in writing by filling out the available complaint form or by submitting them directly; they will be responded to by the field team (village facilitators and site coordinators). This complaint report, both completed and in process, will also be submitted to IE in a 3-month report. And if a complaint cannot be resolved by the PO, IE will be involved in its settlement.

127. The complaints mechanism will allow affected stakeholders to raise concerns and objections. Modalities for submitting complaints will include a postal address that community members can write in any language, an email address, and a confidential

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telephone number.

128. Consultations and workshops held during program implementation will also serve as a means for stakeholders to raise concerns or suggestions.

129. The mechanism takes into account the special needs of various indigenous community groups, women-headed household groups, youth groups, and gender considerations. Hotlines and mailboxes offer a direct way for affected stakeholders to express their concerns. The hotline will be available in local languages and will allow those who may be impacted by the program to submit complaints or provide suggestions for improving program design and implementation.

130. In addition to the complaint mechanisms established by implementing entities, addresses and email addresses of the Adaptation Fund will also be made public (i.e., social media, participatory workshops, etc.) for anyone to raise concerns regarding the program:

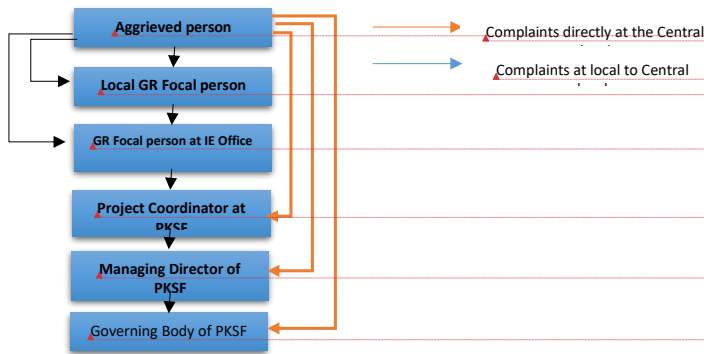


Figure 5: PKSF Arrangement of the GRM

131. PKSf and IEs will keep the records of all resolved and unresolved complaints and grievances and make them available for review -- as and when asked for by the development partners and others interested in climate change issues. The provision of GRM and the process will be well disclosed to the community and the likely affected persons before implementation of sub-projects. The disclosure will be done by the IEs and ensured by PKSf DPC (ESS).

GRM Focal person at PKSf level:

Dr. AKM Nuruzzaman,  
General Manager (Environment and Climate Change), PKSf  
Mobile: +88 01844481322  
Email: nuruzzamanpksf@gmail.com

GRM Focal person at Adaptation Fund level:

**Role and Responsible Program Implementation**

Executing Entity: PO

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Role and responsibility:

- Identification of Environmental and Social Problems at the Program Site
  - Public investigation and disclosure
  - Creation of grievance mechanism at the IE level
  - Reporting and disposal of grievances
  - Monitor and review the process of ESMP implementation
  - Set up the grievance mechanism at the EE level
  - Disposal of grievances
-

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#### 1. Environmental Risk Management Measures

Environmental risk management is a critical aspect of the project, given its focus on building resilience through infrastructure improvements, water management, and ecosystem restoration. The key environmental risks include land degradation, soil erosion, water contamination, and the introduction of non-native plant species during tree planting.

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#### 1. Key Environmental Risks and Mitigation Measures:

##### • Soil Erosion and Habitat Disruption:

**Risk:** The construction of infrastructure, such as plinth raising and water management systems, could result in soil disturbance, especially in flood-prone areas. Additionally, tree planting in inappropriate areas could disrupt local habitats.

##### • Mitigation Measures:

• **Environmental and Social Impact Assessment (ESIA):** The project will carry out a comprehensive ESIA to identify any potential environmental risks early in the project and ensure that mitigation strategies are in place. This will include assessing areas of high environmental value, such as wetlands, riverbanks, and protected ecosystems, and ensuring that activities do not negatively impact these areas.

• **Sustainable Tree Plantation:** Only native species of trees, which are flood-resistant and beneficial to the local ecosystem, will be planted. The tree-planting program will focus on restoring degraded land, preventing soil erosion, and enhancing local biodiversity. Local knowledge will be used to identify appropriate areas and species for planting.

##### • Water Contamination:

**Risk:** The installation of sanitation facilities, particularly latrines, in flood-prone areas may result in the contamination of groundwater or surface water, leading to public health risks.

##### • Mitigation Measures:

• **Flood-Resistant Sanitation Design:** Latrines will be designed according to national standards (i.e., Department of Public Health Engineering (DPHE) guidelines) to be flood-resistant and sealed, preventing contamination of water sources during floods. The materials used for latrine construction will also be environmentally friendly and will meet environmental sanitation standards.

• **Water Quality Monitoring:** The project will implement regular water quality monitoring systems to track contamination levels in local water sources and ensure the safety of drinking water, especially during the monsoon and flood seasons.

##### • Waste Generation and Pollution:

**Risk:** Construction activities and the installation of water management systems may generate waste that could contribute to local pollution, especially in rural areas with limited waste management infrastructure.

##### • Mitigation Measures:

• **Environmental Best Practices in Construction:** The project will adopt best environmental practices during construction, including proper waste disposal, minimizing land disturbance, and using locally sourced, sustainable materials. Waste will be managed through recycling and waste segregation strategies.

• **Training on Waste Management:** Local stakeholders will be trained on waste management techniques to minimize environmental degradation and ensure the proper disposal of construction and household waste.

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#### 2. Role of Local Actors in Environmental Risk Management:

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— Local actors will play an essential role in managing environmental risks through:

- **Participatory Environmental Assessments:** Local communities, in collaboration with partner NGOs, will participate in environmental assessments to identify risks and prioritize mitigation strategies. This ensures that local knowledge is incorporated into the decision-making process.
- **Community-based Monitoring:** Communities will be involved in monitoring environmental impacts, including water quality, soil health, and tree survival rates. This will be done through community-based environmental monitoring committees, which will report any issues related to environmental degradation to the project team for action.
- **Training and Awareness:** Local stakeholders will be trained on environmental best practices and sustainable land use. This will help ensure that they can manage and mitigate environmental risks independently once the project is complete.

## 2. Social Risk Management Measures

— The social risks associated with the project primarily concern the inclusion of vulnerable groups, including women, indigenous peoples, and marginalized ethnic groups, in the decision-making process. Key social risks include exclusion, displacement, and increased gender-based violence (GBV) due to changes in access to resources or economic stress.

### A. Key Social Risks and Mitigation Measures:

#### • **Exclusion of Vulnerable Groups:**

— **Risk:** There is a risk that women, youth, indigenous peoples, and other marginalized groups may be excluded from decision-making processes or may not benefit equally from the project's interventions.

#### — **Mitigation Measures:**

- **Inclusive Consultation Processes:** The project will ensure that inclusive consultations are conducted at all stages of the project, particularly with vulnerable groups. Separate sessions will be held for women, youth, and marginalized communities to ensure that their specific needs are addressed.
- **Gender Sensitive and Inclusive Decision-Making:** The project will establish Community Based Climate Adaptation Groups (CCAGs) that are gender-inclusive and representative of vulnerable groups. These groups will have a role in prioritizing, designing, and implementing adaptation actions, ensuring that all community members have a voice in the process.
- **Increased Gender-Based Violence (GBV):**

— **Risk:** Climate-induced stress (e.g., flooding, displacement) may exacerbate gender-based violence (GBV) in already vulnerable households, particularly in cases of resource scarcity or displacement.

— **Mitigation Measures:**

  - **GBV Prevention Programs:** The project will implement GBV prevention measures, including community awareness programs about the link between climate stress and GBV. Partner NGOs will also offer counseling services and shelters for survivors of GBV, as part of the community support mechanisms.
  - **Gender-Responsive Risk Assessments:** The project will conduct gender-responsive risk assessments to identify areas where GBV is likely to increase due to the project's interventions and will incorporate measures to mitigate these risks in project activities and community engagement strategies.
- **Land Use and Resource Access Conflicts:**

— **Risk:** Changes in land use due to infrastructure projects (e.g., plinth raising or tree plantation) could create conflicts over land rights or access to resources, particularly

for indigenous peoples or marginalized communities.

**Mitigation Measures:**

- **Clear Land Ownership Agreements:** The project will work closely with local authorities to ensure that land ownership issues are clearly defined and that the rights of marginalized groups are protected. Agreements will be made with communities before any land is used for adaptation activities.
  - **Inclusive Resource Management Plans:** Communities will be involved in creating inclusive resource management plans to ensure fair and equitable access to natural resources, including land, water, and forests.
- B. Role of Local Actors in Social Risk Management:**
- Local actors, particularly community leaders, women's groups, and local NGOs, will be instrumental in managing social risks by:
  - **Facilitating Inclusive Consultations:** Local leaders and NGOs will ensure that all social groups, especially women and marginalized groups, are consulted and participate actively in the decision-making processes. This ensures that the project's actions align with the needs and priorities of all community members.
  - **Empowering Local Communities for Risk Mitigation:** Local community groups will be trained in conflict resolution and GBV prevention, ensuring they can manage social risks and promote social harmony within the community.
  - **Gender and Social Inclusion Training:** Local actors will receive training on gender equality and social inclusion, enabling them to recognize and address issues of gender disparity, social exclusion, and power imbalances in the community.

**3. Monitoring and Evaluation of Social and Environmental Risks**

- To ensure that the environmental and social risk management measures are implemented effectively, the project will incorporate robust monitoring and evaluation (M&E) systems:
- **Community-Based Monitoring:** Local stakeholders, especially CCAGs, will participate in monitoring the project's social and environmental outcomes. They will track environmental indicators (e.g., soil health, water quality) and social indicators (e.g., gender equality, community participation).
- **Regular Risk Assessments:** The project will conduct regular risk assessments and feedback loops to ensure that any new risks are identified and mitigated in a timely manner. Local communities will be engaged in these assessments to incorporate their lived experiences and perspectives.

**P.D. Describe the monitoring and evaluation arrangements and provide a budgeted M&E plan, in compliance with the Evaluation Policy, Environmental and Social Policy and the Gender Policy of the Adaptation Fund. Describe how the monitoring and innovation arrangement deploys innovative tools to enable monitoring by the community and local actors.**

**M&E Objectives and Approach**

132. A monitoring and evaluation system will be set up. Based on the baseline conducted at the start of the program, benchmarks for each proposed intervention will be established. This system will include a clear data collection and compilation plan to monitor qualitative and quantitative outcome indicators using appropriate methods and tools. Data will be collected periodically and analyzed to track progress.

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133. A framework of standard results and indicators is prepared as the basis for the program design. The results framework will provide a monitoring, evaluation, and program knowledge management system; the knowledge management system will guide the compilation and dissemination of relevant program knowledge about issues, experiences, and insights to all stakeholders.

134. Monitoring and evaluation will be based on a results framework with clear indicators, methods, and responsible parties. Program implementation is monitored every 3 months. Monitoring is carried out through checking monthly reports from the field and followed up with field visits which aim to see two things, namely first, implementation of indicator achievements in each activity and output through verification of program implementation report documents (administrative and financial reports), delivery, output, activity documentation, attendance list and photos) as well as responses and feedback from village residents/community and all relevant stakeholders. Second, a methodological and technical review to identify obstacles, challenges, and opportunities in each implementation of learning activities. Monthly monitoring will be carried out by the program management unit at the execution level (PO). While the 4-month monitoring will be carried out by the IE (PKSF), a separate monitoring and evaluation team will visit program locations for 4-monthly monitoring.

135. The monitoring and evaluation process will involve village residents for 3 months. Data for monitoring and evaluation will come from village residents and other stakeholders, collected through interviews and FGDs, and there will also be a learning workshop (mid-term) involving beneficiaries and all stakeholders. In addition to the middle and final evaluations, there will be workshops for both involving village residents and all stakeholders.

136. Methodologically, monitoring and evaluation will be carried out in two ways. First, results framework analysis, a method used to check whether program performance is in accordance with the results framework that has been previously created, in terms of activity planning, implementation, achievement of program outputs and results, checking indicators and means of verification for each stage of the planned and implemented program, also check whether the assumptions and risks that have been previously identified are still relevant to the program or not and need to be adjusted. The second method is outcome Harvesting: a monitoring and evaluation methodology used to identify, explain, verify, and analyse changes resulting from program interventions. It is designed to test the program's contribution to changes that have occurred by gathering evidence of change.

137. Program evaluation is conducted through mid-semester evaluations and final program evaluations. Evaluation is intended to determine how the program can run more effectively (administratively and technically) to achieve predetermined program results, develop risk management plans, and create innovations derived from good practices that contribute to more effective results and goals. The evaluation will be carried out by an Independent third party. Overall M&E results will be used to develop recommendations for alternative strategies and to disseminate lessons learned to stakeholders to accelerate and strengthen program achievements.



<u>Outcome, output indicator targets</u>		M i d o f r o g r a m
<u>Target indicator outcome, output</u>		E n d o f p r o g r a m
<u>Process, milestones, efficiency, effectiveness, result</u>		I t e m e n a m e n t h

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<u>Process, milestones, efficiency, effectiveness, result</u>		<b>S</b> <b>i</b> <b>x</b> <b>M</b> <b>o</b> <b>n</b> <b>t</b> <b>h</b>
<u>Management</u>		<b>A</b> <b>n</b> <b>n</b> <b>u</b> <b>a</b> <b>i</b>

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**1. The key objectives of the M&E system are:**

- **Track Implementation Progress:** Monitor the timely completion of activities, the quality of outputs, and the effectiveness of interventions.  
Measure Impact: Evaluate the impact of the project on climate resilience, livelihoods, and vulnerable populations, particularly women, youth, and marginalized groups.
- **Ensure Accountability:** Ensure that resources are used effectively and that funds are allocated according to the needs identified by the community and local stakeholders.  
Facilitate Continuous Learning: Enable adaptive management by providing regular feedback that helps adjust strategies, interventions, and activities based on emerging challenges and lessons learned.
- **Ensure Gender and Social Inclusiveness:** Track gender-specific outcomes and social inclusion, ensuring the project adheres to the Adaptation Fund’s Gender Policy by providing gender-sensitive indicators and tracking the participation of vulnerable groups.

**2. M&E Arrangements**

The M&E process will be implemented through a collaborative approach between PKSF (National Implementing Entity), partner NGOs (Executing Entities), local stakeholders, and community-based organizations (CBOs). The project will adopt a participatory M&E framework that integrates local knowledge and feedback to monitor activities at the community level.

**Key Components of the M&E System:**

- **Data Collection:** Regular surveys and questionnaires will be administered to track outputs such as the number of plinths raised, sanitary latrines constructed, and trees planted. Focus groups, interviews, and community feedback mechanisms will be used to gather qualitative data.
- **Indicators:** The M&E system will be based on a set of indicators that align with the project’s objectives. These indicators will be disaggregated by gender, age, and vulnerability to track the specific outcomes for women, youth, and marginalized groups.
- **Data Storage and Reporting:** All data will be stored in a central database managed by PKSF, ensuring that it is accessible to all stakeholders for reporting, analysis, and decision-making.  
Adaptive Management Mechanism: The adaptive management framework will enable the project to adjust to changing conditions and emerging risks.

**3. Community Led Monitoring and Innovation**

A unique aspect of the M&E approach is the community led monitoring mechanism. This mechanism will give local stakeholders especially vulnerable groups a direct role in

tracking and evaluating the project's progress and impacts. The use of innovative tools and digital platforms will enhance this process, making it easier for communities to monitor their own adaptation progress.

**Key Features of Community Led Monitoring:**

- **Community Based Monitoring Committees (CBMCs):** The project will establish Community Based Monitoring Committees (CBMCs) at the village level, which will include local leaders, women's groups, youth representatives, and community based organizations (CBOs). These committees will monitor the implementation of activities and provide feedback to the project management team.
  - **Innovative Tools for Monitoring:** The project will use mobile based tools (such as smartphone applications) to enable real time data collection and monitoring by local communities. These apps will allow local actors and community members to report progress, challenges, and successes on the ground directly to the central M&E system.
  - **Feedback Mechanisms:** Feedback loops will be established through community meetings, where project beneficiaries and stakeholders can discuss the results of monitoring and evaluation activities. This will ensure that the monitoring system is not only a tool for project managers but also a platform for community engagement and accountability.
- Inclusive Participation in M&E: Special attention will be given to ensuring that marginalized groups, including women, indigenous peoples, and people with disabilities, have a voice in the M&E process.

**4. M&E Plan with Budget**

A detailed M&E plan will outline the specific activities, timelines, and budget allocations for monitoring and evaluation. The plan will ensure that the M&E activities are fully integrated into the overall project implementation process and that they align with the financial resources allocated for M&E activities.

**Budgeted M&E Plan:**

M&E Activity	Description
Establishment of M&E System	Develop and set up M&E framework, including monitoring tools and data collection systems.
Data Collection and Surveys	Conduct regular surveys, interviews, and community consultations to collect qualitative and quantitative data.
Monitoring and Evaluation Workshops	Organize workshops to train stakeholders on data collection and M&E tools.
Quarterly and Annual Reports	Prepare and disseminate reports, including progress reports and lessons learned.
External Evaluation	Independent evaluation to assess the project's impact and success.
Adaptive Management and Feedback Mechanisms	Implement continuous adaptive management and provide community feedback.

Gender and Social Inclusion-Monitoring

Track gender-sensitive outcomes and ensure social inclusion in monitoring processes.

**5. Ensuring Compliance with Adaptation Fund Policies**

138. The M&E system will be designed to comply with the Adaptation Fund’s Evaluation Policy, Environmental and Social Policy, and Gender Policy. The system will track the following key aspects:

- Gender-Sensitive Indicators: These will track the participation and benefits for women and marginalized groups.
- Environmental Impact: Monitoring of environmental indicators to ensure that the project’s activities do not harm ecosystems and are in line with sustainability goals.
- Social Impact: Monitoring social indicators to ensure that vulnerable groups are not excluded from the project’s benefits and that social risks, such as gender-based violence or displacement, are mitigated.

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Q.E. Include a results framework for the project proposal, with a set of measurable milestones, targets and smart indicators, in compliance with the Gender Policy of the Adaptation Fund.67

**Project Result Framework**

**a. Project Goal**

139. The Project Objective is ~~F~~to enhance the climate resilience of vulnerable communities in Sherpur and Mymensingh through flood protection infrastructure, improved sanitation, climate-resilient agriculture, and capacity building, with a particular focus on gender equality and social inclusion.

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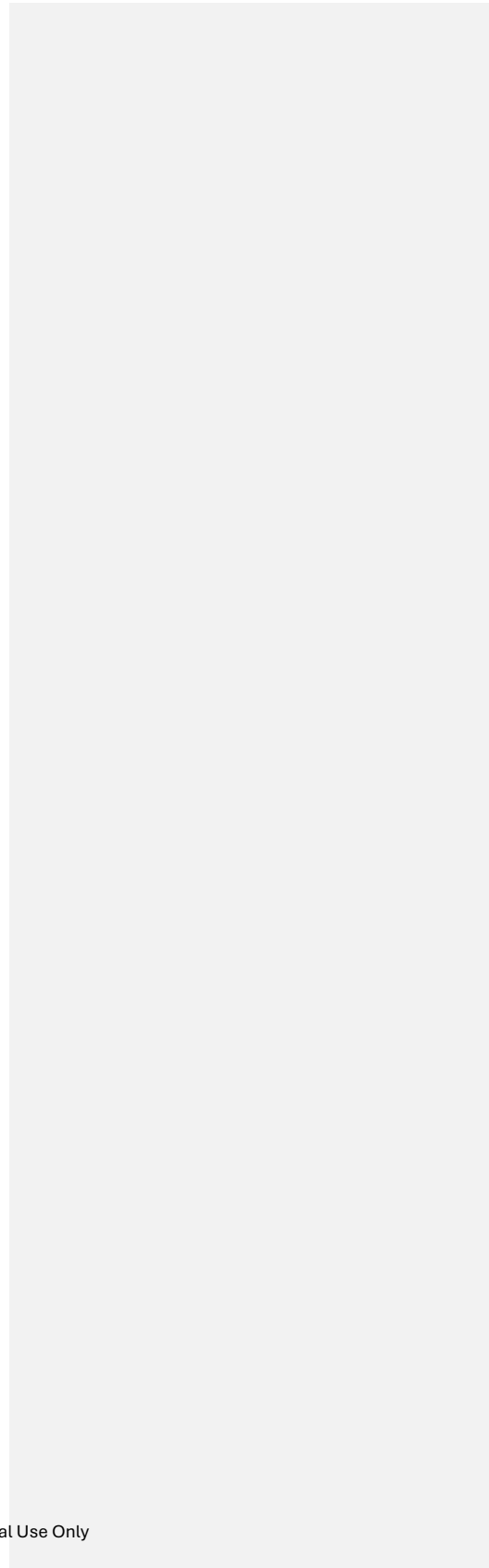
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6 <https://www.adaptation-fund.org/wp-content/uploads/2022/07/New-Design-Evaluation-Policy.pdf> The AF utilized OECD/DAC terminology for its results framework. Project proponents may use different terminology, but the overall principle should still apply

7 <https://www.adaptation-fund.org/wp-content/uploads/2022/07/New-Design-Evaluation-Policy.pdf>

**Outcomes, Milestones, Targets, and Indicators**



## M&E Detail Activities

Table 16: Monitoring and Evaluation Activities

Program Result	Indicators (SMART)	Targets (End of Project)	Monitoring Methods & Tools	Frequency	Responsibility
<b>Project Objective:</b> Reduce climate vulnerability of flood-prone communities through resilient infrastructure, WASH access, climate-adapted livelihoods, and strengthened institutions.	Total number of individuals with reduced vulnerability to flood impacts.	86,000 individuals <sup>8</sup> (≥50% women, ≥15% youth)	Beneficiary registry; USP screening database; household verification; KAP survey	Annual; Endline	PMU M&E Team; PO; CCAGs
<b>Outcome 1: Protection of the homestead from the adverse effects of flood</b>	Individuals protected by raised plinths	86,000 individuals	Geo-tagged plinth registry; site visit forms; photo evidence	Quarterly	PMU Engineering Team; Local Engineers; CCAG
	% of beneficiaries reporting reduced flood disruption	≥90%	KAP survey; beneficiary interviews	Midline & Endline	M&E Team; CCAG Social Focal
<b>Output 1.1: Raised the homestead above the sea level</b>	Number of plinths built	20,000 plinths	Engineer sign-off; ESMP compliance checklist	Monthly	Technical Engineers; EEs
	% Plinths with slope protection and	≥90%	Field inspections; slope stabilization	Quarterly	PMU & EEs

<sup>8</sup> All indicators that previously used **households** as a measurement unit (e.g., “2,000 households”) have been revised to **individual beneficiaries**. Household counts were converted by multiplying the average household size in the project districts. Sherpur & Mymensingh average household size = **4.3 persons/HH** (BBS,2022).

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<u>Program Result</u>	<u>Indicators (SMART)</u>	<u>Targets (End of Project)</u>	<u>Monitoring Methods &amp; Tools</u>	<u>Frequency</u>	<u>Responsibility</u>
	<u>drainage</u>		<u>check</u>		
<u>Outcome 2: Increased access to safe water and sanitation</u>	<u>Individuals using climate-resilient WASH systems</u>	<u>86,000 individuals</u>	<u>WASH facility inventory; user verification</u>	<u>Semiannual</u>	<u>DPHE; PMU WASH Team</u>
	<u>% Water samples meeting BSTI drinking water standards</u>	<u>≥85%</u>	<u>DPHE lab results; water testing sheets</u>	<u>Quarterly</u>	<u>DPHE; WASH focal</u>
<u>Output 2.1: Installation of resilient tube wells</u>	<u>Number of flood-resilient tube wells</u>	<u>6,800 tubewells</u>	<u>GPS locations; installation records</u>	<u>Quarterly</u>	<u>DPHE; Local Contractors</u>
<u>Output 2.2: Construction of sanitary latrines</u>	<u>Individuals benefiting from latrines</u>	<u>86,000 individuals</u>	<u>Latrine inventory; inspection checklists</u>	<u>Quarterly</u>	<u>WASH focal; CCAG</u>
<u>Outcome 3: Access to flood-resilient livelihood</u>	<u>Individuals generating income from climate-adapted assets</u>	<u>20,000 individuals</u>	<u>Income survey; asset use assessment</u>	<u>Semiannual</u>	<u>Livelihood Team; CCAG</u>
	<u>Tree survival rate</u>	<u>≥80%</u>	<u>Survival monitoring checklist</u>	<u>Seasonal</u>	<u>Forestry/DAE; CCAG</u>
<u>Output 3.1: Rearing of goat/sheep in slatted houses</u>	<u>No. of individuals receiving asset packages</u>	<u>20,000 beneficiaries</u>	<u>Delivery logs; CCAG distribution lists</u>	<u>Quarterly</u>	<u>Livelihood Program Team</u>
<u>Output 3.2: Cultivation of flood-tolerant crops, Vegetable and Tree plantation</u>	<u>No. of individuals receiving asset packages</u>	<u>20,000 beneficiaries</u>	<u>Delivery logs; CCAG distribution lists</u>	<u>Quarterly</u>	<u>Livelihood Program Team</u>
<u>Outcome 4: Institutions (Operating Entities) and community groups strengthened capacity on addressing climate change</u>	<u>% CCAG members reporting effective participation</u>	<u>≥80%</u>	<u>CCAG scorecard; participation surveys</u>	<u>Semiannual</u>	<u>PMU Governance Lead</u>
	<u>No. of trained individuals (climate, safeguards, O&amp;M)</u>	<u>20,000 Individuals</u>	<u>Attendance sheets; training records</u>	<u>Event-based</u>	<u>PMU + EEs</u>

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<u>Program Result</u>	<u>Indicators (SMART)</u>	<u>Targets (End of Project)</u>	<u>Monitoring Methods &amp; Tools</u>	<u>Frequency</u>	<u>Responsibility</u>
<u>Output 4.1: Climate Change Adaptation Groups (CCAG) formed and operationalized</u>	<u>% CCAGs with ≥50% women representation</u>	<u>≥90%</u>	<u>CCAG membership rosters</u>	<u>Annual</u>	<u>Gender Focal; CCAG</u>
<u>Output 4.2: Preparation of vulnerability assessment and adaptation action plan</u>	<u>Number of VAP</u>	<u>1000</u>	<u>VAP</u>	<u>Annual</u>	<u>PO, PKSF, CCAG</u>
<u>Output 4.3: Training and workshops on Climate Change conducted for Beneficiaries and stakeholders</u>	<u>Number of Training batches and participants</u>	<u>20 Batches training, 20 workshops</u>		<u>Annual</u>	<u>PO, PKSF</u>
<u>Output 4.4: Preparation and dissemination of knowledge Products</u>	<u>Number of products</u>	<u>8</u>	<u>Knowledge products</u>	<u>Annual</u>	<u>PO, PKSF</u>
<u>Cross-Cutting – Gender &amp; Social Inclusion</u>	<u>Women reporting safe WASH access</u>	<u>+70% improvement from baseline</u>	<u>Gender-disaggregated KAP survey</u>	<u>Midline &amp; Endline</u>	<u>Gender Specialist; CCAG</u>
	<u>% of livelihood recipients who are women</u>	<u>≥50%</u>	<u>Beneficiary list; asset tracker</u>	<u>Quarterly</u>	<u>Livelihood Team; Gender Focal</u>
<u>Safeguards (ESMP / USP)</u>	<u>No high-risk USPs implemented</u>	<u>100% compliant</u>	<u>USP screening forms; ESMP audits</u>	<u>Continuous</u>	<u>Safeguards Officer; CCAG</u>
	<u>No involuntary resettlement cases</u>	<u>100% compliance</u>	<u>Grievance registry; land verification</u>	<u>Continuous</u>	<u>PMU &amp; UP</u>
<u>Grievance Redress</u>	<u>% complaints resolved within 30–60 days</u>	<u>≥90%</u>	<u>Grievance redress log</u>	<u>Monthly</u>	<u>GRS Committee; PMU</u>

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Outcome	Indicators	Milestones	Targets	Data Source	Frequency
Outcome 1: Protection of homestead from adverse effect of flood	Number of households with homesteads raised above flood level	Raise homestead plinths in clusters	20,000 households protected from flooding through raised plinths	Field monitoring reports, household survey,	Quarterly/ Annually
Outcome 2: Increased access to safe water and sanitation	Number of climate-resilient tube wells installed	Install tube wells	6,800 flood-resilient tube wells installed providing safe water access	Construction completion reports, community verification	Quarterly
	Number of flood resilient latrines constructed	Construct climate-resilient sanitary latrines	6,800 flood-resilient sanitary latrines constructed	Field verification, sanitation audit reports	Quarterly
Outcome 3: Access to flood-resilient livelihood	Number of beneficiaries supported for livestock-rearing	Provide support to rear goats/sheep in slatted houses	5,000 households supported with slatted goat/sheep housing	Beneficiary database, monitoring reports	Bi-annual
	Area under flood-tolerant rice cultivation	Cultivate flood-resilient rice variety	1000 hecter brought under flood-resilient rice cultivation	monitoring report, local extension office	Seasonal
	Number of trees planted under homestead plantation	Homestead tree planting	100,000 saplings planted and maintained	Plantation register	Annual
	Number of households cultivating vegetables within homesteads	Cultivate vegetables within homestead areas	10,000 households producing vegetables in homesteads	Beneficiary monitoring, field report	Quarterly
Outcome 4: Institutions (Executing Entities) and community groups strengthened capacity on addressing climate change	Number of Climate-Change Adaptation Groups (CCAGs) formed and operational	Beneficiary selection and group formation	400 CCAGs formed and functional	Project inception reports, CCAG meeting minutes	Quarterly
	Percentage of beneficiaries with	Prepare beneficiaries' socio-economic profiles	100% of project beneficiaries documented	Beneficiary database	Semi-annual

Outcome	Indicators	Milestones	Targets	Data Source	Frequency
	completed socio-economic profiles				
	Frequency of CCAG-meetings on climate-change issues	Arrange monthly group-meetings	Monthly meetings-held in all CCAGs	Meeting records,-attendance sheets	Monthly
	Number of vulnerability-assessments and-adaptation plans-prepared	Conduct participatory-vulnerability assessment-and prepare local-adaptation plans	20 local level-adaptation action-plans prepared	Assessment reports,-PRA documentation	Annual
	Number of training-manuals and guidelines-developed	Prepare training manuals-and guidelines on climate-change	5 training modules-and manuals-completed	Training-documentation	Annual
	Number of beneficiaries-and staff trained on-climate resilience	Conduct training sessions-for beneficiaries and EEs-staff	2,000 beneficiaries-and 200 staff trained	Training attendance-records, evaluation-reports	Quarterly
	Number of exchange-visits organized	Organize exchange visits-for CCAG members and-EEs staff	10 exchange visits-completed	Visit reports,-participant feedback	Bi-annual
	Number of workshops-and seminars conducted	Organize workshops and-seminars	8 regional and 1-national workshop-conducted	Event reports,-participant lists	Annual
	Number of knowledge-products prepared and-disseminated	Prepare and disseminate-knowledge products	5 knowledge products-developed and-distributed to-stakeholders	Publication records,-dissemination report	Annual

### SMART Indicators

To ensure that the project remains on track and is able to demonstrate its results, each of the indicators has been defined using the SMART (Specific, Measurable, Achievable, Relevant, Time-bound) criteria:

- **Specific:** Each indicator is clearly defined and targets a specific aspect of the project.
- **Measurable:** Indicators are quantifiable, allowing for consistent tracking of progress (e.g., percentage of households with access to sanitation).
- **Achievable:** Targets are realistic, based on the resources available and local capacities.

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~~Relevant: Each indicator directly relates to the project's outcomes, ensuring that it captures the essential results of the intervention.~~  
~~• Time-bound: Each indicator is tied to specific timelines, ensuring progress can be tracked periodically (e.g., annually or quarterly).~~

~~**d. Gender Sensitive Indicators**~~

~~The project has incorporated gender sensitive indicators that measure the specific outcomes for women and marginalized groups. This ensures that the project's interventions are inclusive and equitable in line with the Gender Policy of the Adaptation Fund.~~

~~**Key gender sensitive indicators include:**~~

- ~~• Percentage of women in leadership roles within Community Based Climate Adaptation Groups (CCAGs).~~
- ~~Percentage of women and marginalized groups reporting improved access to climate adaptation resources, such as flood resistant infrastructure, water management systems, and sanitation.~~
- ~~Percentage of women participating in decision making processes related to climate resilience activities.~~
- ~~Number of gender sensitive consultations held during the project, ensuring that the needs and concerns of women and marginalized groups are addressed.~~

~~These gender sensitive indicators will be tracked using surveys, focus group discussions, and community interviews, ensuring that the project is addressing the unique challenges faced by women and vulnerable populations.~~

~~**e. Monitoring and Evaluation Timeline**~~

<b>Activity</b>	<b>Timeline</b>	<b>Responsible Party</b>
Project Launch and Setup	Month 3	PKSF, <a href="#">Partner NGOsPO</a>
Baseline Survey	Month 1-6	<a href="#">Partner NGOsPO</a> , Local Communities
Plinth Raising and Sanitation Installation	Year 1-4	<a href="#">Partner NGOsPO</a> , Local Communities
Capacity Building Workshops	Year 1-4	PKSF, <a href="#">Partner NGOsPO</a>
Community-Based Monitoring Setup	Year 1-4	<a href="#">Partner NGOsPO</a>
Gender-Sensitive	Year 1-4	PKSF, <a href="#">Partner NGOsPO</a>

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Monitoring and Reporting		
Mid-Term Evaluation	Month 24	External Evaluators, PKSF
Final Evaluation	Month 48	External Evaluators, PKSF
Final Report and Dissemination	Month 60	PKSF

**R.F. Demonstrate how the project-/programme aligns with the Results Framework of the Adaptation Fund, including its core impact indicators.**

**1. Project Objective(s) and Core Impact Indicators**

Project Objective(s)	Project Objective Indicator(s)	Fund Outcome	Fund Outcome Indicator
The main objective of this project is to strengthen the resilience and adaptive capacity of rural communities that are highly exposed to the adverse impacts of climate change, by improving their livelihoods, infrastructure, and access to essential services in a sustainable and	<ul style="list-style-type: none"> <li>▲ Number of households and communities with enhanced adaptive capacity.</li> <li>▲ Percentage of population with improved access to climate resilient infrastructure, water, and livelihoods.</li> <li>▲ Number of people with strengthened capacity to address climate risks.</li> </ul>	<p>Outcome 4: Increased adaptive capacity within relevant development sector services and infrastructure assets.</p> <p>Outcome 6: Diversified and strengthened livelihoods and sources of income for vulnerable people in targeted areas.</p> <p>Outcome 2: Strengthened institutional capacity to reduce risks associated with climate induced socioeconomic and environmental losses.</p>	<p>Indicator 4.1.2: Number of physical assets strengthened or constructed to withstand conditions resulting from climate variability and change.</p> <p>Indicator 6.1.1: Number and type of adaptation assets created or strengthened in support of individual or community livelihood strategies.</p> <p>Indicator 2.1.2: Number of targeted institutions with increased capacity to minimize exposure to climate variability risks.</p>

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climate-resilient-manner.			
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Project Outcome(s) and Core Impact Indicators Table 17 Project Result Framework

Indicators (SMART)	Baseline	Mid-Term Target	End-of-Project Target	Means of Verification (MoV)	Risks & Assumptions
<b>Project Objective: Reduce climate vulnerability of flood-prone communities in Sherpur and Mymensingh through household-level resilient infrastructure, climate-resilient WASH, ecosystem-based livelihoods, and strengthened local adaptation capacities.</b>					
<u>Number of individuals with reduced vulnerability to recurrent floods through physical, social and livelihood adaptation measures</u>	0	8,000	<b>12,000</b> (disaggregated by gender & youth)	Beneficiary registry; post-construction verification; M&E surveys	Community acceptance, availability of land, and no extreme disaster beyond design assumptions
<b>OUTCOME 1 — Physical resilience of households improved</b>					
<u>Individuals protected by raised homestead plinths</u>	0	5,500	<b>8,600 individuals</b>	USP registry; geo-tagged photos; M&E reports	Soil extraction managed; no land disputes
<u>% of beneficiaries reporting reduced flood disruption</u>	0%	50%	≥80%	KAP survey	Beneficiary engagement
<b>Outputs</b>					
<u>Output 1.1: Raised plinths constructed following technical standards</u>	0		<b>2,000 plinths</b> protecting ~8,600 people	Construction records, photos, and engineer sign-off	Quality materials available
<u>% of plinths with slope protection and drainage</u>	0%		≥90%	ESMP inspection forms	Contractor compliance
<b>OUTCOME 2 — Safe water &amp; sanitation access in flood conditions</b>					
<u>Individuals using climate-resilient WASH facilities</u>	0	3,500	<b>6,450</b>	WASH inventory, household verification	No arsenic contamination in tested wells
<u>% of WASH users reporting stable access during floods</u>	0%	40%	≥75%	KAP surveys	Latrine maintenance sustained
<b>Outputs</b>					
<u>Elevated tube-wells installed</u>	0		<b>1,200 units</b>	DPHE/UP	

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Indicators (SMART)	Baseline	Mid-Term Target	End-of-Project Target	Means of Verification (MoV)	Risks & Assumptions
				register; water testing	
Individuals benefiting from sanitary flood-resilient latrines	0		3,900 individuals	Beneficiary list; inspection	
% of water samples meeting BSTI standards	Baseline		≥85%	Lab results	
OUTCOME 3 — Livelihood stability & ecosystem-based adaptation increased					
Individuals generating climate-resilient income	0	1,100	2,150	Asset transfer logs; income surveys	No livestock losses from flood/disease
Average % income increase from diversified livelihoods	0%	+10%	≥20%	KAP + income survey	Market access remains stable
Outputs					
Beneficiaries receiving livelihood assets (trees and livestock)	0		2,150 individuals	Delivery records; CCAG log	
Tree survival one year after planting	0%		≥70%	Field verification	
OUTCOME 4 — Local institutions strengthened for adaptation					
% of CCAG members reporting effective participation	0%	60%	≥80%	CCAG surveys; meeting logs	
Number of trained individuals on climate, safeguards & O&M	0	700	1,200 individuals	Attendance records	
Outputs					
Functional CCAGs with gender balance	0		≥90% of CCAGs sustaining 50% women representation	Membership records	
Community grievance mechanism operational	No		Yes	GRS logs; resolution reports	

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Project Outcome(s)	Project Outcome Indicator(s)	Fund Output	Fund Output Indicator / Core Impact Indicator
Protection of homestead from adverse effect of flood	Number of households protected from seasonal floods through raised plinths and improved housing infrastructure.	Output 4.1: Development sector services and infrastructure assets strengthened against climate variability and change.	Indicator 4.1.2: No. of physical assets strengthened or constructed to withstand climate conditions.
Increased access to safe water and sanitation	Number of flood resilient water supply systems and latrines constructed.	Output 4.1: Development sector services and infrastructure assets strengthened against climate variability and change.	Indicator 4.1.2: No. of physical assets strengthened or constructed to withstand climate conditions.
Access to flood resilient livelihood	Number of households adopting flood resilient livelihood options (e.g., flood tolerant crops, livestock, tree planting).	Output 6.1: Diversified and strengthened livelihoods and sources of income for vulnerable people.	Indicator 6.1.1: No. and type of adaptation assets created or strengthened for individual/community livelihood strategies. Indicator 6.2.1: Percentage of targeted population with sustained climate resilient livelihoods.
Institutions (Executing Entities) and community groups strengthened capacity on addressing climate change	Number of people, local organizations, and community groups with improved capacity to manage climate risks.  Number of training sessions, workshops, and adaptation plans developed.	Output 2.1: Targeted institutions have increased capacity to minimize exposure to climate risks.	Indicator 2.1.1: No. of staff trained to respond to climate change impacts. Indicator 2.1.2: No. of institutions with increased capacity to reduce risks.

### 3. Alignment with Core Impact Indicators

140. The project directly contributes to the Adaptation Fund's Core Impact Indicators by enhancing the overall resilience and adaptive

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capacity of vulnerable communities. It focuses on strengthening households and institutions against climate-induced hazards such as floods and water scarcity through climate-resilient infrastructure and sustainable practices. By improving access to flood protection, safe water, and sanitation, the project addresses critical gaps in climate-resilient infrastructure and promotes public health. It also empowers marginalized groups, particularly women, to play a leading role in community-based adaptation planning and decision-making, fostering inclusiveness and equity. Furthermore, ~~the promotion of~~ promoting climate-smart agricultural practices and flood-resilient livelihoods enhances food security, income stability, and ecosystem sustainability—ensuring long-term, community-driven adaptation and sustainable development in the face of increasing climate variability.

Table 18: Alignment with the Adaptation Fund Results Framework

Project Level (Objective / Outcome)	Key Project Indicator(s)	AF Outcome(s)	AF SRF Indicator(s) / Core Indicator(s)	How the Project Contributes
<b>Overall Project</b> Objective: <b>Strengthen resilience and adaptive capacity of rural communities in Sherpur and Mymensingh through flood-resilient housing, WASH, livelihoods, and capacity building.</b>	<ul style="list-style-type: none"> <li>• # of households with enhanced adaptive capacity</li> <li>• % of population with improved access to climate-resilient infrastructure, water, and livelihoods</li> <li>• # of people with strengthened capacity to address climate risks</li> </ul>	<p><b>Outcome 4:</b> Increased adaptive capacity within relevant development sector services and infrastructure assets</p> <p><b>Outcome 6:</b> Diversified and strengthened livelihoods</p> <p><b>Outcome 2:</b> Strengthened institutional capacity</p>	<ul style="list-style-type: none"> <li>• 4.1.2 No. of physical assets strengthened/constructed to withstand climate conditions</li> <li>• 6.1.1 No. &amp; type of adaptation assets for livelihoods</li> <li>• 2.1.2 No. of targeted institutions with increased capacity</li> <li>• <b>Core indicators:</b> beneficiaries; assets produced/strengthened; increased income; natural assets protected</li> </ul>	<p>Integrated plinths, WASH, livelihoods, and capacity building directly increase households' adaptive capacity, diversify income sources, and strengthen local institutions to manage climate risks.</p>
<b>Outcome 1:</b> <b>Protection of the homestead from the adverse effects of flood (plinth raising)</b>	<ul style="list-style-type: none"> <li>• # of households with plinths raised above peak flood level</li> </ul>	<b>Outcome 4</b>	<ul style="list-style-type: none"> <li>• 4.1.2 No. of physical assets strengthened/constructed</li> <li>• <b>Core indicators:</b> beneficiaries; assets produced/strengthened</li> </ul>	<p>Raised plinths protect houses, assets and basic services from seasonal floods, directly increasing climate-resilient</p>

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<u>Project Level (Objective / Outcome)</u>	<u>Key Project Indicator(s)</u>	<u>AF Outcome(s)</u>	<u>AF SRF Indicator(s) / Core Indicator(s)</u>	<u>How the Project Contributes</u>
<b>for 20,000 HH).</b>				<b>infrastructure assets.</b>
<b>Outcome 2: Increased access to safe water and sanitation (6,800 tube wells + 6,800 latrines).</b>	<ul style="list-style-type: none"> <li>• # of flood-resilient water systems and latrines constructed</li> <li>• # of people with access to climate-resilient WASH services</li> </ul>	<b>Outcome 4</b>	<ul style="list-style-type: none"> <li>• 4.1.2 No. of physical assets strengthened/constructed</li> <li>• <b>Core indicators:</b> beneficiaries; assets produced/strengthened; increased income/avoided loss (through reduced disease and time loss)</li> </ul>	<ul style="list-style-type: none"> <li>Elevated WASH facilities prevent service disruption and contamination during floods, reducing health risks and strengthening essential infrastructure.</li> </ul>
<b>Outcome 3: Access to flood-resilient livelihood (tree planting, goats/sheep, vegetables, flood-tolerant rice).</b>	<ul style="list-style-type: none"> <li>• # of HH adopting climate-resilient livelihood options (rice, trees, livestock, vegetables)</li> <li>• % of targeted population with sustained climate-resilient livelihoods</li> </ul>	<b>Outcome 6:</b> Diversified and strengthened livelihoods and sources of income	<ul style="list-style-type: none"> <li>• 6.1.1 No. &amp; type of adaptation assets for livelihoods</li> <li>• 6.2.1 % of the targeted population with sustained climate-resilient livelihoods</li> <li>• <b>Core indicators:</b> increased income/avoided decrease; natural assets protected/rehabilitated; beneficiaries</li> </ul>	<ul style="list-style-type: none"> <li>Climate-resilient crops, trees, and livestock assets diversify income, stabilize food supply, and increase resilience of household livelihoods and local ecosystems.</li> </ul>
<b>Outcome 4: Institutions (Executing Entities) and community groups strengthened capacity on addressing climate change (CCAGs,</b>	<ul style="list-style-type: none"> <li>• # of institutions, CCAGs and staff trained on climate risk, DRR, WASH, and agriculture</li> <li>• # of community adaptation plans developed and</li> </ul>	<b>Outcome 2:</b> Strengthened institutional capacity to reduce climate risks  <b>Outcome 3:</b> Strengthened awareness and	<ul style="list-style-type: none"> <li>• 2.1.2 No. of targeted institutions with increased capacity to minimize exposure to climate variability risks</li> <li>• 3.1.2 No. of targeted people with increased awareness of climate</li> </ul>	<ul style="list-style-type: none"> <li>Training, CCAG formation, PVAs and local adaptation plans build institutional and community capacity, increasing ownership and sustained management of adaptation measures.</li> </ul>

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<u>Project Level (Objective / Outcome)</u>	<u>Key Project Indicator(s)</u>	<u>AF Outcome(s)</u>	<u>AF SRF Indicator(s) / Core Indicator(s)</u>	<u>How the Project Contributes</u>
<u>training, PVAs, adaptation plans).</u>	<u>implemented</u>	<u>ownership of adaptation processes at local level</u>	<u>resilience • Core indicator: number of beneficiaries (direct, indirect)</u>	

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**141. Total Grant Amount:**

The total grant amount allocated to the project is ~~\*\*2520,000,000 USD\*\*~~, which is divided across divided among the various outcomes and components as shown in the table above.

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## Result Framework

### Project Alignment with the Results Framework of the Adaptation Fund

142. The project is directly aligned with the Adaptation Fund’s Results Framework by delivering measurable resilience outcomes at the household, community, and institutional levels. The interventions—plinth elevation, climate-resilient WASH, ecosystem-based livelihoods, and strengthened community governance—contribute to AF Outcomes 1, 2, 3, and 4, as well as to the cross-cutting gender and knowledge frameworks. All indicators are expressed per individual, disaggregated by gender and by youth (15–24). Monitoring is integrated through the ESMP, Gender Action Plan, USP screening protocols, and the M&E Plan.

Table 19: Project Alignment with the Results Framework of the Adaptation Fund

Project Component	Expected Concrete Outputs	Expected Outcomes (Aligned to AF Results Framework)	Corresponding AF Outcome / Output	Amount (USD)
Component 1 — Plinth Raised for Climate Resilient Housing (Plinth Raising )	<b>O1.1:</b> 20,000 climate-resilient plinths constructed with slope protection and drainage	<b>Outcome 1:</b> Physical resilience of flood-exposed households improved; reduced direct disaster losses	<b>AF Outcome 4:</b> Increased resilience of infrastructure and built environment to climate change	<b>6,888,000</b>
	<b>O1.2:</b> Beneficiary households safely relocate essential assets and livestock		<b>AF Output 4.1:</b> Development of infrastructure to reduce vulnerability	
Component 2 — Sanitary Latrine Construction and Water Management (WASH)	<b>O2.1:</b> 6800 elevated tube wells installed	<b>Outcome 2:</b> Sustained access to safe water and sanitation in flood conditions	<b>AF Outcome 6:</b> Diversified and strengthened livelihoods and sources of income	<b>5,212,800</b>
	<b>O2.2:</b> 6800 raised flood-resilient latrines with sealed pits and handwashing		<b>AF Output 6.2:</b> Improved access to potable water resources	
Component 3 — Ecosystem-based Livelihoods (Trees / Livestock)	<b>O3.1:</b> 86000 individuals receive climate-adaptive livelihood packages (native trees, livestock shelter)	<b>Outcome 3:</b> Household economic resilience strengthened; diversification reduces post-flood recovery	<b>AF Outcome 6:</b> Strengthened adaptive capacity of livelihoods	<b>5,306,400</b>
			<b>AF Output 6.1:</b> Increased	

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**PART IV: ENDORSEMENT BY GOVERNMENT AND CERTIFICATION BY THE IMPLEMENTING ENTITY**

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**A. Record of endorsement on behalf of the government<sup>9</sup>**

*Provide the name and position of the government official and indicate date of endorsement. If this is a regional project/programme, list the endorsing officials all the participating countries. The endorsement letter(s) should be attached as an annex to the project/programme proposal. Please attach the endorsement letter(s) with this template; add as many participating governments if a regional project/programme:*



Ministry of Environment, Forest and Climate Change  
Government of the People's Republic of Bangladesh

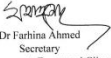
No. 22.00.0000.073.22.003.23.248 Date: 28 July 2025

To  
The Adaptation Fund Board  
C/o Adaptation Fund Board Secretariat  
Email: submissions@adaptation-fund.org

**Subject: Endorsement for "Livelihood Adaptation for Flood-Affected Communities in Bangladesh" project proposal.**

In my capacity as the designated authority for the Adaptation Fund in Bangladesh, I confirm that the above-mentioned project proposal titled "Livelihood Adaptation for Flood-Affected Communities in Bangladesh", as one of the single-country project proposals, is aligned with the government's priorities for implementing climate change adaptation activities. This proposal aims at enhancing the resilience and adaptive capacity of flood-affected communities in Bangladesh by supporting sustainable livelihood options and reducing climate-induced vulnerabilities.

Accordingly, I am pleased to endorse this project proposal for the support from the Adaptation Fund. If approved, the project will be implemented by the Palli Karma-Sahayak Foundation (PKSF), as the National Implementing Entity (NIE) of Bangladesh, and executed through various local organizations in the country.

Sincerely,  
  
Dr Farhina Ahmed  
Secretary  
Ministry of Environment, Forest and Climate Change

No. 22.00.0000.073.22.003.23.248 Date: 28 July 2025

**Copy forwarded for kind information and necessary action (not according to Seniority):**

1. Additional Secretary (Environment), Ministry of Environment, Forest and Climate Change, Dhaka.
2. Director General, Department of Environment, Agargaon, Dhaka
3. Managing Director, Palli Karma-Sahayak Foundation, Sher-e-Bangla Nagar, Dhaka-1207
4. PS to Secretary, Ministry of Environment, Forest and Climate Change, Dhaka.

<sup>9</sup> Each Party shall designate and communicate to the secretariat the authority that will endorse on behalf of the national government the projects and programmes proposed by the implementing entities.



Ministry of Environment, Forest and Climate Change  
Government of the People's Republic of Bangladesh

No. 22.00.0000.073.22.003.23.248

Date: 28 July 2025

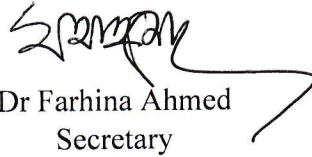
To  
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C/o Adaptation Fund Board Secretariat  
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Secretary

Ministry of Environment, Forest and Climate Change

No. 22.00.0000.073.22.003.23.248

Date: 28 July 2025

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2. Director General, Department of Environment, Agargaon, Dhaka
3. Managing Director, Palli Karma-Sahayak Foundation, Sher-e-Bangla Nagar, Dhaka-1207
4. PS to Secretary, Ministry of Environment, Forest and Climate Change, Dhaka.



~~t person's name, telephone number and email address.~~

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Detail Budget  
Livelihood Adaptation for flood-affected communities in Bangladesh.

Outcome	Output	Activity	Funding-Source	Budget-Categories	Detailed-Budget	#-of Unit	Unit-Cost-(USD)	Total-Cost-(USD)	Annual Budget (USD)				
					Unit				Year-1	Year-2	Year-3	Year-4	Total Budget (USD)
Outcome 1: Protection of homestead from adverse effect of flood	1.1—Raised-homestead-above-the-sea-level	2.1.1 Raise-homestead-plinths-in-clusters	AF	Consultant-local	Month	48	20000	960,000	240,000	240,000	240,000	240,000	960,000
			AF	Office-supplies	Month	48	2000	96,000	24,000	24,000	24,000	24,000	96,000
			AF	Local travel	Month	48	5000	240,000	60,000	60,000	60,000	60,000	240,000
			AF	Office-Equipment & others	Number	60	1200	72,000	72,000	-	-	-	72,000
			AF	Plinth	Number	20000	345	6,900,000	1,025,000	2,070,000	2,070,000	1,725,000	6,900,000
<b>Sub-total:</b>							<b>8,268,000</b>	<b>1,431,000</b>	<b>2,394,000</b>	<b>2,394,000</b>	<b>2,049,000</b>	<b>8,268,000</b>	
<b>Total outcome:1</b>							<b>8,268,000</b>	<b>1,431,000</b>	<b>2,394,000</b>	<b>2,394,000</b>	<b>2,049,000</b>	<b>8,268,000</b>	
Outcome 2: Increased access to safe water and sanitation	2.1—Installation of resilient tube-wells	3.1.1—Install tube-wells	AF	Consultant-local	Month	48	3000	144,000	36,000	36,000	36,000	36,000	144,000
			AF	Office-supplies	Month	48	500	24,000	6,000	6,000	6,000	6,000	24,000
			AF	Travel	Month	48	500	24,000	6,000	6,000	6,000	6,000	24,000
			AF	Office-Equipment & others	Number	20	1200	24,000	24,000	-	-	-	24,000
			AF	Materials and installation of tube well	Number	6800	400	2,720,000	320,000	800,000	800,000	800,000	2,720,000
	<b>Sub-Total:</b>							<b>2,936,000</b>	<b>392,000</b>	<b>848,000</b>	<b>848,000</b>	<b>848,000</b>	<b>2,936,000</b>
	2.2—Construction of sanitary-latrines	3.2.1—Construct climate-resilient sanitary-latrines	AF	Consultant-local	Month	48	3000	144,000	36,000	36,000	36,000	36,000	144,000
			AF	Office-supplies	Month	48	300	14,400	3,600	3,600	3,600	3,600	14,400
			AF	Travel	Month	48	300	14,400	3,600	3,600	3,600	3,600	14,400
			AF	Office-Equipment & others	Number	20	1200	24,000	24,000	-	-	-	24,000
AF			Materials and Construction-cost	Number	8000	400	2,720,000	320,000	800,000	800,000	800,000	2,720,000	
<b>Sub-Total:</b>							<b>2,916,800</b>	<b>387,200</b>	<b>843,200</b>	<b>843,200</b>	<b>843,200</b>	<b>2,916,800</b>	

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		Total Outcome 2							5,852,800	779,200	1,691,200	1,691,200	1,691,200	5,852,800
Outcome 3- Access to flood-resilient livelihood	3.1 Rearing of goat/sheep in slatted houses	4.1.1 Provide support to rear goat/sheep in slatted houses	AF	Consultant-local	Month	48	5000	240,000	60,000	60,000	60,000	60,000	60,000	240,000
			AF	Office-supplies	Month	48	500	24,000	6,000	6,000	6,000	6,000	6,000	24,000
			AF	Travel	Month	48	700	33,600	8,400	8,400	8,400	8,400	8,400	33,600
			AF	Materials and Construction-cost	Number	20000	200	4,000,000	600,000	1,200,000	1,200,000	1,000,000	4,000,000	
			Sub-Total:						4,297,600	674,400	1,274,400	1,274,400	1,074,400	4,297,600
	3.2 Cultivation of flood-tolerant crops, Vegetable and Tree-plantation	4.2.1 Cultivate flood-resilient rice variety BRRI dhan 51 & 52 and BINA dhan 11	AF	Consultant-local	Month	48	1000	48,000	12,000	12,000	12,000	12,000	12,000	48,000
			AF	Office-supplies	Month	48	150	7,200	1,800	1,800	1,800	1,800	1,800	7,200
			AF	Travel	Month	48	200	9,600	2,400	2,400	2,400	2,400	2,400	9,600
			AF	Materials and inputs cost	Number	20000	50	1,000,000	150,000	300,000	300,000	250,000	1,000,000	
			Sub-Total:						1,064,800	166,200	316,200	316,200	266,200	1,064,800
		4.2.2 Homestead-tree planting	AF	Consultant-local	Month	48	1100	52,800	13,200	13,200	13,200	13,200	13,200	52,800
			AF	Logistic cost	Month	48	200	9,600	2,400	2,400	2,400	2,400	2,400	9,600
			AF	Local travel	Month	48	200	9,600	2,400	2,400	2,400	2,400	2,400	9,600
			AF	Materials and inputs cost (Seed, fertilizer)	Number	20000	50	1,000,000	150,000	300,000	300,000	250,000	1,000,000	
			Sub-Total:						1,072,000	168,000	318,000	318,000	268,000	1,072,000
		4.2.3 Cultivate vegetables within homestead areas	AF	Consultant-local	Month	48	1100	52,800	13,200	13,200	13,200	13,200	13,200	52,800
			AF	Logistic cost	Month	48	200	9,600	2,400	2,400	2,400	2,400	2,400	9,600
			AF	Local travel	Month	48	200	9,600	2,400	2,400	2,400	2,400	2,400	9,600
	AF		Materials and inputs cost (Seed, fertilizer etc.)	Number	20000	50	1,000,000	150,000	300,000	300,000	250,000	1,000,000		
		Sub-Total:						1,072,000	168,000	318,000	318,000	268,000	1,072,000	
	Total Outcome 3:							7,506,400	1,176,600	2,226,600	2,226,600	1,876,600	7,506,400	
	Outcome 4- Institutions (Executing Entities) and community groups	4.1 - Climate-Change Adaptation Groups (CCAG)	4.1.1 Beneficiary selection and	AF	Consultant-individual-local	Month	12	1600	19,200	19,200	-	-	-	19,200
				AF	Training	Batch	4	500	2,000	2,000	-	-	-	2,000

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strengthened capacity of addressing climate change	formed and operationalized	group formation	AF	Travel	Month	12	700	8,400	8,400	-	-	-	8,400	
			AF	Office-supplies	Number	12	600.00	7,200	7,200	-	-	-	7,200	
		<b>Sub-total:</b>							<b>36,800</b>	<b>36,800</b>	-	-	-	<b>36,800</b>
		1.1.2 Prepare Beneficiaries' socio-economic profile	AF	Consultant-individual-Local	Month	12	1600	19,200	19,200	-	-	-	19,200	
			AF	Training	Batch	4	500	2,000	2,000	-	-	-	2,000	
			AF	Travel	Month	12	700	8,400	8,400	-	-	-	8,400	
			AF	Office-supplies	Number	12	600.00	7,200	7,200	-	-	-	7,200	
	<b>Sub-total:</b>							<b>36,800</b>	<b>36,800</b>	-	-	-	<b>36,800</b>	
	4.2 – Preparation of vulnerability assessment and adaptation action plan	1.1.3 Evaluation	AF	Consultant-Individual-Local	Month	3	53333	160,000	50,000	-	50,000	60,000	160,000	
		<b>Sub-total:</b>						<b>160,000</b>	<b>16,000</b>	<b>48,000</b>	<b>48,000</b>	<b>48,000</b>	<b>160,000</b>	
		1.2.1 Carry-out participatory vulnerability assessment	AF	Consultant-Individual-Local	Number	1000	20	20,000	20,000	-	-	-	20,000	
		<b>Sub-total:</b>							<b>20,000</b>	<b>20,000</b>	-	-	-	<b>20,000</b>
		1.2.2 Prepare Local level adaptation action plan using Participatory Rural Appraisal (PRA) tools	AF	Consultant-Individual-Local	Number	1000	20	20,000	20,000	-	-	-	20,000	
		<b>Sub-total:</b>							<b>20,000</b>	<b>20,000</b>	-	-	-	<b>20,000</b>
	4.2 Trainings and workshops on Climate Change conducted for Beneficiaries and stakeholders	1.3.1 Prepare training manuals and guidelines on Climate Change issues and project management	AF	Consultant-individual-Local	Number	5	5000	25,000	25,000	-	-	-	25,000	
			AF	Travel	Number	5	3000	15,000	15,000	-	-	-	15,000	
			AF	Office-supplies	Number	5	3000	15,000	15,000	-	-	-	15,000	
		<b>Sub-total:</b>							<b>55,000</b>	<b>55,000</b>	-	-	-	<b>55,000</b>

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			AF	Consultant-local	Month	48	3000	144,000	36,000	36,000	36,000	36,000	144,000	B6
			AF	Office supplies	Month	48	300	14,400	3,600	3,600	3,600	3,600	14,400	B7
			AF	Travel	Month	48	300	14,400	3,600	3,600	3,600	3,600	14,400	B8
			AF	Office Equipment & others	Number	20	1200	24,000	24,000	-	-	-	24,000	B9
			AF	Materials and Construction cost	Number	6800	353	2,400,000	494,118	705,882	705,882	494,118	2,400,000	B10
			-	Sub-Total:	-	-	-	2,596,800	561,318	749,082	749,082	537,318	2,596,800	-
			-	Total Outcome:2	-	-	-	5,212,800	1,127,435	1,502,965	1,502,965	1,079,435	5,212,800	-
			AF	Consultant-local	Month	48	5000	240,000	60,000	60,000	60,000	60,000	240,000	C1
			AF	Office supplies	Month	48	500	24,000	6,000	6,000	6,000	6,000	24,000	C2
			AF	Travel	Month	48	700	33,600	8,400	8,400	8,400	8,400	33,600	C3
			AF	Materials and Construction cost	Number	20000	120	2,400,000	360,000	720,000	720,000	600,000	2,400,000	C4
			-	Sub Total:	-	-	-	2,697,600	434,400	794,400	794,400	674,400	2,697,600	-
			AF	Consultant-local	Month	48	1000	48,000	12,000	12,000	12,000	12,000	48,000	C5
			AF	Office supplies	Month	48	150	7,200	1,800	1,800	1,800	1,800	7,200	C6
			AF	Travel	Month	48	200	9,600	2,400	2,400	2,400	2,400	9,600	C7
			AF	Materials and inputs cost	Number	20000	40	800,000	120,000	240,000	240,000	200,000	800,000	C8
			-	Sub Total:	-	-	-	864,800	136,200	256,200	256,200	216,200	864,800	-
			AF	Consultant-local	Month	48	1100	52,800	13,200	13,200	13,200	13,200	52,800	C9
			AF	Logistic cost	Month	48	200							C10

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									9,600	2,400	2,400	2,400	2,400	9,600			
			AF	Local travel	Month	48	200		9,600	2,400	2,400	2,400	2,400	9,600	C11		
			AF	Materials and inputs cost (Seed, fertilizer)	Number	20000	40		800,000	120,000	240,000	240,000	200,000	800,000	C12		
			<b>Sub Total:</b>						872,000	138,000	258,000	258,000	218,000	872,000	-		
		3.2.3 Cultivate vegetables within homestead areas	AF	Consultant-local	Month	48	1100		52,800	13,200	13,200	13,200	13,200	52,800	C13		
			AF	Logistic cost	Month	48	200		9,600	2,400	2,400	2,400	2,400	9,600	C14		
			AF	Local travel	Month	48	200		9,600	2,400	2,400	2,400	2,400	9,600	C15		
			AF	Materials and inputs cost (Seed, fertilizer etc.)	Number	20000	40		800,000	120,000	240,000	240,000	200,000	800,000	C16		
			<b>Sub Total:</b>						872,000	138,000	258,000	258,000	218,000	872,000	-		
		<b>Total Outcome 3:</b>							5,306,400	846,600	1,566,600	1,566,600	1,326,600	5,306,400	-		
<b>Component 4: Strengthened capacity on addressing climate change</b>	4.1 Climate Change Adaptation Groups (CCAG) formed and operationalized	4.1.1 Beneficiary selection and group formation	AF	Consultant-individual-Local	Month	12	1600		19,200	19,200	-	-	-	19,200	D1		
			AF	Training	Batch	4	500		2,000	2,000	-	-	-	2,000	D2		
			AF	Travel	Month	12	700		8,400	8,400	-	-	-	8,400	D4		
			AF	Office supplies	Number	12	600		7,200	7,200	-	-	-	7,200	D4		
			<b>Sub-total:</b>								36,800	36,800	-	-	-	36,800	-
		4.1.2 Prepare Beneficiaries' socio-economic profile	AF	Consultant-individual-Local	Month	12	1600		19,200	19,200	-	-	-	-	19,200	D5	
			AF	Training	Batch	4	500		2,000	2,000	-	-	-	-	2,000	D6	
			AF	Travel	Month	12	700		8,400	8,400	-	-	-	-	8,400	D7	

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	AF	Office supplies	Number	12	600	7,200	7,200	-	-	-	7,200	D8
<b>Sub-total:</b>	-	-	-	-	-	<b>36,800</b>	<b>36,800</b>	-	-	-	<b>36,800</b>	-
4.1.3 Arrange monthly group meetings on climate change issues of Climate Change Adaptation Group (CCAG)	AF	Consultant-Individual-Local	Month	4000	29	116,000	29,000	29,000	29,000	29,000	116,000	D9
<b>Sub-total:</b>	-	-	-	-	-	<b>116,000</b>	<b>29,000</b>	<b>29,000</b>	<b>29,000</b>	<b>29,000</b>	<b>116,000</b>	-
4.2 Preparation of vulnerability assessment and adaptation action plan	AF	Consultant-Individual-Local	Number	1000	20	20,000	20,000	-	-	-	20,000	D10
	<b>Sub-total:</b>	-	-	-	-	<b>20,000</b>	<b>20,000</b>	-	-	-	<b>20,000</b>	-
	4.2.2 Prepare Local level adaptation action plan using Participatory Rural Appraisal (PRA) tools	AF	Consultant-Individual-Local	Number	1000	20	20,000	20,000	-	-	-	20,000
<b>Sub-total:</b>	-	-	-	-	-	<b>20,000</b>	<b>20,000</b>	-	-	-	<b>20,000</b>	-
4.3 Trainings and workshops on Climate Change conducted for Beneficiaries and stakeholders	AF	Consultant-individual-Local	Number	5	5000	25,000	25,000	-	-	-	25,000	D12
	AF	Travel	Number	5	3000	15,000	15,000	-	-	-	15,000	D13
	AF	Office supplies	Number	5	3000	15,000	15,000	-	-	-	15,000	D14
	<b>Sub-total:</b>	-	-	-	-	-	<b>55,000</b>	<b>55,000</b>	-	-	-	<b>55,000</b>
4.3.2 Prepare	AF	Consultant-	Month	48	3500							D15

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		<u>training plan and organize training sessions for Beneficiaries</u>		<u>individual-Local</u>				<u>168,000</u>	<u>42,000</u>	<u>42,000</u>	<u>42,000</u>	<u>42,000</u>	<u>168,000</u>	
	AF	Training	Number	20000	11.25			<u>225,000</u>	<u>33,750</u>	<u>67,500</u>	<u>67,500</u>	<u>56,250</u>	<u>225,000</u>	D16
		<b>Sub-total:</b>						<b><u>393,000</u></b>	<b><u>75,750</u></b>	<b><u>109,500</u></b>	<b><u>109,500</u></b>	<b><u>98,250</u></b>	<b><u>393,000</u></b>	-
	AF	<u>4.3.3 Organize training for IEs staff</u>	<u>Batch</u>	<u>20</u>	<u>3000</u>			<u>60,000</u>	<u>36,000</u>	<u>-</u>	<u>24,000</u>	<u>-</u>	<u>60,000</u>	D17
	AF	Training	Batch	20	4000			<u>80,000</u>	<u>48,000</u>	<u>-</u>	<u>32,000</u>	<u>-</u>	<u>80,000</u>	D18
		<b>Sub-total:</b>						<b><u>140,000</u></b>	<b><u>84,000</u></b>	<b><u>-</u></b>	<b><u>56,000</u></b>	<b><u>-</u></b>	<b><u>140,000</u></b>	-
	AF	<u>4.3.4 Organize exchange visit for CCAG members and IEs staff</u>	<u>Event</u>	<u>12</u>	<u>2000</u>			<u>24,000</u>	<u>-</u>	<u>8,000</u>	<u>8,000</u>	<u>8,000</u>	<u>24,000</u>	D19
	AF	Training	Event	12	3000			<u>36,000</u>	<u>-</u>	<u>12,000</u>	<u>12,000</u>	<u>12,000</u>	<u>36,000</u>	D20
		<b>Sub-total:</b>						<b><u>60,000</u></b>	<b><u>-</u></b>	<b><u>20,000</u></b>	<b><u>20,000</u></b>	<b><u>20,000</u></b>	<b><u>60,000</u></b>	-
	AF	<u>4.3.5 Organize workshops and seminars</u>	<u>Consultant-individual-Local</u>	<u>Number</u>	<u>20</u>	<u>400</u>		<u>8,000</u>	<u>2,000</u>	<u>2,000</u>	<u>2,000</u>	<u>2,000</u>	<u>8,000</u>	D21
	AF	Workshop	Number	20	2400			<u>48,000</u>	<u>12,000</u>	<u>12,000</u>	<u>12,000</u>	<u>12,000</u>	<u>48,000</u>	D22
		<b>Sub-total:</b>						<b><u>56,000</u></b>	<b><u>14,000</u></b>	<b><u>14,000</u></b>	<b><u>14,000</u></b>	<b><u>14,000</u></b>	<b><u>56,000</u></b>	-
	AF	<u>4.4.1 Prepare and disseminate knowledge products</u>	<u>Consultant-individual-Local</u>	<u>Number</u>	<u>8</u>	<u>3000</u>		<u>24,000</u>	<u>6,000</u>	<u>6,000</u>	<u>6,000</u>	<u>6,000</u>	<u>24,000</u>	D23
	AF	Office supplies	Number	8	2500			<u>20,000</u>	<u>5,000</u>	<u>5,000</u>	<u>5,000</u>	<u>5,000</u>	<u>20,000</u>	D24
		<b>Sub-total:</b>						<b><u>44,000</u></b>	<b><u>11,000</u></b>	<b><u>11,000</u></b>	<b><u>11,000</u></b>	<b><u>11,000</u></b>	<b><u>44,000</u></b>	
		<b>Total Outcome:4</b>						<b><u>977,600</u></b>	<b><u>382,350</u></b>	<b><u>183,500</u></b>	<b><u>239,500</u></b>	<b><u>172,250</u></b>	<b><u>977,600</u></b>	
		<b>Total Activity Cost</b>						<b><u>18,384,800</u></b>	<b><u>3,580,385</u></b>	<b><u>5,233,065</u></b>	<b><u>5,289,065</u></b>	<b><u>4,282,285</u></b>	<b><u>18,384,800</u></b>	
	AF	<u>Administrative Expenses</u>	<u>Administrative, Operational</u>	<u>Month</u>	<u>48</u>			<u>378,000</u>	<u>92,000</u>	<u>42,000</u>	<u>102,000</u>	<u>142,000</u>	<u>378,000</u>	

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			and logistical Expenses		and logistical Expenses										
<b>Total Project Cost</b>								<b>18,762,800</b>	<b>3,672,385</b>	<b>5,275,065</b>	<b>5,391,065</b>	<b>4,424,285</b>	<b>18,762,800</b>		
<b>Project Execution Cost</b>	<b>Management Fee (IE Fee)</b>	-	-	-	-	-	-	<b>1,238,400</b>	<b>324,600</b>	<b>284,600</b>	<b>284,600</b>	<b>344,600</b>	<b>1,238,400</b>	<b>E2</b>	
<b>Grand Total (Amount of Financing Request)</b>								<b>20,001,200</b>	<b>3,996,985</b>	<b>5,559,665</b>	<b>5,675,665</b>	<b>4,768,885</b>	<b>20,001,200</b>		

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**Disbursement schedule**

<b>Description</b>	<b>Upon Agreement Signature</b>	<b>One Year After Project Start</b>	<b>Year 2</b>	<b>Year 3</b>	<b>Year 4</b>	<b>Total</b>
Project Funds	2,315,230	1,543,486	6,588,290	6,695,143	5,927,479	23,069,628
Implementing Entity Fee	191,954	127,969	555,322	560,154	494,973	1,930,372
<b>Total</b>	<b>2,507,183</b>	<b>1,671,456</b>	<b>7,143,612</b>	<b>7,255,297</b>	<b>6,422,452</b>	<b>25,000,000</b>

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# **Livelihood Adaptation for Flood-Affected Communities in Bangladesh (Sherpur and Mymensingh)**

## **Environmental and Social Management Framework (ESMF)**



**Palli Karma-Sahayak Foundation (PKSF)**

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## List of Abbreviation

AF	Adaptation Fund
BCCRF	Bangladesh Climate Change Resilience Fund
BCCSAP	Bangladesh Climate Change Strategy and Action Plan
BECA	Bangladesh Environmental Conservation Act
CBO	Community Based Organization
CGR	Central Grievance Redress
DG	Director General
DoE	Department of Environment
EIA	Environmental Impact Assessment
ECA	Ecological Critical Area
ECC	Environmental Clearance Certificate
ECR	Environmental Conservation Rules
ESIA	Environmental and Social Impact Assessment
ESS	Environmental and Social Standards
ESMF	Environmental and Social Management Framework
ESMP	Environmental and Social Management Plan
FGD	Focus Group Discussion
IEE	Initial Environmental Examination
GIS	Geographical Information System
GR	Grievance Register
GRM	Grievance Redress Mechanism
GoB	Government of Bangladesh
LDC	Least Developed Country
LGR	Local Grievance Redress
MD	Managing Director
MoEFCC	Ministry of Environment, Forest and Climate Change
NAP	National Agriculture Policy
NGO	Non-Government Organization
NEMAP	National Environmental Management Action Plan
NOC	No Objection Certificate
NSDWSSP	National Safe Drinking Water Supply and Sanitation Policy
OHS	Occupational Health and Safety
PO	Partner Organization
PKSF	Palli Karma-Sahayak Foundation
PMU	Project Management Unit
SDGs	Sustainable Development Goals
SOD	Standing Orders on Disaster

## 1.0 Introduction

Bangladesh is among the most climate-vulnerable countries in the world due to its low-lying deltaic geography, dense rural population, and heavy dependence on climate-sensitive sectors such as agriculture, livestock and fisheries. Intensifying riverine and flash floods, erratic rainfall and riverbank erosion are undermining hard-won development gains, especially in rural floodplains and char areas.

The districts of Sherpur and Mymensingh in Mymensingh Division are repeatedly affected by rapid-onset floods and prolonged inundation from rivers such as the Bhugai, Kangsha and Jinjiram. Poor households living on low mounds and unstable chars lose housing, WASH facilities, crops, livestock and small assets on a recurring basis, deepening poverty and driving distress migration. Women, children, persons with disabilities and women-headed households face disproportionate risks due to gendered care burdens, limited control over resources, and constrained mobility in flood situations.

Palli Karma-Sahayak Foundation (PKSF), as the National Implementing Entity (NIE) to the Adaptation Fund, is proposing the project “Livelihood Adaptation for Flood-Affected Communities in Bangladesh (Sherpur & Mymensingh)”. The project adopts a locally led adaptation approach, devolving decision-making and resources to local institutions and communities, with a strong focus on women, ultra-poor households, and other marginalized groups.

PKSF has an institutional Environmental and Social Management Framework (ESMF) and 10 Environmental and Social Standards (ESS), which are consistent with Government of Bangladesh laws and international safeguard standards. This project-level ESMF developed incorporated with PKSF’s ESMF and is aligned with the Environmental and Social Policy (ESP) and Gender Policy of the Adaptation Fund.

### 1.1 Purpose of the ESMF

The purpose of this Environmental and Social Management Framework (ESMF) is to ensure to ensure that project activities do not cause unintended environmental and social harm, and that positive environmental and social outcomes are maximized for flood-affected communities. The ESMF will facilitate compliance with the PKSF’s Environmental and Social Safeguard (ESS) policies which is fully consistent with Adaptation Fund’s safeguard policies and with policies, acts, and rules of the Government of Bangladesh. The ESMF will contribute to the goal of environmental sustainability by:

- Enhancing environmental and social outcomes of the proposed activities;

- Preventing and/or mitigating any negative environmental and social consequences that may arise at the community level; and
- Ensuring the long-term sustainability of the benefits of the proposed interventions by securing the natural resource base on which the selected communities are dependent.

More specifically, the objectives of the ESMF are:

- To identify the environmental and social impacts of the proposed interventions.
- To prepare an environmental and social management plan, and
- To prepare a monitoring and evaluation plan for environmental and social management activities.

## **1.2 Methodology**

The ESMF adapted to the flood context, PKSf’s institutional ESMF and the requirements of the Adaptation Fund. The methodology followed in preparing the ESMF consists of the following steps:

- Review the relevant literature for conceptualizing ESS in the context of the funding proposal;
- Review of national policy and regulatory requirements, PKSf’s ESS, and Adaptation Fund ESP and Gender Policy;
- Undertake initial scoping and screening to identify key ES aspects linked to planned project components;
- Collect and analysis of baseline ES data, with the help of secondary literature review, and field data collection.
- Consult with the stakeholders including beneficiary/ affected communities and developing the consultation process.
- Review the potential and likely impacts of the project activities and carrying out the screening of the sub-project.
- Outline the detailed procedures to be followed to comply with the AF and GoB rules and regulations including preparation of various ES documents, monitoring mechanism, stakeholder engagement, disclosure requirement, grievance redress and institutional arrangement.

## **1.3 Project Description**

The project “Livelihood Adaptation for Flood-Affected Communities in Bangladesh” targets approximately 20,000 highly vulnerable rural households (around 90,000 people) in flood-prone unions of Sherpur and Mymensingh districts. It focuses on low-lying floodplains and char settlements exposed to riverine and flash floods, riverbank erosion and waterlogging.

Palli Karma-Sahayak Foundation (PKSF) will serve as the National Implementing Entity (NIE) and working through a network of selected Partner Organizations (POs) that will act as Executing

Entities (EEs) in the project locations. These POs will be identified through a rigorous, pre-defined selection process, ensuring proven experience in the flood context, community mobilization, and climate-resilient infrastructure and livelihood support.

The main objective of this project is to strengthen the resilience and adaptive capacity of rural communities highly exposed to the adverse impacts of climate change by improving their livelihoods, infrastructure, and access to essential services in a sustainable, climate-resilient manner. Thus, the overall objective is to strengthen resilience and adaptive capacity, and to improve the livelihoods of rural communities in Sherpur and Mymensingh districts to better withstand the adverse impacts of floods.

### **Specific objectives**

1. The project aims to address the major climate-related challenges faced by vulnerable rural communities in Sherpur and Mymensingh. These specific objectives are designed to reduce risk, improve basic services, and strengthen community resilience to flooding and riverbank erosion. The specific objectives are:
2. Reduce the vulnerability of rural households in Sherpur and Mymensingh to flooding and riverbank erosion
3. Improve access to safe sanitation and clean water for vulnerable communities in Sherpur and Mymensingh.
4. Enhance resilience and adaptive capacity of flood-affected communities through climate-resilient agricultural practices and homestead-based interventions.
5. Build institutional and community capacity to respond to the impacts of climate change in flood-prone regions.

### **1.4 Physical Interventions under the Project**

The project will support the following physical interventions with direct environmental and social implications:

**Component 1: Plinth Raising for Climate-Resilient Housing:** Raising 20,000 homestead plinths above peak flood levels with adequate slope protection and drainage.

**Component 2: Sanitary Latrine Construction and Water Management Systems:** Installing elevated, flood-resilient tube-wells and sanitary latrines (e.g., raised, double-pit or similar technology) for targeted households.

**Component 3: Tree Plantation, Homestead Gardening, Goat and Sheep Rearing:** Homestead and community tree plantation; Slatted goat/sheep houses with small livestock support; Promotion of flood-tolerant crops (including suitable rice varieties) and homestead vegetable production.

**Component 4: Strengthened Capacity on Addressing Climate Change:** Formation and operationalization of CCAGs; Participatory vulnerability assessments and local adaptation action

plans; Training and workshops for beneficiaries, POs and local institutions; Knowledge products and learning exchanges.

## **2.0 Policy, Legal and Institutional Framework**

The project will comply with all relevant laws, rules, and policies of the Government of Bangladesh and with PKSf's Environmental and Social Standards, as well as the Environmental and Social Policy and Gender Policy of the Adaptation Fund.

### **2.1 National Legal and Policy Framework**

Key national laws and policies relevant to this project include:

#### **Constitution of the People's Republic of Bangladesh:**

The Constitution of Bangladesh guarantees equal rights and equality before law of its citizens. Article 27 of Bangladesh Constitution guarantees equality of citizens before the law and Article 28 prohibits discrimination on grounds of religion, sex, caste, race and place of birth. The same article also stipulates measures of 'affirmative actions' by the State in favour of the backward section of the citizens. The Constitution defines the rights of every citizen to have access to education where the State is responsible for the provision of Basic Necessities for the citizens. Article 17 of the Constitution indicates of Free and compulsory education where the State shall adopt effective measures by: (a) Establishing a uniform, mass-oriented and universal system of education and extending free and compulsory education to all children to such stage as may be determined by law; (b) Relating education to the needs of society and producing properly trained and motivated citizens to serve those needs; removing illiteracy within such time as may be determined by law. Article 19 (1) of the Constitution also stresses on Equality of opportunity where the State shall endeavor to ensure equality of opportunity to all citizens.

Article 23 stressing on National Culture demands that the State shall adopt measures to conserve the cultural traditions and heritage of the people, and so to foster and improve the national language, literature and the arts that all sections of the people are afforded the opportunity to contribute towards and to participate in the enrichment of the national culture. Besides the Constitution, there is also a corpus of legal, institutional and policy dispositions for the safeguards of the tribal peoples' rights in Bangladesh. Much of it is focused for the CHT; however, there are also specific laws for the tribal peoples in the plains.

#### **Bangladesh Environment Conservation Act (BECA), 1995:**

The national environmental legislation known as the Environmental Conservation Act, 1995 (BECA'95) is currently the main legislative document relating to environmental protection in

Bangladesh, which replaced the earlier environment pollution control ordinance of 1992. This Act was amended in 2000, 2002 and 2010. The main objectives of ECA'95 is: i) conservation of the natural environment and improvement of environmental standards; and ii) control and mitigation of environmental pollution.

The main strategies of the act can be summarized as:

- Declaration of ecologically critical areas, and restriction on the operation and process, that can be continued or cannot be initiated in the ecologically critical areas.
- Regulation with respect to vehicles emitting smoke is harmful to the environment.
- Environmental clearances.
- Remedial measures for injuries to ecosystems.
- Regulation of projects and other development activities.
- Promulgation of standards for quality of air, water, noise and soil for different areas for various purposes.
- Promulgation of standard limit for discharging and emitting waste.
- Formulation and declaration of environmental guidelines.

Department of Environment (DoE) implements the Act. DoE is under the Ministry of Environment, Forest and Climate Change and is headed by a Director General (DG). The DG has complete control over the DoE. The power of DG, as given in the Act, may be outlined as follows:

- The DG has the power to shut down any activities considered harmful to human life or the environment. The operator has the right to appeal and procedures exist for this purpose. However, if the incident is considered an emergency, there is no opportunity for appeal.
- The DG has the power to declare an area affected by pollution as an ecologically critical area. The DoE governs the type of work or activities that can take place in such an area.
- Before beginning new development project, the project proponent must obtain environmental clearance from the DoE. The procedures to obtain such clearance are in place.
- Failure to comply with any part of ECA'95 may result in punishment by a maximum of 10 years' imprisonment or a maximum fine of BDT a million or both.

### **Environment Conservation Rules (ECR), 1997 and 2023:**

The Environment Conservation Rules, 1997 were issued under the Environment Conservation Act, 1995 and subsequently amended in 2002 and 2003. They provided, among other things, the procedures for obtaining environmental clearance, the categorization of industries and development projects, and environmental quality standards for water, air and noise, including permissible discharge and emission limits. The Rules also introduced "inclusion lists" of projects requiring different levels of environmental investigation. Under the Act, the Government is empowered to declare Ecologically Critical Areas (ECAs) and restrict certain activities within them. On this basis, areas such as the Sundarbans mangrove forest, Cox's Bazar-Teknaf Sea shore, Saint Martin's Island, Sonadia Island, Hakaluki Flood, Tanguar Flood, Marjat Baor, Gulshan-Baridhara Lake, and the four rivers surrounding Dhaka city: Buriganga, Shitalakshya, Turag and Balu have been declared ECAs and specified activities have been prohibited or restricted.

In March 2023, the Government promulgated the Environment Conservation Rules, 2023, which repeal and replace the 1997 Rules and retain the basic approach of classifying all industrial units and development projects into four categories according to their pollution potential and environmental risk: (i) Green, (ii) Yellow, (iii) Orange and (iv) Red. Green category projects are considered relatively pollution-free and may obtain an Environmental Clearance Certificate (ECC) from the Department of Environment (DoE) without a separate Initial Environmental Examination (IEE) or Environmental Impact Assessment (EIA). Yellow and Orange category projects are required to submit prescribed forms, general information, feasibility details, process flow diagrams and layout plans (including waste treatment facilities), together with an IEE as part of their applications for locational and environmental clearance. Red category projects are those with potentially significant adverse environmental impacts and must prepare both an IEE (for locational clearance) and a full EIA, including an Environmental Management Plan (EMP) and monitoring plan, for environmental clearance, along with feasibility reports and no-objection certificates from relevant local authorities. In line with ECR 2023 and earlier practice under ECR 1997 (for Orange-B and Red categories), all higher-risk projects in the orange and red categories are required to prepare and submit an appropriate EMP together with their IEE/EIA documentation when seeking environmental clearance.

#### **Bangladesh Climate Change Strategy and Action Plan (BCCSAP) 2009:**

The Government of Bangladesh adopted the Bangladesh Climate Change Strategy and Action Plan (BCCSAP) as a knowledge-based, 10-year programme (formulated in 2008 and revised/published in 2009) to guide the national response to climate change. The BCCSAP is built around six thematic pillars: (i) Food security, social protection and health, to ensure that the poorest and most vulnerable groups, particularly women and children, have secure access to food, safe housing, livelihoods and basic services under a changing climate; (ii) Comprehensive disaster management, to strengthen and climate-proof Bangladesh's disaster risk management systems in the face of more frequent and intense natural hazards; (iii) Infrastructure, to maintain and climate-resiliently upgrade critical infrastructure such as coastal and river embankments, cyclone shelters and urban drainage; (iv) Research and knowledge management, to improve understanding of the scale, timing and distribution of climate impacts and to inform future investment and policy decisions; (v) Mitigation and low carbon development, to identify and implement low-emission development options as the economy grows; and (vi) Capacity building and institutional strengthening, to enhance the ability of government, civil society and the private sector to plan and implement climate actions. In total, the BCCSAP sets out 44 programmes across these six themes, with a consistent emphasis on protecting and empowering poor and vulnerable communities.

#### **National Housing Policy (NHP), 2016 / 2017:**

The National Housing Policy (NHP) 2016 (updated and endorsed in 2017) is the principal policy framework guiding the housing sector in Bangladesh. It builds on earlier policies from 1993 and

1999 and is grounded in the recognition of housing as a basic right and a precondition for human dignity, social stability and economic development. The policy's core objectives are to ensure equal access to adequate, safe and affordable housing and workplaces for all citizens, irrespective of nationality, religion, language or social status; to promote sustainable human settlement development; and to support economic growth, social development, environmental conservation, equitable distribution of housing, optimum use of land and resources, and protection of biodiversity, cultural diversity and the rights of present and future generations. The NHP 2016/2017 redefines the role of government as a facilitator and enabler, focusing on creating an enabling environment for public, private, cooperative and community initiatives rather than acting solely as a direct provider of housing. It addresses key areas such as land use and planning, housing finance, infrastructure and basic services, building materials and technologies, human resource development, and rental and social housing, with particular emphasis on low-income groups, slum dwellers and disaster-prone communities. The policy also calls for the improvement of living conditions in informal settlements, slum upgrading, and the provision of minimum standards of living, while encouraging resilient building practices and institutional, technological and financial measures to reduce disaster and climate risks in housing, which is directly relevant to climate-resilient settlement initiatives in flood- and hazard-prone areas.

#### **National Water Policy, 1999:**

The National Water Policy was promulgated in 1999 with the intention of guiding present and future public and private actions to ensure the optimal development and management of water resources for the benefit of individuals and society as a whole. The policy aims to contribute to national goals of economic development, poverty alleviation, food security, public health and safety, a decent standard of living for all citizens, and protection of the natural environment. It requires that all agencies and departments entrusted with water resources management functions: regulation, planning, construction, operation and maintenance; enhance environmental amenities and ensure that environmental resources are protected, restored and conserved in the course of their activities, with environmental needs and objectives treated on an equal footing with resource management needs. The policy contains numerous clauses on environmental protection, including the use of modern, environmentally sound technologies and infrastructure, conservation of biodiversity and sustainable land and water management, and controls on the unplanned conversion of agricultural land and ecologically sensitive areas, thereby promoting environmentally sustainable development in the water sector.

#### **National Safe Drinking Water Supply and Sanitation Policy (NSDWSSP / NPSWSS), 1998:**

The National Safe Drinking Water Supply and Sanitation Policy, adopted in 1998, sets out the basic framework for improving public health and environmental quality through the provision of safe water supply and sanitation services. It articulates the Government's goal of ensuring that all people have access to safe water and sanitation at an affordable cost, and provides broad sectoral guidelines to achieve this. The key objectives of the policy include: (i) managing water supply and sanitation services to meet the basic needs of all citizens; (ii) bringing about positive behavioral

change and improved attitudes towards hygiene, water use and sanitation; (iii) reducing the incidence of water-borne diseases; (iv) strengthening the capacity of local government institutions and communities to plan, implement and manage Water Supply and Sanitation (WSS) systems; (v) ensuring the sustainability of water supply and sanitation services through appropriate operation, maintenance and cost-sharing arrangements; (vi) promoting conservation, sound management and increased use of surface water, and controlling water pollution in the context of groundwater scarcity and contamination; and (vii) taking necessary measures to capture and use rainwater as an additional safe water source.

### **National Agricultural Policy, 2010**

The overall objective of the National Agriculture Policy is to make the nation self-sufficient in food by increasing the production of all crops, including cereals, and ensuring a dependable food security system for all. One of its specific objectives is to take necessary measures to ensure environmental protection and promote environment-friendly sustainable agriculture through increased use of organic manure and strengthening of integrated pest management (IPM) programmes. The policy recognizes that existing agricultural technologies are not sufficient to cope with unfavorable environmental conditions such as climate change, floods, droughts, storms, salinity, pests and diseases, and river erosion, and therefore calls for the development and dissemination of more resilient technologies. It further stresses the importance of raising awareness so that chemical fertilizers and pesticides used to boost crop production do not become a source of environmental pollution.

### **National Livestock Development Policy, 2007**

The policy aims to enhance livestock productivity, ensure food security, and improve rural livelihoods by promoting sustainable and climate-resilient livestock farming practices. The policy focuses on increasing the production of livestock products, such as meat, milk, and eggs, while ensuring environmental protection. It acknowledges the challenges posed by climate change, floods, droughts, storms, and diseases, and advocates for the development and dissemination of resilient technologies to mitigate these risks. Additionally, the policy emphasizes improved veterinary care, disease management, and the prevention of environmental pollution from chemicals in livestock farming. In the context of the Flood Resilience Project, the policy's objectives are closely aligned with enhancing the resilience of livestock systems in flood-prone areas like Sherpur and Mymensingh through the promotion of climate-smart farming practices, flood-resistant shelters, and support for smallholder livestock farmers, particularly women and marginalized groups. This integration ensures that the project contributes to both livestock productivity and environmental sustainability in vulnerable communities.

### **Standing Orders on Disaster (SOD), 2010 (updated 2019):**

The Standing Orders on Disaster, first issued in 1997 and revised in 2010, are the Government of Bangladesh's principal operational framework for disaster risk management, setting out in detail

the duties and responsibilities of ministries, divisions, agencies and local government bodies before, during and after disasters. The 2010 edition represents a substantial improvement over the earlier English version (1999), introducing an explicit outline of the national disaster-management regulative framework; core groups for emergency response at different administrative levels; a multi-agency disaster incident management system; clarified risk-reduction roles and responsibilities for all disaster management committees; new outlines for local-level disaster management plans; revised storm warning signals; and updated guidance on cyclone-shelter design. Conceptually, the SOD adopts a comprehensive, all-hazard, all-sector approach, with strong emphasis on disaster risk reduction as well as emergency response and recovery. It is designed to strengthen the capacity of institutions at every tier of government and community structures, with specific focus on community vulnerability and capacity development for adopting disaster-resistant housing, agriculture and livelihood practices in relation to hazards such as cyclones, tidal surges, tsunamis, earthquakes, floods, waterlogging, salinity, high tides and cold waves. The SOD also provides guidance on the planning, construction, management and maintenance of shelters including use of GIS for site selection ensuring safe access and communications, and provision for emergency water, sanitation, food and livestock making it directly relevant to community-based, climate-resilient housing and settlement interventions in hazard-prone areas.

## **2.2 Adaptation Fund Gender Policy**

The project is guided by the Adaptation Fund (AF) Gender Policy and Gender Action Plan, first approved in 2016 (for FY 2017-2019) and updated in 2021 (GAP 2021-2023). The AF Gender Policy adopts a principles-based gender mainstreaming approach and aims to ensure that all Fund-supported projects and programmes provide women and men regardless of age, race, ethnicity, religion, class, language, ability or gender identity, equal opportunities to access resources, strengthen their agency, build resilience and address gender-differentiated vulnerabilities to climate change. It commits the Fund and its partners to uphold women's rights as universal human rights and to strive towards gender equality and the empowerment of women and girls, while recognizing that in certain contexts men and boys may also face specific vulnerabilities. The Policy systematically integrates key principles from the AF Environmental and Social Policy, particularly on access and equity, consideration of marginalized and vulnerable groups, and human rights, and requires implementing entities to conduct gender analyses, design gender-responsive activities, prevent and respond to gender-based risks (including GBV/SEAH), and monitor and report on gender outcomes through tools such as project-level gender action plans and the AF Gender Scorecard.

## **2.3 Adaptation Fund Environmental and Social Policy (ESP)**

The Adaptation Fund's Environmental and Social Policy (ESP), first approved in 2013 and revised in 2016 (and further updated in 2025), is an operational policy and guideline that ensures Fund-supported projects and programmes achieve climate-resilient development without causing unnecessary environmental or social harm. The ESP requires all Executing Entities (EEs) to maintain an environmental and social management system that identifies and assesses risks at the earliest stage of project design, applies the mitigation hierarchy (avoid, minimize, mitigate, compensate), and monitors and reports on the effectiveness of mitigation measures throughout

implementation. At its core, the ESP is built around 15 environmental and social principles including compliance with the law; access and equity; consideration of marginalized and vulnerable groups; human rights; gender equality and women’s empowerment; core labor rights; indigenous peoples; involuntary resettlement; protection of natural habitats; conservation of biodiversity; climate change; pollution prevention and resource efficiency; public health; physical and cultural heritage; and lands and soil conservation; which all AF-funded projects must respect and, where relevant, operationalize through project-level ES screening, categorization and Environmental and Social Management Plans (ESMPs). The ESP also mandates meaningful, inclusive stakeholder consultation, transparency and grievance mechanisms, and places primary responsibility for ES risk management on Implementing and Executing Entities, making it a central reference for the ESMF and safeguard arrangements of the proposed “Livelihood Adaptation for flood-affected communities in Bangladesh” project.

## **2.4 Implications of Government Policies, Acts and Rules on Proposed Project Activities**

The regulatory requirements for environmental management are anchored in the Bangladesh Environment Conservation Act, 1995 and the Environment Conservation Rules, 2023 (ECR 2023). ECR 2023, which replaces the earlier 1997 Rules (ECR 1997 and its amendments), is primarily structured around regulating industrial and larger-scale development activities through a categorical system (Green, Yellow, Orange and Red) and associated requirements for environmental clearance. Under the earlier ECR 1997, major water-resources and flood-control works such as construction or reconstruction of embankments, polders and dikes were classified as ‘Red’ category projects, but the Rules did not explicitly distinguish small-scale, community-level rehabilitation or construction of dispersed structures such as individual houses, plinth raising, flood-resilient tube-wells and sanitary latrines, rainwater harvesting systems or homestead tree plantations. Given that the proposed Project will be implemented by PKSF’s selected Partner Organizations (POs) through community-based, small-scale interventions primarily homestead plinth raising, WASH and water management, goat/sheep rearing and homestead greening; a more flexible but still robust approach to environmental categorization and clearance is required. In line with ECR 2023 and PKSF’s ESMF, all proposed sub-projects will therefore be screened by the POs, and where required an Initial Environmental Examination (IEE) and/or site-specific Environmental and Social Management Plan (ESMP) will be prepared and appropriate mitigation measures implemented as part of project design and execution. Sub-projects found to carry significant or irreversible environmental or social impacts inconsistent with the ECR 2023, PKSF’s ESS, or the Adaptation Fund’s Environmental and Social Policy (ESP) will not be financed under the “Livelihood Adaptation for flood-affected communities in Bangladesh” project.

## **3.0 PKSF Safeguard Policies and ESMF**

PKSF has adopted comprehensive safeguard policies and guidelines for Environmental and Social (ES) management of its projects and programme activities. These policies require that all projects proposed for PKSF financing undergo an ES assessment to ensure that they are environmentally and socially sound and sustainable, thereby improving project design and decision-making. The ES guideline is structured around 10 Environmental and Social Standards (ESS), which are aligned with globally recognized good practice:

- ESS1: Assessment and Management of Environmental and Social Risks and Impacts
- ESS2: Labour and Working Conditions
- ESS3: Resource Efficiency and Pollution Prevention and Management
- ESS4: Community Health and Safety
- ESS5: Land Acquisition, Restrictions on Land Use and Involuntary Resettlement
- ESS6: Biodiversity Conservation and Sustainable Management of Living Natural Resources
- ESS7: Tribal Peoples/Traditional Local Communities
- ESS8: Cultural Heritage
- ESS9: Financial Intermediaries
- ESS10: Stakeholder Engagement and Information Disclosure

There are only limited differences between the safeguard requirements of the Government of Bangladesh, the Adaptation Fund’s Environmental and Social Policy (ESP) and PKSF’s ESS. PKSF’s standards are broadly consistent with the 15 environmental and social principles of the Adaptation Fund, including on access and equity, marginalized and vulnerable groups, indigenous peoples, biodiversity, pollution prevention, public health and lands and soil conservation. While the Adaptation Fund ESP articulates some elements more explicitly such as dedicated principles on climate change, Indigenous Peoples and a strong emphasis on preventing and responding to sexual exploitation, abuse and harassment (SEAH) under its gender and ES requirements. These aspects are substantively addressed within PKSF’s framework, particularly under ESS1 (risk assessment and management, including climate-related risks), ESS2 (labor and working conditions, including protection from harassment and abuse), ESS3 (pollution prevention and resource efficiency), ESS4 (community health and safety), ESS7 (Tribal Peoples/Traditional Local Communities) and ESS10 (stakeholder engagement and information disclosure). For this project, the ESMF therefore applies PKSF’s ESS as the operational standard while ensuring full consistency with, and no contradiction to, the Adaptation Fund’s ESP and Gender Policy.

**Table 1: Requirements of the ESMF**

ESSs	Requirements	Relevancy with the project
<b>ESS-1 Assessment and Management of ES Risks and Impacts</b>	Carry out ES screening and ES categorization of all sub-projects; identify potential ES risks and impacts; prepare appropriate ES management instruments (e.g., site-specific ESMPs); integrate mitigation measures into design, construction and operation; prepare and implement ES monitoring and reporting plans	Relevant and provides the core basis for ES risk and impact assessment and mitigation. All plinth raising, climate-resilient WASH, climate-resilient livelihood support and tree-plantation activities in flood- and erosion-prone chars and floodplains will be screened. Where needed, they will be covered by site-specific ESMPs to manage localized risks such as drainage obstruction, waterlogging, soil erosion, water contamination, OHS and community safety.

<p><b>ESS-2 Labor and Working Conditions</b></p>	<p>Ensure safe and healthy working conditions, including occupational health and safety (OHS) measures, provision of PPE and first-aid; access to medical treatment options for project workers; fair terms and conditions of employment; non-discrimination and equal opportunity; equal wages for men and women for work of equal value; prohibition of forced labor and child labor; worker grievance mechanisms and Codes of Conduct (including SEAH-related provisions).</p>	<p>Relevant and provides guidance for addressing labor-related issues. The project will employ direct workers (PMU, PO staff) and contracted workers (local contractors, masons, laborers for earthworks, WASH and small structures). This will guide development and enforcement of OHS procedures for construction in flood-prone char and riverbank settings, safe transport of materials, fair employment practices, equal pay for women and men, and prevention of child labor and SEAH in all project works.</p>
<p><b>ESS-3 Resource Efficiency and Pollution Prevention and Management</b></p>	<p>Requirements for efficient use of materials, energy and water; management of solid, liquid and hazardous wastes; safe handling, storage and disposal of chemicals and hazardous materials; measures to prevent, minimize and control pollution and emissions; consideration of cumulative and historical pollution issues where relevant.</p>	<p>Relevant and provides guidance for managing waste and pollution and promoting resource efficiency. It will guide proper siting and design of elevated tube-wells and flood-resistant latrines, safe management and disposal/reuse of fecal sludge and wastewater, prevention of contamination of water sources, and good practices for handling construction debris and livestock waste. It will also promote efficient use of sand, bricks, timber, water and energy in shelter/WASH and livelihood interventions.</p>
<p><b>ESS-4 Community Health and Safety</b></p>	<p>Takes into account community health and safety risks arising from project activities; promotes the concept of universal access (including for women, children, elderly persons and persons with disabilities); addresses traffic and transport safety (including road and boat safety), with risk assessments and monitoring; requires appropriate measures for infectious disease prevention and control (e.g. COVID-19), emergency preparedness, fire and electrical safety, and safe management of any hazardous</p>	<p>Relevant and addresses community safety and public health in flood-prone communities. It will guide safe siting and structural design of raised plinths, WASH facilities and small structures to withstand floods and not create new hazards; ensure safe, inclusive access (paths, steps, ramps, railings) for women, children, elderly persons and persons with disabilities; manage community risks from earthworks (open pits, unstable slopes), material transport and temporary</p>

	materials to protect neighboring communities.	storage; protect drinking-water sources from contamination; and apply appropriate health, hygiene and infection-prevention measures during trainings and construction activities.
<b>ESS-5 Land Acquisition Restrictions on Land Use and Involuntary Resettlement</b>	Addresses impacts from land acquisition, restrictions on land use and involuntary resettlement; requires avoidance or minimization of such impacts; where unavoidable, requires compensation, livelihood restoration and meaningful consultation.	Not expected to be triggered but will be verified at screening. The project is designed to avoid involuntary land acquisition and physical or economic displacement. Plinths, WASH facilities and small livelihood structures will be constructed on existing homestead land or community land provided voluntarily by beneficiary households/communities, with documented consent.
<b>ESS-6 Biodiversity Conservation</b>	Provides requirements for conservation of biodiversity and sustainable management of living natural resources (forests, wetlands, fisheries, agriculture); differentiates between small-scale and commercial activities; seeks to avoid significant conversion or degradation of natural habitats and critical habitats and to promote ecosystem services.	Relevant and provides guidance for addressing biodiversity and ecosystem issues in floodplain/char landscapes. The project will support homestead and community tree plantation, minor earthworks and small structures close to rivers, drainage channels and low-lying wetlands. It will guide the selection of native, flood-tolerant species, avoid works that damage natural wetlands, riverbanks or fish habitats, and promote nature-based solutions (e.g., tree belts, vegetated plinth slopes) that stabilize soil and enhance local biodiversity.
<b>ESS-7 Indigenous Peoples</b>	Applies when the Indigenous Peoples are present or have a collective attachment to the land, whether they are affected positively or negatively and regardless of economic, political or social vulnerability.	Not expected to be triggered. The identified flood-project unions in Sherpur and Mymensingh are not currently known to host distinct Tribal Peoples or Indigenous Peoples as defined under ESS-7.
<b>ESS-8 Cultural Heritage</b>	Illustrates the need to preserve and protect various types of cultural heritage in the project areas.	Not expected to be triggered. The project does not plan interventions at known cultural or religious heritage sites.

<p><b>ESS-9 Financial Intermediaries</b></p>	<p>Specifies how FIs will assess and manage ES risks and impacts.</p>	<p>Relevant. PKSF will apply its ESMF and ESS framework to all sub-projects financed under the Flood Resilience Project and will require Partner Organizations (POs) to implement ES screening, prepare and implement ESMPs, and apply mitigation measures set out in this ESMF.</p>
<p><b>ESS-10 Stakeholder Engagement and Information Disclosure</b></p>	<p>Requires stakeholder engagement throughout the project life cycle, and preparation and implementation of a Stakeholder Engagement Plan (SEP). Requires early identification of stakeholders, both project-affected parties and other interested parties, and clarification on how effective engagement takes place.</p>	<p>Relevant. PKSF will prepare a project-specific SEP for the Flood Project, identifying key stakeholders (beneficiary households in chars and floodplains, women’s groups, persons with disabilities, community leaders, Union Parishads, CCAGs, POs and relevant government departments), analyzing their interests and influence, and setting out modalities for continuous engagement, risk communication and feedback. The SEP will underpin the design and operation of a gender- and disability-sensitive Grievance Redress Mechanism (GRM) at community, PO and PKSF levels, ensuring that concerns related to targeting, siting of plinths and WASH facilities, construction quality, ES issues or SEAH can be raised and addressed in a timely, transparent and safe manner.</p>

**4.0 Assessment of Environmental and Social Impacts**

**4.1 Introduction**

Adverse environmental and social (ES) impacts of the proposed flood-resilience project in Sherpur and Mymensingh can be both direct and indirect, depending on local flood dynamics, soil conditions and settlement patterns along the Brahmaputra-Jamuna and Old Brahmaputra floodplains. Direct impacts arise mainly from earthworks and small-scale construction (plinth raising, tube wells, latrines, access paths), while indirect impacts may include altered drainage,

localized waterlogging, pressure on common resources and changes in land use around homesteads and chars.

The project area includes riverine villages and chars that face recurrent seasonal flooding and riverbank erosion; char settlements along the Brahmaputra-Jamuna system are among the most vulnerable in Bangladesh, with frequent inundation, rapid erosion and repeated displacement of households (Islam, 2017; Hakim, 2020; JICA, 2003). Recent floods in Sherpur and Mymensingh have stranded large populations and submerged critical infrastructure, underlining how quickly flood conditions can deteriorate (The Daily Star, 2024; Dhaka Tribune, 2024).

Because the proposed interventions are small-scale, their impacts are expected to remain localized and site-specific and can be managed with standard engineering and social-safeguard measures. The purpose of this section is to (i) provide an overview of the physical environmental baseline of the Sherpur-Mymensingh floodplain, (ii) summarize the project's environmental and social risk categorization and safeguards approach and (iii) describe the typical environmental impacts associated with the proposed activities and how they will be mitigated.

## **4.2 Physical Environment of the Project Area**

### **4.2.1 Landform and Geo-hydrology**

The proposed project focuses on vulnerable unions in Sherpur and Mymensingh districts, situated in the northern floodplain of Bangladesh. This landscape is shaped by the Brahmaputra-Jamuna and Old Brahmaputra River system and associated chars (sandbars and mid-Channel Islands), which are highly dynamic and subject to seasonal submergence and erosion (Islam, 2017; Hakim, 2020; JICA, 2003).

Many chars and riverside villages are inundated every year, with depth and duration varying according to upstream rainfall, monsoon intensity and river water levels. Flood-risk mapping along the Old Brahmaputra in Mymensingh shows extensive areas exposed to recurrent riverine flooding, while urban flood hazard in Mymensingh town is also classified as high, meaning potentially damaging floods are expected at least once in 10 years (Islam et al., 2024). Key geo-hydrological features of the project area include:

- Low-lying floodplain and chars with sandy to silty alluvial soils, often poorly consolidated, which are prone to erosion and bank collapse. Recurrent riverbank erosion, leading to loss of homesteads, cropland and social infrastructure, forcing households to relocate repeatedly and rebuild on new or higher ground (Islam, 2017; Hakim, 2020).
- Rapid fluctuations in river stage, with high flows during monsoon and flashier responses in tributaries such as the Kangsha, Someswari and Bhugai, which can overtop banks and inundate settlements (Islam et al., 2024).

In this context, elevated plinths, flood-resilient WASH facilities and climate-resilient homestead vegetable production systems are appropriate adaptation options but must be designed to respect natural drainage patterns, avoid aggravating erosion, and use soil and water resources sustainably.

### **4.2.2 Biodiversity (Baseline)**

The Sherpur–Mymensingh floodplain supports a mosaic of cropland, homestead gardens, riparian vegetation, beels, khal and seasonal wetlands. These habitats provide spawning and feeding grounds for indigenous fish and aquatic fauna, and shelter for birds and small mammals. Although the project area is primarily an agro-ecosystem, riverine chars and floodplain depressions still retain patches of natural or semi-natural vegetation, especially along riverbanks and around beels (Islam, 2017; Hakim, 2020).

Biodiversity pressures in these districts are similar to those documented in other intensively cultivated floodplains-conversion of natural floodplain habitats to monoculture crops, over-extraction of sand and clay, unplanned settlements and pollution from domestic and agricultural sources (Parvin et al., 2022). At the micro-scale relevant to this project, most interfaces with biodiversity will occur at:

- a. Homestead and village vegetation (shade trees, fruit trees, boundary shrubs, small woodlots);
- b. Riparian strips and small beels/khal close to settlements; and
- c. Field margins and pond embankments used as planting sites.

If not properly managed, activities such as unplanned earth cutting, tree felling or improper waste disposal could cause minor local habitat loss or disturbance (e.g., nesting and feeding sites). However, the project’s emphasis on native, flood-tolerant trees and shrubs, homestead greening and better drainage management is expected to yield net positive biodiversity and ecosystem-service benefits, by increasing vegetation cover, stabilizing soils and improving micro-habitat quality around homesteads.

#### **4.2.3 Water Quality (Baseline)**

In rural Bangladesh, the majority of the population relies on groundwater, mainly from shallow tube wells, for drinking water (British Geological Survey & GoB, 2001; Ali, 2006). Numerous studies and national assessments have documented widespread water-quality challenges, including:

- a. Arsenic and iron contamination in shallow aquifers in many floodplain districts;
- b. Fecal contamination and high coliform count in tube-well and surface water where pits and latrines are located too close to wells; and
- c. Elevated levels of nutrients and organic pollution in surface waters receiving untreated domestic and agricultural waste.

Systematic reviews of water quality in Bangladesh show deterioration of both surface and groundwater, with fecal coliforms detected in water samples from almost all studied rural areas and health risks associated with heavy metals and pesticides (Parvin et al., 2022). Rural sanitation practices especially unimproved pit latrines on flood-prone land are recognized as an important source of microbial contamination of shallow aquifers (Nahar et al., 2018; LGED, 2023).

Given this baseline, the project’s flood-resilient WASH component (elevated tube wells, raised, sealed latrines, improved drainage and hygiene promotion) is expected to contribute to improved local water quality and reduced public-health risks, provided that siting respects minimum distances between latrines and water points, flood levels and groundwater flow patterns.

#### 4.2.4 Air Quality (Baseline)

Although Sherpur and Mymensingh are less industrialized than major metropolitan areas, they are affected by the national problem of high PM<sub>2.5</sub> concentrations. World Bank assessments of Bangladesh’s air quality show that average annual PM<sub>2.5</sub> levels are among the highest globally and far exceed WHO Air Quality Guidelines, with air pollution identified as a leading risk factor for premature mortality. Bangladesh has consistently ranked among the countries with the worst air quality during recent years (World Bank, 2022). In rural floodplain districts, ambient and household air pollution comes from:

- a. Regional transport of fine particulates;
- b. Emissions from brick kilns and traffic on regional roads; and
- c. Extensive use of biomass fuels (fuelwood, crop residues, dung) and burning of crop residues (Hossain et al., 2022).

The project itself is not expected to generate significant air emissions, but earthworks, transport and handling of sand, soil, bricks and cement could cause short-term dust and exhaust emissions around construction sites. These can be effectively mitigated through good construction practices covering or wetting dusty materials, avoiding unnecessary earth disturbance, scheduling works during daylight hours, and promoting cleaner household energy options where relevant.

### 4.3 Environmental and social screening and categorization

#### 4.3.1 Environmental and Social Risk Category

The proposed project aims to enhance climate resilience in the vulnerable districts of Sherpur and Mymensingh through a series of interventions, including plinth raising, construction of sanitary latrines, tree planting, and capacity building. While the project’s primary objective is to improve communities' resilience to climate change, it is important to consider both the positive and negative environmental and social impacts that may result from the interventions. Below is an overview of the environmental and social impacts and risks identified during the project preparation phase, along with strategies to mitigate and manage them in compliance with the Adaptation Fund's Environmental and Social Policy.

**Table2: Environmental & Social Risk Assessment**

AF ESP Principle	Relevance / Potential Risk in this Project	Risk Level	Key Mitigation/Management Measures	Monitoring & Responsibility
<b>1. Compliance with the Law</b>	Risk that some activities (earthworks, WASH, trees) are not fully aligned with national codes and environmental rules.	Negligible	Apply BNBC, ECA/ECR, water, and WASH regulations; Screen all USPs against national standards before approval.	PKSF ESF team; Executing entities (POs); local govt (UP, DPHE).
<b>2. Access and Equity</b>	Risk that better-off households capture more	Low	Transparent selection criteria; priority for	CCAGs, POs, PKSF;

	benefits or that some vulnerable groups are left out.		poor/ultra-poor, women-headed HH, PWDs, and char dwellers; grievance mechanism.	
<b>3. Marginalized and Vulnerable Groups</b>	Poor, landless, women-headed, PWDs, and the elderly are at risk of exclusion or being negatively affected by siting decisions.	Low	USP screening includes vulnerability fields, quotas for vulnerable groups, accessible design, and outreach in remote areas.	CCAGs, POs; PKSf safeguard focal point.
<b>4. Human Rights</b>	Risk of discrimination, exclusion, or project reinforcing local power imbalances.	Negligible	Do-no-harm approach; inclusive consultations; no forced measures; A grievance mechanism that is safe and accessible.	PKSF ESF; POs; community oversight via CCAGs.
<b>5. Gender Equality and Women's Empowerment</b>	Risk women's voices are not heard; assets are controlled only by men; risks around WASH safety, SEAH and GBV.	Low	≥50% women in CCAG; women consulted separately; female-friendly WASH siting; GBV and SEAH awareness and referral pathways; gender-responsive M&E and GRM.	Gender focal points in POs; PKSf gender team; CCAG women leaders.
<b>6. Core Labor Rights</b>	Risk of child labor or unsafe conditions in construction/earthworks.	Low	No child/forced labor; PPE; fair wages; site inspections; awareness for community labor.	POs, PKSf
<b>7. Indigenous Peoples</b>	No distinct Indigenous Peoples were identified in project unions, but there is a risk of overlooking small ethnic or cultural minorities.	Low	Screening to identify any such groups; if present, targeted consultations and culturally appropriate engagement; no coercive land measures.	PKSF ESF; POs during USP screening.
<b>8. Involuntary Resettlement</b>	Risk that plinths, WASH or trPO planting cause loss of land or displacement.	Low	No involuntary resettlement; work only on land with clear consent; UP verification; If any resettlement risk appears, the activity is cancelled or relocated.	POs, UP; PKSf ESF review of USP forms.
<b>9. Protection of Natural Habitats</b>	Risk of earth sourcing in riverbanks/wetlands; conversion of natural habitat for plinths or plantations.	Low	Prohibit sourcing from wetlands/critical habitats; screen USP sites for proximity to ECAs; Use of native species.	POs; CCAG environmental monitors; PKSf spot checks.
<b>10. Conservation of Biological Diversity</b>	Tree planting or agriculture could unintentionally introduce invasive species or reduce diversity.	Low	Use native/adapted species lists; no invasive/exotic monocultures; promote mixed-species agroforestry.	Forestry/DAE extension; POs; PKSf technical review.

<b>11. Climate Change</b>	Risk that the infrastructure is under-designed for future climate scenarios or leads to higher emissions.	Low	Design plinths and WASH with a safety margin above historical flood levels; this will result in no higher emissions.	PKSF technical team, engineers, and climate advisor in M&E.
<b>12. Pollution Prevention and Resource Efficiency</b>	Risk of groundwater contamination, latrine leakage, poor solid waste and slurry management, or unsustainable soil extraction.	Low	Raised, sealed latrines and will maintain minimum distance from tube-wells; supervised earth sourcing; drainage management; apply IPM to limit agrochemicals.	PO & WASH focal points; CCAG, DPHE (water tests);
<b>13. Public Health</b>	WASH failure could increase disease; Poorly designed drainage could create mosquito breeding sites.	Low	Climate-resilient WASH design; regular water testing; hygiene promotion; proper drainage; monitoring of health complaints.	POs, CCAG; PKSF safeguards & M&E.
<b>14. Physical and Cultural Heritage</b>	Works could inadvertently affect local shrines, graveyards, or cultural sites.	Negligible	USP screening includes a check for cultural/heritage sites; relocation or redesign if any are identified; and community consultation before digging.	POs, CCAGs; UP verification.
<b>15. Lands and Soil Conservation</b>	Risk of erosion from plinths, compaction issues, and loss of topsoil from excessive earth extraction.	Low	Use stabilized slopes, vegetation, and drainage; identify acceptable borrow pits; avoid steep/unstable sites; ESMP supervision.	Engineers, POs, CCAG, PKSF ESF team.

The project integrates environmental and social safeguards at three levels: (i) project design (ESMP), (ii) household/site selection (USP screening), and (iii) group-level inclusion (Gender Action Plan and vulnerable group prioritization). All interventions are screened against the Adaptation Fund’s ESP principles. Risks are localized, reversible, and managed through engineering standards, environmental protocols, inclusion criteria, and social safeguards. Site-level findings are recorded, and all risk-related decisions are retained for audit. Only low-risk USPs are implemented.

The screening of the proposed project confirms that the project will generate some environmental and social (ES) impacts that require targeted mitigation measures, but that these impacts are site-specific, reversible and manageable. Typical impacts will arise from small-scale construction of toilets, tube-wells, goat rearing, access paths and minor earthworks for plinth raising, as well as from homestead tree planting. These may include temporary disturbance (dust, noise, traffic and movement), localized soil erosion and drainage obstruction, construction and household waste and community and worker health and safety risks if personal protective equipment (PPE) and safe work practices are not followed. With the application of the ESMF and site-specific ESMPs covering good construction practices, drainage and erosion control, waste management, occupational health and safety (OHS) and PPE for workers and SEAH-sensitive Codes of Conduct. The cumulative ES impact of the project is assessed as Low. On this basis, the project is classified

as Category C (Lower Risk) under the Adaptation Fund Environmental and Social Policy and PKSF's Environmental and Social Standards.

Under the Environment Conservation Rules, 2023 (ECR 2023), the small-scale, community-based construction and service-delivery activities supported by the project are expected to fall primarily within the yellow category of projects, as they do not involve large industrial facilities or critical infrastructure such as dams, large embankments or major river training works. In line with ECR 2023, Yellow-category projects require submission of basic environmental documentation, including an Environmental Management Plan (EMP), as part of the environmental clearance process. For this project, the ESMF and the cluster or site-specific Environmental and Social Management Plan (ESMP) prepared by PKSF and its Partner Organizations (POs) will meet these ESMP requirements and will be integrated into project design, procurement and supervision. During project preparation, No Objection(s) have been or will be obtained from the National Designated Authority (NDA) for the Adaptation Fund and relevant national authorities (e.g., the Department of Environment), and the project does not trigger any additional stand-alone environmental clearances beyond those already addressed through this framework and the government's own review processes.

The project will be implemented through multiple Partner Organizations (POs), PKSF Partner Organizations active in the proposed flood-prone areas across several upazilas in the selected districts. Accordingly, the project will ensure site-specific ES screening and due diligence by POs for all sub-projects, using the screening form and procedures set out in this ESMF. PKSF, through the Project Management Unit (PMU), will review and clear the screening results and ESMPs, provide capacity support, and supervise implementation, thereby ensuring that the overall Category C classification is maintained and that no high-risk activities are financed under the project.

#### **4.4 Typical Environmental Impacts**

The typical environmental impacts associated with the project's interventions in the Sherpur-Mymensingh floodplain are expected to be small-scale and site-specific. With proper planning, engineering design and community engagement, these can be reduced to low residual impact and, in many cases, converted into net environmental benefits (e.g., improved drainage, vegetation cover and water quality).

##### **4.4.1 Loss of Topsoil and Earth Sourcing**

Raising homestead plinths and constructing flood-resilient houses, elevated tube wells, latrines and access paths will require significant quantities of fill material. In floodplain and char settings, the most readily available soil is often from nearby cropland or unregulated borrow pits. Unsafely cutting soil from the top layer of agricultural land can:

- a. Reduce soil fertility and crop yields by removing nutrient-rich horizons;
- b. Create uneven micro-relief and waterlogged patches in fields; and
- c. Increase erosion and gully formation on exposed cut faces (Parvin et al., 2022).

To avoid these impacts, the ESMP and technical guidelines will prioritize non-productive or degraded land (e.g., existing ponds/canals needing re-excavation, degraded village edges) as sources of fill;

- Prohibit soil extraction from productive fields without community agreement;
- Require that borrow pits are planned so they can later serve as useful water bodies (e.g., small fish ponds) rather than hazards; and
- Ensure proper compaction and stabilization of newly built plinths to reduce erosion.

#### **4.4.2 Drainage Congestion / Waterlogging**

Plinths, raised access paths and small structures may alter natural micro-drainage and overland flow patterns, especially on low-lying floodplain land where even small obstructions can change how floodwater enters and recedes from homesteads and fields. Poorly aligned or oversized plinths could:

- Block existing drainage channels or field outlets;
- Cause prolonged waterlogging around homesteads; and
- Shift floodwater onto neighboring land, potentially causing disputes.

To minimize these impacts, household siting and plinth design will:

- Include simple drainage mapping during USP screening;
- Align plinths and paths parallel to natural flow paths where possible;
- Incorporate cross-drainage structures (small culverts, openings or notches) in paths and low embankments; and
- Avoid blocking existing khals, drains or community footpaths.

These requirements are integrated into the ESMP and the technical standards for plinth raising and WASH to keep residual drainage impacts low.

#### **4.4.3 Impacts on Vegetation and Local Biodiversity**

Because the project works within existing homesteads and settlements, it will not clear natural forests or large wetland habitats. However, localized vegetation removal may occur when plinths are raised or new structures built, including: Cutting of scattered grasses, shrubs or small trees; and removal or pruning of homestead trees to make space for house or latrine footprints.

If unmanaged, this can slightly reduce local habitat availability for birds, reptiles, small mammals and beneficial insects, and may reduce shade and micro-climate benefits. At the same time, the project's homestead tree planting, agroforestry and garden activities are expected to bring net positive biodiversity outcomes by: increasing tree and shrub cover on homesteads and along paths and providing shade, nesting sites. The ESMP requires that:

- Only non-critical vegetation is removed;
- No activities are undertaken in or immediately adjacent to ecologically sensitive features (e.g., key fish breeding beels, protected riparian strips); and
- Planting uses native or well-adapted, non-invasive species to avoid biodiversity loss and invasive-species risk.

#### **4.4.4 Dust and Noise Pollution**

Small-scale construction works (earth cutting and filling, loading/unloading of materials, concrete mixing) can generate temporary dust and noise, particularly during the dry season. This may cause short-term nuisance or minor health discomfort for nearby households, especially children, elderly persons and people with respiratory conditions (Hossain et al., 2022). Mitigation measures include:

- Water spraying or covering of loose materials during dry, windy conditions;
- Avoiding unnecessary earth disturbance and limiting stockpile heights;
- Restricting noisy activities to daylight hours and avoiding nighttime work; and
- Consulting communities to avoid particularly sensitive times (e.g., religious events, exams).

Given the small scale and short duration of works at each site, residual dust and noise impacts are expected to be minor and temporary.

#### **4.4.5 Water Pollution and WASH-Related Risks**

If WASH systems are poorly designed, constructed or maintained, there is a risk of local contamination of surface water and shallow groundwater, including: leakage from pits or septic tanks during floods; wastewater or latrine effluent discharged directly into yards, drains or ponds; construction debris dumped into khals or beels; and insufficient separation between tube wells and sanitation facilities (LGED, 2023).

To prevent these impacts, the project will:

- Promote raised, flood-resilient latrines with sealed pits;
- Maintain minimum distances and appropriate vertical separation between pits and tube wells;
- Use soak pits or vegetated drains for wastewater where feasible;
- Enforce safe handling and off-site disposal of construction waste; and

These measures are expected to reduce contamination pathways relative to the current baseline of unimproved pits, submerged latrines and unplanned drainage.

#### **4.4.6 Soil Erosion and Riverbank / Slope Stability**

In a riverine floodplain and char environment, erosion and slope instability are key risks. Poorly designed plinths and access paths may: increase gully erosion during intense rainfall; destabilize existing homestead mounds if side slopes are too steep or poorly compacted; and contribute to sediment deposition in low-lying areas or small water bodies.

Given the strong natural tendency for erosion along the Brahmaputra and Old Brahmaputra, the project will adopt conservative, erosion-sensitive design standards, including:

- Appropriate side slopes and compaction of new plinths;
- Turfing and planting of grasses and shrubs on exposed slopes;
- Use of homestead tree belts and vegetation as wave and flow buffers; and
- Avoidance of very steep or unstable sites for housing and WASH.

With these measures, incremental erosion attributable to project activities is expected to remain low, while vegetation and better drainage should improve long-term soil and slope stability around homesteads.

## **4.5 Social Impacts**

### **4.5.1 Labor and Working Conditions (Occupational Health and Safety)**

The project involves small-scale construction and installation works, which can be carried out primarily with local labor. Risks of serious accidents are relatively low but not negligible: workers may be exposed to hazards such as falls from height, slips on wet surfaces, injuries from handling heavy materials, and minor cuts or bruises during carpentry and masonry. In many cases, beneficiaries themselves and local skilled masons will undertake the works.

To address labor and OHS issues, the project will apply PKSf's ESS2, AF ESP and national labor laws, ensuring: (i) no child labor or forced labor; (ii) fair terms and conditions and equal pay for equal work for women and men; (iii) provision and use of appropriate personal protective equipment (PPE) such as gloves, masks, boots and basic fall protection where relevant; (iv) basic safety orientation for workers on safe handling of materials, tools and working at height; and (v) access to first-aid and, where needed, referral to health services. Given that most works will be community-based and of short duration, no labor camps are envisaged; this reduces many social risks, but OHS provisions will still apply to all direct and contracted workers.

### **4.5.2 Community Health and Safety**

Construction and installation activities may pose temporary risks to nearby community members, including children and older persons, due to open excavations, stacked materials, moving vehicles, and increased noise and dust. Beneficiaries will often continue to live in their houses or on the same mounds while reconstruction or new construction is ongoing, which increases the potential for small accidents (e.g., trips, falls, contact with tools or materials). There may also be limited odor or nuisance from temporary storage of construction materials or from sanitation systems if not properly sited and ventilated.

To manage these risks, the project will:

- Require contractors and community builders to fence or mark hazardous areas, keep access paths clear, and store materials safely;
- Phase works so that households can safely use alternative rooms or temporary spaces on their own land during critical construction steps;
- Promote universal access in toilet design (ramps, handrails, non-slippery surfaces) to improve safety for persons with disabilities, elderly persons and children;
- Provide hygiene and health education related to water, sanitation, waste handling and indoor air quality; and
- Implement SEAH-sensitive Codes of Conduct and a community grievance mechanism (GRM) so that any concerns about worker behavior, harassment or safety can be raised and addressed promptly.

### **4.5.3 Impacts on Indigenous/Tribal People and Cultural Heritage**

#### 4.5.3.1 Defining the ‘Tribal Peoples’ under the proposed Project

Bangladesh has a rich but relatively small ethnic and cultural diversity beyond the Bengali majority; ethnic minorities are estimated at around 1-2 percent of the total population. Although the Government of Bangladesh has endorsed the UN Declaration on the Rights of Indigenous Peoples (UNDRIP), it does not formally recognize any groups as “indigenous peoples” in its legal and policy framework, and commonly uses terms such as “tribal peoples” or “ethnic minorities.” For the purposes of this project, the term “Tribal Peoples” (TPs) will be used in a way that is fully aligned with the Adaptation Fund Environmental and Social Policy (ESP), Principle 7 on Indigenous Peoples, and consistent with international practice.

In the context of the proposed project, PKSF will therefore identify Tribal Peoples/Indigenous Peoples functionally, based on the presence of the following characteristics in a given geographic area, rather than relying solely on administrative labels:

- a) Self-identification as members of a distinct indigenous social and cultural group, and recognition of this identity by other groups and local authorities;
- b) Collective attachment to geographically distinct habitats, ancestral territories, or areas of seasonal use or occupation (e.g., specific Flood mounds, beels, fishing or grazing grounds), as well as to the natural resources in these areas;
- c) Customary cultural, economic, social or political institutions that are distinct from those of the mainstream society or dominant local population (for example, traditional leadership structures, customary rules on land and resource use, or distinct livelihood systems); and
- d) A distinct language or dialect, often different from standard Bangla, including cases where such language or dialect has existed but is no longer actively spoken due to historical pressures, yet continues to underpin a group’s distinct cultural identity.

Where one or more communities in the project area are found to meet these characteristics, they will be treated as Tribal/Indigenous Peoples for the purposes of this ESMF. In such cases, the project will apply the Adaptation Fund ESP requirements on Indigenous Peoples, including culturally appropriate consultation, respect for customary rights and institutions, equitable access to benefits, and where relevant, free, prior and informed consent (FPIC) before undertaking any activities that may significantly affect their lands, resources or cultural heritage.

#### 4.5.3.2 Screening of indigenous/tribal people

A screening checklist was developed considering the AF indigenous people requirements for screening the impacts of the project on the IP/TP. Following table shows the screening results.

**Table 3: Screening of IP/TP for the proposed project**

Impacts on indigenous/tribal people and cultural heritage		
1.	Are indigenous peoples present in the Project area (including Project area of influence)?	No
2.	Is it likely that the Project or portions of the Project will be located on lands and territories claimed by indigenous peoples?	No

3.	Would the proposed Project potentially affect the human rights, lands, natural resources, territories, and traditional livelihoods of indigenous peoples (regardless of whether indigenous peoples possess the legal titles to such areas, whether the Project is located within or outside of the lands and territories inhabited by the affected peoples, or whether the indigenous peoples are recognized as indigenous peoples by the country in question)?	No
4.	Has there been an absence of culturally appropriate consultations carried out with the objective of achieving FPIC on matters that may affect the rights and interests, lands, resources, territories and traditional livelihoods of the indigenous peoples concerned?	No
5.	Does the proposed Project involve the utilization and/or commercial development of natural resources on lands and territories claimed by indigenous peoples?	No
6.	Is there a potential for forced eviction or the whole or partial physical or economic displacement of indigenous peoples, including through access restrictions to lands, territories, and resources?	No
7.	Would the Project adversely affect the development priorities of indigenous peoples as defined by them?	No
8.	Would the Project potentially affect the physical and cultural survival of indigenous peoples?	No
9.	Would the Project potentially affect the Cultural Heritage of indigenous peoples, including through the commercialization or use of their traditional knowledge and practices?	No

Bangladesh is predominantly inhabited by Bengali-speaking people, with smaller ethnic and tribal groups living in various parts of the country. National census data and estimates indicate that Indigenous or tribal peoples make up approximately 1-2% of the total population, primarily concentrated in the Chattogram Hill Tracts and specific areas in the northern and northeastern regions (e.g., parts of Sylhet and Moulvibazar).

The flood resilience project in Sherpur and Mymensingh has been planned for predominantly Bengali settlements on existing village mounds and elevated homesteads. These locations have been selected based on their vulnerability to riverine flooding and the communities’ need for climate-resilient infrastructure (e.g., plinth raising, elevated tube wells, latrines). Initial screening has confirmed that there are no distinct Indigenous or tribal communities living within or around these project sites whose collective lands, cultural heritage, or livelihoods would be directly impacted by the planned interventions.

On this basis, no adverse impacts on Indigenous Peoples are expected. Therefore, the project is not anticipated to trigger the Indigenous Peoples’ safeguards under PKSF’s ESS7 or the Adaptation Fund’s Indigenous Peoples category. However, as part of the USP screening process, all new project locations will be explicitly checked for the presence of any Indigenous or tribal communities.

In the unlikely event that a sub-project is proposed in an area where Indigenous or tribal communities have a recognized collective attachment to the land or are identified as being present, the project will undertake an additional assessment. This will include culturally appropriate

engagement with these communities, including consultation and benefit-sharing processes, as per the requirements outlined in PKSf’s ESS7 and the Adaptation Fund’s Indigenous Peoples requirements.

Such an approach will ensure that any interventions in areas with Indigenous or tribal communities will be planned and executed in a way that respects their rights, culture, and livelihoods, while maximizing the benefits of the project in line with national and international safeguards.

#### 4.5.3.3 Cultural Heritage

The project is not designed to intervene in archaeological sites, historical monuments, major religious structures or locations known for high cultural or artistic value. Activities will be confined to existing homesteads and settlements, and no works are planned within recognized cultural heritage sites. However, it is possible that small local features such as family graveyards, shrines, or trees of local cultural significance may exist on or near some homesteads.

To prevent adverse impacts on such cultural features, UPS screening and community consultations will identify any known local cultural or religious sites in the vicinity of proposed works. Where these are present, siting will be adjusted to avoid disturbance. In addition, contractors and community workers will follow simple chance-find procedures during excavation; any unexpected artefacts or cultural features discovered will be reported immediately, work will be stopped in the affected area, and guidance will be sought from the community and relevant authorities before proceeding.

#### 4.5.4 Human rights

Human rights in the country are protected by the Constitutions of Bangladesh. It is enshrined as fundamental rights in Part III of the Constitution. The government has established the Human Rights Commission to protect the rights of its citizen. The Human Rights Commission Act was enacted in 2009. The act defines human rights as “Right to life, right to liberty, right to equality and Right to dignity of a person guaranteed by the constitution of the People’s Republic of Bangladesh and such other human rights that are declared under different international human rights instruments ratified by the People’s Republic of Bangladesh and are enforceable by the existing laws of Bangladesh.” Bangladesh is a signatory of all UNHR related conventions and treaties. A list of some treaties and conventions are presented in the table below as an example:

**Table 4: Bangladesh position on UNHR related conventions and treaties including tribal people**

Sl. No	Name of treaty	Signature date	Ratification date
1	Convention against Torture and Other Cruel Inhuman or Degrading Treatment or Punishment		05 Oct 1998 (a)
2	Optional Protocol of the Convention against Torture (CAT-OP)		
3	International Covenant on Civil and Political Rights (CCPR)		06 Sep 2000 (a)

4	Second Optional Protocol to the International Covenant on Civil and Political Rights aiming to the abolition of the death penalty (CCPR-OP2-DP)			
5	Convention for the Protection of All Persons from Enforced Disappearance (CED)			
6	Interstate communication procedure 11 under the International Convention for the Protection of All Persons from Enforced Disappearance (CED, Art.32)			
7	Convention on the Elimination of All Forms of Discrimination against Women (CEDAW)			06 Nov 1984 (a)
8	International Convention on the Elimination of All Forms of Racial Discrimination (CERD)			11 Jun 1979 (a)
9	International Covenant on Economic, Social and Cultural Rights (CESCR)			05 Oct 1998 (a)
10	International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families (CMW)	07 Oct 1998		24 Aug 2011
11	Convention on the Rights of the Child (CRC)	26 Jan 1990		03 Aug 1990
12	Optional Protocol to the Convention on the Rights of the Child on the involvement of children in armed conflict (CRC-OP-AC)	06 Sep 2000		06 Sep 2000
13	Optional Protocol to the Convention on the Rights of the Child on the sale of children child prostitution and child pornography (CRC-OP-SC)	06 Sep 2000		06 Sep 2000
14	Convention on the Rights of Persons with Disabilities (CRPD)	09 May 2007		30 Nov 2007

Any violation of these treaties by any person, groups, or organizations will be considered as criminal offenses and applies to national laws and acts as mentioned above. It is to be noted that some of the treaties like Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), International Covenant on Economic, Social and Cultural Rights (CESCR), Convention on the Rights of the Child (CRC) and Convention on the Rights of Persons with Disabilities (CRPD) are closely linked with the project activities. These are also supported by the definition of Human Rights in the National Human Rights Commission acts, 2009 as stated above.

The project interventions are community based and will not require external labor. Hence, risks associated with violation of human rights, particularly women, disabled and other ethnic minorities (if any) are very limited or absent from external source.

#### **4.5.5 Sexual Exploitation, Abuse and Sexual Harassment (SEAH)**

Sexual Exploitation, Abuse and Sexual Harassment are critical elements in the society of Bangladesh because empirical evidence is very limited. Almost two-thirds (72.6 per cent) of women who are, or have ever been, married have experienced some form of violence by an intimate partner (BBS, 15-16). It also found that over one-third (35.3 per cent) of women who have never been married faced non-partner physical or sexual violence, as did over one-quarter (28.3 per cent) of currently or formerly married women. There are a number of studies that also show evidences of either sexual harassment or exploitation or abuse particularly in different work places.

The Penal Code of 1860 - Bangladesh's key penal statute, inherited from the colonial period – contains provisions on protecting women from various forms of physical and sexual violence. In 1992, the Committee on the Elimination of All Forms of Discrimination Against Women issued its General Recommendation No. 19. It affirmed that sexual harassment is a form of gender-based violence and, therefore, a form of discrimination within the meaning of article 1 of the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW, 1979). The Government of Bangladesh ratified the CEDAW on 6 November 1984. Article 11 commits Member States to eliminate discrimination against women in the field of employment, and to ensure the equality of women and men. As discussed above, the CEDAW Committee's General Recommendation No. 19 (1992), entitled "Violence against women", affirms that gender-based violence, including sexual harassment, is a form of discrimination. Commenting on article 11 of CEDAW, which relates to discrimination against women in employment, the CEDAW Committee emphasized that equality in employment can be seriously impaired when women are subjected to gender-specific violence, such as sexual harassment in the workplace. In addition, the government has ratified the UN Declaration on the Elimination of Violence against Women, 1993 and the Beijing Declaration and Platform for Action, 1995.

The government has enacted the Repression against Women and Children (Special Provision) Act, 1995, prescribing the death penalty as the punishment for killing a woman or child by committing rape. Five years later, the Act was repealed and replaced with the Women and Children Repression Prevention Act, 2000 (WCRPA).

Honorable High Court adopted a policy on Sexual Harassment Free Educational and Working Environment and ruled to implement this policy at all types of organizations in the country. As per the policy, each organization will form a committee to receive, investigate and remedial measure against complains on sexual exploitation, abuse and harassment. PKSf strictly follow this policy.

However, there is less possibility to occur SEAH by the project interventions. Because, selected women members will directly involve many of the activities as these will be implemented at their homestead and neighboring areas. In addition, some female worker may require to away to work. They might have risks to SEAH while working in the project site or traveling from home to project site and vice versa. However, the risk is very limited or negligible. But the challenge is that if any woman is affected, she does not want to disclose due to either shyness or fear of loss of dignity. At the PO level, there may be female staffs who will have to travel frequently in the selected villages. These staffs may also face similar types of difficulties. Similarly at the PMU level, female staffs may be recruited. These female staffs would require to frequent field visits in the remote areas of the country. Thus, they might be exposed to SEAH. High Court's guideline on sexual harassment will be applied in this project-to-project SEAH.

#### **4.5.5.1 Assessment of SEAH related risks associated with the proposed activities**

Different types of stakeholders will be involved during the implementation of the project. At the central level, PKSf will establish the project management unit (PMU) where the desired number of female staffs are expected to be recruited. These staff will be required to travel in the remote areas alone or with male colleagues. In this case, the female staff may be affected by SEAH-related

risks. They have also possibility to get affected in the office. On the other hand, selected POs also may recruit female staff who will also require to travel at the village levels for community mobilization, Climate Change Adaptation Group (CCAG) activities, monitoring physical interventions etc. They will also be required to travel to Dhaka or other areas for training under this project. All these travels may increase the risk of SEAH. Furthermore, at the community level female labor may take participate in the earthwork for plinth raising. They may be affected in various ways that include but are not limited to lack of sanitation facilities at work place, eve teasing, sexual exploitation and harassment, wage discrimination etc.

**Table 5: Action plan matrix for protection of GVB and SEAH**

SL	Identified risks	Mitigation measures	Responsibility	Source of budget
1	Wage discrimination and unsafe working conditions for female labor in earthwork and construction (plinth raising, WASH, goat sheds)	<ul style="list-style-type: none"> <li>- Sensitize contractors and CCAGs on equal wages and decent work through site meetings and CCAG sessions.</li> <li>- Include equal pay for equal work clause and no child labor/GBV clauses in all contractor agreements.</li> <li>- Ensure sex-disaggregated wage records and periodic site visit by POs/PMU.</li> <li>- Establish community-level GRM where women can safely report wage and labor-related grievances.</li> </ul>	POs, contractors, CCAG members, PMU	No additional budget is required. If needed the costs will cover by output 1.1, 2.1, 2.2 and 3.1.
2	Sexual harassment and/or “eve teasing” at construction and WASH sites	<ul style="list-style-type: none"> <li>- Provide temporary, separate and safe sanitation facilities at major work sites (latrines and bathing corners) with adequate privacy.</li> <li>- Enforce Code of Conduct for all contractors and workers, clearly prohibiting SEAH.</li> <li>- Conduct SEAH awareness sessions during CCAG and site meetings.</li> <li>- Ensure women’s participation in community monitoring of construction sites through CCAGs.</li> </ul>	POs, contractors, CCAG members, PMU	No separate budget line required. If needed, the costs will cover from output 2.2 and output 4.1.
3	Sexual harassment and assault on the way to and from worksites, meetings, trainings or	<ul style="list-style-type: none"> <li>- Schedule meetings and trainings in daylight hours and as close as possible to communities, reducing need for long or unsafe travel.</li> <li>- Encourage group travel for women to trainings/meetings where feasible.</li> <li>- Integrate SEAH awareness and</li> </ul>	POs, CCAGs, PMU	No additional budget is required. If needed, the costs will cover from output 4.1 and output 4.3.

	GRM access points	<p>safe mobility tips into CCAG sessions.</p> <ul style="list-style-type: none"> <li>- Publicize GRM channels (including anonymous options) and provide at least one trusted female focal point per POs/union.</li> </ul>		
4	SEAH and abuse of power in access to project benefits (e.g., beneficiary selection, access to livelihood packages)	<ul style="list-style-type: none"> <li>- Apply transparent, criteria-based beneficiary selection with community and scope for feedback/appeals.</li> <li>- Prohibit any demand for sexual or other favors in exchange for inclusion in project activities through the Code of Conduct.</li> <li>- Train staff, CCAG leaders and contractors on power dynamics and SEAH risk in targeting and benefit distribution.</li> <li>- Monitor targeting and benefit distribution with random beneficiary checks (including confidential questions on misconduct).</li> </ul>	POs, CCAGs, PMU	No separate budget line required. If needed, the costs will cover by output 4.1, 4.2 and 4.3.
5	SEAH risks for female staff and volunteers (PKSF, POs, contractors) during field operations and in offices	<ul style="list-style-type: none"> <li>- Apply PKSF's SEAH and GBV policies and Code of Conduct to all staff and PO's.</li> <li>- For travel to remote areas, priorities official vehicles or vetted local transport and avoid unnecessary night travel.</li> <li>- Arrange safe and separate accommodation and sanitation for female staff when overnight stays are required.</li> <li>- Establish internal reporting channels and whistle-blower protections for staff, linked to PKSF's HR and GRM systems.</li> </ul>	PMU and POs	No separate budget line required. If needed, the costs will cover by output 4.3.
6	Under-reporting of GBV/SEAH due to stigma, fear of retaliation and lack of trusted channels	<ul style="list-style-type: none"> <li>- Design and operate a confidential, survivor-centered GRM with multiple channels (hotline, in-person focal points, boxes), clearly communicated to women and men.</li> <li>- Nominate and train female and male SEAH focal points at POs and community levels, with clear referral pathways to health, psychosocial and legal services.</li> <li>- Integrate basic information on</li> </ul>	PMU, POs, GRM/SEAH focal points and CCAGs	No separate budget line required. If needed, the costs will cover by output 4.1 and 4.3.

		rights, SEAH, confidentiality and available services in CCAG, WASH and livelihood trainings. - Monitor GRM data (without personal identifiers) to identify trends and adjust prevention/response measures.		
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*\*\*\*In every case, gender policy and GRM of PKSF will be applicable. PKSF strongly follow the zero-tolerance policy on SEAH and GBV. It is applicable both for PKSF and POs.*

#### 4.5.6 Gender equality

Traditionally women and men play clear distinct role in the society of Bangladesh. Usually, men are related to income earning and responsible maintaining cost of living of the household and women usually maintain household works including child care, cooking, etc. As a result, a culture of men’s guardianship and women’s dependency prevails, with women traditionally restricted to the private sphere (Nazneen, 2017). Such inequality and power imbalances between women and men are among the root causes of gender-based violence in Bangladesh. (UNHRC, 2013).

However, women’s labor force participation has increased persistently in recent years, emerging as one of the most noticeable changes in Bangladesh’s labor market (Raihan et. al, 2018). This is happening mainly due to the government’s recognition of the importance of women participation in the labor market for sustainable development of the country.

ILO Convention No. 111 addresses discrimination in employment on a number of grounds, including sex, race, color, religion, political opinion, national extraction, and social origin. It requires that Member States declare and pursue a national policy designed to promote equality of opportunity and treatment, with a view to eliminating discrimination. The Government of Bangladesh ratified the Convention in 1972. Bangladesh has ratified and enacted this convention.

Agreed conclusions of the Commission on the Status of Women on the elimination and prevention of all forms of violence against women and girls, 2013, In its agreed conclusions on “Women’s economic empowerment in the changing world of work, adopted in 2017, the Commission urged governments at all levels to enact, strengthen and enforce laws and policies to eliminate all forms of violence and harassment against women of all ages in the world of work, in the public and private spheres. It also urged states to provide a means of effective redress in cases of non-compliance. The Commission’s agreed conclusions in 2018 reiterated the call for government programmes and strategies for preventing and eliminating sexual harassment against all women and girls, including harassment in the workplace and in schools. These conclusions emphasized effective legal, preventive and protective measures for survivors/victims of sexual harassment or those who are at risk of sexual harassment (Commission on the Status of Women, 2017).

The basis of Bangladeshi laws on gender equality in workplaces stems from the Constitution itself. Article 28 enshrines the principle of equality and non-discrimination, with article 28(2) specifically stating that “women shall have equal rights with men in all spheres of the State and of public life”. To ensure gender equality, the country has enacted constitutional law, Criminal laws (Penal Code,

1860), Nari O Shishu Nirjatan Daman Ain (Women and Children Repression Prevention Act), 2000); Domestic Violence (Prevention and Protection) Act, 2010; and Bangladesh Labour Act, 2006. The project interventions have limited risk to make discrimination between male, female and other disadvantaged group of people in the project area due to gender sensitive design. The contractor may provide low wage to the female labors. Besides, children and adolescent girls may engage in the project interventions. These problems will be solved by implementing community based approached. The CCAG members are the key actors at the local level for implementing the proposed activities, the project will engage 80% female while forming the CCAGs. They will actively participate in the project. So, discrimination should not take place.

#### 4.5.7 Project Environmental and Social Risk Management

In line with the Adaptation Fund's Environmental and Social Policy and Gender Policy, the proposed project will integrate environmental and social risk management measures throughout its design and implementation phases. These measures are essential to ensuring that the project's interventions do not unintentionally harm vulnerable communities or the environment, but rather foster positive, sustainable outcomes. Central to these measures is the active engagement of local actors, ensuring that communities are directly involved in managing risks and developing solutions that reflect their specific needs and contexts.

Below is the project self-assessment of compliance with the Adaptation Fund Environmental and Social Policy and measures for environmental and social risk management.

**Table 6: Project Environmental and Social Risk Management**

Risk	Level of Risk	Mitigation Plan
Compliance with the Law Risk that some activities (earthworks, WASH, trees) are not fully aligned with national codes and environmental rules.	Negligible	Project implementation is guided by applicable regulations at local, national, and international levels. Project implementation is guided by applicable regulations at the local, national, and international levels. To ensure compliance at the implementation level, monitoring is carried out every quarter.
Access and Equity. There is a possibility that not all main beneficiaries will receive the same access and opportunities in program activities	Low	To ensure that all main beneficiaries get access and equality from program activities, the Partner organization assigns field facilitators to carry out verification by means of home visits.
Marginalized and Vulnerable Groups. Marginalized and vulnerable groups may have limited access to participate in project implementation. Most farmers are poor and marginalized	Low-	The project focuses on the participation of marginalized and vulnerable groups in strengthening climate resilience, including through sustainable livelihood activities. The project will identify marginalized and vulnerable groups in

<p>small-scale farmers with land areas of less than 0.5 hectares.</p>		<p>project locations, prepare and implement a social-gender inclusion plan (SGIP), provide these groups with training in alternative livelihood activities, and participate in planning and managing smart agriculture. The project will encourage marginalized/vulnerable groups to participate in project activities and document their meaningful participation.</p>
<p>Human Rights. Risk of discrimination, exclusion, or project reinforcing local power imbalances</p>	<p>Negligible</p>	<p>The project will apply Do-no-harm approach; inclusive consultations with communities and no forced measures will take part of the project. A grievance redress mechanism (GRM) will be established which is safe and accessible for all.</p>
<p>Gender Equality &amp; Women’s Empowerment. The Assessment of Gender and Social Inclusion found that Women and men had different capacities to adapt to the adverse effects of Climate Change. The difference in needs, capacities, and societal roles leads to differing impacts of Climate Change on both sexes and exacerbates ongoing gender inequality. Women tend to be less involved among the authorities and generally underrepresented in local decision-making structures at the village and district levels. Compared to their male counterparts, women also struggled to gain access to natural resources, contributing to power imbalances that make them more vulnerable to the impacts of climate change and environmental degradation. Women might have limited access or been neglected in the project implementation.</p>	<p>low</p>	<ul style="list-style-type: none"> <li>• Integrate the results of gender analysis and gender equality indicators into program activities, identifying where specific vulnerabilities to climate change lie, and where opportunities for mitigation and adaptation to climate change can be found;</li> <li>• provision of tools or measures to adapt to and/or reduce the impacts of climate change, including locally based vulnerability assessments and local wisdom from both women and men;</li> <li>• Involve women in the development of new technologies related to climate change adaptation or mitigation that take into account the priority needs of women as farmers and as household managers;</li> <li>• make full use of knowledge, skills and traditional practices that enable women to have resilience in the family and community in meeting their needs;</li> <li>• In certain cases where women are hindered by cultural conditions, affirmative action will be taken, for example, through gender mainstreaming advocacy at the local government level, and</li> </ul>

		<ul style="list-style-type: none"> <li>• Building good relationships with Nini Mamak in the village, and advocating for them to educate the community about the importance of women's</li> </ul>
<p>Core Labor Rights. Risk of child labor or unsafe conditions in construction/ earthworks.</p>	Low	Explanation and approval during the program design and implementation will be carried out, especially with regard to diversifying their livelihoods. No child/forced labor will be engaged in project activities and OHS will maintain through PPE; fair wages; site inspections; awareness for community labor.
<p>Indigenous People.</p> <ul style="list-style-type: none"> <li>• The consultation will capture the problems and needs relating to the different ethnic groups present in the target community</li> <li>• Program locations are indigenous villages, which are still tied to traditional culture in the arrangement of production equipment.</li> </ul>	Low	The identified flood-project unions in Sherpur and Mymensingh are not currently known to host distinct Tribal Peoples or Indigenous Peoples. However, UPS screening will explicitly check for their presence; if any such groups are identified, the project will apply Adaptation Fund Indigenous Peoples requirements, and design culturally appropriate engagement and benefit-sharing measures.
<p>Involuntary Resettlement. Not Found in target locations</p>	Low	The project is designed to avoid involuntary land acquisition and physical or economic displacement. Plinths, WASH facilities and small livelihood structures will be constructed on existing homestead land or community land provided voluntarily by beneficiary households/communities, with documented consent. A special approach to individuals in the community who source their livelihoods from hunting, gathering wood, and rare plants in the surrounding forests, empowering them to build livelihoods in ecotourism and diversify food commodities.
<p>Protection of Natural Habitats. program aims to protect ecosystem services including local specific biodiversity (Protection of Natural Habitats)</p>	Low	There is a need for a strategic approach to managing natural resources, especially environmental services and local biodiversity, grounded in communities with good governance.
<p>Conservation of Biological Diversity.</p>	Low	The main objective of the program is to increase the resilience and adaptive

Tree planting or agriculture could unintentionally introduce invasive species or reduce diversity.		capacity of rural communities, especially in the agricultural food sector and vulnerable livelihoods, which are affected by climate change. Use native/adapted species lists; no invasive/exotic monocultures; promote mixed-species agroforestry.
Climate Change. Risk that the infrastructure is under-designed for future climate scenarios or leads to higher emissions.	Low	The project will design plinths and WASH with a safety margin above historical flood levels; this will result in no higher emissions and will disseminate the climate change knowledge among the targeted population through CCAG meeting and capacity building training.
Pollution Prevention and Resource Efficiency Risk of groundwater contamination, latrine leakage, poor solid waste and slurry management, or unsustainable soil extraction.	Low	Promoting and monitoring compliance with occupational health and safety standards at the individual and smallholder family level. Raised, sealed latrines and will maintain minimum distance from tube-wells; supervised earth sourcing; drainage management; apply IPM to limit agrochemicals.
Physical and Cultural Heritage. Program activities may affect unknown cultural sites present in the targeted villages	Negligible	The project does not plan interventions at known cultural or religious heritage sites. However, UPS screening will explicitly check for cultural sites present in the targeted villages and if any identified the project will apply Adaptation Fund Physical and Cultural Heritage requirements; relocation or redesign and community consultation before digging.
Lands and Soil Conservation. Project activities do not have a negative impact on land and soil conservation as project activities will not cause land/soil erosion.	Low	The project will use stabilized slopes, vegetation, and drainage; identify acceptable borrow pits; avoid steep/unstable sites; ESMP supervision.

## 5.0 Environmental and Social Management Plan (ESMP)

Based on the assessment of environmental and social (ES) impacts in Chapter 4, an Environmental and Social Management Plan (ESMP) has been prepared for the Flood Locally-Led Climate-Resilient Housing Project. The ESMP matrix below outlines the typical ES impacts, corresponding

mitigation measures, indicative budget needs, and roles and responsibilities for implementation and supervision, along with the significance level of each residual impact.

**Table 7: Environmental and Social Management Plan (ESMP) for the propose Flood Resilience Project**

ES impacts	Mitigation measures	Budget	Responsibility	Level of Significance
Loss of topsoil of agricultural land due to earth filling for plinths and access paths	<ul style="list-style-type: none"> <li>- Avoid topsoil removal from fertile topsoil of productive fields.</li> <li>- Prioritize soil collection from non-productive areas (e.g., borrow pits, degraded village edges).</li> </ul>	Not required	<b>Implementation:</b> PO, local contractors, community/house hold. <b>Supervision:</b> PMU	Low
Drainage congestion / local waterlogging around homesteads and adjacent lands	<ul style="list-style-type: none"> <li>- Conduct simple drainage checks at each site (identify natural flow paths and low points).</li> <li>- Ensure safe material storage.</li> <li>- Align plinths and access paths to not block drainage; incorporate culverts.</li> <li>- Avoid filling natural drains.</li> </ul>	Not required	<b>Implementation:</b> PO, local engineers/masons <b>Supervision:</b> PO, PMU	Low
Soil erosion and slope instability of raised mounds (due to wave action and poor earthwork)	<ul style="list-style-type: none"> <li>- Use appropriate side slopes and compaction for raised plinths.</li> <li>- Turf or plant grass on newly exposed slopes.</li> <li>- Promote homestead tree belts as wave barriers.</li> </ul>	Budget line item. The cost will cover by the activity 3.2.2.	<b>Implementation:</b> PO, local contractors/CCA <b>Supervision:</b> PO, PMU	Low
Localized loss of grasses and small vegetation at homestead level	<ul style="list-style-type: none"> <li>- Integrate homestead greening by planting native, flood-tolerant trees and shrubs on raised plinths.</li> <li>- Avoid cutting mature trees unless absolutely necessary; plant replacement trees.</li> </ul>	Budget line item. The cost will cover by the activity 3.2.2.	<b>Implementation:</b> PO, CCAG/household s. <b>Supervision:</b> PO, PMU	Low
Dust and noise pollution during construction	<ul style="list-style-type: none"> <li>- Limit earthworks and material handling to daytime hours.</li> <li>- Water spraying and stored materials during dry, windy conditions.</li> <li>- Use manual methods where feasible.</li> </ul>	Not required	<b>Implementation:</b> Local contractors, mason <b>Supervision:</b> PO, PMU	Low
Water pollution from latrine, waste	<ul style="list-style-type: none"> <li>- Design and construct elevated sanitary latrine.</li> </ul>	Budget line item. The cost will	<b>Implementation:</b> PO, local contractors,	Low

water and construction waste	<ul style="list-style-type: none"> <li>- Maintain 30 feet distance between latrine and water source.</li> <li>- Provide properly designed soak pits or vegetated drains.</li> <li>- Prohibit disposal of construction debris into water bodies.</li> </ul>	cover by the activity 2.2.1.	households. <b>Supervision:</b> PO, PMU	
Occupational health and safety (OHS) risks for workers (falls, injuries, tool handling)	<ul style="list-style-type: none"> <li>- Apply PKSF Environmental Health and Safety (EHS) Guidelines.</li> <li>- Provide basic PPE (e.g., gloves, masks, boots, helmets where needed) and first-aid kits at work sites.</li> <li>- Conduct short toolbox/orientation sessions on safe working at height, handling of materials, and basic electrical safety.</li> <li>- Prohibit child labor and forced labor; ensure equal pay for equal work.</li> </ul>	Budget line item. The cost will cover by the activity 1.1.1, 2.1.1 and 2.2.1.	<b>Implementation:</b> PO, local contractors. <b>Supervision:</b> PO, CCAG, PMU	Low
Community health and safety (movement of materials, small vehicles, temporary hazards)	<ul style="list-style-type: none"> <li>- Plan material transport to minimize congestion; use safe loading practices on vehicles.</li> <li>- Keep access paths clear of debris; store materials in designated, safe zones.</li> <li>- Coordinate with local leaders so that schools and vulnerable locations are not unduly exposed to risks.</li> </ul>	Not required	<b>Implementation:</b> Local contractors, PO. <b>Supervision:</b> PO, PMU	Low
SEAH risks (harassment or abuse of women, girls or other vulnerable groups)	<ul style="list-style-type: none"> <li>- Develop and enforce Code of Conduct for all project workers (including SEAH provisions).</li> <li>- Provide basic SEAH-awareness training to PO staff, contractors and community groups.</li> <li>- Integrate confidential channels into the project GRM for SEAH-related complaints, with gender sensitive protocols and referral pathways.</li> </ul>	Budget line item. The costs will cover by the activity 4.1.3, 4.3.2 and 4.3.3.	<b>Implementation:</b> PO, contractors. <b>Supervision:</b> PO, PMU	Low

<p>Risk of exclusion of vulnerable groups (women-headed households, persons with disabilities, ultra-poor)</p>	<ul style="list-style-type: none"> <li>- Apply transparent, inclusive beneficiary selection criteria with community validation and attention to gender, disability and poverty status.</li> <li>- Ensure that WASH designs incorporate universal access features (ramps, handrails, wider doors where feasible).</li> <li>- Monitor beneficiary profiles and address any observed exclusion through corrective action.</li> </ul>	<p>Not Required</p>	<p><b>Implementation:</b> PO, CCAG. <b>Supervision:</b> PMU</p>	<p>Low</p>
<p>Increased exposure of houses and assets to climate hazards (flash floods, wave action) due to poor design</p>	<ul style="list-style-type: none"> <li>- Apply technical guidelines for elevated, flood-resilient plinth/stilt height, and structural design.</li> <li>- Integrate disaster risk reduction features (strong connections, safe access routes).</li> <li>- Align with SOD and local disaster management plans and promote early-warning awareness and evacuation planning through CCAG meetings.</li> </ul>	<p>Budget line item. The cost will cover by the activity 1.1.1, 2.1.1 and 2.2.1.</p>	<p><b>Implementation:</b> PO, engineers, mason, CCAG <b>Supervision:</b> PO, PMU</p>	<p>Low</p>

The “Level of Significance” reflects the residual impact after mitigation (Low / Medium). No interventions with high, irreversible or large-scale impacts (Category A / Red) will be financed under this project. The project will provide capacity building training to PO staff and relevant community representatives on ES safeguards and implementation procedures, including: ES screening; use of the ESMP matrix; preparation of site-specific ESMPs; roles and responsibilities of POs, PKSf’s PMU and CCAG; documentation and reporting; and operation of the GRM and SEAH-sensitive response mechanisms.

**5.1 Environmental and Social Monitoring Plan**

The environmental and social monitoring is another part of the ESMP. This monitoring involves: (i) planning a survey and realistic sampling programme for systematic collection of data/information relevant to environmental and social management; (ii) conduct of the survey; (iii) analysis of samples and data/information collected, and interpretation of data and information; and (iv) preparation of reports to ensure ES compliance. ES staff of PMU will carry out the monitoring activities whether the above mitigation measures are implementing properly at the field level. This monitoring will also ensure whether any new or additional negative or positive impacts are found during implementation of the project. Based on this, the ESS staff will suggest measures to address those new impacts. The following table provides the template for the ES monitoring Plan. The plan consists of two types of monitoring: 1) monitoring for effectiveness of mitigation measures; and

2) general ES effects monitoring. The information contained in the template needs to be completed by the POs.

**Templates for Environmental Monitoring Plan**

**A) MITIGATION MONITORING**

Mitigation, & Environmental Indicator	Location	Procedures / methods	Frequency / Duration	Baseline / ES Performance Standards	Responsibilities		Estimated Cost
					Implementation	Analysis/ Reporting	
<b>Activities at the beginning of the sub project</b>							
Mitigation/ Indicator							
Mitigation/ Indicator							
<b>Activities at Implementation Stage</b>							
Mitigation/ Indicator							
Mitigation/ Indicator							
<b>Operation &amp; Maintenance Phase Activities</b>							
Mitigation/ Indicator							
Mitigation/ Indicator							

**B) ENVIRONMENTAL AND SOCIAL IMPACT MONITORING**

ES Impact & Indicator	Location	Procedures / methods	Frequency / Duration	Baseline / Environmental Standards	Responsibilities		Estimated Cost
					Implementation	Analysis/ Reporting	
<b>Activities at the beginning of sub project</b>							
Impact/ Indicator							
Impact/ Indicator							
<b>Operation &amp; Maintenance Phase</b>							
Impact/ Indicator							
Impact/ Indicator							



**Frequency/ Duration monitoring:**

The number of times (annual/biannual) biophysical or social samples will be collected, and the total time period during which the sampling occurs.

**Baseline / Environmental Standards:**

The baseline-preconstruction - condition of the indicator variable(s) will be determined with initial baseline sampling. The baseline level of the indicator will be used to gauge the effects of mitigation measure or impact when compared to monitoring data collected during and after construction phase. Existing environmental standards or criteria for the indicator variable are also identified and subsequently compared to the indicator during all phases of the sub-project to assist with determination of whether the mitigation measure is effective, or whether an impact has been registered.

**Responsibility:****Implementation**

If PO lacks in-house expertise, it will outsource the implementation of the monitoring programme to an environmental specialist or firm.

**Analysis / Reporting**

The analysis and subsequent reporting of the results and recommendations of the environmental monitoring plan is a joint responsibility between the consultant of the plan, and the PO. The consultant is responsible to prepare a timely report which clearly indicates the performance of all mitigation measures, and whether other unpredicted impacts are occurring. PO then will prepare all necessary reports that need to be submitted to PKSf.

**Estimated Cost:**

It includes survey, laboratory works (if required) and reporting costs. The item-wise budget should be prepared for better cost estimation and accountability. If the works is outsourced, all the costs will be included in the consultant budget.

**5.2 ES Monitoring at PKSf Level**

In addition to the environmental monitoring plan prepared and implemented by the PO, PKSf will develop its own monitoring mechanism to ensure proper implementation of the environmental mitigation activities to avoid any negative environmental consequence from the sub-projects. The monitoring will be carried by 2 levels: i) internal monitoring and ii) external monitoring/evaluation.

**5.2.1 Internal Monitoring**

As part of their routine monitoring of the sub-project implementation, PKSf will strengthen the ability of the ES staff at PMU to do the environmental monitoring. Each quarter, the ES personnel will conduct monitoring visits to check on the implementation POs' environmental monitoring efforts. Every ES employee will create their own monitoring report on a quarterly basis and share

it with the PKSf's Environment and Climate Change Unit (ECCU). The ES staff will go over the report and may hold a separate conversation with other PMU staff members on ES monitoring data, applying POs, and next steps. On a specific percentage, the Project Coordinator will also conduct field visits. S/He will monitor the ES safeguard issues in the selected sub-projects.

### **5.2.2 Third Party Assessment/External Monitoring/Evaluation**

PKSF will hire the services of a consulting firm to carry out the external monitoring/evaluation of the project and its sub-project. The team will include an environmental specialist who will assess the implementation of environmental mitigation and monitoring activities and also evaluate impact on environment. Based on the evaluation result, PKSf will take remedial measures (if required). The timing and frequency of the external monitoring will be decided by the PKSf based on the number of the sub-project to be funded under the proposed project. The independent environment evaluation will ensure correctness of the sub-project wise Environmental assessment and implementation of the environmental management plan (Monitoring and mitigation).

### **5.3 Stakeholder Engagement**

The proposed project is designed to ensure that the voices of vulnerable groups, including women, youth, indigenous peoples, people with disabilities, and marginalized ethnic groups, are not only heard but also integrated into the decision-making process. The consultative process undertaken during the project preparation phase has been in full compliance with the Environmental and Social Policy and Gender Policy of the Adaptation Fund, ensuring that the views and needs of vulnerable populations were central to the design of the project.

**A. Stakeholder Identification and Mapping:** The first step in the consultative process was identifying and mapping the key stakeholders, particularly vulnerable groups. This was done to ensure broad representation and participation in project planning and decision-making. The following stakeholders were consulted:

#### **– Vulnerable and Marginalized Communities:**

**Women:** Women in rural and flood-prone areas, especially those involved in agriculture and water collection, were identified as key stakeholders. Women's roles in climate adaptation are critical, yet often overlooked, and their experiences and needs were a focal point in the consultation process.

**Youth and Children:** The younger generation, particularly youth and children, were consulted to understand their perspectives on climate change impacts and their aspirations for climate-resilient futures.

**Indigenous knowledge:** Indigenous peoples (ethnic minority) in Sherpur and Mymensingh, who often have unique knowledge of local ecosystems and traditional climate adaptation practices, were actively involved in consultations.

**People with Disabilities:** Individuals with disabilities were specifically targeted to ensure that adaptation strategies are inclusive and accessible to everyone in the community.

**Marginalized Ethnic Groups:** Particular attention was given to marginalized ethnic groups, ensuring that their voices and concerns were incorporated into the project design.

- **Government and Local Authorities:** Representatives from local government bodies, including Union Parishads (local councils), District Commissioners, and Ministries involved in disaster management and climate change, were consulted to align the project with local and national development plans.
- **Technical Experts and Climate Resilience Practitioners:** Climate adaptation experts, engineers, and professionals in the agriculture and water management sectors were consulted to ensure that the project’s technical design aligns with best practices and national standards.

**B. Methods of Consultation:** A variety of consultation methods were used to ensure that all stakeholders, including vulnerable groups, had meaningful opportunities to participate:

- **Community Meetings and Focus Group Discussions (FGDs):** These were held at the local level in Sherpur and Mymensingh to ensure that community members could voice their concerns, share their experiences, and provide input on potential adaptation strategies. Separate FGDs were organized for women, youth, indigenous peoples, and other vulnerable groups to ensure that gendered and social issues were adequately addressed. In particular, women’s groups were consulted about their specific needs, such as improved sanitation facilities and access to climate-resilient agricultural practices.
- **One-on-One Interviews:** Interviews with local leaders, elders, and vulnerable individuals (e.g., people with disabilities) were conducted to gather in-depth qualitative information about their specific needs and priorities. These interviews helped identify barriers to participation and access to resources faced by marginalized groups.
- **Workshops and Participatory Planning Sessions:** Workshops were organized to facilitate collective decision-making. These workshops allowed participants to discuss and prioritize adaptation activities based on their knowledge and experience with local climate impacts. Special efforts were made to encourage women’s participation by holding women-only sessions and ensuring that childcare services were provided for mothers attending meetings.
- **Public Consultations and Awareness Campaigns:** Public meetings were organized to inform the broader community about the project’s goals and activities, ensuring transparency and openness. These sessions also served as a platform for gathering feedback and building trust within the community.

**C. Gender Considerations in the Consultative Process:** In compliance with the Gender Policy of the Adaptation Fund, the consultative process was specifically designed to address gender-based inequalities and ensure the active participation of women in climate adaptation decisions. Key actions taken to ensure gender inclusivity include:

- **Ensuring Gender-Responsive Consultation:** The project ensured that gender-specific issues were addressed, such as women’s role in agriculture, water management, and household responsibilities. Gender-specific consultations allowed for the identification of barriers that women face in accessing resources and participating in decision-making processes. Separate discussions were held with women leaders, mothers, and women farmers to understand their

needs and ensure that the project’s design addresses their concerns, particularly in the context of household resilience to climate change.

- **Gender-Responsive Data Collection:** Sex-disaggregated data was collected during consultations to ensure that the needs of men, women, boys, and girls are adequately considered in the planning process. This data will be used to inform the gender-sensitive aspects of the project, such as capacity-building activities and resource allocation.
- **Promoting Women’s Leadership:** Efforts were made to promote women’s leadership in community-based decision-making processes. The project encourages women to take on leadership roles within the Community Climate Adaptation Groups (CCAGs), ensuring that women are directly involved in managing the project and leading the adaptation actions.
- **Addressing Gender-Based Violence and Empowerment:** In consultation with local women’s groups and gender experts, the project ensures that it addresses issues such as gender-based violence (GBV) that may be exacerbated by climate-related displacement or economic stress. The project will include training and awareness programs for community members to prevent violence and promote gender equality.

**D. Addressing Economic Inequalities:** The consultative process also focused on economic inequalities, particularly within marginalized communities:

- **Identifying Barriers to Economic Participation:** During consultations, attention was paid to identifying **economic barriers** faced by vulnerable groups, including women, youth, and indigenous peoples. This includes access to financial resources, land, and agricultural inputs, as well as the ability to access training and employment opportunities.
- **Inclusive Economic Opportunities:** The project has been designed to ensure that vulnerable groups have equal access to economic opportunities. This includes providing small grants for climate-resilient activities, such as constructing plinths, starting small businesses, and improving agricultural productivity.

**E. Encouraging Vulnerable and Marginalized Participation in Adaptation Decisions:** To ensure that the voices of vulnerable and marginalized individuals are heard and their perspectives are integrated into adaptation decisions, the project took several steps:

- **Creating Safe Spaces for Vulnerable Groups:** Special focus was given to ensure that marginalized individuals felt comfortable sharing their experiences. Safe spaces were created during consultations for groups such as indigenous women, people with disabilities, and youth, enabling them to speak openly about their challenges and needs.
- **Inclusive Decision-Making:** The project ensures that vulnerable and marginalized groups are not only consulted but also have a say in setting priorities and designing interventions. This was achieved through the participatory planning process and by including vulnerable groups in leadership roles within the project’s governance structure (e.g., CCAGs).
- **Capacity Building for Marginalized Groups:** Training programs were designed to increase the technical and leadership capacities of marginalized individuals, ensuring that they can

effectively participate in and lead adaptation decisions within their communities.

**F. Gender and Social Safeguards:** In compliance with the Environmental and Social Policy of the Adaptation Fund, the project has implemented gender and social safeguards to ensure that the project does not unintentionally worsen existing inequalities. These safeguards include:

- Ensuring that vulnerable groups are not discriminated against or excluded from accessing project benefits.
- Providing equal opportunities for both men and women to participate in decision-making and leadership roles.
- Taking steps to prevent social exclusion, ensuring that marginalized groups (e.g., indigenous peoples, people with disabilities) are actively engaged in every stage of the project.

Stakeholder engagement is central to the proposed Flood Resilience Project. Key stakeholders include direct beneficiary households, community groups, Union Parishads, Upazila Parishads, PKSf partner organizations, local government agencies, civil society organizations, and research institutions.

Stakeholder engagement during the project implementation will begin at the inception workshop to be held at the initial stage of the project. PKSf will organize a project launching ceremony at national level where National Designated Authority (NDA) representatives, representatives of relevant government ministries and departments including but not limited to Ministry of Environment, Forest and Climate Change (MPOFCC), Department of Public Health Engineering (DPHE), Department of Agriculture Extension (DAE), Water Resource Planning Organization (WARPO), Local Government Engineering Department (LGED), Water Development Board (WDB), Department of Environment (DPO), Bangladesh Climate Change Trust (BCCT), Universities, NGOs and civil societies will be invited to attend the ceremony.

A detailed Stakeholder Engagement Plan (SEP) will be implemented to ensure free, prior, and informed consultations; participatory vulnerability mapping and housing selection; inclusive group formation; accessible communication; and continuous feedback mechanisms. Engagement will pay particular attention to women, people with disabilities, the elderly, and marginalized groups.

Stakeholder engagement will be performed using best practices and principles so that the project demonstrates:

- **Commitment** when the need to understand, engage, and identify the community is recognized and acted upon early in the process;
- **Integrity** through mutual respect and trust;
- **Respect** for rights, cultural beliefs, values, and interests of stakeholders and affected communities are recognised;
- **Transparency** when community concerns are responded to in a timely, open, and effective manner;
- **Inclusiveness** when broad participation is encouraged and supported by appropriate

participation opportunities; and

- **Trust** through open and meaningful dialogue that respects and upholds a community’s beliefs, values, and opinions.

**Table 8: Stakeholder Engagement Strategies**

Type of stakeholders	Engagement Purpose	Proposed Strategy for stakeholder engagement of stakeholders
<b>Government organisations</b>	Share project information with relevant stakeholders, enhance transparency and accountability.	<ol style="list-style-type: none"> <li>1. Project website, online monitoring system, workshops, seminars. Another preferred medium is email.</li> <li>2. For official communications -Official Letters. These written communications can be sent via email and hard copy via courier or post office.</li> <li>3. Regular project updates are to be provided on a monthly and/or quarterly basis through meetings (face-to-face and/or Skype/zoom) at the project level. One assigned focal person and their alternate should be assigned by each organization to the project to ensure continuity.</li> <li>4. At the national level, project updates should be shared through seminars and websites.</li> <li>5. Annual presentations to stakeholders should also be conducted by the Partner Organizations (POs).</li> </ol>
<b>POs and communities</b>	Increase knowledge and understanding of climate change, transfer technologies for increasing resilience	Classroom training, group formation and group meetings, implementation of technologies, etc.
<b>NGOs, POs and beneficiary communities</b>	Successful implementation of the project and wider dissemination of its results	<ol style="list-style-type: none"> <li>1. Sharing of best practices among POs, CCAGs needs to be conducted. Peer-to-peer learning will contribute to capacity building and scaling up of the project.</li> <li>2. Continued updating of evaluation data, maintenance of project-supported infrastructure, holding regular meetings, and capacity building and training activities will hold the interest and support of local communities, POs even beyond project life.</li> <li>3. Conducting regular meetings and work planning with community stakeholders will increase transparency and ownership.</li> <li>4. Developing common communication materials and branding for unified messaging that will sustain the interest of end-users and stakeholders at the <i>upazila</i> and community levels.</li> <li>5. Closer coordination among PKSF and POs in undertaking field work and site visits at the project sites is needed.</li> </ol>

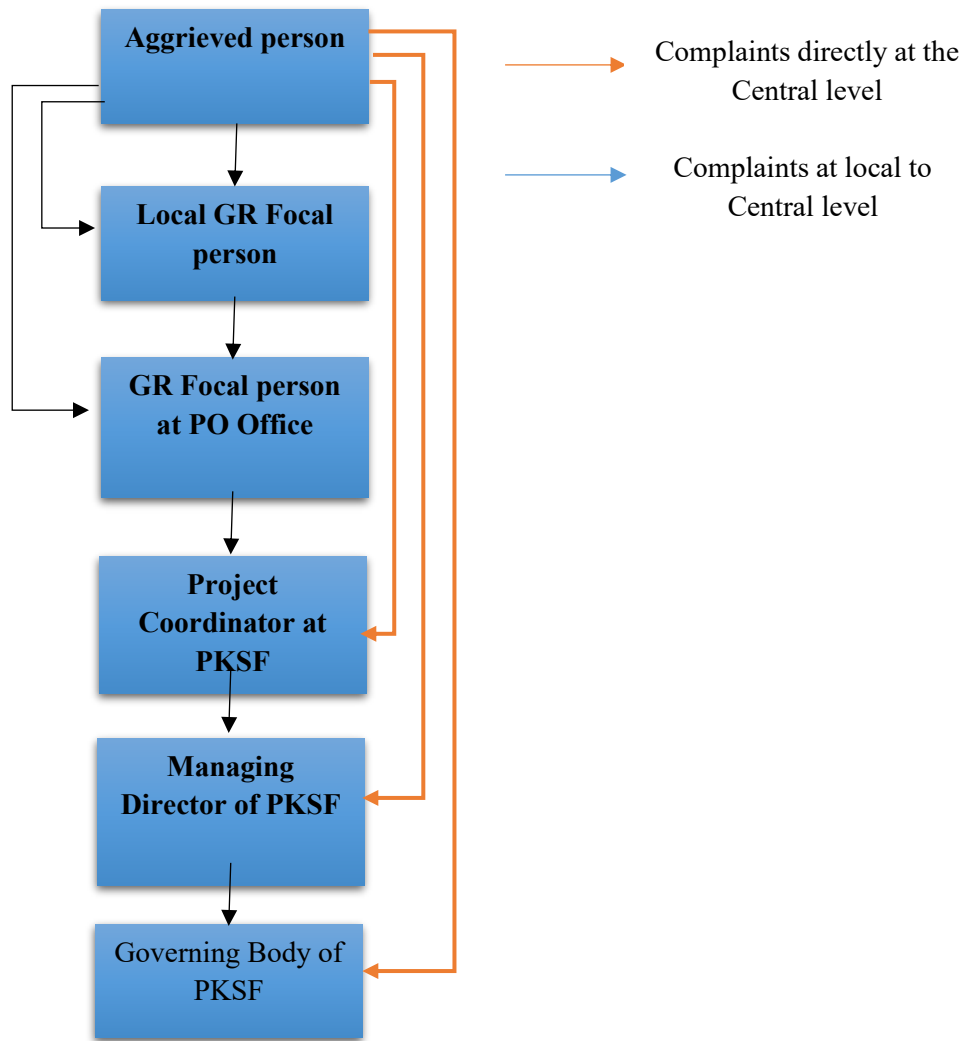
		6. Active participation and engagement at all project activities in the project sites will ensure continued support.
<b>All levels of stakeholders</b>		<ol style="list-style-type: none"> <li>1. PKSF will follow its information disclosure policy, which is consistent with Adaptation Fund.</li> <li>2. Website of PKSF and Implementation Partners should also provide access to data/information and recent news and developments of the project.</li> <li>3. For sharing technical and sensitive information, a closed social media group and email loop can be formed.</li> <li>4. Regular project management meetings should be held where substantive and implementation issues and concerns will be discussed.</li> <li>5. Meetings with the POs and CCAGs on a regular basis should also be established.</li> </ol>

#### 5.4 Grievance Redress System

The Grievance Redress Mechanism (GRM) will be established at the central (PKSF) and sub-project levels to deal with any complaints/grievances about environmental issues. At the sub-project level, the Union Parishad (U/P) Chairman or CCAG members nominated representative from the community group will be the Local Grievance Redress (LGR) focal Point. At the PKSF central level, the Project Coordinator or any other person/staff nominated by the Project Coordinator will be Central Grievance Redress (CGR) focal Point. The aggrieved persons or entities will submit the complaints/grievances in sealed envelopes to the selected partner's office duly entered in the Grievance Register (GR) and will collect a receipt with entry reference to the GR. Partners will not open the envelopes, but inform the LGR focal point about receipt of complaints and schedule hearings as per his/her advice. In open meetings, the selected/implementing partner will facilitate the LGR focal Point to hear and discuss the complaints and resolve them in view of the applicable guidelines of the ESMF. The aggrieved person, if female, will be assisted by a female member in hearing, and if from a tribal community, by a tribal representative. LGR focal Point with the help of PO will ensure sending a copy of the complaint by postal mail, fax or other means to the Project Coordinator at the PKSF headquarters.

The POs will forward the unresolved cases with all proceedings to the CGR focal Point within 7 days of taking decision by the LGR focal Point. Unresolved cases forwarded by POs will be registered in the office of the CGR focal Point and disposed within 15 days. If any decision made by CGR focal Point is unacceptable to the aggrieved persons, he/she will forward the complaints with all proceedings to the PKSF Managing Director (MD) through the Project Coordinator. The MD will review and resolve the cases which will be final for PKSF. The MD may seek advices from the PKSF Chairman for any critical issues as per his discretion. A decision agreed by the complainants at any level of hearing will be binding on the concerned POs and PKSF. The GRM will, however, not pre-empt an aggrieved person's right to seek redress in the courts of law.

Complainants will retain the right to submit concerns directly to the Adaptation Fund's secretariat/complaints channels if they are not satisfied with the project-level response. The institutional arrangement of Grievance Redress Mechanism is illustrated in the following figure:



**Figure: Institutional Arrangement of the GRM**

PKSF and POs will keep the records of all resolved and unresolved complaints and grievances and make them available for review as and when asked for by the development partners and others interested in climate change issues. The provision of GRM and the process will be well disclosed to the community and the likely affected persons before implementation of sub-projects. The disclosure will be done by the POs and ensured by PKSF ESS responsible person.

GRM focal person at PKSF level:

Dr. AKM Nuruzzaman,

General Manager (Environment and Climate Change), PKSF

Mobile: +88 01844481322

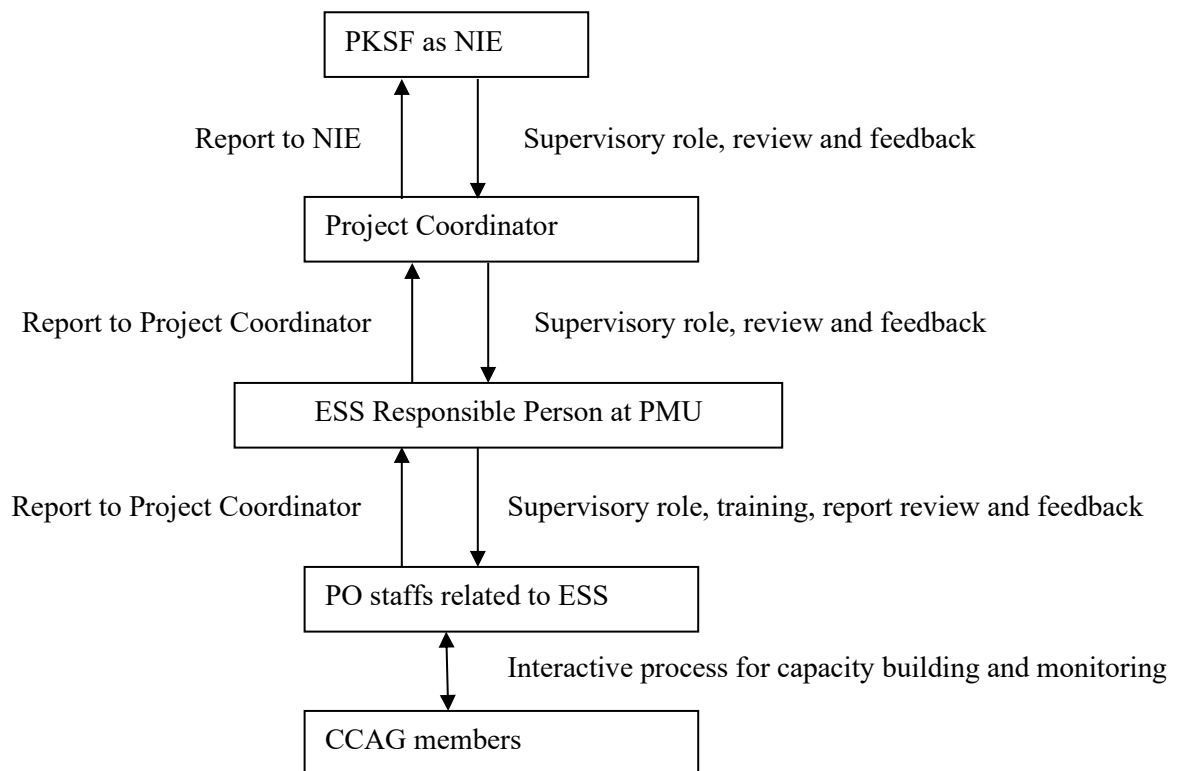
Email: [nuruzzamanpkfsf@gmail.com](mailto:nuruzzamanpkfsf@gmail.com)

## 5.5 Information disclosure

PKSF and POs will disclose key ES documents and information to stakeholders in appropriate languages and formats, including the ESMF, summaries of ES risks and mitigation measures, site-specific ESMPs for higher-risk clusters, GRM procedures, and monitoring results. Disclosure will use multiple channels such as community meetings, UP notice boards, PO offices, printed materials in Bangla, and online platforms.

## 5.6 Implementation arrangement

The PMU will be responsible to implement the ESMP. A ESS responsible person will be set at the PMU who will carry out the environmental related activities of the project. It will include but not limited to prepare environmental and social management guideline, provide training to POs staffs, prepare monitoring plan and monitoring tools, engage third party to evaluate effectiveness of the ES system, visit field level activities, ensure due diligence of POs and so on. S/He will regularly report to the Project Coordinator who report to the senior management of PKSF. The CCAG members will also be involved in the ES management at local level. The PO staffs will provide training to the CCAG members on environmental and social consequences and management of the project's interventions. These issues will be discussed in the CCAG meetings so that community people become fully informed about environmental and social issues. A diagram of the implementation arrangement is provided below:



## **5.7 Roles and Responsibilities in ES Risk Management**

PKSF, as the NIE and Partner organization, will ensure overall compliance with AF ESP and Gender Policy, national laws, and PKSf ESS. PKSf will establish a Project Management Unit (PMU) with an ESS Specialist, approve ES screening and ESMPs, provide capacity building to POs, and oversee ES monitoring and reporting.

Partner Organizations (POs) will be responsible for field-level ES screening, preparation and implementation of ESMPs, integration of ES requirements in contracts, day-to-day monitoring, reporting, and operation of the GRM at local level. Contractors and suppliers must comply with ES clauses, labor standards, OHS requirements, and SEAH Codes of Conduct. Community groups and beneficiary households will participate in decision-making, support environmental management measures, and take responsibility for long-term operation and maintenance of housing and associated facilities.

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# Gender Assessment and Action Plan

## Livelihood Adaptation for Flood-Affected Communities in Bangladesh (Sherpur & Mymensingh)

November, 2025



Palli Karma-Sahayak Foundation (PKSF)

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## Abbreviations & Acronyms

AF	Adaptation Fund
BCCSAP	Bangladesh Climate Change Strategy and Action Plan
CCAG	Climate Change Adaptation Group
CCGAP	Climate Change and Gender Action Plan
CEDAW	Convention on the Elimination of all Forms of Discrimination against Women
ESMF	Environmental and Social Management Framework
ESP	Environmental and Social Policy
GBV	Gender Based Violence
GAP	Gender Action Plan
GoB	Government of Bangladesh
GRM	Grievance Redress Mechanism
HH	Household
IPCC	Intergovernmental Panel on Climate Change
MCH	Maternal Care Health
MDG	Millennium Development Goal
M&E	Monitoring and Evaluation
MoEFCC	Ministry of Environment, Forest and Climate Change
NGO	Non-Government Organization
PO	Partner Organization
PKSF	Palli Karma-Sahayak Foundation
PMU	Project Management Unit
SEAH	Sexual Exploitation, Abuse and Harassment
UDMC	Union Disaster Management CommittPO
UN	United Nations
UNDP	United Nations Development Programme
UNFCCC	United Nations Framework Convention on Climate Change
WDP	Women's Development Policy
WHO	World Health Organisation

## 1. Introduction

The Adaptation Fund (AF) requires all funded projects to be grounded in a robust gender assessment and supported by a project-level Gender Action Plan (GAP) that operationalizes its Gender Policy and Environmental and Social Policy (ESP). The main objective of the Gender Assessment is to screen the gender dimensions of the proposed flood resilience project and to strengthen gender-responsive actions within its design, implementation, and monitoring. The current project aims to reduce the climate vulnerability of poor and ultra-poor households living in flood-prone riverine and char areas of Sherpur and Mymensingh by enhancing their adaptive capacity at household, community and institutional levels. The Gender Assessment report is therefore an integral part of the overall funding proposal, alongside other technical documents such as the Feasibility Study and Environmental and Social Management Framework (ESMF).

The Gender Assessment synthesizes national and local gender dynamics, with a focus on poverty, housing security, water and sanitation, care burdens, decision-making and flood-related climate risks in the project districts. It identifies gender-differentiated vulnerabilities and capacities, and the entry points to address structural inequalities within the project's core components: (i) climate-resilient housing through plinth raising; (ii) climate-resilient WASH and livelihood-related support (including tree plantation, homestead production and small livestock); and (iii) capacity building and local climate governance through Climate Change Adaptation Groups (CCAGs) and institutional strengthening. The Gender Action Plan then translates this analysis into concrete actions, indicators, responsibilities and timelines, aligned with the AF Gender Policy, PKSF's Environmental and Social Standards (ESS), and the project's overall results framework.

## 2. An overview of the proposed project

The proposed project “Livelihood Adaptation for Flood-Affected Communities in Bangladesh” targets 20,000 highly vulnerable rural households (approximately 90,000 people) in the flood-prone districts of Sherpur and Mymensingh in Mymensingh Division. The intervention focuses on low-lying floodplains and char settlements that are repeatedly exposed to riverine and flash floods, riverbank erosion and waterlogging, which erode productive assets, damage housing and WASH infrastructure, and undermine livelihoods.

The main objective of this project is to strengthen the resilience and adaptive capacity of rural communities highly exposed to the adverse impacts of climate change by improving their livelihoods, infrastructure, and access to essential services in a sustainable, climate-resilient manner. Thus, the overall objective is to strengthen resilience and adaptive capacity, and to improve the livelihoods of rural communities in Sherpur and Mymensingh districts to better withstand the adverse impacts of floods. Specific objectives are to:

- Reduce the vulnerability of rural households in Sherpur and Mymensingh to flooding and riverbank erosion;
- Improve access to safe sanitation and clean water for vulnerable communities in targeted unions;
- Enhance resilience and adaptive capacity of flood-affected communities through climate-resilient agricultural practices and homestead-based livelihood interventions; and
- Strengthen institutional and community capacity to anticipate, plan for and respond to climate change impacts in flood-prone areas.

To achieve these objectives, the project is structured around four mutually reinforcing components:

1. **Plinth raising for climate-resilient housing:** Raising 20,000 homestead plinths by 1-2 meters

above peak flood levels to protect houses and household assets from inundation.

2. **Climate-resilient WASH:** Installing 6,800 elevated tube-wells and 6,800 flood-resistant sanitary latrines (double-pit technology) to ensure continued access to safe water and sanitation during and after floods.
3. **Climate-resilient livelihoods and ecosystem restoration:** Supporting diversified, climate-resilient livelihoods through 216,500 homestead and community trees, 20,000 slatted goat/sheep houses with related support, promotion of flood-tolerant rice varieties (BRRI dhan 51 & 52, BINA dhan 11) and homestead vegetable production (e.g., pit-based pumpkin cultivation and other suitable crops).
4. **Capacity building and local climate governance:** Selecting 20,000 beneficiary households; forming and operationalizing approximately 1,000 Climate Change Adaptation Groups (CCAGs); conducting participatory vulnerability assessments and preparing local adaptation action plans; providing training for beneficiaries and partner organizations; and producing knowledge products, exchange visits and multi-stakeholder workshops to strengthen learning and scalability.

Throughout all components, the project explicitly recognizes that women, persons with disabilities, women-headed households and other marginalized groups are disproportionately affected by floods. These groups are prioritized in beneficiary selection and actively promoted in leadership and decision-making roles within CCAGs and community structures, ensuring that adaptation measures respond to their specific needs and contribute to greater gender equality and social inclusion.

### 3. Gender Assessment in the National Context

Although Bangladesh has made significant progress in poverty, human development and gender equality indicators over the last few decades, poverty and inequality remains prevalent, and the social status of Bangladeshi women still need to be improved, especially in rural areas. Central to the issue of gendered inequality, is that Bangladeshi women suffer under a particularly high burden of low-paid work, responsible for a range of essential household functions such as collecting water, providing childcare, and producing half of the food at the household level, yet making up only a quarter of the industrial workforce.

#### 3.1 Social Aspects

Bangladesh has made significant progress in girls' education, maternal health, and women's participation in local governance, but deep gender inequalities remain in labor markets, unpaid care, and decision-making. Only about 43-44% of working-age women participate in the labor market versus around 80% of men (World Bank 24-25). National evidence shows that women continue to shoulder the bulk of unpaid domestic and care work, have lower labor force participation rates, and are under-represented in leadership and technical professions such as engineering and construction.

The mobility of women in Bangladesh varies depending on social status, religious affiliation and whether they live in urban or rural areas. Socio-cultural norms not only shape perceptions of the value of women, but also restrict a large proportion of women to unpaid domestic responsibilities, further reducing their productive value in the eyes of Bangladeshi society. In 2011, only 54.5% of girls were enrolled in secondary school, while 42% of women aged 15-19 were unable to attend a health center alone. The recent local study indicates that only 12% women travel outside of their village alone, and

that when they travel other family members such as children (52%) and other female members (18%) usually accompany them, which has important implications in terms of women's access to markets. Although these social dynamics are in flux, and there have been important shifts due to economic conditions and opportunities, traditional beliefs regarding the role of women in the household and public spheres remain deeply conservative. Looking after children & old and cooking for all members of the family are seen as the central roles of a woman throughout Bangladesh, particularly in rural areas, and the nature of work a woman performs is principally conducted within the premises of the household. This type of labor remains socially invisible and has little exchange value or impact on woman's decision-making power, reinforcing women's undervalued role in Bangladeshi society. The 2021 Time Use Survey shows women perform roughly 6.8 hours of unpaid care and domestic work per day compared to about 1.2 hours for men around seven times more.

The tradition of dowry still prevails, violence against women and child marriage is decreasing in the area because people are becoming more aware. Promisingly, a recent study carried out in the target districts, indicated a changing awareness in regards to the challenges faced by women, with women reporting that if they are financially empowered, they can do anything.

### **3.2 Gendered norms and vulnerabilities**

Field visit report showed women's work continued from early morning to late at night. Women laborers can neither give up their paid labor work nor reduce their unpaid household work as both are important for family wellbeing. Unless women ask for help, men never join in with the household chores as these are taken for granted as women's work. Thus, women fall under extreme time pressure which leads to both mental and physical stress and threatens their wellbeing. If women are away for work or visiting a relative's house, men find it difficult to provide food and other care for the family and women must request neighbors to support their men and children. If women fail to organize support, they can suffer mental stress and may have to cancel their time away. Substantial numbers of women in the poorest groups in the project area engaged in income generating activities, mostly as agricultural laborers, but women from middle income and wealthy families were not encouraged to work outside as it is seen to be a matter of social prestige. Women's decision making and choices are strongly limited by the patriarchal social norms. Even the women who work cannot choose the type of work they do freely; most sectors like fishing, tailoring in an open market, pulling vans and rickshaws, and business are male dominated. Moreover, even those women who are involved in farming and agricultural production are usually prohibited from participating in market-based activities, which is another male dominated sector. Men carryout market-based buying and selling and handle cash and thus have more assets. When women work as Agri-laborers they are paid less than men. Wage discrimination is common in all the project areas, although the actual amount paid varies depending on the working conditions, workload, and approach of the employer. The limitation of women's freedom of choice by patriarchal norms and practices reduces their bargaining power and ability to demand equal wages. Working women suffered both as a result of the natural disasters affecting agriculture, the main occupation opens to them, and from male domination in the labor market, both of which result in disempowerment.

### **3.3 Access and control over resources and opportunities**

Vulnerability is multi-dimensional and derives from inequalities and discriminatory practices related to resource distribution and patterns of access to and control over resources that are shaped by a history of social dimensions and marginalization. In the project areas, women are over-represented

among the poorest especially widows, women-headed households and women in landless families and face more limited access to formal jobs, credit and social protection. Women are more vulnerable to the impacts of climate than men because of normative gender differentiated access and control over resources (ownership of property and land) and opportunities (education, employment, health services).

### **Land ownership**

Land is usually owned by men, which gives them more power as well as socio-cultural, economic, and political status. In many of the poor and marginalized groups in the project area, women do not own land or other property, have limited access to other resources such as cash, livestock, and poultry, and may have access to but have no control over agricultural land or homestead areas for vegetable gardening. Women's access to and ownership of resources are shaped by the patriarchal norms. Lack of access and ownership disempowers them economically and makes them socially insecure as resources offer the main form of financial security in times of crisis and are powerful assets. As Hertel et al. (2010) stated "People who do not have their own land for their own living are more vulnerable to climate change impacts". The field study found that women are discriminated against and deprived of ownership of family property and access to resources because of poverty and patriarchal norms and practices.

### **Education**

Education is an important component in enabling an individual to acquire skills and become empowered and develop the capability to adapt to extreme situations. Though girls' access to education has significantly improved, they still lag behind the boys. The most recent Population and Housing Census (BBS, 2022) showed that in rural areas, male literacy rate is 73.29% and female literacy rate is 69.93%. Following the last census in 2011, the education rate for girls have increased as a result of the recently implemented government program with free education for girls up to grade 10, stipends for female students, and free distribution of national curriculum books from class 5– 12 among all students, which was introduced to meet the Constitutional mandate of free and compulsory education ([http://bdlaws.minlaw.gov.bd/print\\_sections\\_all.php?id=367](http://bdlaws.minlaw.gov.bd/print_sections_all.php?id=367)). Nevertheless, the practice of dowry and early marriage, and hard-core poverty still act as barriers to girls' education. Disasters also increase the difficulties for girls to access education, both physically - poor families are the most climate affected - and economically - loss of income, livestock, and dwellings can encourage poor families to marry off their daughters before they complete school as a way to reduce food intake in the family and ensure food security, social security, and economic security for their daughters. Thus, notwithstanding the efforts of government, girls' education is hindered by poverty and disaster, both of which encourage early marriage and reduce school attendance.

### **Access to services**

The field visit report showed that poor women in the villages have less access to necessary national, and government (I/NGO) services than men and wealthy groups. The majority of the people in the project area are marginalized, landless, and poor and thus unable to access government and banking services. As a result, NGOs have widened their support for these people to help them survive with dignity and improve women's agency. For example, PKSf is providing support to about 1.5 crore

families by more than 200 partner organizations (POs). More than 90% of the fund receivers are women.

## **Health**

Health is another area where women are at a disadvantage due to cultural constraints, with problems worsened by climatic extreme events. Often, if women need medicine, they get it from the local pharmacy without seeing a doctor. For primary health care, women and girls generally seek services from a community clinic, which has limited services, rather than go to a hospital because of poverty. Villagers in general only go to a hospital in extreme cases. Midwives are generally called on for delivery because of the low cost and easy availability, and because married women prefer support and comfort from another woman and feel safer away from a male doctor. During disaster (flood, cyclone, storm surge), villagers are often unable to move outside the local area as a result of remoteness, which further limits access to health services. Although government and other institutions provide saline and other medicines for the affected villages, these are not sufficient and not distributed equally.

## **Mobility and participation**

Men have greater access to power and mobility in village society. They can easily migrate to other places and take decisions without discussion, while women's mobility is restricted by the normative gendered roles and responsibilities. Girls and women are not allowed to go anywhere alone outside of their home and village as a result of considerations of both security and social prestige. Even in extreme events, women are not allowed to move to another place to save themselves due to the lack of security, and cannot leave their family members behind because they are considered to be the providers of family wellbeing. When men migrate to other places to work, women have to take all the responsibility for agricultural and household activities, including taking on some decision-making authority. But due to restrictions on their mobility and the type of work they are allowed to do; women face problems in managing these responsibilities and in coping with extreme climatic events. In addition to the cultural constraints, several factors combine to increase women's vulnerability including poor education, lack of skills, and lack of freedom of choice, and financial stresses become extreme when their livelihood options are reduced by disaster.

## **Power and decision making**

According to traditional practice, men are considered to be the household head and family decision maker, while women, children, and other family members must obey their decisions and respect their choices. This form of patriarchy defines a form of power relations between men and women in which men dominate, oppress, and exploit women. Almost all the families in project area were headed by men and men take the major decisions on family matters, regardless of women's educational or financial status. Poor and marginalized women are even less able to take decisions on family matters and have less personal choice than wealthy and educated women. They cannot break the social rules and exercise their rights to power. The normative practice of a gendered hierarchy is for men to be the guardians of the family and to have the right to dominate women. The field study indicated that the key reasons for women's subordination and limited capacity are low income and education, restricted mobility, unemployment, misconceptions about divorce, financial and social insecurity,

and domestic violence or physical assault. The dominant perception among both women and men is that men are more intellectual and socialized and have a better understanding about the outside world than women. Hence, women are not allowed to participate in village arbitration or any decision-making process except as a witness or to attend cultural gatherings. Women can participate when there is a call from the union parishad on special issues. These restrictions limit development of women's mental capability and decision and choice making abilities, and teach them that they are less capable than men. This gender bias perception was visible even in accessing and using modern amenities like mobiles. However, this situation is being gradually increasing over the last decades by the government's initiatives on women's participation in the local government elections. Now, the women have access to open competition in local level elections as well as they have reserve seats at the local government structure.

Women are poorly represented in planning and decision-making processes in climate change policies, limiting their capacity to engage in political decisions that can impact their specific needs and vulnerabilities (CCC,2009). There has been increasing recognition in international policy frameworks on the importance of incorporating gender in climate risk reduction efforts. In 2009, the Committee on the Elimination of Discrimination against Women (CEDAW) stated, "all stakeholders should ensure that climate change and disaster risk reduction measures are gender-responsive, sensitive to indigenous knowledge systems and respect human rights. Women's right to participate at all levels of decision- making must be guaranteed in climate change policies and programmes" and the IPCC's report in 2014 highlights vulnerability due to climate change due to gender (UN Women, 2016). The UNFCCC Paris agreement in 2015 also formally recognized the intersection of climate change and gender equality, but women's participation in planning and decision-making on climate protection is still low, even in industrialized countries, and is linked above all to the heavily technical nature and male dominance in key areas of work related to climate risk including energy, transport, and urban planning. This is certainly the case in Bangladesh, where women's perspectives on resilience are sometimes absent from national conversations. In regards to women's role in the domestic sphere, most household activities are done by women, with the highest participation in activities such as house cleaning, child care, cooking and meal preparation and lower but significant participation in household level activities such as tree plantations, dairy farming, and poultry rearing (Asaduzzaman, 2016). Despite this central role in household activities, women's decision-making power remains limited, with a recent study indicating that 31% of household decisions are made by women and that women's participation rate in choice of crop to be grown, and the buying and selling of agricultural products is 19% and 34% respectively and even lower in decision regarding property at 20%.

Regardless, women's central role in household management places them in a pivotal position for adapting livelihood strategies to changing environments. Given that women's roles in decision-making is higher in areas such as food preparation and distribution, resolving food deficits and household work, women are central in assuring household food security as livelihood strategies shift due to slow- onset impacts such as salinity and are assigned higher responsibility in disaster preparedness particularly in storage of food and water, during rapid-onset disasters. Adding nuance, a context- specific view of women's role in household decision-making in the vulnerable coastal districts targeted by the project is also available from the baseline assessment of socio-economic

conditions carried out by UN Women, and is presented in Table 1 below. The results clearly indicate that women’s decision- making power greatly limited in all spheres, with higher participation in regards to food distribution and household work (including collection of water).

**Table 1: Role of women in decision-making**

SL	Type of Decision	Percentage
1	Food related (Meal preparation, distribution etc.)	86.78
2	Meeting food deficit	33.58
3	Selling assets (land, house, livestock, seeds)	9.40
4	Selling agricultural production (crops, seeds)	6.88
5	Buying household assets (livestock, ornament, trees.)	11.10
6	Buying agricultural production (crops, seeds etc.)	7.35
7	Receive credit from mohajon/relatives/bank/NGO/GO	14.50
8	Agricultural work (crop cultivation, land mortgage etc.)	5.84
9	Household work (Collection of Water, Collection of natural resource etc.)	47.91
10	Household decision making (Engage in new income generating activity, conceiving a baby, Using savings, ownership of VGD/ VGF	11.59
11	Female and children healthcare decision making	16.32
12	Decision making about communication (Female going outside the homestead, going for work, education for children)	11.06
13	Decision making on disaster preparedness/coping/adaptation (Going to a shelter, Engaging in alternative livelihood activity	11.48

#### 4. Position of Women in Bangladesh

The Constitution of Bangladesh (Articles 27, 28, 29 and 31) guarantees equality and non-discrimination on account of sex, religion, ethnicity, place of birth in order to provide scope for affirmative action in favor of the “backward section of citizens”. Article 24 promised to ensure religious freedom within a pluralist, National framework and Article 28 (sections 1, 2 and 3) ensures equality in all spheres of life between women and men. Although the constitution guarantees equality between women and men in public domain but further scope for improvements remains in the private sphere. These have been upheld in differing degrees since independence some 4 decades ago, changes have occurred in some contexts, including in the situation of women. Efforts towards women’s development in Bangladesh are based on a wide array of international commitments including the Millennium Development Goals (MDGs), the CEDAW (1979), and the Beijing Platform of Action (1995), amongst others. Following the declaration of the UN Decade of Women (1976-85), the Government of Bangladesh, national and international non-government organizations and others have undertaken several programs towards the advancement of women in the country. Simultaneously, the women’s movement has also played an important role in raising mass awareness of women issues and enhancing women’s participation in every sphere of life in order to achieve equality. As a result, over the last 40 years, women in Bangladesh, as was the case with women in other developing countries, have gradually become more visible in the labor force, development programs and local institutions such as local government bodies.

Gender parity in primary and secondary education has been achieved and the Government of Bangladesh also established institutions for girls and women at the secondary and tertiary level. However, concerns are raised over the high drop-out rate among girls, especially in rural areas, the gender gap at technical/vocational and the tertiary education levels, and the high number of girls who suffer sexual abuse and harassment both at school as well as on their way there. Barriers experienced by women and girls to quality education, for example, the lack of physical infrastructure, the lack of facilities for girls in schools, the negative impact of early marriages and the lack of access to education by rural women and girls are also of concern. The Bangladesh Labor Act (2006) promotes equality of opportunity in employment and provides for equal pay amongst men and women. However, it does not extend to workers in the informal sector where the largest population of Bangladesh's women is being employed. The persistence of discrimination against women in the labor market, in particular, occupational segregation, a wide gender wage gap and the exploitation of girls is also prevalent.

With regards to SDG-5 (Gender Equality), it is Noteworthy to mention that the total fertility rate (TFR) has fallen from 7 live births in the mid-70s to 2.01 births per woman in 2019 as the contraceptive prevalence rate increased from about 8% in the early 1970s to 40 % in early 1990s to 62.7% by 2019. The reduction in birth rate is also attributed to education of girls and more women joining the work force. Another positive development is that women's life expectancy has increased to 74.89 years in 2020 from 46.7 years in 1960. Overall mortality amongst women of reproductive age has consistently declined over the last 10 years. The maternal mortality has decreased from 322 per 100,000 live births in 2001 to 173 in 2017. More needs to be done, however, to meet the SDG-5 target. At primary and secondary level enrolment in educational institutions, girls now account for larger proportions at 1.02% and 1.14% respectively. Girls are also doing better, or no worse, in public examinations at these levels compared to their male counterparts. However, at the tertiary level the proportion of girls is only 39%, which is largely due to social reasons such as the marrying off of girls at that age. Overall, girls lag behind in science education. The World Development Report 2012: Gender Equality and Development mentions that in Bangladesh, a woman earns only 12 cents for every dollar that a man earns, one of the lowest wages earned by women compared to other countries of the world. A major breakthrough has been achieved in the area of education and employment for girls due to affirmative action by the government and employment opportunities in the Ready-Made Garments (RMGs) industries that employ mostly women. Although the wage rates at entry-level within this sector is much lower than in other sectors requiring similar (or less) skill. Other issues such as unsafe working conditions and high levels of harassment also reduce the contribution to women's empowerment and gender equality.

#### **4.1 Reasons of Gender Discrimination in Bangladesh**

Although there are some initiatives taken by the government to address the problems of gender inequality, the improvement in reducing gender inequality is not satisfactory due to several reasons.

**Structural and Social Institutions:** Traditionally, women were often discouraged from participating in public life and were mainly recognized only for their reproductive role. The social forces, which are creating gender differentials, are based on the age-old patriarchal traditions and values that still prevail in most of the parts of Bangladesh. Traditional perceptions about the role of women as home-

makers still persist.

**Lack of Explicit Policy Initiatives:** There are policies to ensure women's security at home, educational institutions, road, organizations and the like. Increasing violence against women is now a grave concern. Under these circumstances, parents are more likely to keep their girls inside their home. Hence, they are not able to participate in education, health, employment or other sectors. Therefore, inequality is still persisting.

**Preoccupied Mind-set:** There are perceptions that men are better off than women are as far as the ability to work is concerned and only men can look after their parents. That is why girls are subject to discrimination from their births. In addition, son preferences in the traditional Bangladeshi society create gender discrimination. In the case of employment, the employers in Bangladesh still tend to employ men first rather than women.

**Early Marriage:** Early marriage of girls is a very common phenomenon in Bangladesh. Early marriage is one of the vital barriers to women's and girls' education, health and employment. Early marriage has historically limited young women's access to education and thereby to employment opportunities as well as creating a vulnerable situation to their health.

Gender of the head of the family significantly influences the household decision on whether or not to adopt any climate adaptation strategies, and also while choosing individual or combination of adaptation strategies. As female-headed households often tend to suffer from labor shortages in Bangladesh, they are less likely to opt for a change in farming practices as an adaptation strategy. Social restrictions on mobility and the burden of household responsibilities, in addition to cultural and social hegemony, prevent many women from seeking an additional job and diversifying their livelihoods. In these cases, differences in the adoption of climate adaptation strategies can also result from inequities in endowments among male and female-headed households. Large endowment difference between male and female-headed households is possible in Bangladesh because women are mostly involved in unpaid family labor work.

## 5. National Legal and Policy Framework

### 5.1 Constitution of the People's Republic of Bangladesh:

The Constitution of Bangladesh guarantees equal rights and equality before law of its citizens. Article 27 of Bangladesh Constitution guarantees equality of citizens before the law and Article 28 prohibits discrimination on grounds of religion, sex, caste, race and place of birth. The same article also stipulates measures of 'affirmative actions' by the State in favour of the backward section of the citizens. The Constitution defines the rights of every citizen to have access to education where the State is responsible for the provision of Basic Necessities for the citizens. Article 17 of the Constitution indicates of Free and compulsory education where the State shall adopt effective measures by: (a) Establishing a uniform, mass-oriented and universal system of education and extending free and compulsory education to all children to such stage as may be determined by law; (b) Relating education to the needs of society and producing properly trained and motivated citizens to serve those needs; removing illiteracy within such time as may be determined by law. Article 19 (1) of the Constitution also stresses on Equality of opportunity where the State shall endeavor to ensure equality of opportunity to all citizens.

Article 23 stressing on National Culture demands that the State shall adopt measures to conserve the cultural traditions and heritage of the people, and so to foster and improve the national language, literature and the arts that all sections of the people are afforded the opportunity to contribute towards and to participate in the enrichment of the national culture. Besides the Constitution, there is also a corpus of legal, institutional and policy dispositions for the safeguards of the tribal peoples' rights in Bangladesh. Much of it is focused for the CHT; however, there are also specific laws for the tribal peoples in the plains.

## 5.2 National Gender and Climate Policy Framework

In line with the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) and the Beijing Platform for Action, Bangladesh has adopted a number of national policies and sectoral strategies to promote gender equality. The Women's Development Policy (WDP) 2011 and its associated National Action Plan (NAP) emphasize women's safety and security in disasters, access to rehabilitation and social protection services, and special measures for women with disabilities and other marginalized groups. These commitments are directly relevant to flood-prone rural areas, where women's lives and livelihoods are disproportionately affected by climate shocks.

Climate-related policy instruments, including the Bangladesh Climate Change Strategy and Action Plan (BCCSAP), the National Adaptation Plan (NAP) and other sectoral strategies, recognize the heightened vulnerability of women and poor households in climate hotspots and call for gender-responsive resilience measures such as climate-resilient housing, secure access to safe water and sanitation, and inclusive local governance. While the Government has repeatedly affirmed its intention to mainstream gender into national development and climate change policies, implementation remains uneven, with persistent gaps between policy commitments and practice at local level.

**Table 2: Key national laws and policies**

No	Key national laws and policies	Gender provisions
1)	National Biodiversity Strategy and Action Plan (2016-2021) MPOFCC	<ul style="list-style-type: none"> <li>• Translate measures set out in the Convention on Biological Diversity.</li> <li>• Recommends inclusion and recognition of women's existing active role in biodiversity conservation to offer them equal opportunity.</li> <li>• Increase capacity of rural women to enable them to engage actively in biodiversity conservation at both household and community levels.</li> </ul>
2)	Bangladesh Delta Plan (BDP) 2100 Ministry of Water Resources (MoWR)	<ul style="list-style-type: none"> <li>• A plan with a long-term vision for "achieving safe, climate resilient and prosperous delta."</li> <li>• Gender reference is minimal in this planning document. It mentions women as "vulnerable", but does not portray them as potential change agents in the process towards building climate and disaster resilient development.</li> <li>• There are no specific strategies or plans that directly relate to gender equality.</li> </ul>

3)	National Plan on Disaster Management (NPDM, 2016-2020) MoDMR	<ul style="list-style-type: none"> <li>• DRR and emergency management are integrated in the disaster management policies.</li> <li>• The plan provides a directive to integrate gender in all its plans and actions.</li> </ul>
4)	National Sustainable Development Strategy	<ul style="list-style-type: none"> <li>• Focuses on the constitutional obligations of Bangladesh to have a people-centric approach with a vision for sustainable development.</li> </ul>
5)	Perspective Plan, 2021-2041. General Economics Division, Planning Commission	<ul style="list-style-type: none"> <li>• Considers both gender and environment as important perspectives for development by addressing those in separate chapters.</li> </ul>
6)	National Adaptation Programme of Action (NAPA), 2009. MoEFCC	<ul style="list-style-type: none"> <li>• Suggests specific strategies for adaptation and recommends 15 projects to strengthen the immediate and urgent adaptation activities to address the current and anticipated adverse effects of climate change, including extreme events. NAPA was the first attempt to guide the coordination and implementation of adaptation initiatives in the country. However, differentiated gender impacts were not recognized.</li> </ul>
7)	Climate Change and Gender Action Plan (CCGAP), 2013 and updated 2024. MoEFCC	Prepared with an aim to ensure the integration of gender equality into climate change-related policies, strategies and interventions. The CCGAP integrates gender considerations into four of the six main pillars in the BCCSAP: (i) food security, social protection and health; (ii) comprehensive disaster management; (iii) infrastructure; and (iv) mitigation and low-carbon development. It is in the process of being updated in light of the revised BCCSAP.
8)	Eighth Five-Year Plan, 2020-2025	<p>Acknowledges the role of women in the food and nutrition security of Bangladesh and focuses on removing barriers to productive participation of women in agricultural employment by addressing the following issues, amongst others:</p> <ol style="list-style-type: none"> <li>1) Socio-economic backwardness and constraints that women endure in a male dominated society</li> <li>2) Wage differences between male and female in agriculture</li> <li>3) Women's access to institutions and facilities including extension and credit services and linkages with other services such as health and nutrition</li> <li>4) Women's access to markets and high value-added agriculture</li> </ol>

9)	National Women Development Policy, 2011. MoWCA	Highlights the inclusive growth and participation of women in all spheres of national life and fulfils objectives, such as the following: <ol style="list-style-type: none"> <li>1) Take steps to ensure that farming women have equal opportunity in obtaining agricultural inputs such as fertilizer, seed, farmer’s card and credit facilities</li> <li>2) Take initiative to ensure equal wages for the same job</li> <li>3) Put special emphasis on the health of women alongside food during post-disaster emergencies</li> </ol>
10)	National Agriculture Policy, 2018 MoA	Recognizes the direct and indirect contribution of women in different stages of production. The main strategies towards enhanced women’s participation in the agriculture sector are envisaged as the following: <ol style="list-style-type: none"> <li>1. Recognition of women’s labor and participation to ensure their social dignity and safety</li> <li>2. Elimination of the wage differential between men and women labor in agriculture and ensuring equal pay for men and women</li> <li>3. Homestead gardening and promotion of cash payment</li> <li>4. Agricultural education and research</li> <li>5. Encouraging women to participate in the formal economic sphere by providing support to their involvement in agricultural product-based small and cottage industries</li> <li>6. Training on families’ nutritional security, agricultural production, storage, marketing, agricultural businesses and industries to build enhanced capacities</li> <li>7. Participation of women in food security-related planning, decision making, supervision and distribution activities</li> <li>8. Adoption of specific extension activities for women farmers</li> </ol>
11)	National Agricultural Extension Policy, 2020, MoA	<ol style="list-style-type: none"> <li>1. Addresses the conditions that hinder the recognition and effective participation of women in decision-making spaces by engendering those spaces, forming women farmer groups, encouraging women-led SME development in agri-business, developing their confidence in raising their voice through grassroots-level women farmers’ organizations, and creating gender awareness in both women and male farmers</li> <li>2. The Policy also puts emphasis on homestead gardening as a means to women’s economic empowerment, poverty alleviation, and food and nutritional security</li> </ol>

### 5.3 Adaptation Fund Gender Policy

The project is guided by the Adaptation Fund (AF) Gender Policy and Gender Action Plan, first approved in 2016 (for FY 2017-2019) and updated in 2021 (GAP 2021-2023). The AF Gender Policy adopts a principles-based gender mainstreaming approach and aims to ensure that all Fund-supported projects and programmes provide women and men regardless of age, race, ethnicity, religion, class, language, ability or gender identity, equal opportunities to access resources, strengthen their agency, build resilience and address gender-differentiated vulnerabilities to climate change. It commits the Fund and its partners to uphold women’s rights as universal human rights and to strive towards gender equality and the empowerment of women and girls, while recognizing that in certain contexts men and boys may also face specific vulnerabilities. The Policy systematically integrates key principles

from the AF Environmental and Social Policy, particularly on access and equity, consideration of marginalized and vulnerable groups, and human rights, and requires implementing entities to conduct gender analyses, design gender-responsive activities, prevent and respond to gender-based risks (including GBV/SEAH), and monitor and report on gender outcomes through tools such as project-level gender action plans and the AF Gender Scorecard.

#### **5.4 Adaptation Fund Environmental and Social Policy (ESP)**

The Adaptation Fund’s Environmental and Social Policy (ESP), first approved in 2013 and revised in 2016 (and further updated in 2025), is an operational policy and guideline that ensures Fund-supported projects and programmes achieve climate-resilient development without causing unnecessary environmental or social harm. The ESP requires all Implementing Entities (IEs) to maintain an environmental and social management system that identifies and assesses risks at the earliest stage of project design, applies the mitigation hierarchy (avoid, minimize, mitigate, compensate), and monitors and reports on the effectiveness of mitigation measures throughout implementation. At its core, the ESP is built around 15 environmental and social principles including compliance with the law; access and equity; consideration of marginalized and vulnerable groups; human rights; gender equality and women’s empowerment; core labor rights; indigenous peoples; involuntary resettlement; protection of natural habitats; conservation of biodiversity; climate change; pollution prevention and resource efficiency; public health; physical and cultural heritage; and lands and soil conservation; which all AF-funded projects must respect and, where relevant, operationalize through project-level ES screening, categorization and Environmental and Social Management Plans (ESMPs). The ESP also mandates meaningful, inclusive stakeholder consultation, transparency and grievance mechanisms, and places primary responsibility for ES risk management on Implementing and Partner Organizations, making it a central reference for the ESMF and safeguard arrangements of the proposed project.

#### **5.5 PKSf Safeguard Policies and ESMF**

PKSF’s institutional ESMF and 10 Environmental and Social Standards (ESS) are consistent with AF policies and Government of Bangladesh regulations. The Haor project ESMF sets out screening, risk categorization, environmental and social management plans, stakeholder engagement, information disclosure, and a grievance redress mechanism (GRM), all of which must be implemented in a gender-responsive way and used to capture and address GBV/SEAH-related complaints safely.

#### **5.6 Policy Integration**

Mainstreaming of gender would continue and all macro-economic and sectoral policies would integrate gender as a crosscutting theme. Action plans should be drawn with a view to reduce inequality and promote an equal relationship between sexes. To ensure results from actions related to gender equality all reporting of national progress including those related to SDG-5 would be based on sex disaggregated data to allow a better understanding the progress in the area of gender equality and women’s empowerment. The framework for women’s empowerment and gender equality comprises of 4 areas of strategic objectives:

**Improve women’s human capabilities:** This deals with women’s and girls’ access to health care, life expectancy, nutrition, reproductive health, education, information, training, and other services that enables women to achieve better health and educational outcomes. This also includes women’s freedom from violence and coercion.

**Increase women’s economic benefits:** This relates to women’s access to or control over productive assets, resources, services, skills, property, employment, income, information, technology, financial

services, and other economic opportunities including community resources like land, water, forest etc.

**Enhance women’s voice and agency:** This pertains to women’s role as decision makers in public and private spheres including politics and promotion of their leadership is considered here. Changed attitudes on women’s and girls’ rights, women’s enhanced knowledge of their rights and increasing their bargaining power are reflected on.

**Create an enabling environment for women’s advancement:** The socio-political environment, legal and policy support, and congenial social norms are the key in this area. Oversight, enforcement of laws, regular collection of sex-disaggregated data, gender and social analysis skills including the capacity to develop, implement, and monitor gender strategies, understanding of gender issues in the sector are the key areas.

To implement these strategic objectives, seven action areas have been identified that will contribute in achieving results in these four areas.

- i. Increase access to human development opportunities
- ii. Enhance access to and control over productive resources
- iii. Increase participation and decision making
- iv. Establish conducive legal and regulatory environment
- v. Improve institutional capacity, accountability and oversight
- vi. Increase protection and resilience from crisis and shocks
- vii. Promote positive social norms

The proposed project “Livelihood Adaptation for Flood-Affected Communities in Bangladesh” operationalizes national gender and climate commitments in two highly exposed districts (Sherpur and Mymensingh). By prioritizing women, women-headed households, persons with disabilities and other marginalized groups in beneficiary selection, supporting gender-responsive plinth raising and WASH services, promoting women-centered climate-resilient livelihoods, and ensuring women’s representation and leadership in Climate Change Adaptation Groups (CCAGs), the project translates these policy intentions into concrete, locally grounded actions that advance both gender equality and climate resilience.

## **6. Gender Assessment in the Context of the Proposed Project**

### **6.1 Climate, Livelihoods and Settlement Patterns**

Sherpur and Mymensingh districts in Mymensingh Division lie within low-lying floodplains and active river channels of the Brahmaputra system, where riverine and flash floods, riverbank erosion and waterlogging are recurrent and increasingly climate-driven. In October 2024 alone, floods in Mymensingh Division left over 67,500 families stranded and destroyed about 92,000 hectares of cropland, with major losses to fisheries and livestock in Sherpur and Mymensingh, underlining the exposure of local livelihoods to climate shocks. (Dhaka Tribune, 2024).

A significant share of the target unions includes char and riverbank settlements-temporary, low-lying sandy land masses formed by silt deposition which are highly prone to flooding and erosion. An estimated 6.5 million people live on chars in Bangladesh, with extreme poverty rates reaching 44% in some char districts compared to a national extreme poverty average of 17.6%, and with households

owning few productive assets. (Concern Worldwide, 2021) These patterns are consistent with the project's target areas, where many households depend on:

- Smallholder agriculture (particularly Aman rice and seasonal vegetables);
- Livestock rearing (goats, cattle, poultry) and backyard production;
- Inland fisheries (ponds, beels, seasonal floodplains); and
- Casual wage labor and petty trade.

These climate-sensitive activities are repeatedly disrupted by flood events, with poor rural households in chars and low-lying floodplains having minimal savings, limited social protection and restricted access to formal finance, making recovery slow and often incomplete. (GoB, 2025).

## 6.2 Gendered Roles and Workload

National evidence on rural Bangladesh, including flood-affected regions, shows that women shoulder a disproportionate share of unpaid domestic and care work while also contributing significantly to homestead-based and informal economic activities. The Bangladesh Time Use Survey 2021 indicates that women spend about 5.9 hours per day on unpaid domestic and care work, compared to 0.8 hours for men around 7 times more than men (MPOF, 2013; BBS, 2023; UN Women, 2024). In the context of Sherpur and Mymensingh:

**Unpaid care and domestic work:** Women are primarily responsible for food preparation, water collection, household hygiene, childcare and care of the elderly and sick, as well as daily management of small livestock. During floods, this workload intensifies; women must secure food and safe water, protect household items, care for family members in crowded shelters or on embankments, and manage post-flood cleaning and repair, often with limited privacy and support.

**Productive roles:** Women contribute labor to homestead gardening, post-harvest processing, livestock rearing and, in some cases, agricultural wage work. Yet men typically own and control land, major assets and cash income, and receive more direct support from agricultural extension services. Climate-related crop and livestock losses therefore increase women's time burden (e.g., income-substitution through unpaid labor) without corresponding control over resources or compensation.

**Decision-making:** Patriarchal norms mean men are usually recognized as household heads and primary decision-makers in the project area. Women's influence over strategic decisions such as homestead raising, relocation after erosion, major purchases, use of relief or compensation, or migration is often limited, despite their central role in water, sanitation and homestead management.

Without explicit design features, flood-adaptation investments such as homestead plinth raising, WASH infrastructure and livelihood packages risk being planned and controlled by male decision-makers, even though women are the primary users and day-to-day managers of these assets.

## 6.3 Gendered Access to and Control Over Resources

**Land and housing:** National studies underpinning the Bangladesh Climate Change and Gender Action Plan (CCGAP) indicate that women's ownership and control of land and housing remains significantly lower than men's, with most land titles registered in men's names (MPOF, 2013). In the project area, widows, divorced or abandoned women, and women in polygamous or informal unions are especially vulnerable to losing homestead plots through erosion or intra-family disputes, and have weaker voice in decisions around plinth raising, relocation or housing reconstruction.

**Water and sanitation:** Women and girls are primarily responsible for securing and managing water for drinking, cooking and hygiene, as well as maintaining household sanitation practices. During

floods, inundation of tube-wells and latrines forces many families to use contaminated surface water and temporary or open defecation sites. Evidence from Bangladesh shows that overcrowded emergency shelters and temporary sites often lack separate, safe WASH facilities for women, leading to heightened risks of urinary and reproductive tract infections, poor menstrual hygiene management, harassment and sexual violence. (WEDO, 2008; ARROW, 2016) These conditions closely mirror flood experiences in riverine and char settings like Sherpur and Mymensingh.

**Finance and services:** Poor rural women have historically had less access than men to formal credit, agricultural extension and climate-information services. However, microfinance has become a major entry point: PKSF’s 2021 Annual Report indicates that women constitute about 91% of its 11.7 million borrowers, reflecting the predominance of women in group-based lending models. (PKSF, 2022). At the same time, it is found that on loan utilization in roughly two-thirds of cases loans taken in women’s names are actually used by husbands or other male relatives, pointing to persistent gaps between nominal and effective control over financial resources (PKSF, 2020).

These structural patterns mean that, without safeguards, project-provided assets (raised homesteads, livestock, inputs, grants) risk being registered to or controlled by men, even where women bear the main burden of managing them.

#### 6.4 Gendered Climate Vulnerability and Risks

Bangladesh’s Climate Change and Gender Action Plan and subsequent national analyses conclude that climate change is not gender-neutral: women are often the “primary victims” of climate impacts because they have fewer assets, less mobility, weaker decision-making power and heavier unpaid care burdens. (MPOF, 2013; UN Women & IUCN, 2022) In flood- and erosion-prone districts such as Sherpur and Mymensingh, this translates into several gender-differentiated risks:

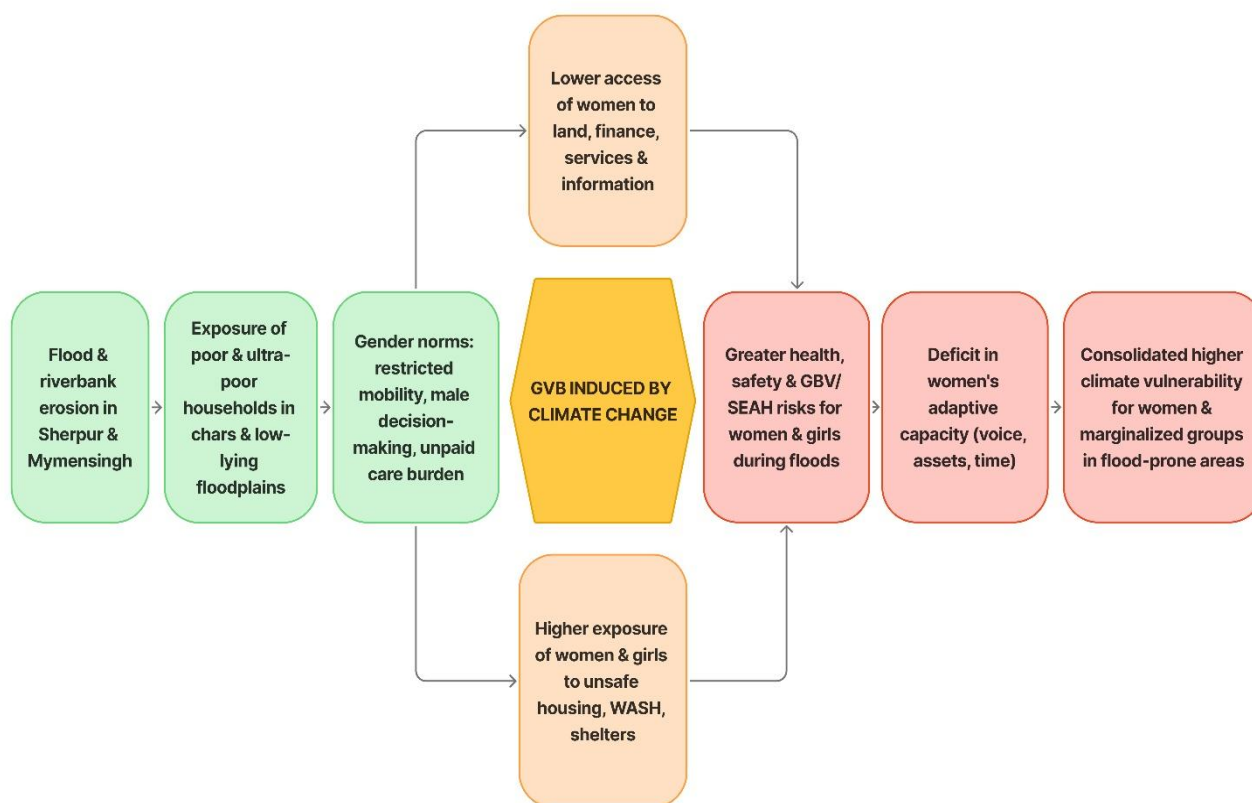
**Mortality, injury and health during floods:** Past disaster studies in Bangladesh show that women’s disaster mortality can be significantly higher than men’s where social norms restrict women’s mobility and access to early warning, and where shelters and transport are not gender-responsive. (UN Women & IUCN, 2022). During floods, women in the project area are likely to delay evacuation to protect children, livestock and assets, and are more exposed to unsafe WASH conditions, resulting in higher risks of water-borne diseases, urinary and reproductive tract infections and complications for pregnant and lactating women.

**Loss of livelihoods and food insecurity:** Women’s homestead-based activities such as vegetable gardening, poultry, goat rearing, small trade and food processing are highly sensitive to waterlogging, flood damage and erosion. National assessments highlight that, after disasters, women face more difficulty accessing credit, inputs and extension services to rebuild livelihoods, which can deepen food insecurity for the entire household. (MPOF, 2013) This is particularly relevant where the project promotes homestead-based climate-resilient livelihoods for women.

**Displacement, safety and gender-based violence (GBV):** Research in Bangladesh documents that overcrowded flood and cyclone shelters often lack privacy, adequate lighting and separate WASH facilities for women, and that many women refrain from going to shelters because of fear of harassment and sexual violence (WEDO, 2008; ARROW, 2016). Climate-induced displacement and temporary settlement on roads, embankments or in makeshift camps have also been linked with increased risks of domestic violence, sexual harassment and exploitation (UN Women & IUCN, 2022). These patterns are directly relevant for char and riverbank communities in Sherpur and Mymensingh, who often seek temporary refuge in such locations during floods.

**Intersectional vulnerabilities:** The State of Gender Equality and Climate Change in Bangladesh underscores that women’s climate vulnerability is shaped by intersecting factors such as poverty, age, disability, marital status and location. Female-headed households, adolescent girls, elderly women and women with disabilities face particular barriers in accessing information, relief, credit and services (UN Women & IUCN, 2022). Nationally, Bangladesh still has one of the highest rates of child marriage in the world: about 51% of women aged 20–24 was married before 18, with rates highest among rural, poorer households (UNICEF, 2025; UNFPA, 2025). In poor, flood-prone areas like the project unions, early marriage and adolescent pregnancy further constrain girls’ education, mobility and decision-making power, reducing their capacity to benefit from and contribute to adaptation measures.

**Figure 1: Consolidated perspective of gender differentiated vulnerabilities linked to flood-prone areas of Bangladesh**



These gendered climate risks directly justify the project’s deliberate prioritization of women, women-headed and ultra-poor households, persons with disabilities and other marginalized groups in beneficiary selection, and the emphasis on women’s leadership and participation within Climate Change Adaptation Groups (CCAGs), WASH user committees and livelihood options.

Overall, women and girl’s vulnerability to climate change generally depends on the interaction of three key functions: - exposure (E), sensitivity (S), and adaptive capacity (AC). The exposure is largely determined by the climatic hazards and the extent the women and girls are exposed to cyclones, salinity and sea level rise. The following table provides a summary of the vulnerabilities of women and girls in the context of climate change in flood-prone areas in Bangladesh:

**Table 3: Women and girls' vulnerability to monsoon floods, water-logging and riverbank erosion in riverine/char areas of Bangladesh.**

Critical elements at risk	Monsoon riverine flooding	Flash flooding	Water-logging	Erosion & char instability	Monsoon flooding	Flash flooding	Water-logging	Erosion & char instability	Deficit in adaptive capacity for women & girls
	Exposure (DegrPO and frequency)				Sensitivity (Low to High)				
Life	Certain	Very Likely	Very Likely	Likely	High	High	High	High	Women and girls often receive warnings later, have less control over evacuation decisions, and delay leaving to protect children, elderly relatives and assets. Clothing norms and limited swimming skills reduce mobility in fast-rising water. Safe, gender-sensitive shelters are often far from homesteads and poorly equipped for women, adolescent girls and women with disabilities, increasing mortality and injury risk.
Employment / livelihoods	Very Likely	Very Likely	Very Likely	Very Likely	High	High	High	High	Women's work is concentrated in flood-sensitive homestead activities (vegetable gardening, poultry, small livestock, food processing, petty trade). Repeated crop loss, livestock deaths and erosion of homestead land directly hit these income sources. Women have weaker land rights, less collateral for loans, limited access to extension and markets, and less mobility to seek alternative work after disasters.
Potable water	Certain	Very Likely	Certain	Likely	High	High	High	Medium-High	Women and girls are responsible for water collection. Floods frequently submerge tube-wells and contaminate ponds with fecal matter and debris; waterlogging keeps sources unusable for weeks. Erosion can destroy or displace water points. Poor and women-headed households struggle to afford raised tube-wells or safe storage. Long walks through floodwater to distant safe points expose women and girls to health risks and harassment.
Food production (crops, homestead gardens, livestock)	Very Likely	Very Likely	Certain	Very Likely	High	High	High	High	Seasonal riverine floods and flash floods damage paddy, vegetables and fodder; standing water kills homestead crops and small livestock. Erosion removes productive land and homesteads, forcing households onto new, less fertile or more exposed sites. Women's limited access to land titles, climate information, inputs and extension services reduces their capacity to adapt (e.g., adopt flood-tolerant varieties, diversify production or rebuild livestock assets).
Food preparation	Very Likely	Very Likely	Certain	Very Likely	High	High	High	High	Kitchens and cooking spaces are usually low-lying and quickly inundated. Women struggle to keep stoves, utensils and food dry and safe; fuel (wood, dung) is washed away or unusable when wet. Erosion and displacement force them to cook in cramped, unsafe temporary shelters or open spaces with little privacy. Time and energy for food preparation increase sharply, while available food and fuel decrease.

Sanitation and hygiene	Certain	Very Likely	Certain	Very Likely	High	High	High	High	Floods and erosion regularly damage or submerge latrines. Lack of elevated, gender-segregated and disability-friendly toilets pushes women and girls into open defecation or unsafe shared facilities, heightening risks of harassment, GBV and infection. Menstrual hygiene is severely constrained by lack of materials, private washing/drying areas and safe disposal options. Women carry the main responsibility for family hygiene but have the least say in WASH investments.
Core shelter maintenance	Certain	Very Likely	Very Likely	Certain	High	High	High	High	Houses in floodplains and chars are built with low-cost materials on fragile plinths that are repeatedly damaged or destroyed by floods and erosion. Women spend significant time managing repairs, cleaning mud and re-organizing household assets after each event. In many cases, land is not formally owned by women, limiting their influence over housing location, plinth design and use of reconstruction grants or loans.
Child care	Certain	Very Likely	Certain	Very Likely	High	High	High	High	Women and older girls are primary caregivers. During floods and displacement, they must keep children safe from drowning, injury, water-borne disease and exploitation in overcrowded shelters or on embankments. Erosion-related relocation breaks social support networks, leaving women to manage care responsibilities with fewer neighbors or relatives to help.
Reproductive health	Very Likely	Very Likely	Very Likely	Likely	High	High	High	High	Access to antenatal, delivery and postnatal care is frequently disrupted by floods and erosion when roads, clinics and community health structures are inaccessible or damaged. Pregnant and lactating women face increased risk of complications due to stress, undernutrition and delayed care. Limited privacy and safe spaces for deliveries in shelters, combined with cultural restrictions on being examined by male providers, further reduce care-seeking.
Girls' education	Very Likely	Very Likely	Very Likely	Very Likely	High	High	High	High	Schools are used as shelters or damaged during floods; access routes are inundated, unsafe or washed away. Girls' attendance drops as they take on more domestic and care work when households are displaced. Economic stress following lost land and livelihoods from erosion pushes families to prioritize boys' education and consider early marriage for daughters as a coping strategy. Returning to school is harder for adolescent girls due to safety concerns, stigma and increased workload.

**Source:** Synthesized from international and Bangladesh-specific evidence on gender, disasters and climate risk (e.g., IPCC AR6 WGII; UNDRR Global Assessment Reports; UN Women and UNICEF analyses of gendered impacts of floods in South Asia; national disaster-management and gender-climate studies).

## 6.5 Assessment of SEAH-Related Risks in the Proposed Project

The proposed project is expected to deliver major benefits for women and girls such as safer homesteads, reduced time burdens, improved WASH and more voice in local adaptation structures. However, it also carries moderate risks of sexual exploitation, abuse and harassment (SEAH) that must be proactively managed, drawing on lessons from housing and WASH programmes in Bangladesh and global evidence that SEAH is often under-reported in conservative rural contexts (UN Women, 2021; UNFPA, 2023).

### Risks for women and girls in communities

**Construction and contractor-related risks:** As predominantly male construction teams and contractors enter remote flood-prone communities to raise plinths and install WASH facilities, power imbalances and weak oversight can create opportunities for harassment, exploitation or “sex-for-favors” demands, particularly where access to project benefits (housing slots, wage labor, training) is scarce.

**Mobility and access to project activities:** Women may need to travel along isolated roads or waterways to attend trainings, CCAG meetings or to access the grievance redress mechanism (GRM), increasing their exposure to harassment or assault, especially where transport is informal and lighting is poor.

**Stigma and under-reporting:** Studies on GBV in South Asia and humanitarian settings show that many SEAH incidents are never reported because of fear of stigma, blame or retaliation, especially in conservative rural communities (UN Women, 2021; UNFPA, 2023). This is likely to be the case in the project unions as well.

### Risks for female staff and volunteers (PKSF, POs, contractors)

- Female project staff and community volunteers will travel frequently to remote villages in Sherpur and Mymensingh, often by boat or local transport and sometimes staying overnight. Inadequate or mixed-sex accommodation, lack of separate sanitation, and reliance on informal transport can increase SEAH risk.
- Hierarchical relationships (e.g., junior female staff supervised by senior male staff or contractors) may create situations where abuse of power or coercion is difficult to challenge, particularly in the absence of a clear Code of Conduct and safe reporting channels.

**Risks in community forums and committees:** CCAG and community meetings may mirror local power dynamics where young women, widows or women from poorer or minority households feel unable to speak out about harassment or coercion.

Given these factors and strong social stigma around GBV/SEAH, the likelihood of under-reporting is high, even if incidents occur. The project therefore treats SEAH risk as “limited but non-negligible” and commits to a zero-tolerance approach, including:

- A mandatory Code of Conduct for all PMU, POs and contractor staff explicitly prohibiting SEAH and abuse of power;
- Gender-sensitive recruitment, induction and supervision, including SEAH training for all staff and contractors;

- A confidential, gender-sensitive and accessible GRM, with anonymous options, trained female focal points, and clear referral pathways to health, psychosocial and legal services where available; and
- Safe logistics and site management, including separate, secure sanitation and accommodation for women, safe travel protocols, and explicit rules on staff–beneficiary interactions.

**Table 4: Action plan matrix for protection of GVB and SEAH**

SL	Identified risks	Mitigation measures	Responsibility	Source of budget
1	Wage discrimination and unsafe working conditions for female labor in earthwork and construction (plinth raising, WASH, goat sheds)	<ul style="list-style-type: none"> <li>- Sensitize contractors and CCAGs on equal wages and decent work through site meetings and CCAG sessions.</li> <li>- Include equal pay for equal work clause and no child labor/GBV clauses in all contractor agreements.</li> <li>- Ensure sex-disaggregated wage records and periodic site visit by POs/PMU.</li> <li>- Establish community-level GRM where women can safely report wage and labor-related grievances.</li> </ul>	POs, contractors, CCAG members, PMU	No additional budget is required. If needed the costs will cover by output 1.1, 2.1, 2.2 and 3.1.
2	Sexual harassment and/or “eve teasing” at construction and WASH sites	<ul style="list-style-type: none"> <li>- Provide temporary, separate and safe sanitation facilities at major work sites (latrines and bathing corners) with adequate privacy.</li> <li>- Enforce Code of Conduct for all contractors and workers, clearly prohibiting SEAH.</li> <li>- Conduct SEAH awareness sessions during CCAG and site meetings.</li> <li>- Ensure women’s participation in community monitoring of construction sites through CCAGs.</li> </ul>	POs, contractors, CCAG members, PMU	No separate budget line required. If needed, the costs will cover from output 2.2 and output 4.1.
3	Sexual harassment and assault on the way to and from worksites, meetings, trainings or GRM access points	<ul style="list-style-type: none"> <li>- Schedule meetings and trainings in daylight hours and as close as possible to communities, reducing need for long or unsafe travel.</li> <li>- Encourage group travel for women to trainings/meetings where feasible.</li> <li>- Integrate SEAH awareness and safe mobility tips into CCAG sessions.</li> <li>- Publicize GRM channels (including anonymous options) and provide at least one trusted female focal point per POs/union.</li> </ul>	POs, CCAGs, PMU	No additional budget is required. If needed, the costs will cover from output 4.1 and output 4.3.
4	SEAH and abuse of power in access to project benefits (e.g., beneficiary selection, access	<ul style="list-style-type: none"> <li>- Apply transparent, criteria-based beneficiary selection with community and scope for feedback/appeals.</li> <li>- Prohibit any demand for sexual or other favors in exchange for inclusion in project activities through the Code</li> </ul>	POs, CCAGs, PMU	No separate budget line required. If needed, the costs will cover by output 4.1, 4.2 and 4.3.

	to livelihood packages)	<p>of Conduct.</p> <ul style="list-style-type: none"> <li>- Train staff, CCAG leaders and contractors on power dynamics and SEAH risk in targeting and benefit distribution.</li> <li>- Monitor targeting and benefit distribution with random beneficiary checks (including confidential questions on misconduct).</li> </ul>		
5	SEAH risks for female staff and volunteers (PKSF, POs, contractors) during field operations and in offices	<ul style="list-style-type: none"> <li>- Apply PKSF's SEAH and GBV policies and Code of Conduct to all staff and POs.</li> <li>- For travel to remote areas, priorities official vehicles or vetted local transport and avoid unnecessary night travel.</li> <li>- Arrange safe and separate accommodation and sanitation for female staff when overnight stays are required.</li> <li>- Establish internal reporting channels and whistle-blower protections for staff, linked to PKSF's HR and GRM systems.</li> </ul>	PMU and POs	No separate budget line required. If needed, the costs will cover by output 4.3.
6	Under-reporting of GBV/SEAH due to stigma, fear of retaliation and lack of trusted channels	<ul style="list-style-type: none"> <li>- Design and operate a confidential, survivor-centered GRM with multiple channels (hotline, in-person focal points, boxes), clearly communicated to women and men.</li> <li>- Nominate and train female and male SEAH focal points at POs and community levels, with clear referral pathways to health, psychosocial and legal services.</li> <li>- Integrate basic information on rights, SEAH, confidentiality and available services in CCAG, WASH and livelihood trainings.</li> <li>- Monitor GRM data (without personal identifiers) to identify trends and adjust prevention/response measures.</li> </ul>	PMU, POs, GRM/SEAH focal points and CCAGs	No separate budget line required. If needed, the costs will cover by output 4.1 and 4.3.

\*\*\*Note: In all cases, PKSF's Gender Policy, SEAH and GBV policies, and GRM procedures will apply. PKSF maintains a zero-tolerance policy on SEAH and GBV, binding for PKSF, Partner Organizations (POs), contractors and community structures engaged by the project.

## 7. Gender Mainstreaming in the Project

Gender mainstreaming in the proposed flood-resilience project is embedded across all four components and throughout the full project cycle; from targeting and design to implementation, monitoring and learning. The project adopts an inclusive, gender-responsive targeting approach to identify the most

vulnerable among the 20,000 households to receive plinth raising, WASH and livelihood support. Within the broader caseload of poor and ultra-poor families living on exposed floodplains and chars, priority is given to women-headed households, households with persons with disabilities and other socially marginalized groups identified through vulnerability mapping and CCAG consultations. Beneficiary lists are prepared transparently and validated in open community meetings where women are actively encouraged and supported to participate, and final lists are publicly disclosed at community and Union Parishad level to reduce elite capture and ensure equitable access to benefits.

To strengthen women's participation, voice and leadership, the project promotes strong women's representation in Climate Change Adaptation Groups (CCAGs) and other local structures responsible for planning, implementation oversight and grievance handling. Dedicated consultations with women and adolescent girls will feed directly into decisions on plinth height, house surroundings, siting of tube-wells and latrines, drainage and lighting, so that women's safety, privacy, accessibility and care-related needs are reflected in design choices. Female CCAG members will receive basic leadership and facilitation training so they can chair or co-chair meetings, present community priorities to local government, and play a visible role in monitoring construction quality, WASH functionality and livelihood support over time.

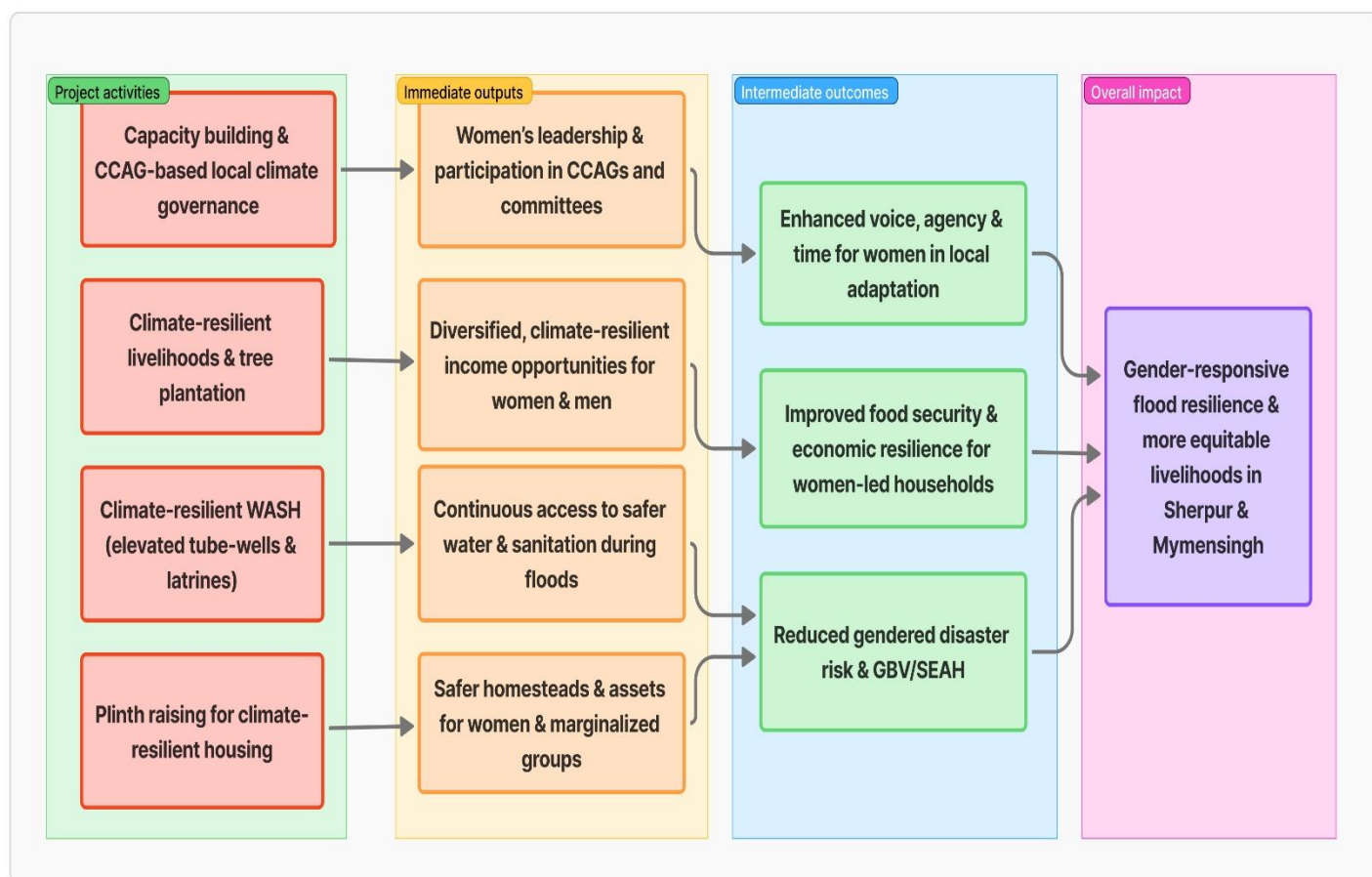
The project also treats women's economic empowerment and skills development as a core pathway for gender equality. Climate-resilient livelihood packages (goat/sheep support, homestead gardening, tree planting and flood-tolerant crops) will be explicitly targeted to women, especially women-headed households, with clear communication on women's rights to manage the assets and income. Technical trainings on livestock management, homestead vegetable production, basic business skills and climate-smart agriculture will reserve a minimum share of places for women and young women, with schedules and venues adjusted to their mobility and care constraints. Partner Organizations (POs) are encouraged to recruit and promote female field staff, extension workers and community facilitators, and to adopt HR practices that support gender equity, such as safe working conditions, equal pay for equal work and harassment-free workplaces.

Creating safe and dignified environments, and managing SEAH risks, is another pillar of the gender mainstreaming strategy. A project-wide Code of Conduct will be mandatory for all PKSF/PMU staff, POs, contractors and site workers, explicitly prohibiting sexual exploitation, abuse and harassment and any abuse of power or exchange of project benefits for sexual favors. Activity design will incorporate SEAH-sensitive measures: choosing safe and accessible venues for community meetings and trainings; ensuring separate, adequate sanitation facilities for women and men at worksites and training centers; planning safe travel arrangements for female staff and volunteers to remote riverine and char locations; and, where possible, ensuring that female beneficiaries can interact with female staff or focal points. These measures are complemented by confidential reporting options within the grievance redress mechanism (GRM), including anonymous channels and trained female focal points at community level, so that women and girls can safely report concerns without fear of retaliation.

Finally, gender-responsive monitoring, learning and grievance redress underpins the whole approach. All relevant results framework indicators including numbers of beneficiary households, trainees, committee members, livelihood package recipients and GRM users will be disaggregated by sex, age and disability. The M&E system will track specific gender indicators such as the proportion of CCAG members who are women, women's satisfaction with plinth and WASH design, and perceived changes

in time burden, safety and decision-making power. Participatory tools (e.g., community scorecards, focus group reflections) will include questions on women’s access, voice and experiences of project services, and findings will feed into adaptive management decisions. The GRM will be designed to be accessible to women, persons with disabilities and other marginalized groups through multiple entry points (in-person, phone, written and anonymous options) and gender-balanced local grievance committees, ensuring that the project not only delivers climate-resilient infrastructure and livelihoods, but also contributes to shifting local norms and institutions towards greater gender equality in flood-prone communities.

**Figure 2: The Impact of the Proposed Project on Gender**



## 6.6 Proposed Gender Logframe

The purpose of a Gender Action Plan is to operationalize the constraints and opportunities for women and men that were identified during the gender analysis, towards fully integrating them into the project design, providing the framework for a gender-responsive and socially inclusive project. For this, particularly considering the disadvantaged position of women, steps will be taken to ensure that the realities of women are taken into account in the activities during the project's planning, executing, and monitoring phases. The specific indicators are also proposed to measure and track progress on these actions at the activity level, which can be incorporated into the detailed M&E plan which will be developed at the start of implementation, and provides concrete recommendations on how to ensure that the degree of gender-responsiveness and transformation continues to be measured throughout implementation. The gender expert will be involved in any of the activities for which gender expertise will be required. Furthermore, it is recommended that the project takes into consideration gender and social inclusion measures outlined above and these measures are tailored specifically for the Bangladesh context. Based on the approach a Gender logframe is developed for the project which is given in the Table below.

### Gender Logframe-Flood Resilience Project (Sherpur & Mymensingh)

Outcome 1: Protection of the homestead from the adverse effects of flood				
Output	Gender-responsive actions	Targets, indicators and timeline	Responsible institutions	Allocated budget (USD million)
<b>Output 1.1: Homestead plinths raised above peak flood level</b>	<ul style="list-style-type: none"> <li>- Priorities women-headed households, households with persons with disabilities, and other marginalized groups in selection of the 20,000 plinth-raising beneficiaries, using transparent criteria and community validation.</li> <li>- Register adult women as co-beneficiaries (joint names) on project records wherever possible.</li> <li>- Conduct separate consultations with women and adolescent girls on safe access routes, storage of</li> </ul>	<p><b>Targets (by Y4)</b></p> <ul style="list-style-type: none"> <li>- 20,000 homestead plinths raised to agreed flood-resilient standards.</li> <li>- <math>\geq 50\%</math> women, of beneficiary households are women-headed.</li> <li>- At least 50% of beneficiary households have an adult woman registered as co-beneficiary in project records.</li> </ul> <p><b>Indicators</b></p> <ul style="list-style-type: none"> <li>- % Of women-headed households among 20,000 beneficiaries.</li> </ul>	PMU, POs, contractors, CCAGs	Activity 1.1.1 budget (6.89) Will cover the cost; no separate budget line required.

	<p>food/assets, and use of raised space during floods.</p> <ul style="list-style-type: none"> <li>- Ensure plinth design considers safe access for older persons and persons with disabilities (e.g., non-slippery access, space for ramps/handrails where needed).</li> </ul>	<ul style="list-style-type: none"> <li>- % Of households with adult woman registered as co-beneficiary.</li> <li>- Number of women’s consultations held and number of participants (sex/age disaggregated).</li> </ul> <p><b>Timeline</b></p> <ul style="list-style-type: none"> <li>- Targeting &amp; design: Y1.</li> <li>- Implementation: Y1–Y4.</li> </ul>		
<b>Outcome 2: Increased access to safe water and sanitation</b>				
<b>Output</b>	<b>Gender-responsive Actions</b>	<b>Targets, indicators and timeline</b>	<b>Responsible institutions</b>	<b>Allocated budget (USD million)</b>
<b>Output 2.1: Installation of resilient tube wells</b>	<ul style="list-style-type: none"> <li>- Locate tube-wells in places identified by women users as safe, convenient and accessible during floods (close to homesteads, safe approaches from raised plinths).</li> <li>- Organize women-focused discussions on water quality, queuing, safety at night, and responsibilities for maintenance.</li> </ul>	<p><b>Targets (by Y4)</b></p> <ul style="list-style-type: none"> <li>- 6,800 tube-wells installed on raised platforms in project unions.</li> <li>- A majority of daily users are women and girls.</li> </ul> <p><b>Indicators</b></p> <ul style="list-style-type: none"> <li>- Number Of tube-wells installed and functional.</li> <li>- Women’s satisfaction with access and safety (HH survey/FGDs).</li> </ul> <p><b>Timeline</b></p> <ul style="list-style-type: none"> <li>- Design &amp; siting: Y1.</li> <li>- Installation &amp; mobilization: Y1–Y4.</li> </ul>	PMU, POs, contractors, CCAGs	Activity 2.1.1 budget (2.62) will cover the cost; no additional budget required.
<b>Output 2.2 Construction of sanitary latrines</b>	<ul style="list-style-type: none"> <li>- Provide raised, flood-resilient latrines with internal privacy, lockable doors and safe access (steps/ramps) and</li> </ul>	<p><b>Targets (by Y4)</b></p> <ul style="list-style-type: none"> <li>- 6,800 flood-resilient latrines installed and used by beneficiary households.</li> </ul>	PMU, POs, contractors, CCAGs	Activity 2.2.1 budget (2,59) will cover the cost; no additional

	<p>adequate space for menstrual hygiene management.</p> <ul style="list-style-type: none"> <li>- Conduct FGDs with women and adolescent girls (including women with disabilities) on design details (door direction, internal layout, washing arrangements, lighting).</li> <li>- Site latrines where women and girls can access them safely day and night; link with solar lighting along paths/near doors where feasible.</li> <li>- Train women and men jointly on hygienic use and maintenance, emphasizing shared responsibility for cleaning and minor repairs.</li> <li>- Include sensitization on GBV/SEAH risks related to unsafe sanitation in CCAGs awareness sessions.</li> </ul>	<ul style="list-style-type: none"> <li>- At least 50% of women and 15% adolescent girls report improved privacy and dignity compared to previous situation.</li> <li>- At least 50% of households report men’s participation in cleaning/maintenance tasks.</li> </ul> <p><b>Indicators</b></p> <ul style="list-style-type: none"> <li>- Number Of latrines constructed and functional.</li> <li>- Women’s satisfaction with safety/privacy (scorecards/FGDs).</li> <li>- % Of households where men share sanitation maintenance (HH survey by sex).</li> </ul> <p><b>Timeline</b></p> <ul style="list-style-type: none"> <li>- Design &amp; consultations: Y1.</li> <li>- Installation: Y1–Y4.</li> <li>- Satisfaction assessments: Y2–Y4.</li> </ul>		budget required.
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**Outcome 3: Access to flood resilient livelihood**

<b>Output</b>	<b>Gender-responsive Actions</b>	<b>Targets, indicators and timeline</b>	<b>Responsible institutions</b>	<b>Allocated budget (USD million)</b>
<b>Output 3.1: Rearing of goat/sheep in slatted houses</b>	<ul style="list-style-type: none"> <li>- Priorities women-headed households and poor women as primary recipients and managers of goat/sheep support and raised sheds.</li> </ul>	<p><b>Targets (by Y4)</b></p> <ul style="list-style-type: none"> <li>- 20,000 goat/sheep houses constructed and related support delivered.</li> <li>- At least 50% of primary livestock package recipients</li> </ul>	PMU, POs, CCAGs	Activity 3.1.1 budget (2.69) and activity 4.3.2 budget (0.39) will cover the cost; no additional

	<ul style="list-style-type: none"> <li>– Register women as primary contact for livestock support where feasible.</li> <li>– Provide training on goat/sheep husbandry (housing, feeding, health, marketing) with reserved places for women and young women, adapting time and venue to their mobility and care constraints. Include basic business skills (record-keeping, cost/benefit) targeted to women beneficiaries.</li> </ul>	<p>are women or women-headed households.</p> <ul style="list-style-type: none"> <li>– At least 50% of participants in livestock trainings are women.</li> </ul> <p><b>Indicators</b></p> <ul style="list-style-type: none"> <li>– Number Of livestock packages delivered (sex of primary recipient).</li> <li>– Training attendance records (sex/age disaggregated).</li> <li>– Women’s reported control over livestock income (HH survey/FGDs).</li> </ul> <p><b>Timeline</b></p> <ul style="list-style-type: none"> <li>• Targeting and design: Y1.</li> <li>• Delivery and training: Y1-Y4.</li> </ul>		budget required.
<p><b>Output 3.2: Cultivation of flood tolerant crops, Vegetable and Tree plantation</b></p>	<ul style="list-style-type: none"> <li>– Integrate women’s roles in seed selection, planting and post-harvest processing into all technical support on BRR dhan 51 &amp; 52, BINA dhan 11 and homestead vegetables (e.g., pit-based pumpkin).</li> <li>– Reserve a substantial share of participation in crop and gardening trainings for women, especially women-headed and ultra-poor households.</li> <li>– Promote homestead-based production models that recognize women’s time constraints and support their control over produce (home consumption, small sales).</li> </ul>	<p><b>Targets (by Y4)</b></p> <ul style="list-style-type: none"> <li>– 20,000 beneficiary households practicing at least one promoted climate-resilient crop/homestead gardening intervention.</li> <li>– 216,500 trees planted, with at least 70% survival at end of project.</li> <li>– At least 50% of designated tree caretakers are women and 15% youth.</li> <li>– At least 50% of participants in crop and gardening trainings are women.</li> </ul> <p><b>Indicators</b></p> <ul style="list-style-type: none"> <li>– Number Of households adopting flood-tolerant varieties and number of</li> </ul>	PMU, POs, CCAGs	Activity 3.2.1, 3.2.2, 3.2.3 budget (5.31) and activity 4.3.2 budget (0.39) will cover the cost; no additional budget required.

	<ul style="list-style-type: none"> <li>- Plant 216,500 multi-purpose trees (fruit, timber, shade, fodder, windbreak) around homesteads and access paths, with women’s input on species selection based on food, fuel and care needs.</li> <li>- Identify women and youth in each beneficiary household as tree caretakers and provide brief training on planting, watering, pruning and protection (including during inundation).</li> </ul>	<ul style="list-style-type: none"> <li>homestead gardening (sex of primary manager).</li> <li>- Training attendance records (sex/age disaggregated).</li> <li>- Women’s reported role in decisions on use of produce/income.</li> <li>- Number of trees planted &amp; survival rate.</li> <li>- % Of female/youth caretakers in tree registers.</li> </ul> <p><b>Timeline</b></p> <ul style="list-style-type: none"> <li>- Training &amp; input support: Y1–Y4.</li> <li>- Planting: Y1–Y3.</li> <li>- Survival &amp; benefit assessment: Y3–Y4.</li> </ul>		
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**Outcome 4: Institutions (Partner Organizations) and community groups strengthened capacity on addressing climate change**

Output	Gender-responsive Actions	Targets, indicators and timeline	Responsible institutions	Allocated budget (USD million)
<b>Output 4.1: Climate Change Adaptation Groups (CCAG) formed and operationalized</b>	-	<p><b>Targets (by Y1)</b></p> <ul style="list-style-type: none"> <li>- 1,000 CCAGs formed covering all 20,000 households (20 HHs per CCAG).</li> <li>- At least 50% of CCAG members are women beneficiaries.</li> <li>- At least 30% of CCAG leaders (chair/secretary) are women.</li> </ul> <p><b>Indicators</b></p>	PMU, POs, CCAGs	Activity 4.1.1, 4.1.2, 4.1.3 budget (0.12) will cover the cost; no additional budget required.

		<ul style="list-style-type: none"> <li>– CCAG membership and leadership lists (sex/age/disability disaggregated).</li> <li>– Number of women-only validation meetings and number of participants.</li> </ul> <p style="text-align: center;"><b>Timeline</b></p> <p style="text-align: center;">Group formation and validation: Y1.</p>		
<p><b>Output 4.2: Preparation of vulnerability assessment and adaptation action plan</b></p> <p><b>and</b></p> <p><b>Output 4.4: Preparation and dissemination of knowledge Products</b></p>	<ul style="list-style-type: none"> <li>– Ensure that all key indicators (beneficiary households, CCAG membership, trainees, livelihood recipients, GRM users) are disaggregated by sex, age and disability.</li> <li>– Include specific gender outcome questions (time use, safety, decision-making, control over assets) in baseline, mid-term and final evaluations.</li> <li>– Use separate FGDs and KIIs with women and girls to capture perspectives on plinths, WASH, livelihoods, safety and SEAH risks.</li> <li>– Document gender-focused case stories showing how women and girls benefit from and contribute to the project, and share with PKSF, GoB and the Adaptation Fund.</li> </ul>	<p><b>Targets (by Y4)</b></p> <ul style="list-style-type: none"> <li>– All key outcome indicators reported with sex/age/disability disaggregation.</li> <li>– Baseline, mid-term and final evaluations include a distinct gender and SEAH section.</li> <li>– At least 10 gender-focused stories/briefs produced over the project period.</li> </ul> <p><b>Indicators</b></p> <ul style="list-style-type: none"> <li>– Evaluation reports and datasets.</li> <li>– Number of case studies/briefs with explicit gender focus.</li> </ul> <p><b>Timeline</b></p> <ul style="list-style-type: none"> <li>• Baseline: Y1.</li> <li>• Mid-term review: around Y3.</li> <li>• Final evaluation: Y4.</li> </ul>	PMU, M&E team, POs, external evaluators	Activity 4.2.1, 4.2.2. budget (0.02) and activity 4.4.1 budget (0.044) will cover the cost; no additional budget required.
<b>Output 4.3: Trainings and workshops on</b>	<ul style="list-style-type: none"> <li>– Integrate gender and SEAH content into all training packages (for masons,</li> </ul>	<p><b>Targets (by Y4)</b></p> <ul style="list-style-type: none"> <li>– Key training modules on plinth raising, WASH,</li> </ul>	PMU, POs, gender/safeguards focal points	Activity 4.3.1, 4.3.2, 4.3.3, 4.3.4 and 4.3.5

<p><b>Climate Change conducted for Beneficiaries and stakeholders</b></p>	<p>engineers/supervisors, POs staff, CCAGs, WASH and livelihood activities).</p> <ul style="list-style-type: none"> <li>- Include visuals and examples that feature women as decision-makers, workers and caretakers of WASH, livelihoods and trees.</li> <li>- Ensure materials are accessible (Bangla, simple language, visuals) and suitable for women with lower literacy and for persons with disabilities where possible.</li> <li>- Reserve a minimum share of seats for women and young women in all technical trainings and adapt schedules/venues to women’s time and mobility constraints.</li> <li>- Encourage EOs and contractors to recruit trained women into paid roles (community facilitators, WASH promoters, tree caretakers, para-vets, etc.).</li> <li>- Provide SEAH and GBV awareness for all staff and key community leaders as part of project management and safeguards training.</li> </ul>	<p>livelihoods and CCAG roles developed/revised with explicit gender and SEAH sections.</p> <ul style="list-style-type: none"> <li>- Key technical trainings delivered (e.g., masons, supervisors, CCAG leaders, WASH and livelihood caretakers), with at least 30% women/young women overall.</li> <li>- At least three core training packages reviewed by gender/safeguards focal points before use.</li> </ul> <p><b>Indicators</b></p> <ul style="list-style-type: none"> <li>- Number of training packages with integrated gender/SEAH content.</li> <li>- Existence of validated gender-sensitive materials (document review).</li> <li>- Key technical trainings delivered, with at least 30% women/young women overall.</li> </ul> <p><b>Timeline</b></p> <ul style="list-style-type: none"> <li>- Material development &amp; validation: Y1–Y2.</li> <li>- Trainings: Y1–Y4.</li> </ul>		<p>(0.056) will cover the cost; no additional budget required.</p>
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