ADAPTATION FUND

AFB/PPRC.37/Inf.3
16 March 2026

Adaptation Fund Board
Project and Programme Review Committee
Thirty-seventh Meeting
Bonn, Germany, 7-8 April 2026

PROPOSAL FOR BANGLADESH

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): 20,000,000
Reviewer and contact person: Ahmad Ghosn
Co-reviewer(s):
IE Contact Person:

Technical Summary	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: Component 1: Plinth Raising for Climate-Resilient Housing (USD 6,888,000). Component 2: Sanitary Latrine Construction and Water Management Systems (USD 5,212,800). Component 3: Tree Plantation, Homestead Gardening, Goat and Sheep Rearing (USD 5,306,400). Component 4: Strengthened capacity on addressing climate change (USD 977,600). Requested financing overview: Project/Programme Execution Cost: USD 378,000 Total Project/Programme Cost: USD 18,762,800 Implementing Fee: USD 1,237,200 Financing Requested: USD 20,000,000 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&S checklist; adding details on project implementation arrangements; clarifying the financial and project risk management; inclusion ESIA, ESMP and GM; adding a budgeted M&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. The second review finds that not all of the CARs and CRs raised in the first review are adequately addressed. Several issues still need to be addressed/ further addressed including: specifying the executing entities; providing details of the project activities and specifying USPs, if any; revising project components financing table; quantifying project benefits; revising applicable national standards table; revising AF E&S checklist table; clarifying project management risks; inclusion of ESMP; adding applicable AF core indicators tables and revising project results framework and alignment with AF RF; Inclusion of detailed budget with notes and break downs of execution costs and implementation fee; among others as indicated in the comments of the second review. The third technical review finds that several CARs and CRs mentioned the second review are not addressed and a couple of new CARs have been added. Pending issues that need to be addressed include revising requested funding amount and inclusion of last submission date on project info sheet; specifying executing entity; providing more details of project activities; revising components financing table; revising core indicators and alignment with AF RF tables; Inclusion of detailed budget with notes and break downs of execution costs and implementation fee in Part IIIG; revising disbursement schedule; among others as indicated in the comments of the third review.
Date:	**03 February 2026**

Review Criteria	**Questions**	**First Technical Review Comments 10 November 2025**	**Second Technical Review Comments 09 December 2025**	**Third Technical Review Comments 03 February 2026**
Country Eligibility	1. Is the country party to the Kyoto Protocol and/or the Paris Agreement?	**Yes.**	-	-
	2. Is the country a developing country particularly vulnerable to the	**Yes.** Bangladesh frequently experiences extreme weather events including	-	-

	adverse effects of climate change?	floods, cyclones, and droughts.		
Project Eligibility	1. Has the designated government authority for the Adaptation Fund endorsed the project/programme?	**Yes.** As per the Endorsement letter dated 28 July 2025. See p. 55. **Note:** Computer screen dashboard page numbers/ pagination is used in the review sheet due to an error in inserted page numbering sequence after page 10)	**-** **Note:** Computer screen dashboard page numbers of the track change version are referenced in the second review, unless otherwise specified.	**-**
	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?	**Yes.** The total number of pages is 63. However, the below issues in Part I need to be addressed. **CAR1:** 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.	**CAR1: Not Cleared.** 1. Please specify which PKSF Partner Organization/s will execute the project execution (e.g.; Sangkalpa Trust; Akota Saaj Unnayan Kendra; Bangladesh Development Society; etc.). 2. Please update the stage of submission section on page 1 to indicate that this is a re-submission and also indicate the last date of submission.	**CAR1: Not Cleared.** 1. AF requires that EEs be specified. As per the IE response, executing partners will be specified after project approval via a bidding process. This implies that the IE is the responsible EE and will deliver this role via its partner organizations. Hence, clearing CAR1 would require addressing the following: *2. Indicate on p.1 that PKSE is the EE and reflect this along with IE response in Part IIIA.* *3. Justify IE involvement as EE in line with Decision B.18/30 "written request by recipient*

		CR1: Under Part I "Project/ Programme Background and Context", provide a brief discussion on the geography and	**CR1: Cleared.** See pp. 12-17.	*country, involving designated authorities"* 4. *Current EC ($378,000) is 2% of total project cost and exceeds related AF cap. Either reduce the 2% to 1.5% or justify it in line with Decision B.38/42 "Where the actual execution costs of the IE exceed the 1.5 per cent cap, to require the IE to provide justification as part of its proposal submission".* **CAR1 New:** Please address the following: **5.** Revise requested financing on p. 5 (Part I project info sheet) to be USD 20,000. Also, indicate the last submission date of the proposal. **6.** Align document contents/ letter section numbering with AF template, particularly after Part IIID. AF template can be found at: https://www.adaptation-fund.org/document/template-for-fullly-developed-single-country-proposal/. **7.** A thorough round of editing/ proof reading for the whole document is recommended to improve its quality and clarity.

		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. **CR2:** Revise the discussion under "Project Objectives", pp.7-9, to address the following: 1. Rearrange the discussion flow to indicate the overall objective, followed by specific objectives, followed by the list of components. 2. Provide a brief concise overall objective. A proposed overall	**CR2**: **Cleared.** See p. 17.	8. Please remove the instructions page from the proposal and place the Table of Contents to after the cover page of the proposal. - -

		objective is: to strengthen the resilience and adaptive capacity and improve livelihoods of rural communities in Sherpur and Mymensingh disticts to face the adverse impacts of floods. 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: • 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. Ensure that the specific objectives are consistent in all related sections (e.g.: results framework, etc.). **CAR2:** Align components financing table, p. 9, with AF requirements: i) Provide cost at output, outcome	**CAR2: Not Cleared.** The table is not aligned with AF requirements. It should include in separate columns the components,	

		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. **To improve the quality and clarity of the document please consider the following:** 1. Add table of contents, lists of abbreviations/ acronyms, tables & figures. Spell out abbreviations when first used, and refer to tables, figures and annexes at related discussions. 2. Provide tables numbers and headings for all tables.	the outcomes under each component, and the outputs under each outcome, and should as well reflect the costs for components, outcome and output levels. Also, the bottom rows of the table do not clearly reflect the executing costs and implementation fee. Moreover, the outcomes listed in the first column are the components titles not the outcomes. The outcomes as listed in Part II A (consider revising outcomes statements for more focus, if possible) should be included and the outputs should be consistent with those listed in Part IIA. Components, outcomes, and output statements should also be consistent across the document (e.g.: components financing table, Part IIA, project results framework, alignment with AF RF table, budget, etc.). **Notes: some issues are still pending:**	**CAR2: Not cleared.** In addition to components, at table 2, please provide in the table allocated budgets at output level. Also note that the components description in paragraph 26, indicates three outputs under component 1 (20,000 household plinths raised by 1–2 meters in flood-prone areas; Local communities trained on flood-resilient housing methods; Increased awareness of climate risks and protective measures for homesteads), which are not consistently reflected in the components financing table. Please ensure consistency of the outputs listed in the financing table with those indicated under components description in para 26.

		3. Revise page numbering after p.10. 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.). 5. Present references as footnotes. 6. On p.4, revise Figure number (should be Figure 1) and highlight the project intervention area/s. 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. 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	1. Pages numbers do not show in the clean version. Also, reference pages in table of contents, etc. are erratic. 2. The title “Projected Calendar” for table 3 should be “Project Calendar”. Same applies for the heading of the subsection. 3. Align the section titles of all the proposal document parts with AF template titles. 4. Ensure that all revisions made are reflected in related sections. 5. Attach Annexes to the document and reflect in the table of contents. 6. Another round of editing/ proofreading is recommended.	

		components" (Note: focus areas are identical to the components listed in the components financing table, p. 9). **9.** A thorough round of editing/ proofreading for the whole document is recommended.		
	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?	**Yes.** See Part IIA pp. 11-13 (based on corrected page numbering sequence after page10. **Note: *pagination/ page numbers shown on the computer screen dashboard are used throughout the review document***. 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. However, 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. **CAR3:** 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,	**CAR3: Not cleared.** While the discussion in Part IIA presents each component with its outcomes and outputs, the activities under outputs are not provided in sufficient detail. For example, output 1.1 is big task that would require initial site screening, design, construction, etc., activities that would require specifying and providing related further details to justify the associated budget of USD **6,888,000.**	**CAR3: Not cleared.** Items 2 and 3 of CAR3 are addressed (See paras 24 & 25, p. 18, para 110, pp. 52-54, and para 125, pp. 65-72). However, item 1 needs further clarification. Therefore, please address following: 1. Under components description in paragraph 26, please list the activities corresponding to component 1 three outputs (20,000 household plinths raised by 1–2 meters in flood-prone areas; Local communities trained on flood-resilient housing methods; Increased awareness of climate risks and protective measures

		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. More importantly, please identify any USPs, and discuss how they be managed to meet AF requirements, and reflect as needed at related sections (e.g., Part IIK, Part IIIC, etc.).	1. Clearly structured/ defined activities with adequate details must be provided at full proposal stage. Please revise the discussion in Part IIA to reflect the above for all the project components outputs. 2. Also, the unspecified project activities (USPs) are not clearly identified. Only a general statement in para 24 is provided and states: "Some household-level interventions constitute USPs under Adaptation Fund", without specifying these USPs. Please address. 3. Moreover, para 25 states: "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	for homesteads) along with related details. Reflect these activities in the theory of change narrative and chart in paras 27 & 28, pp. 27-28. 2. Under components description in paragraph 26, ensure that the components outputs and activities are numbered (e.g.: activity 1.1.1, ., 4.1.1, .., etc.) and are consistent with those in the theory of change narrative and chart and vice versa. 3. Ensure that all revisions made are reflected, as relevant, at related sections (e.g.: Part IIIC ESMP, budget table/s, project results framework, alignment with AF RF table, etc.).

			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.". It is to be noted here that the identification of the micro-location or specific design of the plinths or other construction interventions (double-pits, tube wells, sanitary latrines, etc.) may not necessarily justify USP categorization, as they could rather, among others, be activities under related outputs. These activities should comply with related national standards and their associated risks as identified in Part IIK	

			and Part IIIC should be mitigated through an ESMP (Environmental and Social Management Plan) developed for the purpose. Please address.	
		CAR4: 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 Guidance Document for Project/Programme with Unidentified Sub-Projects and provide supplemental information as needed.	**CAR4: Not cleared.** Please specify the Locations of the interventions within the flood-prone regions of Sherpur and Mymensingh, mentioned in para 21 (e.g.; identify these locations and highlight them in a map). Please see CAR 3 and refer to the Guidance Document for Project/Programme with Unidentified Sub-Projects.	**CAR4: Cleared.** See Para 21.1, p.17.
		CR3: 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	**CR3: Cleared.** See p. 22.	-

		project alignment with AF results framework- to be provided). **CR4:** 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.	**CR4: Cleared.** See pp. 33-34.	-
	4. Does the project / programme provide economic, social and environmental benefits, particularly to vulnerable communities, including gender considerations, while avoiding or mitigating	**Yes. However additional information is required** See Part IIB, pp. 14-16. However, more details are needed among other issues indicated below. **CAR5:** Compliance with AF Gender Policy at full stage proposal requires the provision of agender	**CAR5: Not Cleared.** Please attach the Annex in the proposal document, and refer to it at relevant	**CAR5: Not Cleared.** See para 43, p.31. However, in the detailed budget or in the Gender Action plan please indicate what amount of the

	negative impacts, in compliance with the Environmental and Social Policy and Gender Policy of the Fund?	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 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. **CR5:** 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/	sections (e.g.: Parts IIB and IIK, Part IIIC, etc.), **CR5: Not Cleared.** See Part IIB, pp. 37-41. <u>Please provide some quantification of the benefits, as available</u> (e.g.: number of beneficiaries, area of restored ecosystems, number of trees planted, number of nurseries established, estimated number of jobs created etc.). Such details can be extracted from	component will be attributed to the gender action plan. The current addition under budget nor in the gender action plan are sufficient. **CR5: Cleared.** See. pp. 29-30.

		interventions benefits avoided losses and trade-offs, supported by $ figures (where possible). Also, note that the E&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). Revise related discussion on p. 16 accordingly. Same note applies for Part IIK and Part IIIC. **CR6:** 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	components description in Part IIA. **CR6: Not Cleared.** No mention of any activity that refers to "Access to Finance and Economic Autonomy", "Leveraging Grants", or the provision of small grants to community members in components description in Part IIA.	**CR6: Cleared.** See para 48, p. 33.

		with details on how these grants will be managed.		
	5. Is the project / programme cost effective?	**Yes.** See Part IIC, pp. 17-19. However, related discussion only provides a general comparison against “no action”, and warrant further supporting quantification, as available. **CR7:** Part IIC provides cost benefit analysis against no action. Please provide a table that compares the cost effectiveness analysis including no action and other possible alternative options/ measures, if any, along with supporting quantification/ $ value, where possible. **CR8:** 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	**CR7: Cleared.** See pp. 44-45. **CR8: Cleared.** See para 47, p. 42. The capacity-building target has been standardized across all sections. 20,000 households has been reflected consistently throughout the revised proposal.	- -

		document (Part IIA, Part IIB, project results framework, etc.).		
	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 adaptation programs of action and other relevant instruments?	**Yes.** 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. **CAR6:** Please provide dates of the listed national and local plans/ strategies. **CR9:** 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).	**CAR 6: Cleared.** See pp. 46-50. **CR9: Cleared.** See p. 49. Discussion on alignment with AF ESP and GP has been deleted.	- -
	1. Does the project / programme meet the relevant national technical standards, where applicable, in compliance with	**Unsure.** Only a general discussion is provided. See Part IIE, pp. 22-23. **CAR7:** Please provide a tabulated list of the applicable technical	**CAR7: Not Cleared.** See pp. 51-53. <u>Please delete Table 8 columns 5 & 6.</u>	**CAR7: Cleared.** See Table 8, pp. 38-39.

	the Environmental and Social Policy of the Fund?	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, among other sector-specific regulations, if any.	Include column 5 text in the activities description (Part IIA) and column 6 text in related discussions on USPs, under a dedication subtitle in Part IIA. **Note:** Technical standards should apply to all activities (including USPs) of the components listed in column 4.	
	2. Is there duplication of project / programme with other funding sources?	**Unsure.** 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. **CAR8:** Please provide a list of related completed and ongoing projects including title and date,	**CAR8: Cleared.** See pp. 53-55.	-

		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. **CR10:** Delete repeated section title on "Duplication", p.19, and adjust Part II letter section numbering after accordingly. **Note: Adjusted Parts II & III section letter numbering is used throughout the below review items**.	**CR10: Cleared.** See p. 55.	-
	3. Does the project / programme have a learning and knowledge management component to capture and feedback lessons?	**Yes.** See Part IIG, pp. 24-27. However, it is recommended to address the comment indicated below. **CR11:** Please specify the knowledge management elements in the project design (e.g.: component 4, other components/ outputs as applicable) and reflect	**CR11: Cleared**. See pp. 56-58.	-

		the mentioned related L & KM outputs/ activities (e.g., capacity building, KM system, etc.) in Part IIA components activities as relevant.		
	4. 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 Gender Policy of the Fund?	**Unsure.** 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. **CAR9:** 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	**CAR9: Cleared.** See pp. 60-63. **Note:** Attach annex to the document.	-

		participants with gender consideration, topics discussed, outcomes and how they were reflected in project design.		
	5. Is the requested financing justified on the basis of full cost of adaptation reasoning?	**Yes.** See Part II"I", pp.30-32. However, few revisions/ clarifications are need. **CR12:** Please address the following: 1. The first sentence under "Justification/ full cost adaptation reasoning", refers to a requested funding of USD 20M, please revise to USD 25M . 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. 3. Move item 4 "long-Term, Economic and Social Benefits" paragraph to Part IIB.	**CR12: Cleared.** See pp. 66-68.	-
	6. Is the project / program aligned	**Not clear.**	**See CAR19 below.**	-

	with AF's results framework?	Refer to the review sheet Item 9 "Implementation Arrangements" below for related comments.		
	7. Has the sustainability of the project/programme outcomes been taken into account when designing the project?	**Yes. However, additional information is required.** See Part IIJ, pp.33-35. **CR13:** Please address the following: 1. Revise the discussion layout to address all key areas of sustainability, including but not limited to economic, social, environmental, institutional, and financial. 2. Clarify how the O&M of established facilities/ infrastructures will be maintained sustained. 3. Under "Community-Based Climate Adaptation Groups (CCAGs)" reference is made to the establishment of	**CR13: Cleared.** See pp. 71-75. **Note:** for item 3, see CAR3 notes above.	-

		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. 4. Provide a brief discussion on the potential replication/ scaling up of the project outcomes with other funds after its completion.		
	8. 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?	**Yes. However additional information is required.** See Part IIK, pp. 35-38. **CAR10:** Please address the following: 1. Specify project overall risk category in which the E&S screening process has classified the project/programme. (Category A, B or C), in accordance the AF ESP. 2. Kindly note that an ESMP is required at full stage including arrangement of	**CAR10: Not cleared.** Please include the information provided in table 12 (except for last column) in column 3 of the AF E&S Checklist table (in other words replace table 12 with AF check list table format- keep same table number but different title). Also, in column 3 of the E&S checklist table, refer to the ESMP, USPs (if any), gender assessment and action plan as	**CAR10: Cleared.** See Table 12, pp. 52-54.

		USPs, if any, in compliance with AF requirements. Also, a gender assessment and 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. 3. Fill in column 3 of the E&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&S principles, and refer to ESMP, USP, gender assessment and action plan as relevant. 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). The E&S risks identified should be based on an ESIA	relevant. More importantly, ensure consistency of listed risks with those discussed in Part IIIC and the ESMP.	

		conducted at full proposal stage. 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.		
Resource Availability	1. Is the requested project / programme funding within the cap of the country?	**Yes.**	-	-
	2. Is the Implementing Entity Management Fee at or below 8.5 per cent of the total project/programme budget before the fee?	**Yes.** The Implementing Entity Fee (USD 1,930,372) is 8.37% of Total Project/Programme Cost (USD 23,069,62).	-	-
	3. Are the Project/Programme Execution Costs at or below 9.5 per cent of the total project/programme budget (including the fee)?	**Yes.** 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 also the Executing Entity (EE). *In this*	-	- **NOTE:** the revised EC ($378,000) and total project cost ($18,762,800) leads to an EC percentage of 2%. Considering that the IE (PKSE) is also the EE, this percentage need to be reduced to 1.5% or Justified as indicated in CAR1 above.

		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.		
Eligibility of IE	1. Is the project/programme submitted through an eligible Implementing Entity that has been accredited by the Board?	**Yes.** Palli Karma-Sahayak Foundation is accredited the AF Board. Accreditation Expiration Date: 02 August 2026 Date of First Accreditation: 03 August 2021	**-**	**-**
Implementation Arrangements	1. Is there adequate arrangement for project / programme management, in compliance with	**Unsure.** See Part IIIA, pp. 39-41. **CAR11:** Please address the following:	**CAR11: Cleared.** Except for specifying the executing partner/s which	- **Note:** See CAR1 above.

	the Gender Policy of the Fund?	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. 3. Specify the roles and reporting line of the local governments, partner technical institutions, CCAGs, etc. 4. Provide a schematic presentation of the implementation arrangements to reflect all the above. (*Note: The implementation arrangements should include a clear description of the roles and responsibilities of the implementing entity as well as any*	is flagged in CAR1 above. See pp. 83-85.	

		executing entity/ies, organizations/stakeholders that are involved in the project. A full organization chart showing how they report to each other is recommended). **CR14:** 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. **CR15:** Clarify the incorporation of gender-responsive elements in the implementation arrangements.	**CR14: will be cleared upon clearing CAR3.** **CR15: Cleared.** See paras 114 & 116, p. 84.	**CR14: Cleared.** See CAR3 and CR13 above. -
	2. Are there measures for financial and project/programme risk management?	**Yes. However, additional information is required.** See Part IIIB, pp. 41-43. **CAR12:** Please identify all major risks, their significance and measures for monitoring	**CAR12: Not Cleared.** Move Table 14 from Part IIIC to Part IIIB.	**CAR12: Cleared.** See Table 13, pp. 60-62.

		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.		
	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?	**Not fully addressed.** See Part IIIC, pp. 44-47. **CAR13:** The AF requires E&S assessments (e.g.: ESIAs) to identify risks and develop and associated ESMP to mitigate these risks, with due reference to USPs, if, any, and how they will be managed to satisfy AF requirements. 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 IIK. The ESMP should indicate the roles and responsibilities for its implementation, opportunities for consultation and	**CAR13: Not Cleared.** See ESMF Annex. The ESMP included in section 5.0/ Table 7 of the ESMF Annex refers to activity budget lines for activities that are not indicated in Part IIA (e.g.: activities 3.2.2, 2.2.1, 1.1.1, 2.1.1, 2.2.1, etc.) and lacks some required information. Please include the ESMP in Part IIIC and revise it to reflect needed information. The ESMP matrix/ table generally includes the AF E&S principle, project component output/activity related to the risk, risk mitigation measures, monitoring frequency to ensure compliance with	**CAR13: Not Cleared. Amendments to** pp. 65-72 are noted. However, 1. Please note that the ESMP costs should fall under M&E costs and not within the project activity costs. Please refer to https://www.adaptation-fund.org/generic/costs-and-fees/ 2. Please include the actual costs for the ESMP activities in the ESMP table. The total costs of the ESMP should be clear.

		adaptive management, and credible budget provisions for its implementation. **CR16:** Please address the following: 1. Clarify the IE arrangements to supervise executing entities involved in the ESMP implementation. 2. Clarify the monitoring and evaluation arrangements for ESP compliance. 3. An accessible and meaningful grievance mechanism (GM) should be provided, including the grievance process, and where grievances can be addressed.	mitigation measures, responsible entity, and allocated budgets for mitigation measures and monitoring. More importantly ESMP risks should be consistent with those of Part IIK, **Note:** Move Table 14 from Part IIIC to Part IIIB. **CR16: Cleared.** See pp. 94-96.	-
	4. Is a budget on the Implementing	**No.**		

	Entity Management Fee use included?	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. **CAR14:** 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 feed and	**CAR14: Not Cleared.** Not clear in the Budget Annex and it seems that it does not include evaluation fees. Please include revised implementing fee and break down in a dedicated table in Part IIIG. Ensure that costs related to the baseline data report, MTR and the Final Evaluation are budgeted under IE fee, as this is required by Decision B.41/20.	**CAR14: Not Cleared.** Neither Part IIIG in included (see CAR1 New above) nor a breakdown table for the IE fee is provided.

		should not exceed between 1-2% of the Total project cost figure$23,069,628.		
	5. Is an explanation and a breakdown of the execution costs included?	**No.** 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. **CAR15:** 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	**CAR15: Not Cleared.** Not clear in the Budget Annex and seems to include midterm and final evaluations costs which should be under IE fee. Please include a revised execution costs breakdown in a dedicated table in Part IIIG, and ensure that it does not include baseline data report, and midterm and final evaluations costs.	**CAR15: Not Cleared.** **1.** Please include a dedicated breakdown table for EC in Part IIIG and reflect requested information/ revisions. **2.** Please also note that there should not be a separate **Administrative Expenses cost category in the budget. All costs related to management and execution should either fall under IE or EC costs.** **3.** Please be guided by https://www.adaptation-fund.org/generic/costs-and-fees/ to determine where fee costs should fall. **4.** Please amend the table to remove travel costs, office supplies and logistics costs from the components. Under the regular window, these can only be captured under the fees as per the

		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).		guidance provided at the link above.
	6. Is a detailed budget including budget notes included?	**Yes. However, amendments are required.** See budget table provided after Part IV, pp. 58-63. The section on budget (typically Part IIIG 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. **CAR16:** 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 IIIG 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.	**CAR 16: Not Cleared.** Budget is now USD 20,001,200 and within country cap. However, please consolidate the detailed budget and the note in one table. Also, ensure More importantly, ensure that the outputs/ activities listed are consistent with those of Part IIA and the project results framework.	**CAR16: Not cleared.** 1. Please include a consolidated detailed budget table with notes in Part IIIG as requested (in alignment with AF proposal format). See CAR1 New above. Note: Budget is now $20M. 2. Please note that office equipment and supplies as well as travel should come from the execution budget not the components. 3. Through the budget notes please clarify what is logistics costs. 4. Please review and amend the penultimate row of the budget as it indicates that IE fees are the execution costs.

	7. Are arrangements for monitoring and evaluation clearly defined, including budgeted M&E plans and sex-disaggregated data, targets and indicators, in compliance with the Gender Policy of the Fund? f	**Yes. However, amendment is required.** **CAR17:** Please address the following: 1. Include in Part IIID (M&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 https://www.adaptation-fund.org/projects-programmes/project-performance/). Ensure that these activities are adequately budgeted in the proposal. 2. Provide in Part IIID a fully budgeted M&E plan that complies with the AF M&E guidelines and Gender Policy.	**CAR17: Not cleared.** 1. Not fully addressed. See pp.99-101. No mention of Project Performance Reports, Project Completion Summary, and final audited financial statements is included. 2. Addressed/ cleared. See Table 15, p. 65 in clean version (Table 15, on p.101 of TC version is incomplete). 3. Not addressed. **4.** Not addressed. **Notes:** 1. Please reflect the baseline survey activity at related output in the components description in Part IIA. 2. Change the terms midterm “survey” and final “survey” to	**CAR17: Not cleared.** See pp. 76-77. Please combine the table titled “Monitoring and Evaluation Timelines” which provided on p. 81 (clean version) which include more details of the M&E plan, with Table 15 and present as one table in Part IIID. Ensure that the consolidated table includes all the activities indicated of the table titled ““Monitoring and Evaluation Timelines” along with responsible entities, clear timelines, allocated budget for each activity, and total budget of the M&E plan.

		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 https://www.adaptation-fund.org/wp-content/uploads/2023/10/AFB.EFC_.32.7_Evaluation-Policy-Budget-Implication_clean.pdf). 3. Ensure that Part IIID includes references to monitoring of the project ESMP and Grievance Mechanism during implementation, and that corresponding budgetary provisions are included in the detailed budget. 4. Provide in Part IID a breakdown of the IE fee allocated for supervising the M&E function. 5. When detailing the breakdown of the IE fee in the project budget, please ensure that costs	midterm evaluation and final evaluation and reflect the change in related discussion in Part IIID and in Fig 6. and Table 15. 3. Note: Clean version includes a table titled "Monitoring and Evaluation Timeline". Include/ move the table to Part IIID related discussions. 4. The clean and TC versions are not consistent. Some changes few revisions in clean changes are not reflected/ included in the TC version (e.g., disbursement schedule table and few others).	

		related to the 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 break-down of how implementing entity IE fees will be utilized in the supervision of the M&E function?	**No.** **CAR18:** Please include the M&E Plan associated budgets with a breakdown of IE fees for supervision of M&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.	**CAR18**: **Cleared.** See item 2 of CAR17 above.	-
	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?	**Yes. But amendment for strengthening alignment needed.** See Part IIIE (corrected section numbering) for project results framework, pp.50-52, and Part IIIF (corrected section numbering) for alignment with AF RF, pp. 53-54.	.	

		CAR19: The project results framework should be revised as follows: 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 the project interventions is expected to achieve or to which it is expected to contribute. 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	**CAR19: Not Cleared.** Please address/ revise the following: 1. Change Table 1 title: "Monitoring and Evaluation Activities" to "Project Results Framework". 2. Include a column for baseline values. 3. Provide numbers for indicated percentages. 4. Remove the last 3 rows from Table 16 (Cross-Cutting – Gender & Social Inclusion, Safeguards (ESMP / USP), and Grievance Redress).	**CAR19: Cleared.** However, revise section letter numbering to be "E" not "3". See CAR1 New above.

		individuals as opposed as households. 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). 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. v) Ensure that the project results framework incorporates all indicators and corresponding targets from the Gender Action Plan, once developed. vi) Add a baseline column to the results		

		framework and provide baseline information for all indicators listed. **CAR20:** The alignment table provided in part IIIF must be revised in accordance with the guidance provided in Annex 5 of the OPG (refer to the example on p.16). The template currently used in the funding proposal differs from the one included in Annex 5. Please revert to the correct template, ensuring that the original headings remain unchanged. More specifically: 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	**CAR20: Not Cleared.** Table 18 is not consistent with the guidance given in the comment and AF requirement, Please update/ revise the results framework alignment table in Part IIIF based on updated guidance found at Results Framework Alignment Table (Amended in November 2025) (77 kB, DOC).	**CAR20: Not cleared.** Please revise the alignment table (Table 18) based on updated guidance found at Results Framework Alignment Table. Ensure proper letter numbering of the alignment table section (should be Part IIIF). Also, note that allocated amounts at outcome and output levels should each add up to total components cost ($18,384,800).

		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); 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. 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. **CAR21:** 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	**CAR21: Not cleared.** Table 17 is not as per the guidance provided in the comment and the links . Please revise and include in Part IIIE. Ensure that the information/ targets included in these tables are consistent with those mentioned in the project results framework.	**CAR21: Note cleared.** See Table 17, pp. 81-85. Please include the core indicators Table 17 in Part IIIE and ensure that related targets and baselines are consistent with those mentioned in the project results framework. Also, delete the Core Impact Indicator "Early Warning Systems" as it is not applicable, since the project does not involve any related activities.

		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: Methodologies for reporting Adaptation Fund core impact indicators (78 kB, DOC) Methodologies for reporting Adaptation Fund core impact		

		indicators (152 kB, PDF) 2. 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 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?	**Yes.** See p. 63 (after Part IV and budget table). However, the disbursement schedule should be provided in the main document as Part IIIH. **CAR22:** Please Move the disbursement schedule as Part IIIH of the proposal main document.	**CAR22: Cleared.** See Table 19 p. 73 in the clean version (changes are not shown in the TC version on p. 135).	**CAR22 New:** Revise disbursement scheduled amounts to ensure they add up to the requested funding of USD 20,000,000. Also, add section letter numbering “H” to the disbursement schedule.

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

List of Abbreviations

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

Contents

FULLY DEVELOPED PROPOSAL FOR SINGLE COUNTRY

PART I: PROJECT/PROGRAMME INFORMATION

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:

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

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.

03. The Sherpur and Mymensingh districts, among 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 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 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 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

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

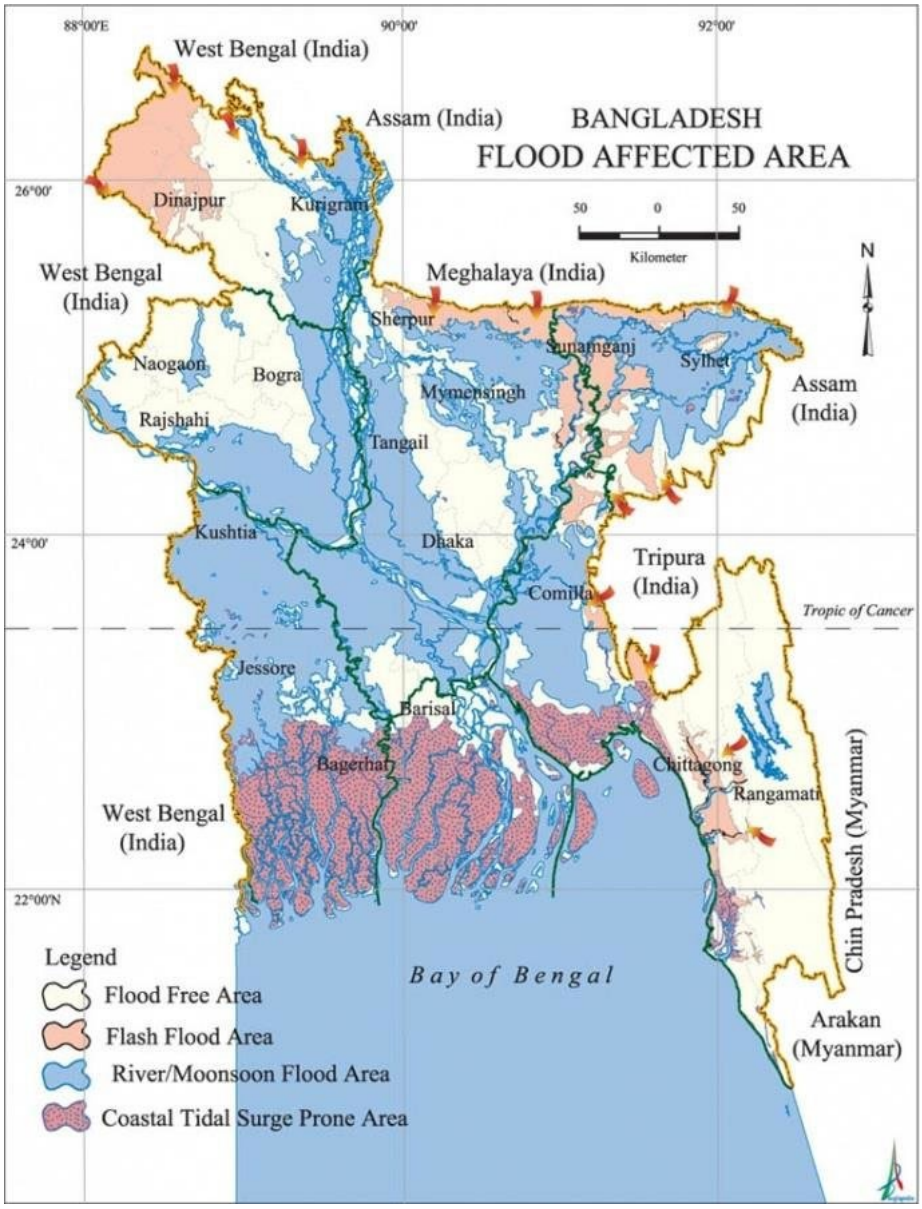
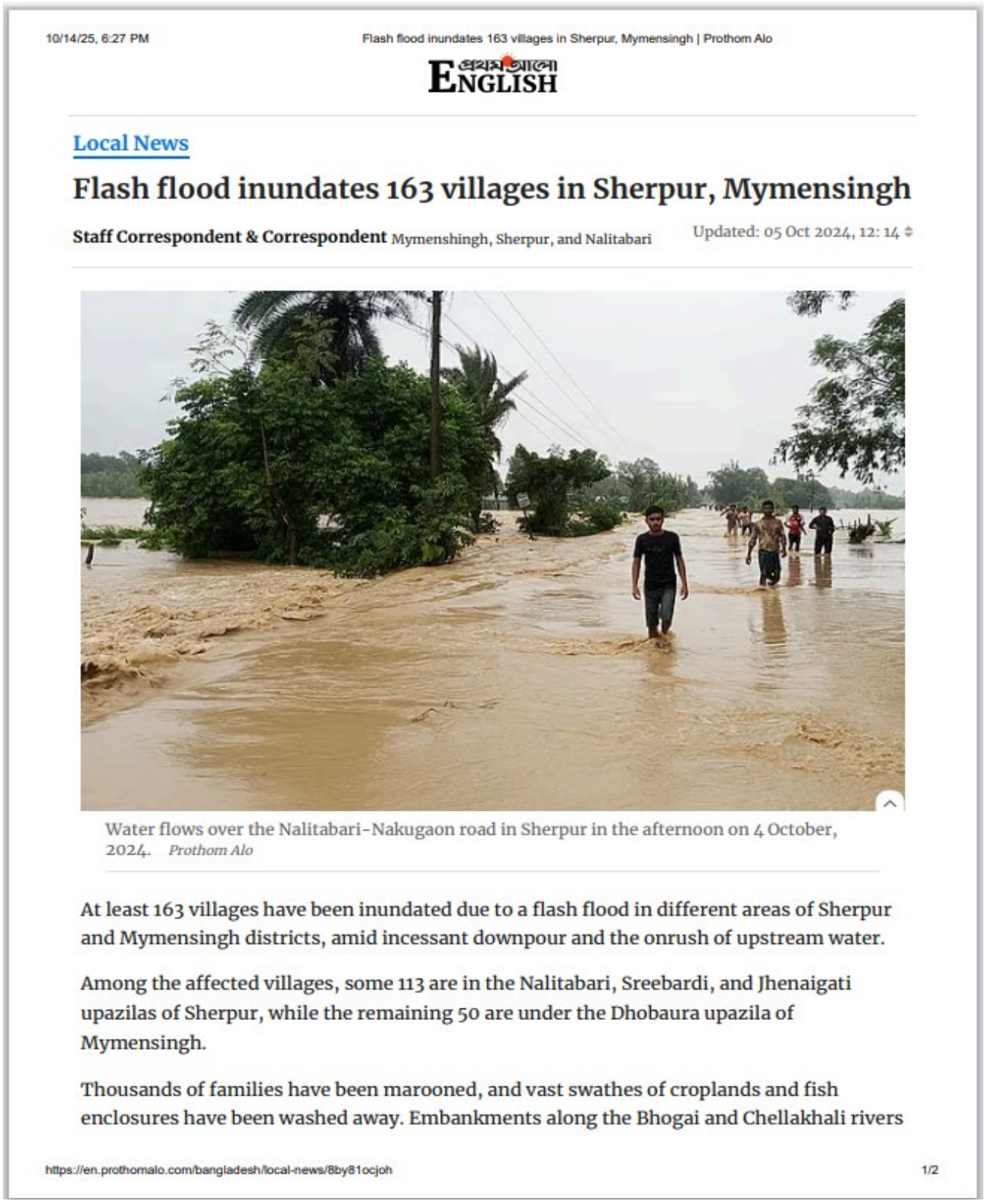


Figure 1: Bangladesh is vulnerable to different types of floods



10/14/25, 6:27 PM Flash flood inundates 163 villages in Sherpur, Mymensingh | Prothom Alo

প্রথম আলো ENGLISH

Local News

Flash flood inundates 163 villages in Sherpur, Mymensingh

Staff Correspondent & Correspondent Mymenshingh, 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

https://en.prothomalo.com/bangladesh/local-news/8by81ocjoh 1/2

Figure 2 Flash flood heat Sherpur, Mymensingh in 2024

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

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), and the long-term Bangladesh Delta Plan 2100, which aim to enhance climate resilience, protect livelihoods, and promote sustainable water and land management.

Economic Context

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 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 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.

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

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 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 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 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.

Project / Programme Components and Financing[1]:

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

Components	Expected Outcomes	Expected Outputs	Countries	Amount (US$)
Component 1: Plinth Raising for Climate-Resilient Housing	Reduced vulnerability of flood-prone households through improved and climate-resilient housing	Output 1.1 Raised homesteads above flood level through clustered plinth raising	Bangladesh	6,888,000
Component 2: Sanitary Latrine Construction and Water Management Systems	Improved access to safe water and sanitation services under flood conditions	Output 2.1: Flood-resilient tube wells installed Output 2.2: Climate-resilient sanitary latrines constructed	Bangladesh	5,212,800
Component 3: Tree Plantation and Ecosystem Restoration	Enhanced livelihood resilience and ecosystem services in flood-affected areas	Output 3.1: Goat/sheep rearing systems adapted through slatted housing Output 3.2: Flood-tolerant crops cultivated, homestead tree plantation and vegetable gardening implemented	Bangladesh	5,306,400
Component 4: Strengthened Capacity on Addressing Climate Change	Strengthened community and institutional capacity to plan and respond to climate change impacts	Output 4.1: Climate Change Adaptation Groups (CCAGs) formed and operationalized Output 4.2: Participatory vulnerability assessments and local adaptation action plans prepared Output 4.3: Trainings, workshops, and exchange visits conducted Output 4.4: Knowledge products prepared and disseminated	Bangladesh	977,600
Subtotal –Project Components				18,384,800
Project/Programme Execution Cost	Support effective project implementation	Administrative, operational and logistical services	Bangladesh	378,000
Total Project Cost				18,762,800

[1] IE and EE fees calculator: https://www.adaptation-fund.org/document/ie-and-ee-fees-calculator/

Project/Programme Cycle Management Fee charged by the Implementing Entity	Fiduciary oversight, monitoring, reporting, and compliance	Project execution and management by Implementing Entity	Bangladesh	1,237,200
Total Amount of Financing Requested				20,000,000

Projected Calendar:

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

Table 3 Project 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

PART II: PROJECT / PROGRAMME JUSTIFICATION

A. Describe the 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.

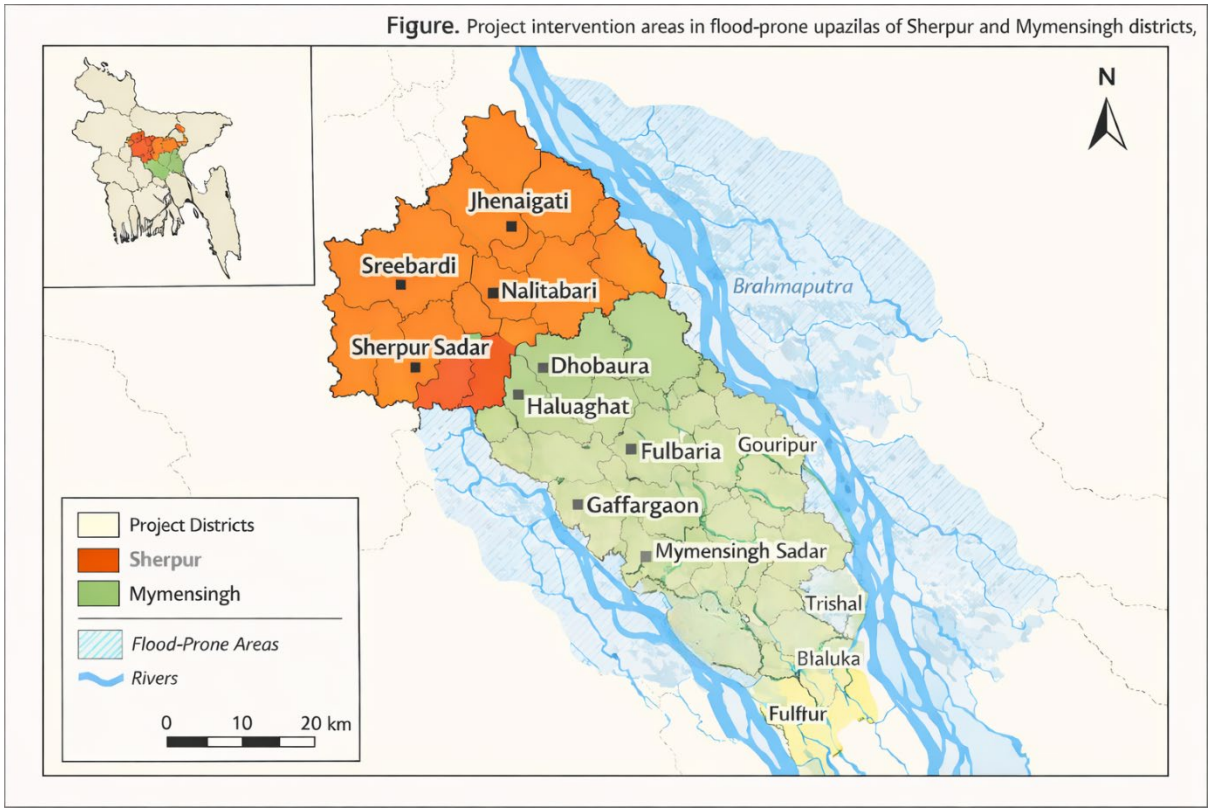
Project Justification

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.

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.

21.1 The project will be implemented in clearly identified flood-prone locations within Sherpur and Mymensingh districts of Bangladesh, which are repeatedly affected by monsoon flooding, riverbank erosion, and prolonged waterlogging due to overflow of the Brahmaputra–Jamuna river system and its tributaries. In Sherpur district, interventions will be concentrated in the highly flood-vulnerable upazilas of Jhenaigati, Nalitabari, Sreebardi, and Sherpur Sadar, including adjacent riverine char and low-lying areas where seasonal inundation regularly disrupts housing, water and sanitation systems, and livelihoods. In Mymensingh district, project activities will be implemented in flood-prone upazilas including Dhobaura, Haluaghat, Fulbaria, Gaffargaon, Gouripur, Mymensingh Sadar, Trishal, Bhaluka, and Fulpur, particularly in low-elevation unions and river-adjacent settlements exposed to recurrent flooding and erosion.

The precise selection of unions, villages, and households within these upazilas will be finalized during implementation through participatory vulnerability assessments and household-level screening, in line with the project's targeting criteria and safeguards framework. However, all interventions will remain geographically confined to the identified upazilas and flood-exposed landscapes shown in the accompanying Figure. This approach ensures that project locations are clearly defined at proposal stage, while allowing site-specific prioritization within the approved intervention areas, consistent with Adaptation Fund guidance on projects with limited and well-managed Unidentified Sub-Projects.



22. The combination of activities is strategically designed to promote both 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. In response to Adaptation Fund guidance, the project clarifies that routine household-level infrastructure interventions, including homestead plinth raising, installation of tube wells, construction of double-pit sanitary latrines, livestock slatted housing, and tree plantation, are not classified as Unidentified Sub-Projects. Although the exact micro-location or final design parameters, such as plinth height, tube well depth, or latrine siting, are determined during implementation, these interventions are fully defined activities under the approved project outputs and are governed by established national technical standards with predictable environmental and social risk profiles. As such, they do not require USP classification and will be implemented as identified sub-projects within the project design.

25. Unidentified Sub-Projects under this proposal are limited to a narrow set of small-scale, non-infrastructure, adaptive livelihood and ecosystem-based measures whose specific form or beneficiary selection may only be finalized following participatory vulnerability assessments and local adaptation planning processes led by Climate Change Adaptation Groups. These may include the selection of additional flood- or stress-tolerant crop varieties beyond those already identified, the choice of small livestock breeds adapted to specific micro-ecological conditions, or other community-identified micro-adaptation measures emerging from locally prepared adaptation action plans. All such Unidentified Sub-Projects will undergo environmental and social screening using standardized checklists aligned with the Adaptation Fund's Environmental and Social Policy and Gender Policy, will be restricted to low- or moderate-risk activities only, will require prior review and approval by PKSF before financing, and will be fully documented and disclosed through Project Progress Reports. This approach ensures that USP classification is applied only where genuinely required, while all infrastructure-related activities remain fully defined, costed, and safeguarded within the approved project framework.

Project Components Description

26. The description of the project component is given below

Component 1: Plinth Raising for Climate-Resilient Housing		
Outcome	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.	
Outputs	• 20,000 household plinths raised by 1–2 meters in flood-prone areas. • Local communities trained on flood-resilient housing methods. • Increased awareness of climate risks and protective measures for homesteads.	
Activities	Raise homestead plinths in clusters	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.	
		Target beneficiaries	20,000 households
		Deliverables/ Achievement	20,000 houses in a raised plinth
Component 2: Sanitary Latrine Construction and Water Management Systems			
Outcome	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.		
Outputs	• 6,800 tubewells and flood-resistant latrines built • Resilient tube wells installed. • Increased awareness of hygiene.		
Activities	Install tube wells	The flood severely affected the community, especially because safe drinking water became scarce when drinking 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.	
		Target beneficiaries	6800 household
		Deliverables/ Achievement	6800 tube well in a raised plinth

	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.	
		Target beneficiaries	6800 Household
		Deliverables/ Achievement	6800 climate-resilient safe latrines

Component 3: Tree Plantation and Ecosystem Restoration			
Outcome	Restoration of degraded ecosystems through tree plantation and improved household income through climate-resilient livestock rearing and climate-resilient farming.		
Outputs	• Flood-tolerant trees planted in 20000HH, on the riverbank side, and in the community space • Goat and sheep rearing in 20000HH in Climate-resilient slatted houses built for livestock. • Integrated agroforestry practices promoted.		
Activities	Homestead tree planting	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.	
		Target beneficiaries	20,000 Households
		Deliverables/	216,000 of the local species of tree

		Achievement	plantation
	Provide support to rear goat/ sheep in slatted houses	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.	
	Cultivate flood-resilient rice varieties BRRI dhan 51 & 52 and BINA dhan 11	20000 farmer families representing the project beneficiaries will cultivate flood-resilient rice varieties BRRI dhan 51 & 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 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
Component 4: Strengthened capacity on addressing climate change			
Outcome	Communities gain climate knowledge and skills to adapt to floods, droughts, and changing environmental conditions.		
Outputs	• 20,000 households trained in climate-resilient agriculture, DRR, sanitation, and water management. • Workshops, seminars, and exchange visits were conducted. • Community-led adaptation plans developed.		
Activities	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 i. Those who are living in riverine char and low-lying flood-vulnerable areas; ii. Poor and ultra-poor households (as defined in the Household Income and Expenditure Survey (HIES 2022) of the Bangladesh Bureau of Statistics (BBS-2017)2); iii. Daily income is less than USD 2.75(PPPI); iv. Those who are not receiving any support from other project or organization; v. Priority on women-headed households and other disadvantaged groups The selection will be based on the order of the selection criteria, up to an exhaustive selection of 20,000 HHs. After selecting the beneficiaries, around 1000 CCAGs will be formed (each CCAG will have 20 beneficiaries)	
		Target beneficiaries	20000Household

[2] 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.

		Deliverables/ Achievement	List of 20000 selected climate-vulnerable households
	Operationalization of CCAG	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.	
		Target beneficiaries	20000 Households
		Deliverables/ Achievement	List of formation 1000 CCAG
	Prepare Beneficiaries' socio-economic profile	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 progress achieved by project interventions. The project staff of the partner organizations will prepare the socio-economic profile.	
		Target beneficiaries	20000 Household
		Deliverables/ Achievement	Detail socioeconomic profile of 20000 HH
	Carry out a participatory vulnerability assessment	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.	
		Target beneficiaries	1000CCAG
		Deliverables/ Achievement	1000 PVA report
	Prepare Local local-level adaptation action plan using Participatory Rural Appraisal (PRA) tools	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	
		Target beneficiaries	1000 CCAG (20000HH)
		Deliverables/ Achievement	1,000 adaptation action plans
	Prepare training manuals and guidelines on Climate Change issues and project management	The PMU will prepare a training manual to 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	
		Target beneficiaries	100 PO staff
		Deliverables/ Achievement	Five training manuals/guidelines
	Prepare a training plan and organize training sessions	Each selected partner organization will prepare a training plan to deliver training to the selected CCAG members. This training plan will	

	for Beneficiaries	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.	
		Target beneficiaries	20000 Household
		Deliverables/ Achievement	Training plan
	Organize training for the partner organizations' staff	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	
		Target beneficiaries	100 PO staff
		Deliverables/ Achievement	20 batches of training for the PO staff
	Organize an exchange visit for CCAG members and IEs staff	The project will organize 12 exchange visits between communities in the vulnerable areas. 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	
		Target beneficiaries	20000 Household
		Deliverables/ Achievement	12 exchange visits
	Organize workshops and seminars	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 Agricultural Research Institute (BARI), Bangladesh Institute of Nuclear Agriculture (BINA), Bangladesh Agricultural 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 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

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.*

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 rm climate resilience **(Output4)**.

Project Theory of Change (TOC) diagram

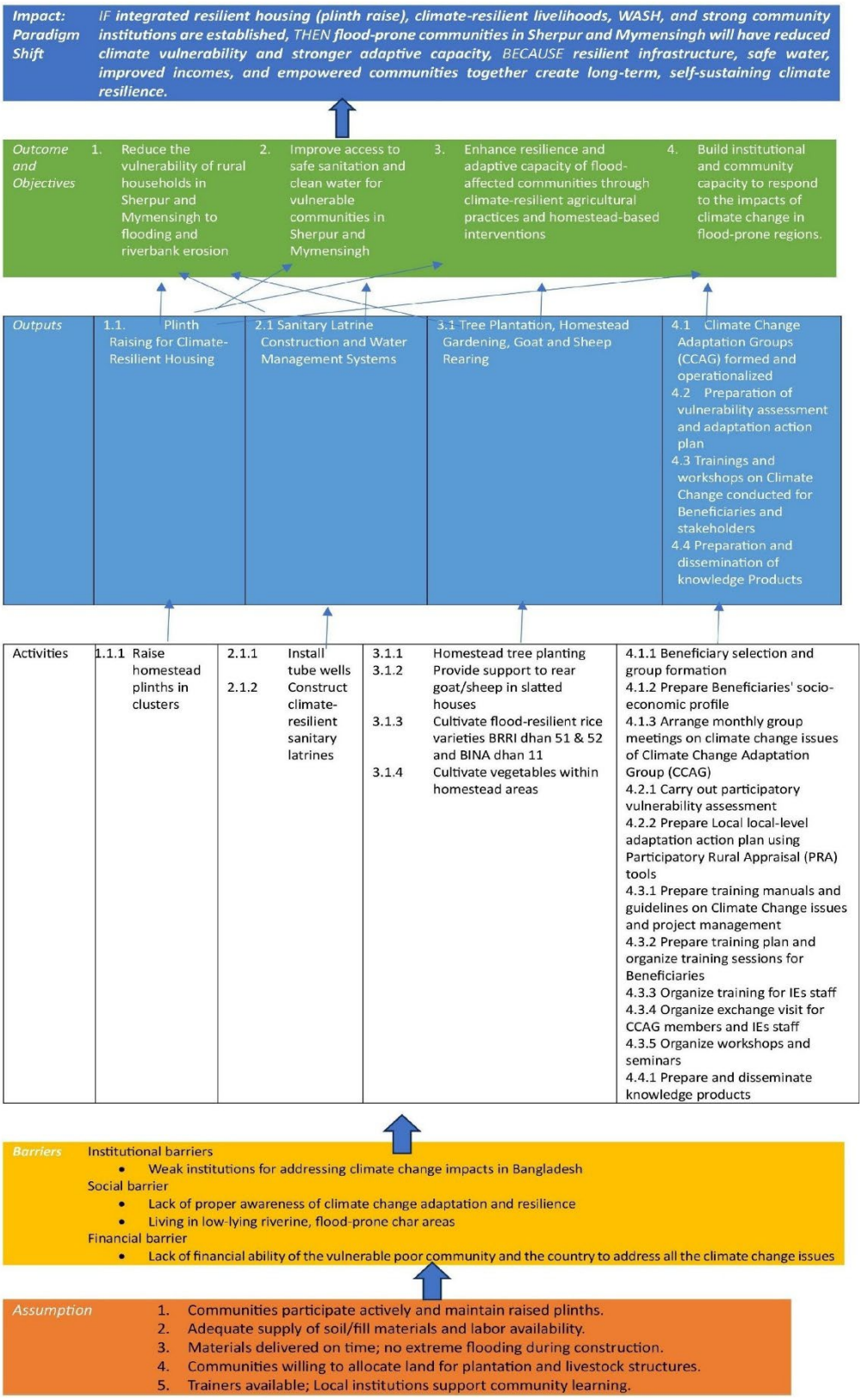


Figure 3 Project Theory of Change Diagram

B. Describe how the 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

Economic, Social, and Environmental Benefits of the Project (Quantified)

29. The proposed project will generate significant and measurable economic, social, and environmental benefits for climate-vulnerable communities in Sherpur and Mymensingh districts. In total, the project will directly benefit 20,000 households, corresponding to approximately 86,000 individuals, through climate-resilient housing, water and sanitation infrastructure, livelihood diversification, ecosystem restoration, and institutional capacity strengthening. Indirect benefits are expected to reach more than one million people through improved environmental conditions, reduced public health risks, and strengthened local climate governance systems.

Long-Term Economic and Social Benefits

30. The project will deliver long-term economic benefits by reducing flood-related losses, lowering health expenditures, and stabilizing livelihoods. By raising 20,000 homestead plinths above historical and projected flood levels, the project will protect household assets, livestock, stored crops, and shelter from recurrent flood damage. This intervention alone is expected to eliminate repeated reconstruction costs for 20,000 households and reduce emergency displacement during peak flood seasons. The construction of climate-resilient infrastructure and ecosystem restoration activities will also generate short-term employment for local laborers, artisans, and youth, contributing to local income generation during implementation.

Economic Benefits

31. The project will strengthen household income and economic security through multiple quantified interventions. A total of 20,000 households will receive flood-resilient housing support, enabling them to continue farming, livestock rearing, and small-scale enterprises without interruption during floods. Climate-resilient livelihood support will reach 20,000 farming households through the cultivation of flood-tolerant rice varieties, 20,000 women farmers through homestead vegetable gardening, and 20,000 households through goat and sheep rearing in climate-resilient slatted housing systems. These measures will diversify income sources and reduce climate-induced income volatility. In addition, construction activities related to plinth raising, 6,800 tube wells, 6,800 sanitary latrines, livestock housing, and tree plantation will generate substantial short-term employment for local workers, including women and youth, during the project period.

Social Benefits

32. The project will generate substantial social benefits by improving health, safety, dignity, and social stability. Access to safe water and sanitation will be improved for at least 6,800 households through the installation of flood-resilient tube wells and 6,800 climate-resilient sanitary latrines, significantly reducing exposure to waterborne diseases such as diarrhea, cholera, and skin infections during floods. Improved sanitation and water access will particularly benefit women, children, elderly persons, and persons with disabilities by reducing caregiving burdens and health risks. By protecting homes and livelihoods, the project will reduce climate-induced displacement among 20,000 households, contributing to social stability and reduced stress during extreme weather events.
33. Gender equity and empowerment are integral to the project design. At least 50 percent of direct beneficiaries, equivalent to 10,000 households, will be women, with priority given to women-headed households. Approximately 1,000 Climate Change Adaptation Groups will be formed, each with at least 50 percent female membership, ensuring women's participation in decision-making, planning, and oversight of adaptation activities. Women will receive targeted training in climate-resilient agriculture, water management, sanitation, and disaster preparedness, enhancing their economic participation and leadership within communities.
34. Youth and children will benefit through improved household stability, reduced disease burden, and participation in awareness-raising and training activities. Youth will also gain employment opportunities through construction, tree plantation, and ecosystem restoration activities, contributing to skill development and income generation at the local level.
35. The project will ensure inclusive benefits for persons with disabilities, marginalized ethnic groups, landless households, and other vulnerable groups. Infrastructure such as latrines, water systems, and housing platforms will be designed to improve accessibility and safety. Targeted outreach and participatory processes will ensure that these groups are included in beneficiary selection, training, and community decision-making mechanisms.

Environmental Benefits

36. The project will deliver measurable environmental benefits through ecosystem restoration and sustainable land management. A total of 216,500 flood-tolerant trees will be planted across homesteads, riverbanks, and community spaces, contributing to soil stabilization, reduced erosion, improved biodiversity, and enhanced carbon sequestration. Tree plantation and agroforestry practices will improve micro-climatic conditions, increase vegetation cover, and strengthen natural buffers against flooding and erosion. Climate-resilient agricultural practices promoted among 20,000 households will improve soil fertility, water retention, and long-term agricultural productivity while reducing environmental degradation.
37. By integrating ecosystem restoration with livelihood support and infrastructure development, the project will enhance landscape-level resilience to floods and other climate hazards. Improved vegetation cover, reduced soil erosion, and sustainable resource management practices will contribute to long-term environmental sustainability in flood-prone areas.

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, 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 conducted a Gender Assessment during project preparation and integrated gender into project objectives. Gender Responsive Implementation Measures have been developed by mapping potential issues affecting gender equality, gender-responsive frameworks and indicators, and gender-responsive project budgets. The project will monitor and evaluate project interventions on gender issues. Further details on the identification, assessment, and management of environmental and social risks, including mitigation measures and monitoring arrangements, are provided in **Annex 1 (Environmental and Social Management Framework and Gender Action Plan)**.

Table 4: Project's economic, social, and environmental benefits

Project Component	Economic Benefits (Quantified)	Social Benefits (Quantified)	Environmental Benefits (Quantified)
1. Plinth Raising for Climate-Resilient Housing	Protection of household assets, livestock, stored crops, and shelter for 20,000 households (≈86,000 people); avoidance of repeated reconstruction and emergency relocation costs for all supported households; short-term local employment generated through earthwork and construction activities across 20,000 homestead sites	Reduced flood-induced displacement and shelter insecurity for 20,000 households; enhanced safety, dignity, and health outcomes for vulnerable groups including women-headed households, elderly persons, and persons with disabilities	Reduced accumulation of stagnant floodwater and waste around 20,000 homesteads; improved drainage and reduced localized soil erosion in flood-prone settlements
2. Sanitary Latrine Construction and Water Management Systems	Reduced household health expenditure for 6,800 households due to lower incidence of waterborne diseases; increased productive workdays,	Improved access to safe drinking water and sanitation for 6,800 households; reduced incidence of diarrhea, cholera, and skin	Reduced groundwater contamination through sealed double-pit latrine systems at 6,800 locations; improved water quality resilience during

Project Component	Economic Benefits (Quantified)	Social Benefits (Quantified)	Environmental Benefits (Quantified)
	particularly for women, due to improved access to nearby safe water sources; local employment generated during construction and installation of 6,800 tube wells and 6,800 sanitary latrines	infections among children, women, and elderly persons; improved privacy, dignity, and safety for women and girls during floods	floods; reduction in open defecation in flood-affected areas
3. Tree Plantation and Ecosystem Restoration	Diversified and stabilized income for 20,000 households through climate-resilient agriculture, livestock rearing, and agroforestry; increased household capital from long-lived assets such as fruit and timber trees; employment opportunities for local labor, women, and youth during plantation and maintenance activities	Improved household nutrition and food diversity for 20,000 households through homestead gardening and agroforestry; enhanced community cooperation through CCAG-led ecosystem management; increased participation of women farmers (20,000 women) in vegetable cultivation	Plantation of 216,500 flood-tolerant trees on homesteads, riverbanks, and community land; improved soil stabilization and reduced riverbank erosion; increased vegetation cover, biodiversity, and carbon sequestration
4. Strengthened Capacity on Addressing Climate Change	Reduced operation and maintenance costs through community-managed assets; improved livelihood prospects and employability for trained beneficiaries; enhanced efficiency and reduced leakage in adaptation investments through local oversight mechanisms	Capacity building for 20,000 households on climate-resilient agriculture, DRR, water and sanitation; formation and operation of 1,000 Climate Change Adaptation Groups, each with at least 50% women members; preparation of 1,000 community-level adaptation action plans	Improved local stewardship of natural resources; adoption of sustainable land and water management practices by 20,000 households; strengthened community norms supporting environmentally responsible resource use

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 of the Proposed Project

Implementation and Execution Arrangements

Community-Based Approach:

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 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 caused by external contractors, ensuring funds are used efficiently. This leads to quicker project implementation and immediate, tangible benefits for vulnerable groups.

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.

47. The capacity-building element of the project (training 20,000 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, reducing the cost of future adaptation efforts.

48. Leveraging Grants: The project will leverage Adaptation Fund resources through a community-based implementation mechanism in which grant financing is used to directly deliver climate adaptation assets and services to vulnerable households, rather than through cash transfers. Partner Organizations will manage funds, procurement, and payments for activities such as homestead plinth raising, flood-resilient water and sanitation systems, climate-resilient agriculture, livestock housing, and ecosystem restoration. Community members will not receive or manage project funds; instead, they will participate in vulnerability assessment, beneficiary selection, prioritization of interventions, site identification, and local oversight through Climate Change Adaptation Groups. This approach ensures that communities gain effective access to adaptation finance in the form of tangible resilience investments and decision-making power over how adaptation measures are defined and implemented, while maintaining fiduciary control and compliance with Adaptation Fund requirements.

49. Support for climate resilience, 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 they can access the funds needed to implement adaptation strategies.

50. Multiplier Effect: 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, 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.

Cost-Benefit Analysis of Key Interventions

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:

a. Plinth Raising:

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.

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.

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.

b. Sanitary Latrines and Water Management Systems:

55. Initial Investment: 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 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.

c. Tree Plantation and Ecosystem Restoration:

57. Initial Investment: The project's 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 yield a return of up to 10 times the initial investment over the long term by enhancing ecosystem services.

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
A. Proposed Project Bundle **Raised plinths Raised tube wells + latrines Tree + livelihood assets**	Plinth: $413 WASH: $293 Livelihood package: $375 Total ≈ $1,081/HH	• Avoids housing damage & livestock loss • Reduced disease burden & medical costs • Household income diversification • Carbon sequestration & soil protection	• Avoided flood damage: US$100–150/yr. • Health savings + productivity: US$50–80/yr. • Livelihood gains: US$60–100/yr. • Total ≈ US$210–330/yr.	IRR > 25–35%B/C Ratio: 3.6–5.8: 1 *(PV/FV)*
B. No-Action Scenario	$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	**Negative** No resilience gains; repeated humanitarian costs
C. Cash Assistance During Floods	~ 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	Short-term only High-repeat cost; no asset creation
D. Post-disaster reconstruction **(Repair grants)**	US$500–900 per HH per severe event	• Restores damaged homes • Reactive rather than preventive	• Re-exposed in the next flood • 2–3 cycles in 10 yrs~ US$1,000–2,700	Not cost-effective Higher lifetime cost than prevention

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.[3] 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.[4] In the more exposed flood-prone context of Sherpur and Mymensingh,

[3] https://thefinancialexpress.com.bd/national/bd-suffers-10b-in-economic-losses-due-to-floods-in-2022

[4] Hutton, Guy, 2013, Global costs and benefits of reaching universal coverage of sanitation and drinking-water supply,

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.

Table 6: Costs and Beneficiaries based on Program Component

Program Componer	Budget Allocation	% Budget	Direct Beneficiaries		Total	Indirect Beneficiarie		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						

D. Describe how the project/programme is consistent with national, sub-national and local sustainable development strategies, including, where appropriate, national adaptation plan (NAP), 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.

Project Policy Consistency Analysis

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

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

Strategy / Instrument	Level & Year	Relevant Priorities / Objectives	Consistency of the Project	Relevant Project Components
National Adaptation Plan (NAP) 2023–2050	National, 2023	Prioritizes climate-resilient infrastructure, disaster/social security, water resources, agriculture, fisheries/ livestock, ecosystem conservation, institutional	The project operationalizes NAP priorities by strengthening household adaptation through flood-resilient housing, climate-resilient WASH systems, and diversified livelihoods for vulnerable households in high-risk	**C1**: Plinth raising **C2**: WASH **C3**: Tree planting & livelihoods **C4**: CCAG capacity building

Journal of Water and Health, 1.11.2013, WHO

Strategy / Instrument	Level & Year	Relevant Priorities / Objectives	Consistency of the Project	Relevant Project Components
		capacity, and research.	floodplains.	
Bangladesh NDC (3.0)	National, 2025	Emphasizes community-based resilience, flood risk reduction, safeguarding food systems, ecosystem restoration, and nature-based solutions.	The project delivers on NDC adaptation priorities through household-level protections, homestead agriculture, tree plantations, and livestock assets, thereby strengthening resilience and reducing climate-induced losses.	**C1**: Plinths raising **C2**: WASH **C3**: Agroforestry / Livestock
Bangladesh Climate Change Strategy and Action Plan (BCCSAP), 2009	National, 2029	Pillars include food security, social protection, comprehensive disaster management, infrastructure resilience, capacity building and community adaptation.	Directly addresses BCCSAP pillars by safeguarding poor households, strengthening rural WASH, enabling disaster risk reduction, and providing climate-resilient livelihood systems.	**C1**: Plinths raising **C2**: WASH**C** **3**: Livelihoods **C4**: Training & local groups
Bangladesh Delta Plan 2100 (BDP 2100)	National, long-term (2018–2100)	Long-term water and climate security; adaptive flood protection; sustainable river and wetland management; local water governance.	The project embodies BDP principles by elevating assets above flood levels, securing homestead water access, improving drainage and restoring vegetation cover in floodplains.	**C1**: Plinths raising **C2**: WASH **C3**: Trees/ Ecosystems
Eighth Five Year Plan (8FYP) 2020–2025	National, 2020	Promotes poverty reduction, inclusive growth, rural employment and environmental sustainability aligned with SDGs and climate plans.	Supports 8FYP through targeted assistance to ultra-poor households, improved rural infrastructure resilience, livelihood diversification and skill development.	**C1–C4** (entire project package)
Perspective Plan of Bangladesh 2021–2041 (Vision 2041)	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
National Plan for Disaster Management (NPDM) 2021–2025 & Disaster Management Act 2012	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
National Water Policy (1999) and Water Sector Frameworks	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
District / Upazila / Union Development & Disaster Plans (Sherpur & Mymensingh)	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

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 support local actors and build their capacity to comply with the standards.

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 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
Bangladesh National Building Code (BNBC 2020)	Structural safety, elevation above hazard, material quality, slope stability.	Plinths elevated above design flood level; proper soil compaction; slope stabilization with vegetation; drainage provision; livestock sheds designed for safe loading.	C1 – Plinths; C3 – Livestock structures
National Sanitation Strategy & Rural WASH Standards (2014)	Flood-resilient latrines; pit design; ventilation; safe sludge handling; safe placement.	Elevated double-pit latrines; sealed vaults; minimum 10–15 m distance from tube wells; handwashing facilities; lined sludge pits.	C2 – Sanitation
Bangladesh Drinking Water Quality Standards (BSTI / DPHE / DoE, 2012)	Arsenic, iron, salinity, bacteriological limits; protected sources.	Pre-installation water testing; deeper tube well screens where required; routine maintenance and periodic water quality testing; exclusion of arsenic-prone clusters.	C2 – Water supply
Environment Conservation Act (ECA) & Rules (ECR, 2020)	Pollution prevention; ecosystem and wetland protection; controlled extraction.	Controlled earth sourcing; proper drainage; avoidance of wetlands; sealed sanitation pits; plantation of native tree species.	C1 – Plinths; C2 – WASH; C3 – Tree planting
Integrated Pest Management (IPM 2002) & Agriculture Extension Policy (1996)	Reduced chemical inputs; soil health; ecosystem-based practices.	Use of organic compost; mulching; low-input homestead agriculture; flood- and drought-tolerant crop species.	C3 – Homestead agriculture & agroforestry
Disaster Management Act (2012) & NPDM (2021–25)	Local DRM; anticipatory action; protection of vulnerable groups.	Resilient household assets to reduce evacuation losses; linkage with early-warning systems; CCAGs functioning as community DRM platforms.	C1–C3 – Resilient assets; C4 – Local governance
Adaptation Fund Environmental & Social Policy (ESP)	15 safeguard principles; avoidance of involuntary resettlement; non-	Site-specific risk screening and ESMP implementation; only Low and Moderate risk activities approved.	All components

	discrimination; habitat protection.		
Adaptation Fund Gender Policy	Gender equality; women's participation; GBV prevention; inclusion of women-headed households.	Minimum 50% women's representation in CCAGs; gender-responsive WASH facilities; women-focused livelihood assets; inclusive consultations.	All components

F. Describe if there is duplication of project /programme with other funding sources, if any. Decribe 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.
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 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.

68. 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.

69. Strengthening Synergies: 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	**Flood Reconstruction Emergency Assistance Project (FREAP), 2023–ongoing**	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	**Capacity Development in WASH Sector, 2024–ongoing**	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	**Local Government Initiatives on Climate Change (LoGIC), 2016–2025 (ongoing)**	Local Government Division with UNDP & UNCDF, EU, Sweden, Denmark	National project in climate-vulnerable coastal, wetland and flood-prone districts, supporting community-based adaptation schemes, climate-adaptive livelihoods and a Climate Vulnerability Index (CVI) used to prioritise unions.	LoGIC shows the value of locally led adaptation, climate-risk mapping and direct 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	**Mymensingh Divisional Platform on Locally Led Adaptation, launched 2024**	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	**PKSF climate resilience pilots – Community Climate Change Project (CCCP) and Extended Community Climate Change Project – Flood (ECCCP-Flood), 2013**	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. 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 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.

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 behavior	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 outputs (CCAG	Union Parishads, local DRM	Institutionalize practices; O&M	Official letters, meeting minutes,	As finalized

KM Product / Output	Primary Audience	Purpose / Use Case	Dissemination Channels	Timing / Frequency
procedures, contingency plans)	committees	responsibilities	district repository	
Training curriculum (climate adaptation, safeguards, grievance)	CCAGs, local facilitators, POs	Build institutional and social capacity	Trainers' manuals, workshop modules, videos	Rollout + periodic refresh
Monitoring dashboards (tree survival, WASH quality, plinth durability)	PMU, executing entities, CCAGs	Track performance indicators	Excel/online dashboards, monthly meetings	Monthly/Quarterly
Post-implementation knowledge archive	Local governments, communities	Sustainability—records & continuity	Website, village database, printed binders	Final year; handover

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

78. 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.

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 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,**

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
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
8 Jul 2025 – Validation Workshop	All consulted stakeholder categories	**54 total / 28F / 26M / 13 youth / 3 PWD**	Final review of interventions	O&M responsibilities; long-term ownership	**Community O&M plans**; maintenance budget lines; KM tools at the union level

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

Justification for funding requested

84. 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 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.

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.

Alternative 2: Conventional Development without Climate-Resilient Measures

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.

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.

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

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.

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.

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

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 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 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.

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.

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.

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.

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—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.

Replication and Scaling-Up Potential

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.

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.

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

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.

The full Environmental and Social Management Framework (ESMF), including screening procedures, risk categorization, mitigation measures, grievance redress mechanisms, and institutional responsibilities, is presented in Annex 1 and applies to all project activities.

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.

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 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.

Table 12: AF Environmental and Social Screening Checklist for the proposed project

AF ESP principle	No further assessment required for compliance	Potential risks and management measures
1. *Compliance with the Law*	√	**Risk level:** Low **Potential risks:** Risk that some activities (earthworks, WASH, trees) are not fully aligned with national codes and environmental rules. **Management measures:** - Apply BNBC, ECA/ECR, water, and WASH regulations. - Screen all USPs against national standards before approval.
2. *Access and Equity*	√	**Risk level:** Low **Potential risks:** Risk that better-off households capture more benefits or that some vulnerable groups are left out. **Management measures:** - Transparent selection criteria; priority for poor and ultra-poor, women-headed HH, PWDs, and char dwellers. - Grievance redress mechanism.

AF ESP principle	No further assessment required for compliance	Potential risks and management measures
3. *Marginalized and Vulnerable Groups*	√	**Risk level:** Low **Potential risks:** Poor, landless, women-headed, PWDs, and the elderly are at risk of exclusion or being negatively affected by siting decisions. **Management measures:** USP screening includes vulnerability fields, quotas for vulnerable groups, accessible design, and outreach in remote areas.
4. *Human Rights*	√	**Risk level:** Low **Potential risks:** Risk of discrimination, exclusion, or project reinforcing local power imbalances. **Management measures:** - Do-no-harm approach including inclusive consultations and no forced measures. - A grievance mechanism that is safe and accessible.
5. *Gender Equality and Women's Empowerment*	√	**Risk level:** Low **Potential risks:** Women's voices are not heard; assets are controlled only by men; risks around WASH safety and GBV. **Management measures:** - ≥50% women in CCAG. - women consulted separately. - Female-friendly WASH siting. - GBV awareness and referral pathways. - Gender-responsive M&E.
6. *Core Labour Rights*	√	**Risk level:** Low **Potential risks:** Risk of child labour or unsafe conditions in construction and earthworks. **Management measures:** - No child orforced labour. - Ensure PPE and fair wages. - Site inspections and awareness for community labour.
7. *Indigenous Peoples*		**Risk level:** Low **Potential risks:** No distinct Indigenous Peoples were identified in project unions, but there is a risk of overlooking small ethnic or cultural minorities. **Management measures:** - Screening to identify any such groups; if present, targeted consultations and culturally appropriate engagement. - No coercive land measures.
8. *Involuntary Resettlement*	√	**Risk level:** Low **Potential risks:** Risk that plinths, WASH or tree planting cause loss of land or displacement. **Management measures:** - No involuntary resettlement; work only on land with clear consent. - UP verification. - If any resettlement risk appears, the activity is cancelled or relocated.
9. *Protection of Natural Habitats*	√	**Risk level:** Low **Potential risks:** Risk of earth sourcing in riverbanks or wetlands and conversion of natural habitat for plinths or plantations. **Management measures:**

AF ESP principle	No further assessment required for compliance	Potential risks and management measures
		- Prohibit sourcing from wetlands or critical habitats. - Screen USP sites for proximity to ECAs. - Use of native species.
10. *Conservation of Biological Diversity*	√	**Risk level:** Low **Potential risks:** Tree planting or agriculture could unintentionally introduce invasive species or reduce diversity. **Management measures:** - Use native or adapted species lists. - No invasive or exotic monocultures. - Promote mixed-species agroforestry.
11. *Climate Change*		**Risk level:** Low **Potential risks:** Risk that the infrastructure is under-designed for future climate scenarios or leads to higher emissions. **Management measures:** Design plinths and WASH with a safety margin above historical flood levels; this will result in no higher emissions.
12. *Pollution Prevention and Resource Efficiency*	√	**Risk level:** Low **Potential risks:** Risk of water contamination, latrine leakage, poor solid waste and slurry management or unsustainable soil extraction. **Management measures:** - Raised, sealed latrines. - Minimum distance from wells. - Supervised earth sourcing and drainage management. - IPM to limit agrochemicals.
13. *Public Health*	√	**Risk level:** Low **Potential risks:** WASH failure could increase disease and poorly designed drainage could create mosquito breeding sites. **Management measures:** - Climate-resilient WASH design. - Regular water testing. - Hygiene promotion and proper drainage. - Monitoring of health complaints.
14. *Physical and Cultural Heritage*	√	**Risk level:** Low **Potential risks:** Works could inadvertently affect local shrines, graveyards, or cultural sites. **Management measures:** - USP screening includes a check for cultural or heritage sites. - Relocation or redesign if any are identified and community consultation before digging.
15. *Lands and Soil Conservation*		**Risk level:** Low **Potential risks:** Risk of erosion from plinths, compaction issues and loss of topsoil from excessive earth extraction. **Management measures:** - Use stabilized slopes, vegetation and drainage. - Identify acceptable borrow pits - Avoid steep and unstable sites/ - ESMP supervision.

PART III: IMPLEMENTATION ARRANGEMENT

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.

Arrangements for Project / Programme Implementation

111. The project will be implemented through a decentralized and participatory delivery modality that is designed to devolve decision-making authority and access to adaptation finance to the lowest appropriate level, while maintaining robust fiduciary oversight and safeguards compliance. Implementation of each project output will follow a structured sequence of activities that includes community-based vulnerability screening, technical assessment and micro-planning, environmental and social screening and mitigation, delivery of adaptation measures, and ongoing monitoring and learning. This approach ensures that all adaptation activities are sufficiently defined at proposal stage, while allowing context-specific design adjustments during implementation based on local risk conditions and community priorities.

112. PKSF will act as the National Implementing Entity and will be responsible for overall fiduciary management of Adaptation Fund resources, safeguards oversight, and results-based reporting. PKSF will enter into grant agreements with selected Partner Organizations, manage disbursements linked to approved activity plans and milestones, and ensure compliance with the Adaptation Fund's Environmental and Social Policy and Gender Policy. PKSF will review and approve site-specific environmental and social management plans prior to implementation of civil works, consolidate technical, financial, and safeguards reports from executing partners, and submit periodic progress reports, audited financial statements, and evaluation deliverables to the Adaptation Fund. Through a centralized performance management system, PKSF will ensure that activity-level implementation is clearly linked to output- and outcome-level results and that large-budget outputs are transparently justified through defined activities.

113. Partner Organizations will function as Executing Entities and will be responsible for day-to-day implementation of project activities at the field level. They will mobilize communities, conduct household socio-economic profiling and participatory vulnerability assessments, and support the formation and operationalization of Climate Change Adaptation Groups. Partner Organizations will coordinate technical assessments, prepare micro-plans in consultation with communities, and implement all defined adaptation activities under the project outputs, including climate-resilient infrastructure, water and sanitation systems, livelihood diversification measures, and ecosystem restoration. They will ensure quality control of construction and engineering works, adherence to labour and procurement standards, and systematic documentation of outputs through beneficiary registers, geo-tagged asset records, and routine monitoring reports. Partner Organizations will also deliver capacity-building support to households on flood preparedness, climate-resilient agriculture, hygiene practices, and livestock management.

114. At the community level, the project will establish approximately one thousand Climate Change Adaptation Groups, with at least fifty percent of members being women. These groups will serve as the primary platform for community participation in decision-making, implementation oversight, and social accountability. Climate Change Adaptation Groups will support beneficiary selection and prioritization of

interventions, validate micro-plans and infrastructure sites, mobilize community labour for construction activities, and oversee the management of community-level assets. They will play a central role in monitoring environmental and social risks during implementation, facilitating grievance redress, and ensuring that women, persons with disabilities, landless households, and other marginalized groups receive equitable access to adaptation benefits. Through these functions, communities will exercise direct influence over how adaptation actions are defined, sequenced, and monitored.

115. Local government institutions, particularly Union Parishads, will support implementation by facilitating land-use verification, local permitting, and alignment with relevant development and disaster risk reduction plans. Union Parishads will work with Partner Organizations to validate sites for infrastructure and plantation activities, prevent land-use conflicts, and ensure that interventions do not result in environmental degradation or social exclusion. Coordination with relevant government departments, including the Department of Public Health Engineering, will be undertaken to support water quality testing and technical compliance of water and sanitation facilities. This engagement will strengthen local ownership, regulatory compliance, and sustainability of project investments.

116. Monitoring, evaluation, and learning will be embedded across all levels of implementation. Community-based monitoring facilitated by Climate Change Adaptation Groups will track the functionality of infrastructure, environmental outcomes, social inclusion, and public health impacts. Partner Organizations will compile activity- and output-level monitoring data and submit regular progress reports to PKSF. PKSF will aggregate and analyze results against Adaptation Fund indicators, conduct periodic risk assessments, and initiate corrective actions where necessary to ensure continued safeguards compliance. Independent evaluators will carry out mid-term and terminal evaluations to assess delivery efficiency, effectiveness, and resilience outcomes at the community level, and lessons learned will be integrated into adaptive management throughout the project lifecycle.

117. These implementation arrangements ensure financial integrity and safeguards compliance at the national level, efficient and accountable delivery at the local institutional level, and sustained ownership at the community level. By combining clearly defined activities, participatory decision-making structures, and embedded monitoring systems, the project operationalizes the Adaptation Fund principle of empowering vulnerable communities with direct access to adaptation finance while ensuring environmental protection, social inclusion, and long-term sustainability.

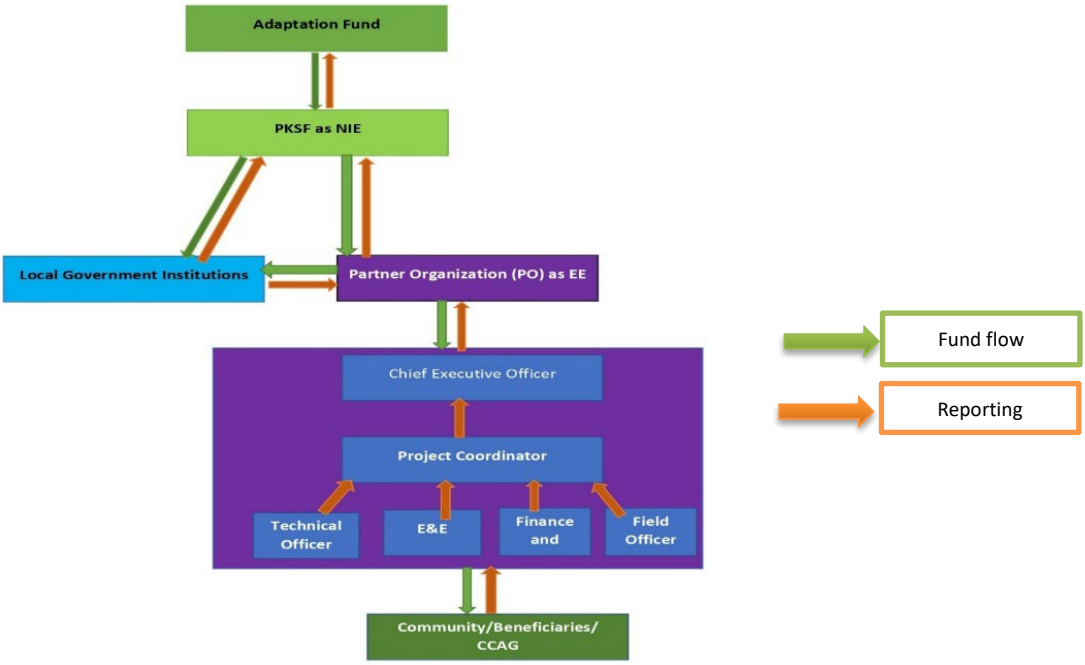


Figure 4 Project Implementation, Fund Flow and Reporting Arrangement

1. **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

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 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.

Project Risk Management Measures

119. 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.

120. 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 POs, will help identify environmental, social, 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.

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 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 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 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.

Table 13: Project Risk Management and Mitigation Analysis

Risk Category	Description of Risk	Likelihood	Impact	Risk Level	Mitigation / Management Measures	Monitoring Method
Financial	Misuse of project funds or weak financial controls by executing partners	Medium	High	**High**	PKSF financial due diligence, performance-based disbursement, internal audit, segregation of duties, procurement compliance	Quarterly financial reports; receipts; audit trails; external audit
Financial	Cost overruns due to rapid inflation, material price spikes, or supply shocks	High	Medium	**High**	Framework contracts; competitive bidding; local sourcing; phased budgeting; contingency reserve	Budget variance analysis; procurement committee review
Environmental	Soil erosion and destabilization of plinth platforms	Medium	Medium	**Medium**	BNBC-based technical design; slope compaction; vegetation/grass establishment; drainage channels	Site inspections; geo-tagged photos; EE engineering checklists
Environmental	Groundwater contamination from latrines or shallow tube wells	Medium	High	**High**	Raised, sealed double-pit latrine design; minimum horizontal distance from tube wells; BSTI/DoE water standards	Water sampling; lab tests; DPHE verification
Environmental	Tree survival failure due to drought, grazing, and flooding	Medium	Medium	**Medium**	Native species selection; fencing; community watering; nursery backup; 70% survival threshold	Survival audits; plantation tracking; CCAG routine visits
Environmental	Habitat disturbance or the extraction of earth from sensitive zones	Low	High	**Medium**	Avoid sites in ECA/critical habitats; environmental screening checklist; UP site validation	Site clearance approvals; field validation
Social (Equity)	Exclusion of women, disabled persons or minority households from benefits	Medium	High	**High**	Gender quota for CCAG; targeted household selection; monitoring of vulnerable groups; grievance mechanism	Beneficiary registry; gender disaggregated tracking; social audit
Social (GBV / Protection)	Increased household stress or GBV risks linked with cash/ livelihood assets	Medium	High	**High**	GBV awareness sessions; referral to local protection services; women-led CCAG roles; asset transfer protocols	Anonymous complaints register; facilitator reports
Social (Land)	Disputes over land used for plinths or tree planting	Medium	Medium	**Medium**	UP verification of land tenure; community MoUs; no public land encroachment; mediation protocols	Land documents; site approval forms; CCAG mediation logs
Social (Health)	Exposure to WASH-related pathogens during floods	Medium	High	**High**	Elevated WASH designs; hygiene campaigns; latrine O&M; chlorine/filters	Water tests; WASH survey; post-monsoon monitoring
Institutional	Weak capacity of partner NGOs or CCAGs to implement activities	Medium	Medium	**Medium**	Training packages for staff, standard operating procedures, and performance-based contracts	Training records; supervision checklists
Institutional	Poor local authority coordination (UP,	Medium	Medium	**Medium**	Joint planning workshops; MoUs;	Meeting minutes; UP endorsement

Risk Category	Description of Risk	Likelihood	Impact	Risk Level	Mitigation / Management Measures	Monitoring Method
	DPHE, DoE)				routine coordination meetings	
Technical	Poor workmanship in plinths/latrines / wells	Medium	High	**High**	Technical manuals; PKSF engineer oversight; staged payments	Quality assurance checklists; periodic inspection
Technical	Equipment failure (e.g., tube well depth or pump damage)	Medium	Medium	**Medium**	Spare parts; maintenance training; community O&M fund	Breakdown logs; maintenance visits
Climatic	Intense or unexpected floods surpass design assumptions	Medium	High	**High**	Climate-informed elevation; multi-hazard risk assessment; adaptive thresholds; insurance exploration	Disaster event analysis; structural performance surveys
Climatic	Crop/livestock losses due to climate variability	Medium	Medium	**Medium**	Diversified livelihood packages; flood-tolerant rice; backup seed; livestock shelters	Yield tracking; livestock mortality records
Governance / Safeguards	Non-compliance with AF ESP/Gender policy	Low	High	**Medium**	Full E&S screening; stakeholder consultations; screening tool at activity-level	Safeguard logs; monitoring dashboards
Political / External	Local political interference in targeting or distribution	Medium	Medium	**Medium**	Transparent criteria; community validation; grievance redress	Beneficiary audits; complaint logs

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 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.

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 134: Project self-assessment of compliance with the Adaptation Fund Environmental and Social Policy

Risk	Level of Risk	Mitigation Plan
Compliance with the Law	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	Low	To ensure that all main beneficiaries get access and equality from program activities, the executing entity

Risk	Level of Risk	Mitigation Plan
the same access and opportunities in program activities		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 small-scale farmers with land areas of less than 0.5 hectares.	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.
Human Rights. The project does not trigger human right issues.	Negligible	
Gender Equality & 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.	low	• 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; • 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; • 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; • make full use of knowledge, skills and traditional practices that enable women to have resilience in the family and community in meeting their needs; • 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 • Building good relationships with Nini Mamak in the village, and advocating for them to educate the community about the importance of women's
Core Labor Rights. The project does not trigger core labor rights issues.	Negligible	Explanation and approval during the program design and implementation will be carried out, especially with regard to diversifying their livelihoods
Indigenous People. • **The consultation will capture the problems and needs relating to the different ethnic groups present in the target community** • **Program locations are indigenous villages, which are still tied to traditional culture in** **the arrangement of production equipment.**	Low	
Involuntary Resettlement. Not Found in target locations	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.
Protection of Natural Habitats. program aims to protect ecosystem services including local specific biodiversity (Protection of Natural Habitats)	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.

Risk	Level of Risk	Mitigation Plan
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 **- Existing pressures such as deforestation due to forest conversion, climate change, and economic crises, threaten biodiversity conservation**	Low	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.
Climate Change	Negligible	
Pollution Prevention and Resource Efficiency	Negligible	Promoting and monitoring compliance with occupational health and safety standards at the individual and smallholder family level
Physical and Cultural Heritage. Program activities may affect unknown cultural sites **present in the targeted villages**	Negligible	
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.**	Negligible	

Environmental and Social Management Plan (ESMP)

125. 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. Detailed environmental and social risk management procedures, including site-specific screening, Environmental and Social Management Plans, and monitoring and reporting arrangements, are described in Annex 1 and will be implemented throughout the project lifecycle.

Table 14.1: Environmental and Social Management Plan (ESMP) for the propose Flood Resilience Project

AF ESP Principles	Activity	ES Risks	Mitigation measures	Monitoring frequency	Budget	Responsibility	Level of Significance
P1- Compliance with the Law **P11-** Climate Change **P15-** Lands & Soil Conservation	Activity 1.1.1. Raise homestead plinths in clusters	Soil erosion and destabilization of plinth platforms	- Apply BNBC-based design and site-specific elevation. - Compact in layers and provide side slopes. - Turf or plant grass on newly exposed slopes.	**Pre-construction:** Site screening and design checklist (100% sites). **During construction works:** Daily contractor checks and weekly PO engineer inspection. **Post-works:** Quarterly checks and post-monsoon inspection	The cost of mitigation and Monitoring will be covered by the budget line activity 1.1.1 Raise homestead plinths in clusters	**Implementation:** PO, Contractors, Households and CCAG. **Oversight:** PKSF PMU, Engineer & ES focal point.	Low
		Loss of topsoil of agricultural land due to earth filling for plinths and access paths	- Avoid topsoil removal from fertile topsoil of productive fields. - Prioritize soil collection from non-productive areas (e.g., borrow pits, degraded village edges).				
		Drainage congestion and local waterlogging around homesteads and	- Conduct simple drainage checks at each site (identify natural flow				

AF ESP Principles	Activity	ES Risks	Mitigation measures	Monitoring frequency	Budget	Responsibility	Level of Significance
		adjacent lands	paths and low points). - Align plinths and access paths to not block drainage and incorporate culverts. - Prohibit blocking natural drains - Ensure safe material storage.				
P1- Compliance with the Law **P11-** Climate Change **P12-** Pollution Prevention & Resource Efficiency **P13-** Public Health	Activity 2.1.1 Install tube wells and activity 2.2.1 Construct climate-resilient sanitary latrines	Water contamination from latrines or shallow tube wells pollution from wastewater /latrine leakage	- Design and construct elevated sanitary latrine (double-pit). - Maintain 30 feet distance between latrine and water source. - Provide properly designed soak pits or vegetated drains. - Prohibit disposal of construction debris	- **Construction-stage:** quality checks (100% latrines and tube-wells). - **Water quality sampling:** pre and post implementation (representative sample per union). - Routine latrine O&M checks quarterly.	The cost for mitigation measures and monitoring will be covered by the activity 2.1.1 including Administrative Expenses for water tests, lab fees and WASH materials	**Implementation:** PO, Trained masons, Contractors and Households. **Monitoring:** PO WASH focal point, PKSF PMU, ES focal point.	Low

AF ESP Principles	Activity	ES Risks	Mitigation measures	Monitoring frequency	Budget	Responsibility	Level of Significance
			into water bodies. - O&M training to households/CCAG				
		Exposure to WASH-related pathogens during floods and mosquito breeding from poor drainage	- Hygiene promotion (handwashing, safe water storage, latrine use). - Drainage management through post-flood cleaning guidance and link with local health services (DPHE).	- Monthly hygiene follow-up during monsoon season - Quarterly WASH inspections			
		Dust and noise pollution during construction	- Limit earthworks and material handling to daytime hours. - Water spraying and stored materials during dry, windy	**During construction works:** Daily contractor checks and weekly PO engineer inspection.			

AF ESP Principles	Activity	ES Risks	Mitigation measures	Monitoring frequency	Budget	Responsibility	Level of Significance
			conditions.				
P1- Compliance with the Law **P11-** Climate Change **P12-** Pollution Prevention & Resource Efficiency **P13-** Public Health	Activity 1.1.1. Raise homestead plinths in clusters, activity 2.1.1 Install tube wells and activity 2.2.1 Construct climate-resilient sanitary latrines	Community health and safety (movement of materials, small vehicles, temporary hazards)	- Plan material transport to minimize congestion; use safe loading practices on vehicles. - Keep access paths clear of debris. - Store materials in designated and safe zones. - Coordinate with local leaders so that schools and vulnerable locations are not unduly exposed to risks.	**During construction works:** Daily contractor checks and weekly PO engineer inspection.	Not required	**Implementation:** Local contractors, PO. **Supervision:** PO, PKSF PMU.	Low
P9- Protection of Natural Habitats **P10-** Conservation of Biological Diversity	Activity 3.2.2 Homestead tree plantation and activity 3.2.3 Cultivate vegetables within	Localized loss of grasses and small vegetation at homestead level	- Integrate homestead greening by planting native, flood-tolerant trees, shrubs	- Quarterly survival audits (sample-based) and annual verification. - CCAG routine	The cost for mitigation measures and monitoring will be covered by the activity 3.2.2	**Implementation:** Households, CCAG and PO. **Oversight:** PKSF PMU	Low

AF ESP Principles	Activity	ES Risks	Mitigation measures	Monitoring frequency	Budget	Responsibility	Level of Significance
P11- Climate Chang	homestead areas		and Vegetables on raised plinths. - Avoid cutting mature trees unless absolutely necessary and plant replacement trees.	visits and photo records	Homestead tree plantation and activity 3.2.3 Cultivate vegetables within homestead areas		
P5- Gender Equality P6-Core Labour Rights **P13-** Public Health	Activities 1.1.1, 2.1.1, 2.2.1 (construction and earthworks)	Occupational health and safety (OHS) risks for workers (falls, injuries) and Child/forced labour	- Apply PKSF Environmental Health and Safety (EHS) Guidelines. - Provide basic PPE (e.g., gloves, masks, boots, helmets where needed) and first-aid kits at work sites. - Conduct short orientation sessions on OHS. - Prohibit child labor and forced labor	- Daily toolbox checks by contractor - Weekly PO inspection with OHS checklist - Quarterly PMU verification and incident log reviewed monthly/ Quarterly.	The cost for mitigation measures and monitoring will be covered by the activity 1.1.1, 2.1.1 and 2.2.1 (Construction and Earthwork related activities) including the costs for PPE, first-aid kits, signage, induction sessions.	**Implementation**: Contractors, PO and Household **Oversight:** PKSF PMU and ESF focal point; CCAG community monitors.	Low

AF ESP Principles	Activity	ES Risks	Mitigation measures	Monitoring frequency	Budget	Responsibility	Level of Significance
			- Ensure equal pay for worker (both male and female)				
P2- Access and Equity **P3-** Marginalized & Vulnerable Group **P5-** Gender Equality and Women's Empowerment	Activities 4.1.1 (beneficiary selection), activity 4.1.2 (socio-economic profile), activity 4.1.3 (CCAG meetings) and all construction related activities	Risk of exclusion of vulnerable groups (women-headed households, persons with disabilities, ultra-poor)	- Apply transparent, inclusive beneficiary selection criteria with community validation and attention to gender, disability and poverty status (≥50% women in CCAG) - Ensure that WASH designs incorporate universal access features (ramps, handrails, wider doors where feasible). - Public disclosure of beneficiary lists	- Monthly disaggregated beneficiary tracking - GRM trend review monthly/ Quarterly - Random household checks monthly/quarterly.	The cost for mitigation measures and monitoring will be covered by the activity 4.1.1 and 4.1.3 including expenses for validation and disclosure	**Implementation:** PO, CCAG **Oversight:** PKSF PMU, ESF/M&E teams	Low

AF ESP Principles	Activity	ES Risks	Mitigation measures	Monitoring frequency	Budget	Responsibility	Level of Significance
			- GRM with anonymous options - Periodic social audit.				
P5- Gender Equality and Women's Empowerment **P4-** Human Rights **P13-** Public Health	Activities 4.1.3: CCAG meeting, activity 4.3.2: beneficiary trainings, and activity 4.3.3: IE staff trainings and all construction related activities	GBV/ SEAH risks (harassment or abuse of women, girls or other vulnerable groups)	- Develop and enforce Code of Conduct for all project workers (including SEAH provisions). - Provide basic SEAH-awareness training to PO staff, contractors and community groups. - Provide safe, private sanitation at worksites where relevant - Integrate confidential channels into the project GRM for SEAH-related complaints, with	- Training completion records (quarterly) - CoC compliance checks monthly/ Quarterly. - GRM/SEAH log review monthly/ Quarterly	The cost for mitigation measures and monitoring will be covered by the activity 4.1.3, 4.3.2 and 4.3.3	**Implementation:** PO, Contractors, CCAG women leaders **Oversight:** PKSF PMU, ESF	Low

AF ESP Principles	Activity	ES Risks	Mitigation measures	Monitoring frequency	Budget	Responsibility	Level of Significance
			gender sensitive protocols and referral pathways.				
P2- Access and Equity **P8-** Involuntary Resettlement **P15-** Lands & Soil Conservation	Activities 1.1.1 (plinth raising), 3.2.2 (tree plantation) and community-level implementation processes under Component 4	Land disputes over plinth raising or tree planting sites and risk of triggering displacement or involuntary resettlement	- No involuntary resettlement; work only on land with clear consent; - UP verification; - If any resettlement risk appears, the activity is cancelled or relocated.	- 100% document checks before works - Quarterly random audits - Grievance cases tracked and resolved through GRM.	Implementation: PO and CCAG Oversight: PKSF PMU, ES focal point.	Not Required	Low

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.

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 (PKSF) 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 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:

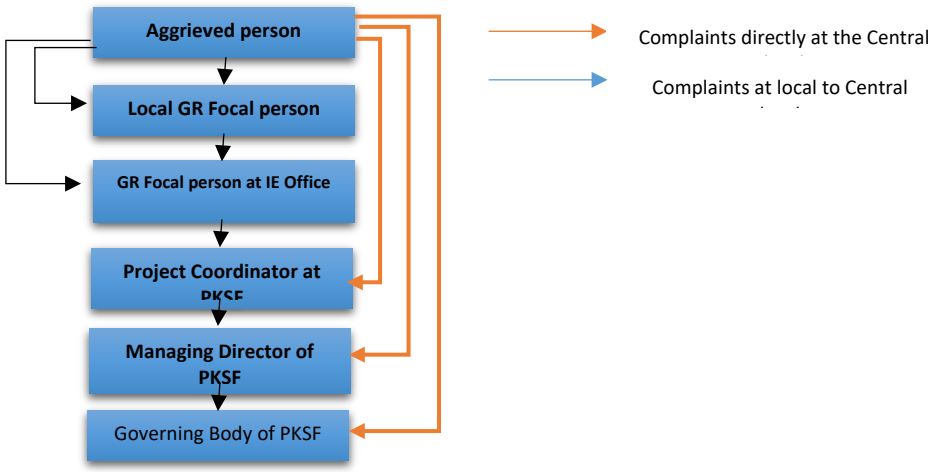


Figure 5: PKSF Arrangement of the GRM

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 the implementation of sub-projects. The disclosure will be done by the POs and ensured by PKSF.

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)
Role and responsibility:

- Identification of Environmental and Social Problems at the Program Site
- Public investigation and disclosure
- Creation of a 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

2. 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.

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.

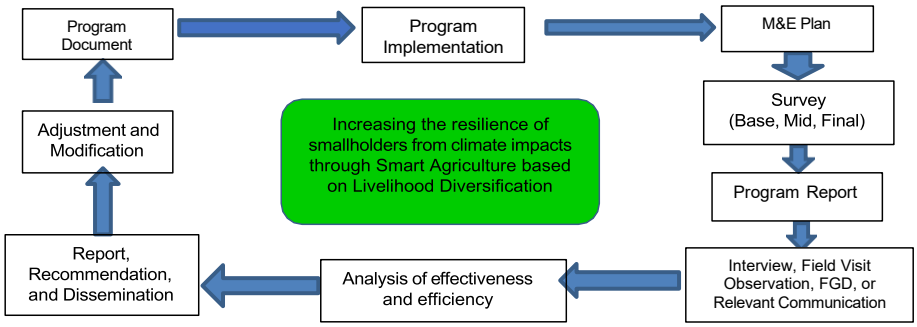


Figure 6 : Monitoring, Evaluation Implementation Phases

Monitoring and Evaluation Activities and Budget.

Table 14: Budget allocation for monitoring and evaluation

Activities	Target	Cost (USD)	Time
Baseline	Outcome, output indicator targets, input	50,000	**Assessment: Full proposal writing**
Mid Evaluation	Outcome, output indicator targets	60000	**Mid of Program**
Final Evaluation	Target indicator outcome, output	100,000	**End of Program**
Report reviews, executing entity field monitoring	Process, milestones, efficiency, effectiveness, result	100,000	**1 Time in a Month**
M & E workshop	Process, milestones, efficiency, effectiveness, result	56000	**Six Month**
Program Implementation Audit	**Management**	20,000	**Annual**

137.1 In compliance with the Adaptation Fund's Evaluation Policy and mandatory reporting requirements, the project's monitoring and evaluation system will include the preparation and submission of annual Project Performance Reports, a Mid-Term Review report, a Project Completion Summary, a Final Evaluation, and final audited financial statements. These activities will be implemented in accordance with Adaptation Fund guidelines and will support adaptive management, accountability, and knowledge sharing throughout the project lifecycle. Adequate budget provisions

for all required monitoring, evaluation, reporting, and audit activities have been included in the project budget.

137.2 The monitoring and evaluation system will also include regular monitoring of the project's Environmental and Social Management Plan and Grievance Redress Mechanism throughout implementation, with corresponding budgetary provisions included in the detailed project budget. (please refer to budget note E1).

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.

3. 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.[5]

Project Result Framework

139. The Project Objective is 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.

Outcomes, Milestones, Targets, and Indicators

[5] https://www.adaptation-fund.org/wp-content/uploads/2022/07/New-Design-Evaluation-Policy.pdf

Table 15: Project Results Framework

Program Result	Indicators (SMART)	Baseline value	Targets (End of Project)	Monitoring Methods & Tools	Frequency	Responsibility
Project Objective: 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**,	**0**	86,000 individuals (≥43,000 women; ≥12,900 youth)	Beneficiary registry; USP screening database; household verification; KAP survey, project performance report, mid-term review report, final evaluation report and final audited financial report	Annual; End-line	PMU M&E Team; PO; CCAGs
Outcome 1: Protection of the homestead from the adverse effects of flood	Individuals protected by raised plinths	0	86,000 individuals	Geo-tagged plinth registry; site visit forms; photo evidence, project performance report, mid-term review report, final evaluation report and final audited financial report	Quarterly	PMU Engineering Team; Local Engineers; CCAG
	% of beneficiaries reporting reduced flood disruption	0	≥77,400 individuals (90% of 86,000)	KAP survey report; beneficiary interviews, project performance report, mid-term review report, final evaluation report	Midline & End-line	M&E Team; CCAG Social Focal
Output 1.1: Raised the homestead above the	Number of plinths built	00	20,000 plinths	Engineer sign-off; ESMP compliance	Monthly and annual	Technical Engineers; EEs

Program Result	Indicators (SMART)	Baseline value	Targets (End of Project)	Monitoring Methods & Tools	Frequency	Responsibility
flood level				checklist, project performance report, mid-term review report, final evaluation report		
	% Plinths with slope protection and drainage	0	≥18,000 plinths (90% of 20,000)	Field inspections; slope stabilization check	Quarterly	PMU & EEs
Outcome 2: Increased access to safe water and sanitation	Individuals using climate-resilient WASH systems		86,000 individuals	WASH facility inventory; user verification, project performance report, mid-term review report, final evaluation report and final audited financial report	Semiannual and annual	DPHE; PMU WASH Team
	% Water samples meeting BSTI drinking water standards	0	≥5,780 samples compliant (85% of ~6,800 sources)	DPHE lab results report; water testing sheets	Quarterly	DPHE; WASH focal
Output 2.1: Installation of resilient tube wells	Number of flood-resilient tube wells		6,800 tubewells	GPS locations; installation records, project performance report, mid-term review report, final evaluation report	Quarterly and annual	DPHE; Local Contractors
Output 2.2: Construction of sanitary latrines	Individuals benefiting from latrines	0	86,000 individuals	Latrine inventory; inspection checklists, project performance report, mid-term review	Quarterly and annual	WASH focal; CCAG

Program Result	Indicators (SMART)	Baseline value	Targets (End of Project)	Monitoring Methods & Tools	Frequency	Responsibility
				report, final evaluation report		
Outcome 3: Access to flood-resilient livelihood	Individuals generating income from climate-adapted assets	0	20,000 individuals	Income survey; asset use assessment, project performance report, mid-term review report, final evaluation report, audited financial report	Semiannual and annul	Livelihood Team; CCAG
	Tree survival rate	0	≥16,000 trees surviving (80% of 20,000 planted)	Survival monitoring checklist, project performance report, mid-term review report, final evaluation report	Seasonal and annual	Forestry/DAE; CCAG
Output 3.1: Rearing of goat/ sheep in slatted houses	No. of individuals receiving asset packages	0	20,000 beneficiaries	Delivery logs; CCAG distribution lists, project performance report, mid-term review report, final evaluation report	Quarterly	Livelihood Program Team
Output 3.2: Cultivation of flood-tolerant crops, Vegetable and Tree plantation	No. of individuals receiving asset packages	0	20,000 beneficiaries	Delivery logs; CCAG distribution lists	Quarterly	Livelihood Program Team
Outcome 4: Institutions (Operating Entities) and community groups strengthened capacity on addressing climate change	% CCAG members reporting effective participation	0	≥16,000 members (80% of 20,000)	CCAG scorecard; participation surveys, project performance report, mid-term review report, final evaluation	Semiannual	PMU Governance Lead

Program Result	Indicators (SMART)	Baseline value	Targets (End of Project)	Monitoring Methods & Tools	Frequency	Responsibility
				report		
	No. of trained individuals (climate, safeguards, O&M)	0	20,000 Individuals	Attendance sheets; training records, project performance report, mid-term review report, final evaluation report and audited financial report	Event-based	PMU + EEs
Output 4.1: Climate Change Adaptation Groups (CCAG) formed and operationalized	% CCAGs with ≥50% women representation	0	≥900 CCAGs (90% of 1,000 CCAGs)	CCAG membership rosters, project performance report, mid-term review report, final evaluation report	Annual	Gender Focal; CCAG
Output 4.2: Preparation of vulnerability assessment and adaptation action plan	Number of VAP	0	1000	VAP	Annual	PO, PKSF, CCAG
Output 4.3: Training and workshops on Climate Change conducted for Beneficiaries and stakeholders	Number of Training batches and participants	0	20 Batches training, 20 workshops	Training report, project performance report, mid-term review report, final evaluation report	Annual	PO, PKSF
Output 4.4: Preparation and dissemination of knowledge Products	Number of products	0	8	Knowledge products, project performance report, mid-term review report, final evaluation report	Annual	PO, PKSF

Monitoring and Evaluation Timeline

Activity	Timeline	Responsible Party
Project Launch and Setup	Month 3	PKSF, PO
Baseline Survey	Month 1-6	PO, Local Communities
Plinth Raising and Sanitation Installation	Year 1-4	PO, Local Communities
Capacity Building Workshops	Year 1-4	PKSF, PO
Community-Based Monitoring Setup	Year 1-4	PO
Gender-Sensitive Monitoring and Reporting	Year 1-4	PKSF, PO
Mid-Term Evaluation	Month 24	External Evaluators, PKSF
Final Evaluation	Month 48	External Evaluators, PKSF
Final Report and Dissemination	Month 60	PKSF

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

Project Outcome(s) and Core Impact Indicators

140. The project directly contributes to the Adaptation Fund's Core Impact Indicators by enhancing the overall resilience and adaptive 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, 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 16:
Methodologies for Reporting Adaptation Fund Core Impact Indicators

Adaptation Fund Core Impact Indicator "Number of Beneficiaries"	
Date of Report	TBD
Project Title	Livelihood Adaptation for flood-affected communities in Bangladesh
Country	Bangladesh
Implementing Agency	Palli Karma-Sahayak Foundation (PKSF)
Project Duration	4 years

	Baseline *(absolute number)*	Target at project approval *(absolute number)*	Adjusted target first year of implementation *(absolute number)*	Actual at completion[6] *(absolute number)*
Direct beneficiaries supported by the project		90,000		
Female direct beneficiaries		45000		
Youth direct beneficiaries		4000		
Indirect beneficiaries supported by the project		1300000		
Female indirect beneficiaries		650000		
Youth indirect beneficiaries		16000		

Adaptation Fund Core Impact Indicator "Early Warning Systems"				
Date of Report				
Project Title				
Country				
Implementing Agency				
Project Duration				
	Baseline	Target at project approval	Adjusted target first year of implementation	Actual at completion
Adopted Early Warning Systems *(Category targeted – 1, 2, 3, 4; and absolute number)* *(1) risk knowledge,* *(2) monitoring and warning service,* *(3) dissemination and communication,* *(4) response capability.* *(report for each project component)*		N/A as no budgetary allocation is there.		
Hazard *(select from the list on page 2)* *(report for each project component)*				
Geographical coverage *(km2)* *(report for each project component)*				
Number of municipalities *(number)* *(report for each project component)*				

[6] At project completion, the proponent could report on % targeted population reached or successfully supported (the absolute numbers could then be deduced from that figure)

Adaptation Fund Core Impact Indicator "Assets Produced, Developed, Improved, or Strengthened"

Sector (identify)	Targeted Asset	Baseline	Target at project approval	Adjusted target first year of implementation	Actual at completion
Health and Social Infrastructure	Flood-resilient sanitary latrines		**6,800 climate-resilient latrines constructed**		
Health and Social Infrastructure	Flood-resilient safe water sources		**6,800 flood-resilient tube wells installed**		
Physical Assets	Raised homestead plinths		**20,000 homestead plinths raised above design flood level**		
Physical Assets	Livestock shelters (slatted houses)		**20,000 flood-resilient goat/sheep slatted houses constructed**		
Physical Assets	Climate-resilient agricultural production assets		**20,000 households provided with flood-tolerant crop inputs and homestead production support**		
Physical Assets	Ecosystem-based livelihood assets		**20,000 households supported with homestead tree plantation and vegetable cultivation**		
Institutional / Social Assets	Climate Change Adaptation Groups (CCAGs)		**1,000 CCAGs formed and operationalized**		

Adaptation Fund Impact Indicator "Increased income, or avoided decrease in income"

Income Source (name)	Baseline	Target at project approval	Adjusted target first year of implementation	Actual at completion
Component 1: Flood-resilient housing (plinth raising)		Avoided income loss from flood damage, repair costs, and livelihood disruption for 20,000 households through raised homestead plinths		
Component 2: Safe water supply (tube wells)		Avoided income loss due to reduced illness, medical expenses, and workdays lost for 6,800 households through access to flood-resilient safe drinking water		
Component 2: Climate-resilient sanitation (latrines)		Avoided income loss from health-related productivity decline for 6,800 households through flood-resilient sanitary latrines		
Component 3: Livestock rearing (goat/sheep in slatted houses)		Increased and stabilized household income for 20,000 households through reduced livestock mortality and improved productivity		
Component 3: Flood-tolerant rice cultivation		Avoided crop loss and increased seasonal income for 16,000 farming households through adoption of flood-resilient rice varieties		
Component 3: Homestead vegetable cultivation		Increased household income and reduced food expenditure for 20,000 households through year-round homestead vegetable production		
Component 3: Homestead tree plantation		Supplementary and diversified income for 20,000 households from fruit, timber, fuelwood, and ecosystem services		

Adaptation Fund Core Impact Indicator "Natural Assets Protected or Rehabilitated"

Natural Asset or Ecosystem (type)	Baseline	Target at project approval	Adjusted target first year of implementation	Actual at completion
Homestead tree-based agroforestry systems		20,000 homestead-based tree plantation systems established and protected		
Floodplain soil and homestead land ecosystems		Improved soil stability and reduced erosion in 20,000 raised homestead areas through vegetation cover and land shaping		
Agro-ecosystems (flood-resilient cropping systems)		20,000 household agro-ecosystems rehabilitated through flood-tolerant crops, organic inputs, and reduced chemical use		
Natural drainage and micro-ecosystem functions around homesteads		Improved local drainage and reduced waterlogging around 20,000 homesteads through climate-resilient land management practices		

141. Total Grant Amount: The total grant amount allocated to the project is **20,000,000 USD**, divided among the various outcomes and components as shown in the table above.

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 17: 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)	**O1.1**: 20,000 climate-resilient plinths constructed with slope protection and drainage **O1.2**: Beneficiary households safely relocate essential assets and livestock	**Outcome 1**: Physical resilience of flood-exposed households improved; reduced direct disaster losses	**AF Outcome 4**: Increased resilience of infrastructure and built environment to climate change **AF Output 4.1**: Development of infrastructure to reduce vulnerability	**6,888,000**
Component 2 — Sanitary Latrine Construction and Water Management (WASH)	**O2.1**: 6800 elevated tube wells installed **O2.2**: 6800 raised flood-resilient latrines with sealed pits and handwashing	**Outcome 2**: Sustained access to safe water and sanitation in flood conditions	**AF Outcome 6**: Diversified and strengthened livelihoods and sources of income **AF Output 6.2**: Improved access to potable water resources	**5,212,800**
Component 3 — Ecosystem-based Livelihoods (Trees / Livestock)	**O3.1**: 86000 individuals receive climate-adaptive livelihood packages (native trees, livestock shelter) **O3.2**: ≥70% survival of planted trees	**Outcome 3**: Household economic resilience strengthened; diversification reduces post-flood recovery time	**AF Outcome 6**: Strengthened adaptive capacity of livelihoods **AF Output 6.1**: Increased resilience of income generating systems	**5,306,400**
Component 4 — Strengthened capacity on addressing climate change	**O4.1**: CCAGs formed and are functional in 6 unions **O4.2**: 1,200 individuals trained in climate	**Outcome 4**: Local institutions empowered to plan, maintain, and govern adaptation assets **Outcome 4**: Increased	**AF Outcome 2**: Strengthened institutional capacity to reduce climate risks **AF Output 2.2**: Targeted capacity	**977,600**

Project Component	Expected Concrete Outputs	Expected Outcomes (Aligned to AF Results Framework)	Corresponding AF Outcome / Output	Amount (USD)
	adaptation, WASH O&M, grievance, and safeguards **O4.3**: KM strategy implemented; manuals, toolkits, videos **O4.4**: Annual learning products	awareness, dissemination, and uptake of community-driven climate adaptation practices	building for key stakeholders **AF Outcome 3**: Strengthened awareness and ownership of climate risk reduction **AF Output 3.1**: Targeted knowledge products and learning	
Program M&E	EE and IE Monitoring			**100,000**
Total M&E				**310,000**
Project Executing Cost				**378,000**
Project Implementing Cost (IE)				**1,238,400**
Total Project Cost				**20,001,200**
Amount of Financing Requested				**20,001,200**

Fund Disbursement Schedule

Table 18 Fund Disbursement Schedule

Description	Upon Agreement Signature	Year 1	Year 2	Year 3	Year 4	Total
Project Funds	2,203,431	1,468,954	5,275,065	5,391,065	4,424,285	18,762,800
Implementing the Entity Fee	194,760	129,840	284,600	284,600	344,600	1,238,400
Total	**2,398,191**	**1,598,794**	**5,559,665**	**5,675,665**	**4,768,885**	**20,001,200**

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

A. Record of endorsement on behalf of the government7

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, Agargoan, 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.

7 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.

B. Implementing Entity certification

Provide the name and signature of the Implementing Entity Coordinator and the date of signature. Provide also the project/programme contact person

PALLI KARMA-SAHAYAK FOUNDATION (PKSF)
www.pksf.org.bd

Ref: 53.23.0000.028.01.25. 5476 Date: 08 September 2025

Implementing Entity Certification

I certify that the proposal titled *'Livelihood Adaptation for flood affected communities in Bangladesh'*, as one of the single-country project proposals has been prepared in accordance with the guidelines provided by the Adaptation Fund Board and prevailing National Development and Adaptation Plans [e.g., Bangladesh Climate Change Strategy and Action Plan (BCCSAP), National Adaptation Plan (NAP) and Nationally Determined Contributions (NDCs)]. Subject to the approval of the Adaptation Fund Board, I commit to implementing the project in compliance with the Environmental and Social Policy of the Adaptation Fund, with the understanding that the Implementing Entity (IE) will be fully responsible (both legally and financially) for the implementation of this project.

We thank you for your cooperation.

Md. Fazlul Kader
Managing Director and
Implementing Entity Coordinator
Palli Karma Sahayak Foundation (PKSF)
Date: September 2025
Tel and Email: +8801711839441, md@pksf-bd.org

Project Contact Person
Dr. Fazle Rabbi Sadeque Ahmed
Deputy Managing Director
Palli Karma Sahayak Foundation (PKSF)
Tel. and Email: +8801552310099, frsa1962@yahoo.co.uk

Detail Budget

Outcome	Output	Activity	Funding Source	Budget Categories	Detailed Budget				Annual Budget (USD)					Note
					Unit	# of Unit	Unit Cost (USD)	Total Cost (USD)	Year 1	Year 2	Year 3	Year 4	Total Budget (USD)	
Component 1: Plinth Raising for Climate-Resilient Housing	1.1 Raised homesteads above flood level	1.1.1 Raise homestead plinths in clusters	AF	Consultant-local	Month	48	20000	**960,000**	240,000	240,000	240,000	240,000	**960,000**	A1
			AF	Office supplies	Month	48	2000	**96,000**	24,000	24,000	24,000	24,000	**96,000**	A2
			AF	Local travel	Month	48	5000	**240,000**	60,000	60,000	60,000	60,000	**240,000**	A3
			AF	Office Equipment & others	Number	60	1200	**72,000**	72,000	-	-	-	**72,000**	A4
			AF	Plinth	Number	20000	276	**5,520,000**	828,000	1,656,000	1,656,000	1,380,000	**5,520,000**	A5
		Sub-total:						**6,888,000**	**1,224,000**	**1,980,000**	**1,980,000**	**1,704,000**	**6,888,000**	
		Total outcome:1						**6,888,000**	**1,224,000**	**1,980,000**	**1,980,000**	**1,704,000**	**6,888,000**	
2: Sanitary Latrine Construction and Water Management Systems	2.1 Installation of resilient tube wells	2.1.1 Install tube wells	AF	Consultant-local	Month	48	3000	**144,000**	36,000	36,000	36,000	36,000	**144,000**	B1
			AF	Office supplies	Month	48	500	**24,000**	6,000	6,000	6,000	6,000	**24,000**	B2
			AF	Travel	Month	48	500	**24,000**	6,000	6,000	6,000	6,000	**24,000**	B3
			AF	Office Equipment & others	Number	20	1200	**24,000**	24,000	-	-	-	**24,000**	B4
			AF	Materials and installation of tube-well	Number	6800	353	**2,400,000**	494,118	705,882	705,882	494,118	**2,400,000**	B5
		Sub Total:						**2,616,000**	**566,118**	**753,882**	**753,882**	**542,118**	**2,616,000**	

Outcome	Output	Activity	Funding Source	Budget Categories	Detailed Budget				Annual Budget (USD)					Note
					Unit	# of Unit	Unit Cost (USD)	Total Cost (USD)	Year 1	Year 2	Year 3	Year 4	Total Budget (USD)	
	2.2 Construction of sanitary latrines	2.2.1 Construct climate resilient sanitary latrines	AF	Consultant-local	Month	48	3000	**144,000**	36,000	36,000	36,000	36,000	**144,000**	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**	
Component 3: Tree Plantation and Ecosystem Restoration	3.1 Rearing of goat/ sheep in slatted houses	3.1.1 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	**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**	
	3.2 Cultivation of flood tolerant crops, Vegetable and Tree plantation	3.2.1 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	**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

Outcome	Output	Activity	Funding Source	Budget Categories	Detailed Budget				Annual Budget (USD)					Note
					Unit	# of Unit	Unit Cost (USD)	Total Cost (USD)	Year 1	Year 2	Year 3	Year 4	Total Budget (USD)	
			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**	
		3.2.2 Homestead tree planting	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	**9,600**	2,400	2,400	2,400	2,400	**9,600**	C10
			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
		Sub Total:						**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
		Sub Total:						**872,000**	**138,000**	**258,000**	**258,000**	**218,000**	**872,000**	
	Total Outcome 3:							**5,306,400**	**846,600**	**1,566,600**	**1,566,600**	**1,326,600**	**5,306,400**	
Component 4: Strengthened capacity on	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**	D3

Outcome	Output	Activity	Funding Source	Budget Categories	Detailed Budget				Annual Budget (USD)					Note
					Unit	# of Unit	Unit Cost (USD)	Total Cost (USD)	Year 1	Year 2	Year 3	Year 4	Total Budget (USD)	
addressing climate change			AF	Office supplies	Number	12	600	7,200	7,200	-	-	-	**7,200**	D4
		Sub-total:						**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
			AF	Office supplies	Number	12	600	7,200	7,200	-	-	-	**7,200**	D8
		Sub-total:						**36,800**	**36,800**	**-**	**-**	**-**	**36,800**	
		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
		Sub-total:						**116,000**	**29,000**	**29,000**	**29,000**	**29,000**	**116,000**	
	4.2 Preparation of vulnerability assessment and adaptation action plan	4.2.1 Carry out participatory vulnerability assessment	AF	Consultant-Individual-Local	Number	1000	20	20,000	20,000	-	-	-	**20,000**	D10
		Sub-total:						**20,000**	**20,000**	**-**	**-**	**-**	**20,000**	
		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**	D11
		Sub-total:						**20,000**	**20,000**	**-**	**-**	**-**	**20,000**	

Outcome	Output	Activity	Funding Source	Budget Categories	Detailed Budget				Annual Budget (USD)					Note
					Unit	# of Unit	Unit Cost (USD)	Total Cost (USD)	Year 1	Year 2	Year 3	Year 4	Total Budget (USD)	
	4.3 Trainings and workshops on Climate Change conducted for Beneficiaries and stakeholders	4.3.1 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**	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
		Sub-total:						**55,000**	**55,000**	**-**	**-**	**-**	**55,000**	
		4.3.2 Prepare training plan and organize training sessions for Beneficiaries	AF	Consultant-individual-Local	Month	48	3500	168,000	42,000	42,000	42,000	42,000	**168,000**	D15
			AF	Training	Number	20000	11.25	225,000	33,750	67,500	67,500	56,250	**225,000**	D16
		Sub-total:						**393,000**	**75,750**	**109,500**	**109,500**	**98,250**	**393,000**	
		4.3.3 Organize training for IEs staff	AF	Consultant-individual-Local	Batch	20	3000	60,000	36,000	-	24,000	-	**60,000**	D17
			AF	Training	Batch	20	4000	80,000	48,000	-	32,000	-	**80,000**	D18
		Sub-total:						**140,000**	**84,000**	**-**	**56,000**	**-**	**140,000**	
		4.3.4 Organize exchange visit for CCAG members and IEs staff	AF	Travel cost	Event	12	2000	24,000	-	8,000	8,000	8,000	**24,000**	D19
			AF	Training	Event	12	3000	36,000	-	12,000	12,000	12,000	**36,000**	D20
		Sub-total:						**60,000**	**-**	**20,000**	**20,000**	**20,000**	**60,000**	
		4.3.5 Organize workshops and seminars	AF	Consultant-individual-Local	Number	20	400	8,000	2,000	2,000	2,000	2,000	**8,000**	D21
			AF	Workshop	Number	20	2400	48,000	12,000	12,000	12,000	12,000	**48,000**	D22
		Sub-total:						**56,000**	**14,000**	**14,000**	**14,000**	**14,000**	**56,000**	

Outcome	Output	Activity	Funding Source	Budget Categories	Detailed Budget				Annual Budget (USD)					Note
					Unit	# of Unit	Unit Cost (USD)	Total Cost (USD)	Year 1	Year 2	Year 3	Year 4	Total Budget (USD)	
	4.4 Preparation and dissemination of knowledge Products	4.4.1 Prepare and disseminate knowledge products	AF	Consultant-individual-Local	Number	8	3000	24,000	6,000	6,000	6,000	6,000	**24,000**	D23
			AF	Office supplies	Number	8	2500	20,000	5,000	5,000	5,000	5,000	**20,000**	D24
		Sub-total:						**44,000**	**11,000**	**11,000**	**11,000**	**11,000**	**44,000**	
	Total Outcome:4							**977,600**	**382,350**	**183,500**	**239,500**	**172,250**	**977,600**	
	Total Activity Cost							**18,384,800**	**3,580,385**	**5,233,065**	**5,289,065**	**4,282,285**	**18,384,800**	
	Administrative Expenses	Administrative, Operational and logistical Expenses	AF	Administrative, Operational and logistical Expenses	Month	**48**		**378,000**	**94,500**	**94,500**	**94,500**	**94,500**	**378,000**	**E1**
	Total Project Cost							**18,762,800**	**3,674,885**	**5,327,565**	**5,383,565**	**4,376,785**	**18,762,800**	
Project Execution Cost	**Management Fee (IE Fee)**							**1,237,200**	**317,600**	**238,200**	**298,200**	**383,200**	**1,237,200**	**E2**
	Grand Total (Amount of Financing Request)							**20,000,000**	**3,992,485**	**5,565,765**	**5,681,765**	**4,759,985**	**20,000,000**	

Disbursement schedule

Disbursement Schedule:						
Description	**Upon Agreement Signature**	**One Year After Project Start**	**Year 2**	**Year 3**	**Year 4**	**Total**
Project Funds	2,204,931	1,469,954	5,327,565	5,383,565	4,376,785	18,762,800
Implementing Entity Fee	190,560	127,040	238,200	298,200	383,200	1,237,200
Total	**2,395,491**	**1,596,994**	**5,565,765**	**5,681,765**	**4,759,985**	**20,000,000**

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Annex-1

Gender Assessment and Action Plan

Livelihood Adaptation for Flood-Affected Communities in Bangladesh (Sherpur & Mymensingh)

November, 2025

Palli Karma-Sahayak Foundation (PKSF)

Table of Contents

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 in secure 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). 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	• Translate measures set out in the Convention on Biological Diversity. • Recommends inclusion and recognition of women's existing active role in biodiversity conservation to offer them equal opportunity. • Increase capacity of rural women to enable them to engage actively in biodiversity conservation at both household and community levels.
2)	Bangladesh Delta Plan (BDP) 2100 Ministry of Water Resources (MoWR)	• A plan with a long-term vision for "achieving safe, climate resilient and prosperous delta." • 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. • There are no specific strategies or plans that directly relate to gender equality.
3)	National Plan on Disaster Management (NPDM, 2016-2020) MoDMR	• DRR and emergency management are integrated in the disaster management policies. • The plan provides a directive to integrate gender in all its plans and actions.
4)	National Sustainable Development Strategy	• Focuses on the constitutional obligations of Bangladesh to have a people-centric approach with a vision for sustainable development.
5)	Perspective Plan, 2021-2041. General Economics Division, Planning Commission	• Considers both gender and environment as important perspectives for development by addressing those in separate chapters.

6)	National Adaptation Programme of Action (NAPA), 2009. MoEFCC	• 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.
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	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: 1) Socio-economic backwardness and constraints that women endure in a male dominated society 2) Wage differences between male and female in agriculture 3) Women's access to institutions and facilities including extension and credit services and linkages with other services such as health and nutrition 4) Women's access to markets and high value-added agriculture
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: 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 2) Take initiative to ensure equal wages for the same job 3) Put special emphasis on the health of women alongside food during post-disaster emergencies

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: 1. Recognition of women's labor and participation to ensure their social dignity and safety 2. Elimination of the wage differential between men and women labor in agriculture and ensuring equal pay for men and women 3. Homestead gardening and promotion of cash payment 4. Agricultural education and research 5. Encouraging women to participate in the formal economic sphere by providing support to their involvement in agricultural product-based small and cottage industries 6. Training on families' nutritional security, agricultural production, storage, marketing, agricultural businesses and industries to build enhanced capacities 7. Participation of women in food security-related planning, decision making, supervision and distribution activities 8. Adoption of specific extension activities for women farmers
11)	National Agricultural Extension Policy, 2020, MoA	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 2. The Policy also puts emphasis on homestead gardening as a means to women's economic empowerment, poverty alleviation, and food and nutritional security

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 priorities 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.

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)	- Sensitize contractors and CCAGs on equal wages and decent work through site meetings and CCAG sessions. - Include equal pay for equal work clause and no child labor/GBV clauses in all contractor agreements. - Ensure sex-disaggregated wage records and periodic site visit by POs/PMU. - Establish community-level GRM where women can safely report wage and labor-related grievances.	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	- Provide temporary, separate and safe sanitation facilities at major work sites (latrines and bathing corners) with adequate privacy. - Enforce Code of Conduct for all contractors and workers, clearly prohibiting SEAH. - Conduct SEAH awareness sessions during CCAG and site meetings. - Ensure women’s participation in community monitoring of construction sites through CCAGs.	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,	- Schedule meetings and trainings in daylight hours and as close as possible to communities, reducing need for long or unsafe travel. - Encourage group travel for women to trainings/meetings where	POs, CCAGs, PMU	No additional budget is required. If needed, the costs will cover

	trainings or GRM access points	feasible. - Integrate SEAH awareness and safe mobility tips into CCAG sessions. - Publicize GRM channels (including anonymous options) and provide at least one trusted female focal point per POs/union.		from output 4.1 and output 4.3.
4	SEAH and abuse of power in access to project benefits (e.g., beneficiary selection, access to livelihood packages)	- Apply transparent, criteria-based beneficiary selection with community and scope for feedback/appeals. - Prohibit any demand for sexual or other favors in exchange for inclusion in project activities through the Code of Conduct. - Train staff, CCAG leaders and contractors on power dynamics and SEAH risk in targeting and benefit distribution. - Monitor targeting and benefit distribution with random beneficiary checks (including confidential questions on misconduct).	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	- Apply PKSF's SEAH and GBV policies and Code of Conduct to all staff and POs. - For travel to remote areas, priorities official vehicles or vetted local transport and avoid unnecessary night travel. - Arrange safe and separate accommodation and sanitation for female staff when overnight stays are required. - Establish internal reporting channels and whistle-blower protections for staff, linked to PKSF's HR and GRM systems.	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	- Design and operate a confidential, survivor-centered GRM with multiple channels (hotline, in-person focal points, boxes), clearly communicated to women and	PMU, POs, GRM/SEAH focal points and CCAGs	No separate budget line required. If needed, the costs will cover

	lack of trusted channels	men. - Nominate and train female and male SEAH focal points at POs and community levels, with clear referral pathways to health, psychosocial and legal services. - Integrate basic information on 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.		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.

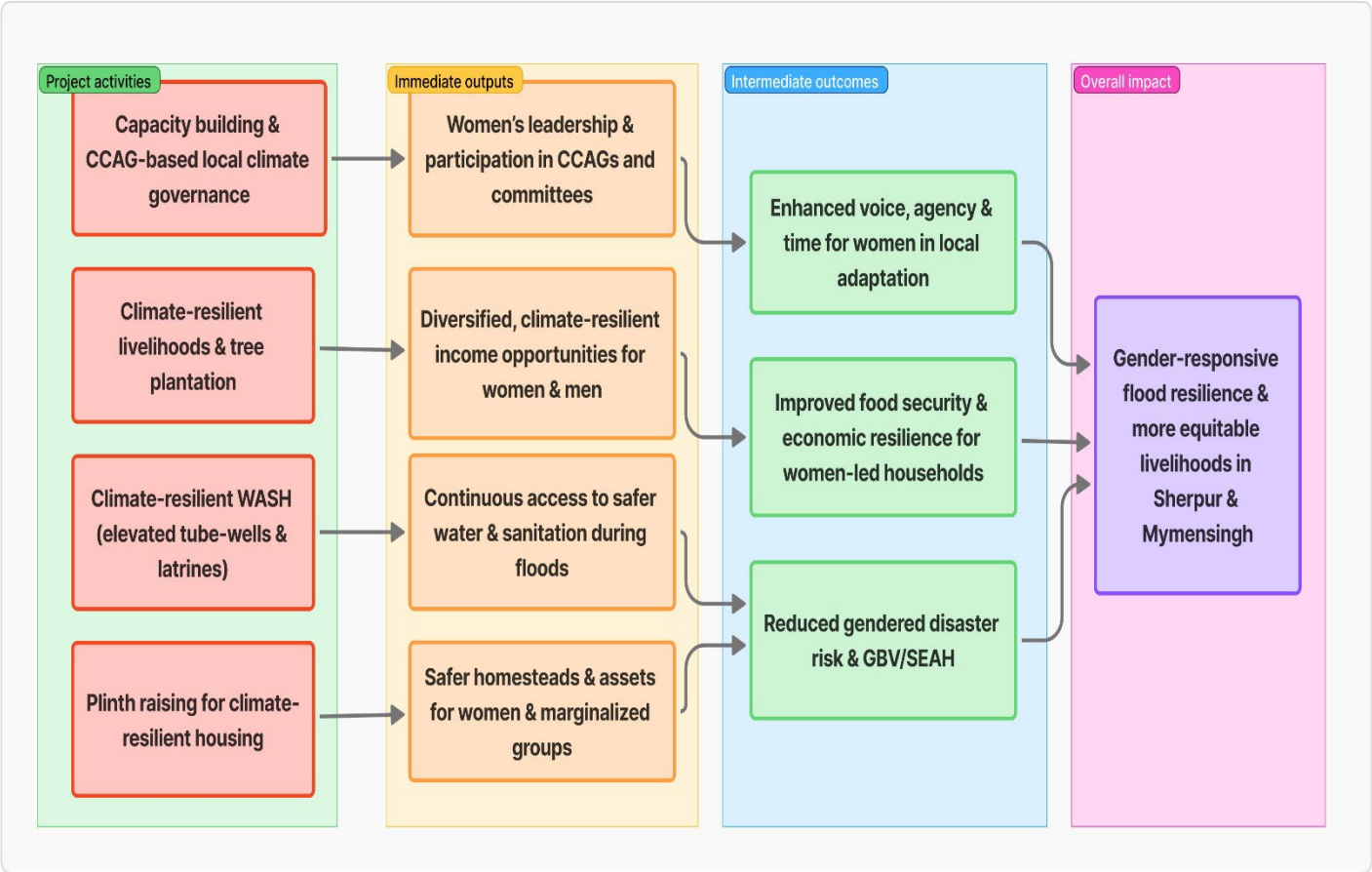
The project also treats **women's economic empowerment and skills development** as a core pathway for gender equality. Climate-resilient livelihood packages (goat/sheep support, homestead gardening,

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)**
Output 1.1: Homestead plinths raised above peak flood level	- 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. - Register adult women as co-beneficiaries (joint names) on project records wherever possible. - Conduct separate consultations with women and adolescent girls on safe	**Targets (by Y4)** – 20,000 homestead plinths raised to agreed flood-resilient standards. – ≥50% women, of beneficiary households are women-headed. – At least 50% of beneficiary households have an adult woman registered as co-beneficiary in project records. **Indicators** – % Of women-headed households among 20,000	PMU, POs, contractors, CCAGs	Activity 1.1.1 budget (6.89) Will cover the cost; no separate budget line required.

	access routes, storage of food/assets, and use of raised space during floods. - Ensure plinth design considers safe access for older persons and persons with disabilities (e.g., non-slippery access, space for ramps/handrails where needed).	beneficiaries. – % Of households with adult woman registered as co-beneficiary. – Number of women's consultations held and number of participants (sex/age disaggregated). **Timeline** – Targeting & design: Y1. – Implementation: Y1–Y4.		
Outcome 2: Increased access to safe water and sanitation				
Output	**Gender-responsive Actions**	**Targets, indicators and timeline**	**Responsible institutions**	**Allocated budget (USD million)**
Output 2.1: Installation of resilient tube wells	– Locate tube-wells in places identified by women users as safe, convenient and accessible during floods (close to homesteads, safe approaches from raised plinths). – Organize women-focused discussions on water quality, queuing, safety at night, and responsibilities for maintenance.	**Targets (by Y4)** – 6,800 tube-wells installed on raised platforms in project unions. – A majority of daily users are women and girls. **Indicators** – Number Of tube-wells installed and functional. – Women's satisfaction with access and safety (HH survey/FGDs). **Timeline** – Design & siting: Y1. – Installation & mobilization: Y1–Y4.	PMU, POs, contractors, CCAGs	Activity 2.1.1 budget (2.62) will cover the cost; no additional budget required.
Output 2.2 Construction of	– Provide raised, flood-resilient latrines with internal privacy,	**Targets (by Y4)** – 6,800 flood-resilient latrines	PMU, POs, contractors,	Activity 2.2.1 budget (2,59)

sanitary latrines	lockable doors and safe access (steps/ramps) and adequate space for menstrual hygiene management. – Conduct FGDs with women and adolescent girls (including women with disabilities) on design details (door direction, internal layout, washing arrangements, lighting). – Site latrines where women and girls can access them safely day and night; link with solar lighting along paths/near doors where feasible. – Train women and men jointly on hygienic use and maintenance, emphasizing shared responsibility for cleaning and minor repairs. – Include sensitization on GBV/SEAH risks related to unsafe sanitation in CCAGs awareness sessions.	installed and used by beneficiary households. – At least 50% of women and 15% adolescent girls report improved privacy and dignity compared to previous situation. – At least 50% of households report men's participation in cleaning/maintenance tasks. **Indicators** – Number Of latrines constructed and functional. – Women's satisfaction with safety/privacy (scorecards/FGDs). – % Of households where men share sanitation maintenance (HH survey by sex). **Timeline** – Design & consultations: Y1. – Installation: Y1–Y4. – Satisfaction assessments: Y2–Y4.	CCAGs	will cover the cost; no additional budget required.
Outcome 3: Access to flood resilient livelihood				
Output	**Gender-responsive Actions**	**Targets, indicators and timeline**	**Responsible institutions**	**Allocated budget (USD million)**
Output 3.1: Rearing of goat/ sheep in	– Priorities women-headed households and poor women	**Targets (by Y4)** – 20,000 goat/sheep houses	PMU, POs, CCAGs	Activity 3.1.1 budget (2.69)

slatted houses	as primary recipients and managers of goat/sheep support and raised sheds. – Register women as primary contact for livestock support where feasible. – 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.	constructed and related support delivered. – At least 50% of primary livestock package recipients are women or women-headed households. – At least 50% of participants in livestock trainings are women. **Indicators** – Number Of livestock packages delivered (sex of primary recipient). – Training attendance records (sex/age disaggregated). – Women's reported control over livestock income (HH survey/FGDs). **Timeline** • Targeting and design: Y1. • Delivery and training: Y1-Y4.		and activity 4.3.2 budget (0.39) will cover the cost; no additional budget required.
Output 3.2: Cultivation of flood tolerant crops, Vegetable and Tree plantation	– Integrate women's roles in seed selection, planting and post-harvest processing into all technical support on BRRI dhan 51 & 52, BINA dhan 11 and homestead vegetables (e.g., pit-based pumpkin). – Reserve a substantial share of participation in crop and gardening trainings for women, especially women-headed and ultra-poor households.	**Targets (by Y4)** – 20,000 beneficiary households practicing at least one promoted climate-resilient crop/homestead gardening intervention. – 216,500 trees planted, with at least 70% survival at end of project. – At least 50% of designated tree caretakers are women and 15% youth. – At least 50% of participants	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.

	– Promote homestead-based production models that recognize women's time constraints and support their control over produce (home consumption, small sales). – Plant 216,500 multi-purpose trees (fruit, timber, shade, fodder, windbreak) around	in crop and gardening trainings are women. **Indicators** – Number Of households adopting flood-tolerant varieties and number of homestead gardening (sex of primary manager). – Training attendance records		
	paths, with women's input on species selection based on food, fuel and care needs. – Identify women and youth in each beneficiary household as tree caretakers and provide brief training on planting, watering, pruning and protection (including during inundation).	– Women's reported role in decisions on use of produce/income. – Number of trees planted & survival rate. – % Of female/youth caretakers in tree registers. **Timeline** – Training & input support: Y1–Y4. – Planting: Y1–Y3. – Survival & benefit assessment: Y3–Y4.		
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)**
Output 4.1: Climate Change Adaptation Groups (CCAG) formed and operationalized	–	**Targets (by Y1)** – 1,000 CCAGs formed covering all 20,000 households (20 HHs per CCAG). – At least 50% of CCAG members are women	PMU, POs, CCAGs	Activity 4.1.1, 4.1.2, 4.1.3 budget (0.12) will cover the cost; no additional

		beneficiaries. – At least 30% of CCAG leaders (chair/secretary) are women. **Indicators** – CCAG membership and leadership lists (sex/age/disability disaggregated). – Number of women-only validation meetings and number of participants. **Timeline** Group formation and validation: Y1.		budget required.
Output 4.2: Preparation of vulnerability assessment and adaptation action plan **and** **Output 4.4: Preparation and dissemination of knowledge Products**	– Ensure that all key indicators (beneficiary households, CCAG membership, trainees, livelihood recipients, GRM users) are disaggregated by sex, age and disability. – Include specific gender outcome questions (time use, safety, decision-making, control over assets) in baseline, mid-term and final evaluations. – Use separate FGDs and KIIs with women and girls to capture perspectives on plinths, WASH, livelihoods, safety and SEAH risks. – Document gender-focused case stories showing how women and girls benefit	**Targets (by Y4)** – All key outcome indicators reported with sex/age/disability disaggregation. – Baseline, mid-term and final evaluations include a distinct gender and SEAH section. – At least 10 gender-focused stories/briefs produced over the project period. **Indicators** – Evaluation reports and datasets. – Number of case studies/briefs with explicit gender focus. **Timeline** • Baseline: Y1. • Mid-term review: around Y3.	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.

	from and contribute to the project, and share with PKSF, GoB and the Adaptation Fund.	• Final evaluation: Y4.		
Output 4.3: Trainings and workshops on Climate Change conducted for Beneficiaries and stakeholders	– Integrate gender and SEAH content into all training packages (for masons, engineers/supervisors, POs staff, CCAGs, WASH and livelihood activities). – Include visuals and examples that feature women as	**Targets (by Y4)** – Key training modules on plinth raising, WASH, livelihoods and CCAG roles developed/revised with explicit gender and SEAH sections. – Key technical trainings	PMU, POs, gender/safeguards focal points	Activity 4.3.1, 4.3.2, 4.3.3, 4.3.4 and 4.3.5 (0.056) will cover the cost; no additional budget required.
	and caretakers of WASH, livelihoods and trees. – Ensure materials are accessible (Bangla, simple language, visuals) and suitable for women with lower literacy and for persons with disabilities where possible. – 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. – Encourage EOs and contractors to recruit trained women into paid roles (community facilitators, WASH promoters, tree	supervisors, CCAG leaders, WASH and livelihood caretakers), with at least 30% women/young women overall. – At least three core training packages reviewed by gender/safeguards focal points before use. **Indicators** – Number of training packages with integrated gender/SEAH content. – Existence of validated gender-sensitive materials (document review). – Key technical trainings delivered, with at least 30% women/young women overall. **Timeline**		

	caretakers, para-vets, etc.). – Provide SEAH and GBV awareness for all staff and key community leaders as part of project management and safeguards training.	– Material development & validation: Y1–Y2. – Trainings: Y1–Y4.		

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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)

List of Contents

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 19: Requirements of the ESMF

ESSs	Requirements	Relevancy with the project
ESS-1 Assessment and Management of ES Risks and Impacts	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.
ESS-2 Labor and Working Conditions	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	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

	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).	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.
ESS-3 Resource Efficiency and Pollution Prevention and Management	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.	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.
ESS-4 Community Health and Safety	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 materials to protect neighboring communities.	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 storage; protect drinking-water sources from contamination; and apply appropriate health, hygiene and infection-prevention measures

		during trainings and construction activities.
ESS-5 Land Acquisition Restrictions on Land Use and Involuntary Resettlement	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.
ESS-6 Biodiversity Conservation	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.
ESS-7 Indigenous Peoples	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.
ESS-8 Cultural Heritage	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.
ESS-9	Specifies how FIs will assess and	Relevant. PKSF will apply its ESMF

Financial Intermediaries	manage ES risks and impacts.	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.
ESS-10 Stakeholder Engagement and Information Disclosure	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.	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.

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 $PM_{2.5}$ concentrations. World Bank assessments of Bangladesh's air quality show that average annual $PM_{2.5}$ 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

1. Compliance with the Law	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).
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, POs, 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.	CCAGs, POs; PKSF safeguard focal point.
4. Human Rights	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.
5. Gender Equality and Women's Empowerment	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.
6. Core Labor Rights	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
7. Indigenous Peoples	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.
8. Involuntary Resettlement	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.

9. Protection of Natural Habitats	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.
10. Conservation of Biological Diversity	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.
11. Climate Change	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.
12. Pollution Prevention and Resource Efficiency	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);
13. Public Health	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.
14. Physical and Cultural Heritage	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.
15. Lands and Soil Conservation	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 11under 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 offends 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, disable 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 element 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)	- Sensitize contractors and CCAGs on equal wages and decent work through site meetings and CCAG sessions. - Include equal pay for equal work clause and no child labor/GBV clauses in all contractor agreements. - Ensure sex-disaggregated wage records and periodic site visit by POs/PMU. - Establish community-level GRM where women can safely report wage and labor-related grievances.	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	- Provide temporary, separate and safe sanitation facilities at major work sites (latrines and bathing corners) with adequate privacy. - Enforce Code of Conduct for all contractors and workers, clearly prohibiting SEAH. - Conduct SEAH awareness sessions during CCAG and site meetings. - Ensure women's participation in community monitoring of construction sites through CCAGs.	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	- Schedule meetings and trainings in daylight hours and as close as possible to communities, reducing need for long or unsafe travel. - Encourage group travel for women to trainings/meetings where feasible. - Integrate SEAH awareness and safe mobility tips into CCAG sessions. - Publicize GRM channels (including anonymous options) and provide at least one trusted female focal point per POs/union.	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	- Apply transparent, criteria-based beneficiary selection with community and scope for feedback/appeals. - Prohibit any demand for sexual or other favors in exchange for inclusion in project activities	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)	through the Code of Conduct. - Train staff, CCAG leaders and contractors on power dynamics and SEAH risk in targeting and benefit distribution. - Monitor targeting and benefit distribution with random beneficiary checks (including confidential questions on misconduct).		
5	SEAH risks for female staff and volunteers (PKSF, POs, contractors) during field operations and in offices	- Apply PKSF's SEAH and GBV policies and Code of Conduct to all staff and PO's. - For travel to remote areas, priorities official vehicles or vetted local transport and avoid unnecessary night travel. - Arrange safe and separate accommodation and sanitation for female staff when overnight stays are required. - Establish internal reporting channels and whistle-blower protections for staff, linked to PKSF's HR and GRM systems.	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	- Design and operate a confidential, survivor-centered GRM with multiple channels (hotline, in-person focal points, boxes), clearly communicated to women and men. - Nominate and train female and male SEAH focal points at POs and community levels, with clear referral pathways to health, psychosocial and legal services. - Integrate basic information on 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.	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.

****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 small-scale farmers with land areas of less than 0.5 hectares.	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.
Human Rights. Risk of discrimination, exclusion, or project reinforcing local power imbalances	Negligible	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.
Gender Equality & 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.	low	• 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; • 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; • 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; • make full use of knowledge, skills and traditional practices that enable women to have resilience in the family and community in meeting their needs; • 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 • Building good relationships with Nini Mamak in the village, and advocating for them to educate the community about the importance of women's
Core Labor Rights.	Low	Explanation and approval during the

Risk of child labor or unsafe conditions in construction/ earthworks.		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.
Indigenous People. • The consultation will capture the problems and needs relating to the different ethnic groups present in the target community • Program locations are indigenous villages, which are still tied to traditional culture in the arrangement of production equipment.	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.
Involuntary Resettlement. Not Found in target locations	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.
Protection of Natural Habitats. program aims to protect ecosystem services including local specific biodiversity (Protection of Natural Habitats)	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.
Conservation of Biological Diversity. Tree planting or agriculture could unintentionally introduce invasive	Low	The main objective of the program is to increase the resilience and adaptive capacity of rural communities, especially in the agricultural food sector and

species or reduce diversity.		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

AF ESP Principles	Activity	ES Risks	Mitigation measures	Monitoring frequency	Budget	Responsibility	Level of Significance
P1- Compliance with the Law **P11-** Climate Change **P15-** Lands & Soil Conservation	Activity 1.1.1. Raise homestead plinths in clusters	Soil erosion and destabilization of plinth platforms	- Apply BNBC-based design and site-specific elevation. - Compact in layers and provide side slopes. - Turf or plant grass on newly exposed slopes.	**Pre-construction:** Site screening and design checklist (100% sites). **During construction works:** Daily contractor checks and weekly PO engineer inspection. **Post-works:** Quarterly checks and post-monsoon inspection	The cost of mitigation and Monitoring will be covered by the budget line activity 1.1.1 Raise homestead plinths in clusters	**Implementation:** PO, Contractors, Households and CCAG. **Oversight:** PKSF PMU, Engineer & ES focal point.	Low
		Loss of topsoil of agricultural land due to earth filling for plinths and access paths	- Avoid topsoil removal from fertile topsoil of productive fields. - Prioritize soil collection from non-productive areas (e.g., borrow pits, degraded village edges).				
		Drainage congestion and local waterlogging around homesteads and adjacent lands	- Conduct simple drainage checks at each site (identify natural flow paths and low points). - Align plinths and access paths to not block drainage and incorporate culverts. - Prohibit blocking natural drains - Ensure safe material storage.				

P1- Compliance with the Law **P11-** Climate Change **P12-** Pollution Prevention & Resource Efficiency **P13-** Public Health	Activity 2.1.1 Install tube wells and activity 2.2.1 Construct climate-resilient sanitary latrines	Water contamination from latrines or shallow tube wells pollution from wastewater/latrine leakage	- Design and construct elevated sanitary latrine (double-pit). - Maintain 30 feet distance between latrine and water source. - Provide properly designed soak pits or vegetated drains. - Prohibit disposal of construction debris into water bodies. - O&M training to households/CCAG	- **Construction-stage:** quality checks (100% latrines and tube-wells). - **Water quality sampling:** pre and post implementation (representative sample per union). - Routine latrine O&M checks quarterly.	The cost for mitigation measures and monitoring will be covered by the activity 2.1.1 including Administrative Expenses for water tests, lab fees and WASH materials	**Implementation:** PO, Trained masons, Contractors and Households. **Monitoring:** PO WASH focal point, PKSF PMU, ES focal point.	Low
		Exposure to WASH-related pathogens during floods and mosquito breeding from poor drainage	- Hygiene promotion (handwashing, safe water storage, latrine use). - Drainage management through post-flood cleaning guidance and link with local health services (DPHE).	- Monthly hygiene follow-up during monsoon season - Quarterly WASH inspections			
		Dust and noise pollution during construction	- Limit earthworks and material handling to daytime hours. - Water spraying and stored materials during dry, windy conditions.	**During construction works:** Daily contractor checks and weekly PO engineer inspection.			

P1-Compliance with the Law **P11**-Climate Change **P12**-Pollution Prevention & Resource Efficiency **P13**-Public Health	Activity 1.1.1. Raise homestead plinths in clusters, activity 2.1.1 Install tube wells and activity 2.2.1 Construct climate-resilient sanitary latrines	Community health and safety (movement of materials, small vehicles, temporary hazards)	- Plan material transport to minimize congestion; use safe loading practices on vehicles. - Keep access paths clear of debris. - Store materials in designated and safe zones. - Coordinate with local leaders so that schools and vulnerable locations are not unduly exposed to risks.	**During construction works:** Daily contractor checks and weekly PO engineer inspection.	Not required	**Implementation:** Local contractors, PO. **Supervision:** PO, PKSF PMU.	Low
P9- Protection of Natural Habitats **P10-** Conservation of Biological Diversity **P11-** Climate Chang	Activity 3.2.2 Homestead tree plantation and activity 3.2.3 Cultivate vegetables within homestead areas	Localized loss of grasses and small vegetation at homestead level	- Integrate homestead greening by planting native, flood-tolerant trees, shrubs and Vegetables on raised plinths. - Avoid cutting mature trees unless absolutely necessary and plant replacement trees.	- Quarterly survival audits (sample-based) and annual verification. - CCAG routine visits and photo records	The cost for mitigation measures and monitoring will be covered by the activity 3.2.2 Homestead tree plantation and activity 3.2.3 Cultivate vegetables within homestead areas	**Implementation:** Households, CCAG and PO. **Oversight:** PKSF PMU	Low
P5- Gender Equality **P6-**Core	Activities 1.1.1, 2.1.1, 2.2.1 (construction	Occupational health and safety (OHS) risks for workers (falls,	- Apply PKSF Environmental Health and Safety (EHS) Guidelines.	- Daily toolbox checks by contractor - Weekly PO inspection with OHS	The cost for mitigation measures and monitoring will	**Implementation**: Contractors, PO and Household **Oversight:** PKSF	Low

Labour Rights **P13-** Public Health	and earthworks)	injuries) and Child/forced labour	- Provide basic PPE (e.g., gloves, masks, boots, helmets where needed) and first-aid kits at work sites. - Conduct short orientation sessions on OHS. - Prohibit child labor and forced labor - Ensure equal pay for worker (both male and female)	checklist - Quarterly PMU verification and incident log reviewed monthly/Quarterly.	be covered by the activity 1.1.1, 2.1.1 and 2.2.1 (Construction and Earthwork related activities) including the costs for PPE, first-aid kits, signage, induction sessions.	PMU and ESF focal point; CCAG community monitors.	
P2- Access and Equity **P3-** Marginalized & Vulnerable Group **P5-** Gender Equality and Women's Empowerment	Activities 4.1.1 (beneficiary selection), activity 4.1.2 (socio-economic profile), activity 4.1.3 (CCAG meetings) and all construction related activities	Risk of exclusion of vulnerable groups (women-headed households, persons with disabilities, ultra-poor)	- Apply transparent, inclusive beneficiary selection criteria with community validation and attention to gender, disability and poverty status (≥50% women in CCAG) - Ensure that WASH designs incorporate universal access features (ramps, handrails, wider doors where feasible). - Public disclosure of beneficiary lists - GRM with anonymous options - Periodic social audit.	- Monthly disaggregated beneficiary tracking - GRM trend review monthly/Quarterly - Random household checks monthly/quarterly.	The cost for mitigation measures and monitoring will be covered by the activity 4.1.1 and 4.1.3 including expenses for validation and disclosure	**Implementation:** PO, CCAG **Oversight:** PKSF PMU, ESF/M&E teams	Low
P5- Gender	Activities 4.1.3: CCAG	GBV/ SEAH risks (harassment or	- Develop and enforce Code of Conduct for all	- Training completion records (quarterly)	The cost for mitigation	**Implementation:** PO, Contractors,	Low

Equality and Women's Empowerment **P4-**Human Rights **P13-** Public Health	meeting, activity 4.3.2: beneficiary trainings, and activity 4.3.3: IE staff trainings and all construction related activities	abuse of women, girls or other vulnerable groups)	project workers (including SEAH provisions). - Provide basic SEAH-awareness training to PO staff, contractors and community groups. - Provide safe, private sanitation at worksites where relevant - Integrate confidential channels into the project GRM for SEAH-related complaints, with gender sensitive protocols and referral pathways.	- CoC compliance checks monthly/Quarterly. - GRM/SEAH log review monthly/Quarterly	measures and monitoring will be covered by the activity 4.1.3, 4.3.2 and 4.3.3	CCAG women leaders **Oversight:** PKSF PMU, ESF	
P2- Access and Equity **P8-** Involuntary Resettlement **P15-**Lands & Soil Conservation	Activities 1.1.1 (plinth raising), 3.2.2 (tree plantation) and community-level implementation processes under Component 4	Land disputes over plinth raising or tree planting sites and risk of triggering displacement or involuntary resettlement	- No involuntary resettlement; work only on land with clear consent; - UP verification; - If any resettlement risk appears, the activity is cancelled or relocated.	- 100% document checks before works - Quarterly random audits - Grievance cases tracked and resolved through GRM.	Implementation : PO and CCAG Oversight: PKSF PMU, ES focal point.	Not Required	Low

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	
Activities at the beginning of the sub project							
Mitigation/ Indicator							
Mitigation/ Indicator							
Activities at Implementation Stage							
Mitigation/ Indicator							
Mitigation/ Indicator							
Operation & Maintenance Phase Activities							
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	
Activities at the beginning of sub project							
Impact/ Indicator							
Impact/ Indicator							
Operation & Maintenance Phase							
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.

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.

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
Government organisations	Share project information with relevant stakeholders, enhance transparency and accountability.	1. Project website, online monitoring system, workshops, seminars. Another preferred medium is email. 2. For official communications -Official Letters. These written communications can be sent via email and hard copy via courier or post office. 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. 4. At the national level, project updates should be shared through seminars and websites. 5. Annual presentations to stakeholders should also be conducted by the Partner Organizations (POs).
POs and communities	Increase knowledge and understanding of climate change, transfer technologies for increasing resilience	Classroom training, group formation and group meetings, implementation of technologies, etc.
NGOs, POs	Successful	1. Sharing of best practices among POs, CCAGs needs to be

and beneficiary communities	implementation of the project and wider dissemination of its results	conducted. Peer-to-peer learning will contribute to capacity building and scaling up of the project. 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. 3. Conducting regular meetings and work planning with community stakeholders will increase transparency and ownership. 4. Developing common communication materials and branding for unified messaging that will sustain the interest of end-users and stakeholders at the *upazila* and community levels. 5. Closer coordination among PKSF and POs in undertaking field work and site visits at the project sites is needed. 6. Active participation and engagement at all project activities in the project sites will ensure continued support.
All levels of stakeholders		1. PKSF will follow its information disclosure policy, which is consistent with Adaptation Fund. 2. Website of PKSF and Implementation Partners should also provide access to data/information and recent news and developments of the project. 3. For sharing technical and sensitive information, a closed social media group and email loop can be formed. 4. Regular project management meetings should be held where substantive and implementation issues and concerns will be discussed. 5. Meetings with the POs and CCAGs on a regular basis should also be established.

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:

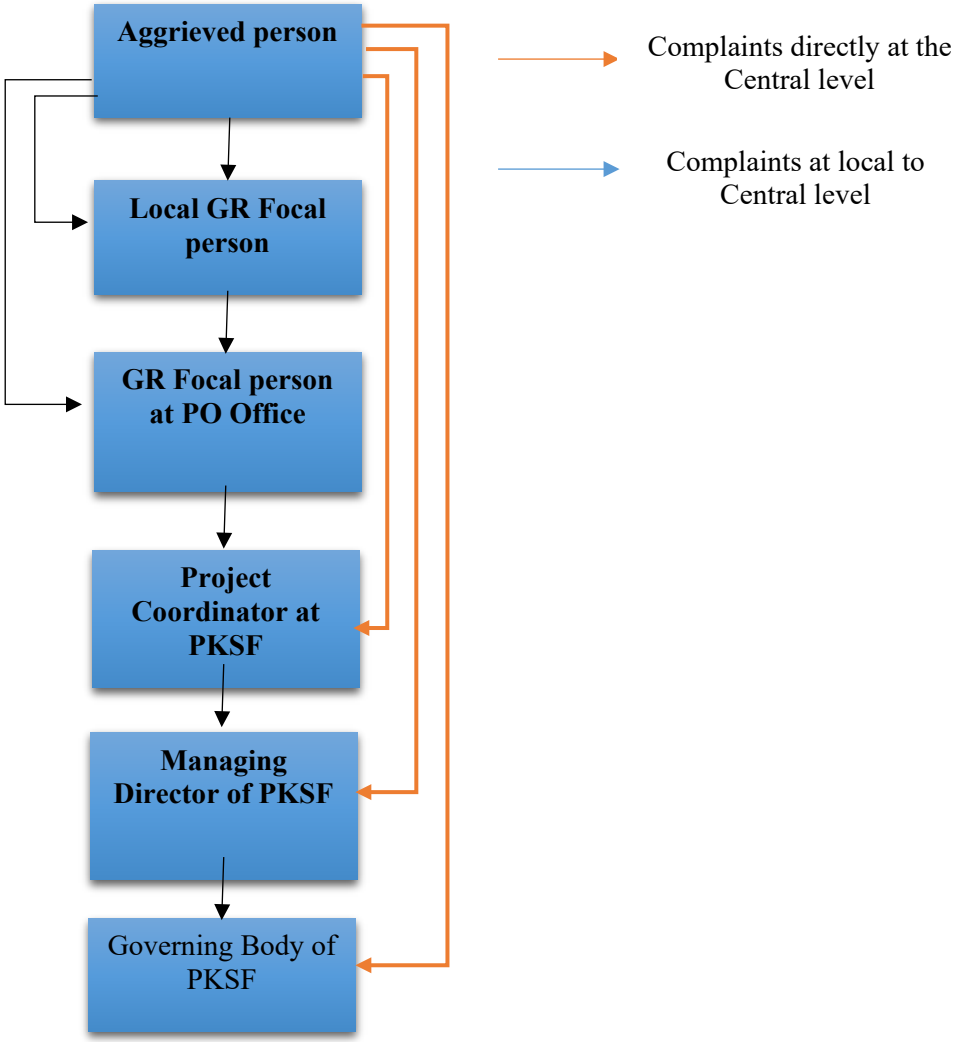


Figure: Institutional Arrangement of the GRM

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: nuruzzamanpksf@gmail.com

5.5 Information disclosure

PKSF and POs will disclose key ES documents and information to stakeholders in appropriate

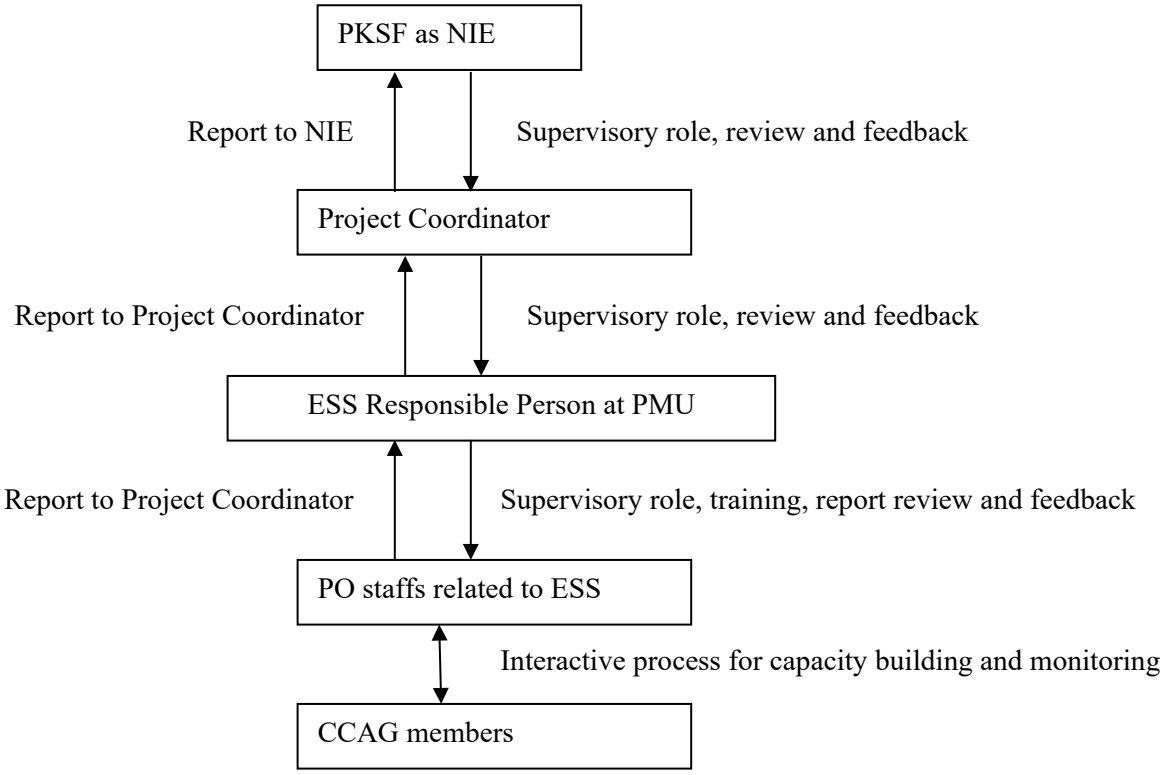
languages and formats, including the ESMF, summaries of ES risks and mitigation measures, site-specific ESMPs for higher-risk clusters, GRM procedures, and monitoring results. Disclosure will use multiple channels such as community meetings, UP notice boards, PO offices, printed materials in Bangla, 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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