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## FP206: Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL) Project

# Project Inception Report

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

[www.pksf.org.bd](http://www.pksf.org.bd)

## Executive Summary

This Inception Report aims to guide the project's operationalization. The report is based on the Funded Activity Agreement (FAA) signed by the Palli Karma-Sahayak Foundation (PKSF) and the Green Climate Fund (GCF). This report indicates no updates to the information given in the project document are required; the report also presents a schedule for the entire project period, describes the institutional linkages and management and coordination mechanisms, the project environment and risks, presents project implementation guidelines for project partners, and the detailed budget and some of the indicators of success for the outcomes of the project. Activity details are described in the report, together with institutional responsibilities, the budget, and the implementation schedule. The activities carried out in the project inception phase, lasting six months, from September 2023 to February 2024, are also listed in this report. This report describes the results of this process and aims to support the project as it becomes operational at the national and local levels.

The report also described the inception phase's achievements. The project successfully established the PMU within a very short time and recruited staff on a priority basis. The final eligibility criteria for the project beneficiary are also confirmed within the stipulated time, and the report is forwarded to the fund. The project achieved a milestone breakthrough by completing the selection of project implementation entities. Sixteen implementing entities (IEs) have been selected for implementation in the RHL project. The project engaged in many consultation meetings during the last six months to testify to the variabilities of the project component during the preparation and realization phases. No significant changes have been recorded through the consultation process. The procurement process for acquiring the necessary resources is on the way. The fiscal year 2023–24 procurement plan has been approved and disclosed.

The project inception workshop was held on January 29, 2024, at Khulna. The Inception Workshop allowed all the stakeholders to reorient themselves to the project activities and reaffirm their support and commitment to implement the project within the stipulated timeline. The Inception workshop was able to achieve the following objectives: (a) re-confirm the roles and responsibilities of the project team, including reporting and communication lines and conflict resolution mechanisms; (b) agree on the results framework and discuss reporting, monitoring, and evaluation roles and responsibilities and finalize the M&E plan; and (c) agree on established timelines and deliverables. (c) review financial reporting procedures and mandatory requirements and agree on the arrangements for the annual audit; (d) plan and schedule the first-year annual work plan; (e) sensitize and work on the design of the impact evaluation. There are no changes at this point of time, including the co-financing.

## List of Abbreviations

ADB	Asian Development Bank
AE	Accredited Entity
AMA	Accreditation Master Agreement
AML	Anti-Money Laundering
APC	Assistant Project Coordinator
ARA	Adaptation Result Area
AWP	Annual Work Plan
BBS	Bangladesh Bureau of Statistics
BUET	Bangladesh University of Engineering and Technology
CCAG	Climate Change Adaptation Group
CCCP	Community Climate Change Project
CFT	Countering the Financing of Terrorism
CPTU	Central Procurement Unit
DAE	Direct Access Entity
DFID	Department for International Development
DoF	Department of Fisheries
DPC	Deputy Project Coordinator
DPHE	Department of Public Health Engineering
ECCCP	Extended Community Climate Change Project
ECCU	Environment and Climate Change Unit
EE	Executing Entity
EOI	Expression of Interest
ESS	Environmental and Social Safeguards
ESMF	Environmental and Social Management Framework
ERD	Economic Relations Division
FAA	Funded Activity Agreement
FAO	Food and Agriculture Organization
FT	Financing of Terrorism
GCF	Green Climate Fund
GoB	Government of Bangladesh
HBRI	House and Building Research Institute
HIES	Household Income and Expenditure Survey

IAB	Institute of Architect Bangladesh
IE	Implementing Entity
IFAD	International Fund for Agricultural Development
KYC	Know Your Client
LGED	Local Government Engineering Department
M&E	Monitoring and Evaluation
MIE	Multilateral Implementing Entity
ML	Money Laundering
NGO	Non-governmental Organization
NIE	National Implementing Entity
PC	Project Coordinator
PKSF	Palli Karma-Sahayak Foundation
PMU	Project Management Unit
PO	Partner Organization
PPA	Public Procurement Act
PPP	Purchasing Power Parity
PPR	Public Procurement Rules
RWHS	Rain Water Harvesting System
RAJUK	Rajdhani Unnayan Kartipakkha
RTM	Real-Time Monitoring
R2RP	Roof to Reef Programme
RHL	Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh project
S-APC	Senior Assistant Project Coordinator
SDG	Sustainable Development Goals
ToC	Theory of Changes
ToR	Terms of Reference
UN	United Nations
UNFCCC	United Nations Framework Convention on Climate Change
UNDP	United Nations Development Programme
UNO	Upazila Nirbahi Officer
WASH	Water, Sanitation and Hygiene

## Table of Contents

Executive Summary.....	2
List of Abbreviations .....	3
List of Table .....	6
List of Figure.....	6
1. Background.....	7
2. Objective and Overview of Inception Workshop .....	11
3. Project Strategic Context and Changes.....	37
3.1 Project Strategic Context and Theory of Change.....	37
3.2 Project Objectives and Overall Goal .....	40
3.3 Target Beneficiaries .....	40
3.4 Project Description and Outputs.....	42
4. Project Implementation Progress Update.....	46
4.1 Project Components, Activities, Outputs and Milestones .....	46
4.1.1 Formation of Project Management Unit (PMU) .....	47
4.1.2 Recruitment of Project Staff.....	48
4.1.3 Final eligibility criteria for project beneficiaries.....	49
4.1.4 Stakeholder Consultation .....	52
4.1.5 Selection of project Implementing Entities.....	59
4.1.6 Procurement .....	64
4.1.7 Development of Project Implementation Guidelines .....	64
4.2 Project Implementation Timeline .....	64
4.2 Project Implementation Modality and Governance Structure.....	68
4.4 Stakeholder Involvement and Participation .....	69
5 Financial Management.....	76
6 Compliance Details - Covenants and Conditions from the AMA, FAA .....	77
7 Project Monitoring and Evaluation Arrangement.....	79
7.1 AE Monitoring and Evaluation Requirements .....	79
7.2 M&E Oversight and Responsibilities.....	80
7.3 Social and Environmental Safeguards.....	81
7.4 Risk Management Strategy .....	82
7.5 Gender Assessment and Gender Action Plan .....	87
8 Summary and Recommendations .....	88

## List of Table

Table 1: Segregated Beneficiaries List .....	41
Table 2: Aligned with GCF result area Fund Level Impact .....	44
Table 3 Project Co-benefit .....	44
Table 4 Project Output (Physical).....	45
Table 5: Project Output (Financial) .....	46
Table 6: Project Event Calander .....	47
Table 7: Stakeholder Consultation Schedule .....	54
Table 8:Activities for Selection Implementing Entity.....	60
Table 9: Stakeholder Engagement Strategies .....	70
Table 10: Proposed Stakeholder Engagement Plan.....	72
Table 11:Project Risk Mitigation Strategies .....	82

## List of Figure

Figure1 Project Area .....	9
Figure 2 Inception Workshop Guest .....	18
Figure 3 Workshop participants.....	19
Figure 4 Workshop participants.....	19
Figure 5: ToC of the Project .....	39
Figure 6: Hazards and the impact of climate change on the coastal ecosystem.....	42
Figure 7: Recruitment circular of RHL project on a National Daily .....	48
Figure 8 National level workshop on Climate Resilient Coastal Housing for RHL project held on 21 November 2023 at PKSf office, Dhaka .....	57
Figure 9 Community meeting at Char Patila, Bhola on 17 September 2023 .....	58
Figure 10 Community meeting at Mongla, Bagerhat, 15 December 2023 .....	58
Figure 11: Paper Circular for Call for EOI of IE selection.....	59
Figure 12 Project Implementation Timeline .....	65
Figure 13 Project Implementation Timeline .....	66
Figure 14 Project Implementation Timeline .....	67
Figure 15: Project Management Structure .....	69
Figure 16 Proejct Cycle.....	79
Figure 17 Institutional arrangement of Grievance Redress.....	81

## 1. Background

Bangladesh is one of the most climate-vulnerable countries in the world. Around 22% of the country's population living in 19 coastal districts is at the highest level of climate risk<sup>1</sup>. The frequency of climate-related disasters like cyclones and storm surges is increasing with the changing climate. Thousands of people were killed, and millions of others suffered due to the loss and damage to their houses and property by the devastating cyclone (1991), Sidr (2007), Nargis (2008), and Aila (2009). Bangladesh's coastal zone's geographical location and low elevation make it susceptible to disasters.

Furthermore, climate change has a new depressing effect on the lives and livelihoods in the region<sup>2</sup>. It is predicted that a 45-cm rise in sea level may inundate 10-15 percent of the land in Bangladesh by the year 2050, resulting in over 35 million climate migrants from the coastal districts<sup>3</sup>.

The vulnerability of coastal people is characterized in three ways: 1) poor human settlement in low-lying areas; 2) climate-sensitive livelihood; and 3) scarcity of safe drinking water. Most of the coastal population is poor, small, marginal farm families and shrimp workers. The poor coastal community builds their houses in low-lying areas subject to coastal flooding. Most houses are built with mud and *goal pata* (leaves of an indigenous coastal plant), severely affected by cyclones, storm surges, and high tides. These people have to spend a significant amount of their earnings repairing houses each year. Besides, the coastal communities primarily depend on seasonal subsistence agriculture and agricultural wage labor, which are highly climate-sensitive. Safe drinking water is highly vulnerable to rising sea levels and salinity in the country's coastal zone. Communities and local-level organizations lack an understanding of climate change's present and future impacts, which is one of the key barriers to promoting climate-resilient development in the coastal zone.

Against this backdrop, to reduce the climate-induced vulnerability of the most vulnerable coastal communities of Bangladesh and to enhance their resilience along with alternative livelihoods, the Green Climate Fund (GCF), in its 36<sup>th</sup> Board Meeting, approved "Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL)" project to implement in the most vulnerable seven coastal districts, such as Khulna, Bagerhat, Satkhira, Barguna,

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<sup>1</sup> Islam, S. A., and Rahman, M. M. (2015). Coastal afforestation in Bangladesh to combat climate change-induced hazards.

<sup>2</sup>[http://www.journalbinet.com/uploads/2/1/0/0/21005390/coastal\\_afforestation\\_in\\_bangladesh\\_to\\_combat\\_climate\\_change\\_induced\\_hazards.pdf](http://www.journalbinet.com/uploads/2/1/0/0/21005390/coastal_afforestation_in_bangladesh_to_combat_climate_change_induced_hazards.pdf)

<sup>3</sup>National Adaptation Programme of Action (NAPA), 2009. The Ministry of Environment and Forests, Government of Bangladesh, Dhaka

Patuakhali, Bhola and Cox's Bazar, through the GCF DAE of Bangladesh, the Palli Karma-Sahayak Foundation (PKSF).

The project's primary goal is to develop climate-adaptive coastal communities in Bangladesh through adapting climate-resilient housing and livelihood technologies. The project will also enhance the capacity of communities and organizations to address climate change impacts in their localities. The adaptation practices proposed under the RHL project are climate-resilient homesteads (not only the houses but also the homestead, sanitation, and safe drinking water), saline-resilient livelihood practices including integrated fruit-fish-fibre (crab farming) farming, slatted houses for goats or sheep rearing, saline-tolerant vegetable cultivation, and storm-resilient tree plantations. These interventions will create multiple adaptation benefits under different results areas of the GCF for the target communities. According to the approved project proposal, the total number of direct beneficiaries will be 375,975, and the absolute number of direct beneficiaries is 362,475 (deducting the overlapping beneficiaries).

The project became effective on 17 August 2023, and PKSF received the first disbursement on 26 September 2023. As per the Funded Activity Schedule 4 and AMA, project inception report must be submitted within six months after the effective date. This report has been prepared to realize the abovementioned conditions.



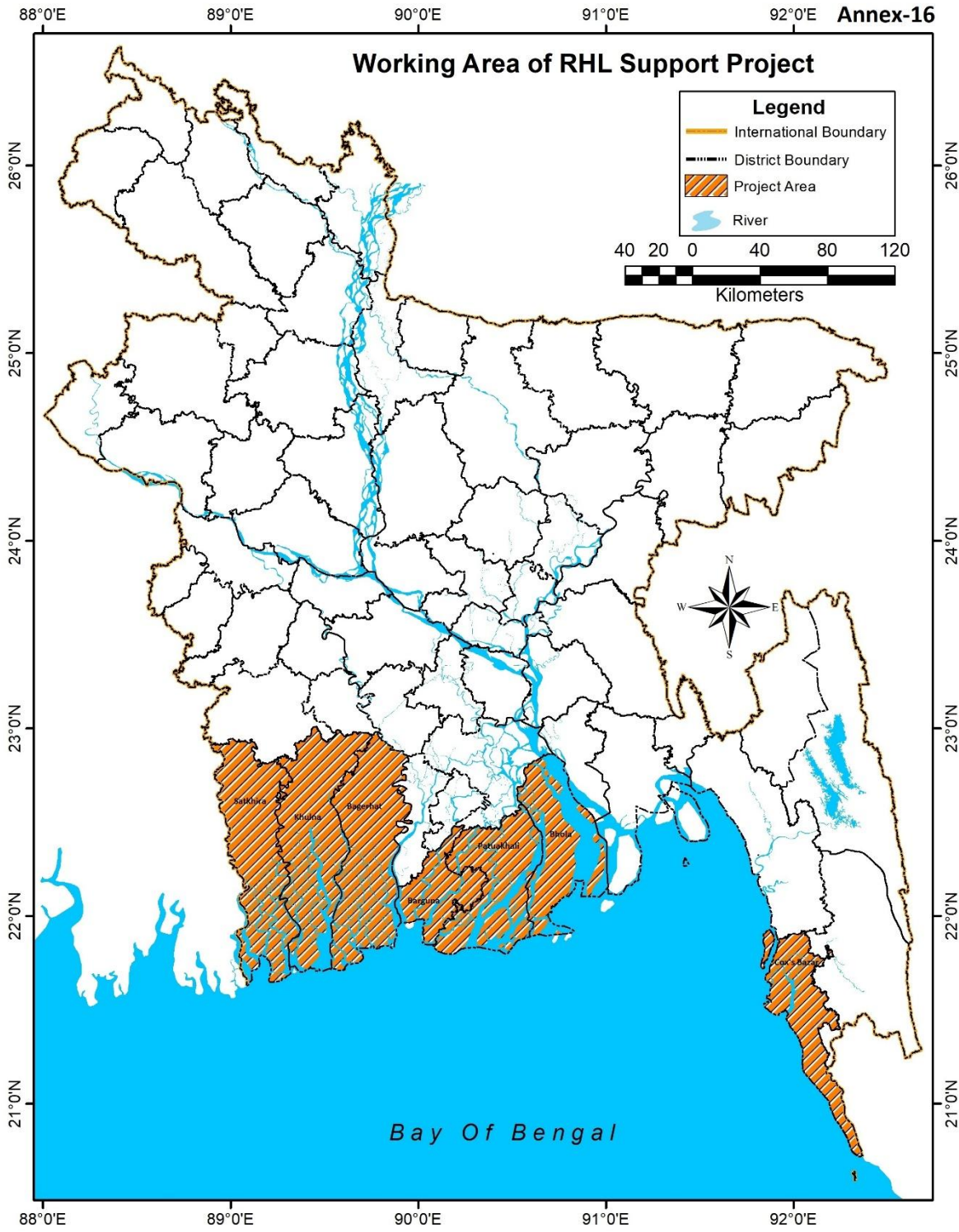


Figure1 Project Area



GREEN CLIMATE FUND

# Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL) Project

# INCEPTION WORKSHOP

29 January 2024

Grand Ballroom  
Hotel Castle Salam  
Khulna



## 2. Objective and Overview of Inception Workshop

The objective of the inception workshop report of the Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL) project was to outline the key steps taken for the effective implementation of the project, taking into consideration the suggested changes and the way forward, in agreement with all stakeholders in the project process. The workshop was held on January 29, 2024, in Khulna, with relevant stakeholders participating in the project design and implementation process. The implementing entities, i.e., the Partner Organization of PKSF, the responsible parties to the project, participants from the relevant departments, division and district-level officials, civil society organizations, the media, and representation from development partners, i.e., UNDP, FAO, and representatives from other GCF-Funded projects, were in attendance. The objectives of the workshop were:

- Re-orient project stakeholders to the project strategy and discuss any changes in the overall context that influence project strategy and implementation;
- Discuss the roles and responsibilities of the project team, including reporting and communication lines and conflict resolution mechanisms;
- Review the results framework and finalize the indicators, means of verification and monitoring plan;
- Discuss reporting, monitoring, and evaluation roles and responsibilities and finalize the monitoring and evaluation (M&E) budget; identify national/regional institutes to be involved in project-level M&E;
- Update and review responsibilities for monitoring the various project plans and strategies, including the risk log, Environmental and Social Management Plan and other safeguard requirements; the gender action plan; and other relevant strategies;

The majority of the stakeholder comments and feedback focused on the implementation approach and the identified activities. The comments given for each of the three outcomes are summarized below:

### Outcomes 1

- The project team will ensure proper and coherent coordination of all climate change projects to ensure the effectiveness of outcomes.
- Highlight the importance of climate-resilient housing for community members for increased resilience.
- Use existing government structures for channeling communications and networking.
- Highlight the importance of awareness and the importance of the maintenance of infrastructure.

### Outcomes 2

- Have sufficient climate change-related information reflected in baseline information to support implementation.
- The reliability of the water supply must be ensured.

- Recommendation to include a household water tank.
- Emphasized the alternative livelihood (e.g., crab farming, salt-tolerant agriculture, and goat rearing).
- Improved variety of staple crops that are resilient in the face of increased climate variability.
- Encourage climate-resilient native foods and organic farming.
- Promote reforestation in terms of climate change.

### **Outcomes 3**

- The project team will ensure proper and coherent coordination of all climate change projects to ensure the effectiveness of outcomes.
- Have sufficient climate change-related information reflected in baseline information to support implementation.
- Knowledge and capacity building in the community
- Community members will be trained in the project's first year, working in partnership with the government and NGOs.

## **"Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL)" project**

### **Inception Workshop Report**

**Chief Guest:** Mr. Saroj Kumar Nath, Additional Divisional Commissioner, Khulna.

**Chairperson:** Dr Nomita Halder ndc, Managing Director, PKSF

**Host:** Dr. Fazle Rabbi Sadeque Ahmed, Deputy Managing Director, PKSF

**Venue:** Grand Ballroom, Hotel Castle Salam in Khulna

**Date:** January 29, 2024.

**Attendance:** Annex-1

The inception workshop was on January 29, 2024, at Hotel Castle Salam in Khulna, financed by the Green Climate Fund (GCF). Mr. Saroj Kumar Nath, Khulna's Additional Divisional Commissioner, chaired the workshop, and PKSF's Managing Director, Dr. Nomita Halder, ndc, was the chief guest. Mr. Md. Khalid Hossain, Deputy Commissioner of Bagerhat, and Mr. Muhammad Humayun Kabir, Deputy Commissioner of Satkhira were the special guests at this first workshop. Attendees of the inception workshop included representatives from PKSF partner organizations, national and international development partners, research institutes, and representatives from multidisciplinary government agencies like Departments of Agricultural Extension, Fisheries, Livestock, Forest, Environment, and Khulna University (Details of participants can be seen in Annex-1).

Dr. AKM Nuruzzaman, General Manager (Environment and Climate Change), PKSF, opened the workshop. On behalf of PKSF, he thanked the participants for joining the inception workshop and mentioned that their contribution will enrich the inception report so that the project can smoothly achieve its objectives. Following the self-introduction of the participants, Dr. AKM Nuruzzaman outlined the workshop structure and, as requested by the chair, provided a short presentation of PKSF's overall activities. In their initial reactions, both senior and technical representation from the different government organizations, development partners, universities, research institutes, and PKSF partner organizations during the Inception Workshop indicated solid ownership and the importance of the project to build resilience in vulnerable communities.

#### **Session on PKSF Activities**

Dr. AKM Nuruzzaman, in his presentation, informed the audience that the Palli Karma-Sahayak Foundation (PKSF), an apex development organization, was established by the Government of Bangladesh (GoB) in May 1990 for sustainable poverty reduction through employment generation. Legally, PKSF is a "company not for profit" registered under the Companies Act of 1913/1994 with the Registrar of Joint Stock Companies. Having been established as an apex organization for wholesale microfinance lending, PKSF, with time, has

transformed into a development organization, focusing on a human-centric, multidimensional, integrated approach to poverty eradication and sustainable development. Since its inception, PKSF has implemented over 50 projects for GoB, funded by various international development partners of Bangladesh, such as ADB, the World Bank, DFID, UNFCCC, IFAD, and others. In its microfinance lending program, PKSF reaches the financially underserved population through its partner organizations (POs). PKSF also provides POs with technical assistance and contributes to their risk management through oversight. PKSF selects POs following a systematic and rigorous application process. PKSF provides support to enhance POs institutional capabilities. Dr. Nuruzzaman further elucidated that PKSF serves around 19.5 million individuals via over 13,000 branch offices of its 287 POs nationwide. He mentioned that PKSF and its partners carry out various development initiatives, including health services, education, human resource development, water and sanitation, agricultural and non-farming activities, entrepreneurship and livelihood development, etc. He added that the PKSF works on 12 of the UN's Sustainable Development Goals (SDG). (A detailed description of this presentation is attached in Annex-)

#### **Session on the RHL Project**

Dr. Fazle Rabbi Sadeque Ahmed, the Deputy Managing Director of PKSF, gave a quick overview of the Green Climate Fund (GCF). He stated that GCF had provided funding to PKSF for five initiatives. There are four ongoing projects and one completed project. The Green Climate Fund (GCF) is the world's largest dedicated climate fund, initiated by the UNFCCC in 2010. In developing nations, the GCF promotes mitigation and adaptation measures for climate change. The fund must allocate 50% of its assets to adaptation and 50% to mitigation. The secretariat, independent units, and Board of GCF oversee the fund's governance. He also provided clarification on Direct Access Entities (DAE), Multilateral Implementing Entities (MIE), and National Implementing Entities (NIEs)/DAEs and their roles and responsibilities. Additionally, he stated the function of Accredited Entities. Dr. Ahmed highlighted the process of project proposal submission and approval by GCF.

The "Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL) Project" was also briefly described by Dr. Ahmed. He said PKSF, a GCF Direct Access Entity (DAE), would implement the project. The specific goals are to create homesteads resilient to climate change for marginalized and vulnerable communities in Bangladesh's southwest coastal zone, develop adaptive livelihoods for vulnerable coastal communities, and increase knowledge and awareness of climate change issues among vulnerable coastal communities. The five-year project would be implemented in seven exposed vulnerable coastal districts: Satkhira, Khulna, Bagerhat, Barguna, Patuakhali, Bhola, and Cox's Bazar. High exposure, susceptibility, and the viability of establishing a supply chain for crab hatcheries were considered while choosing project locations. The project will support around 0.3 million coastal people. He outlined the main tasks of the project, which included building climate-resistant housing, planting trees on homesteads, building slatted

houses for raising goats and sheep, introducing the cultivation of saline-tolerant vegetables in homestead areas, developing crab hatcheries, and offering financial and technical support to crab farmers as well as "crab nurserers."

Dr. Ahmed explained the RHL Project's implementation arrangement in detail. He unveiled the RHL project's recipient selection criteria, such as those who reside in susceptible coastal zones that are prone to salinity; women-headed families and other marginalized groups will be given priority; households classified as poor or ultra-poor (as defined in the Household Income and Expenditure Survey (HIES 2016) of the Bangladesh Bureau of Statistics (BBS-2017)); less than USD 1.90 per capita daily income, adjusted using PPP as a substitute criterion for HIES's definition of poverty; people without any support from other programs or organizations; people with land damaged by salt, especially land that is not used for agriculture; eager to take part in the initiative and implement the techniques and technology it promotes; and willing to provide financing as loan, cash and in-kind contributions as necessary for the project. He also presented the project achievement, implementation, budget, stakeholder engagement plan, and environmental and social considerations.

Dr. Ahmed also briefly explained that the "Drought (ECCCP-Drought) Extended Community Climate Change Project and the Readiness Support Mechanism Project are both also implemented by PKSF.

### **Open Discussion**

PKSF's Managing Director Dr. Nomita Halder ndc, moderated the discussion and feedback session.

- **The Department of Fisheries'** Senior Assistant Director, Mr. Habib Zaman, expressed his opinion that the PKSF implementation procedure is realistic and efficient. He said PKSF developed the project as a look-alike "Ektee Bari Ektee Khamar" (one house, one farm) approach, a successful and effective project by the Government of Bangladesh.
- Bangladesh's urban area will grow by 2050, according to Professor Mohsin of **Khulna University's Department of Urban and Rural Planning**. To maintain their way of life, villagers have already begun to migrate to cities. He recommended ensuring employment possibilities in the villages to stop migration. He said the project activities align with the rural people's lives and livelihoods, especially the housing and farming cabs. He mentioned that the implementation of this project would help to reduce migration.
- Mr. Joynal Abedin, an Environmental and Social Safeguard Specialist of the **UNDP-GCF** project, said they are also implementing a GCF project in the Satkhira. The Rain Water Harvesting System (RWHS) project has an activity that is comparable to the

RHL project. He recommended close collaboration with all parties involved to prevent beneficiaries from being duplicated.

- Mr Monirul Islam, **Upazila Nirbahi Officer (UNO)**, Mongla, Bagerhat, said natural disasters in coastal areas have significantly increased due to climate change. He stated that people living along the coast lose their lives and means of subsistence due to natural disasters, including floods, cyclones, salinity and river erosion. They have already started to migrate. He suggested that PKSF begin this kind of project in the coastline area to stop migration by creating jobs locally.
- Mr. Nahid Sattar **Upazila Nirbahi Officer (UNO)**, Morelgonj, Bagerhat, emphasized cluster base homestead plinth raises to guarantee sustainability.
- A series of initiatives for the development of coastal livelihoods, including the installation of deep tube wells, WASH and sanitation, infrastructure development, DAM, coastal embankment building and repair, and higher education aid programs, were proposed by Mr. Kamal Hossain of **Upazila Nirbahi Officer (UNO)**, Koyra.
- Mr. Joydeb Chakraborty of **Upazila Nirbahi Officer (UNO)**, Dacope stated that Dacope is adjacent to the Sundarban and water scarcity is the primary issue. Rainwater harvesting systems can be an alternative source of water supply.
- The **Department of Agricultural Extension's** Sudhir Kumar Biswas recommended integrating climate change adaptation activities in the livestock, fisheries, and agricultural sectors.
- Mr Sahed from **Young Power in Social Action (YPSA)** said implementing cluster-based homestead plinth level rise could be challenging with the help of local administration.
- Mr Altaf Hossain, **Nabalok Parisad**, said raising cattle was challenging because the coastal zone lacked grass due to saline intrusion. He recommended giving coastal residents access to fisheries-related activities.
- Mr. Azizul from **Coast Trust and** Professor Abdul Rahul of **Khulna University's Department of Environmental Science** suggest involving other non-partner organizations of PKSF to implement the project.

**Dr Nomita Halder ndc, Managing Director, PKSF**

During her speech, Dr. Nomita Halder ndc, stated that the national government should answer many questions. There are a lot of representatives from various ministries and divisions of the government here, and she urges government agencies to take care of the issues related to them. Dr. Halder informed me that PKSF never built embankments. She said UNDP and PKSF will coordinate to avoid duplication of work, but PKSF usually works in the most remote areas where others dare to go. Backward and forward linking is essential to stop migration; PKSF promotes villagers' migration to the city. The village is to be



transformed into a town by PKSf. She said GCF finances the RHL project with most of its Grants, and PKSf will provide necessary loans for developing alternative income-generating activities as project co-finance. She emphasized installing the appropriate Rain Water Harvesting (RWHS) system at the house level. She mentioned the suffering of communities for drinking water. In response to the audience's comments, she said PKSf will never destroy topsoil to develop houses or plinths. She thanked the participant for raising the community's capacity development issue and addressing the project implementation modalities.

**Dr. Fazle Rabbi Sadeque Ahmed, Deputy Managing Director, PKSf**

Dr. Fazle Rabbi Sadeque Ahmed stated that PKSf will coordinate with the UNDP representative to prevent beneficiary overlap. When the project was being prepared, PKSf guaranteed GCF, saying that having beneficiaries overlap would not be permitted. Dr. Ahmed noted a small study could be conducted to implement the project, but there are no chances for research in the RHL project.

**Mr. Saroj Kumar Nath, Additional Divisional Commissioner, Khulna**

The Additional Divisional Commissioner of Khulna graced the opening session of the Inception workshop. He added that GCF is already playing a crucial role in supporting countries in confronting the effects of climate change. For Bangladesh, he noted that this project would upscale and promote sustainable and resilient agriculture practices, climate-resilient housing, and strengthening carb market functions through resilient farming. The project will enable the government and its partners to act directly on the ground to help our communities address the issue.

The Deputy Commissioner of Bagerhat District highlighted the project's importance and timeliness, thanked the IE and partners for demonstrating strong collaboration, and sought similar support to complete the project on time.

The chairperson thanked all the participants for their presence and valuable feedback. As there were no further discussion points, the chairperson concluded with a vote of thanks to all participants.



**(Dr. Fazle Rabbi Sadeque Ahmed)**  
Deputy Managing Director  
PKSf

## Photographs of Inception Workso



Figure 2 Inception Workshop Guest





**Figure 3 Workshop participants**



**Figure 4 Workshop participants**

## Program Schedule of Inception Workshop

### Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL) Project

Inception Workshop

Date: 29 January 2024


Venue: Hotel Castle Salam, Khulna

#### Program Schedule

Time	Program	Resource person
10.00 am - 10.30 am	Registration	
10.30 am - 10.40 am	Opening Speech	Mr. Saroj Kumar Nath Additional Divisional Commissioner, Khulna
<b>Technical Session-1</b>		
10.40 am - 11.00 am	Overview of PKSF and Role of PKSF in Climate Finance - Bangladesh	Dr. AKM Nuruzzaman General Manager, PKSF
<b>Technical Session-2</b>		
11.00 am - 11.20 am	Presenting the RHL Project	Dr. Fazle Rabbi Sadeque Ahmed Deputy Managing Director PKSF
11.20 am - 12.20 pm	Open discussion	
12.20 pm - 12.30 pm	Address by Chief Guest	Dr Nomita Halder ndc, Managing Director PKSF
12.30 pm - 12.40 pm	Address by Chair	
12.40 pm	Program Closing	



# Inception Workshop Attendance



**পল্লী কর্ম-সহায়ক ফাউন্ডেশন (পিকেএসএফ)**  
www.pksf.org.bd

**"Resilient Homestead and Livelihood Support to the vulnerable coastal people of Bangladesh (RHL)" project**

**Inception Workshop**  
খান কামাল, রেটেল ফার্মার মার্কেট, মুন্সিগঞ্জ  
তারিখ: ১৯ জানুয়ারি ২০২৪

ক্রমিক	নাম ও পদবি	সংস্থা	যোগাযোগ (মোবাইল এবং ই-মেইল)	স্বাক্ষর
১০	ড. হাফিজ হোসেন মোর্শেদী ক্রমবর্তন-সহায়ক	পিকেএসএফ		
১১	ড. মাহবুব হাছিম হোসেন ক্রমবর্তন-সহায়ক	পিকেএসএফ		
১২	ড. জুবায়ের হুসাইন ক্রমবর্তন-সহায়ক	পিকেএসএফ		
১৩	ড. মোঃ হাফিজ হোসেন ক্রমবর্তন-সহায়ক	পিকেএসএফ		
১৪	ড. মোঃ হাফিজ হোসেন ক্রমবর্তন-সহায়ক	পিকেএসএফ		
১৫	ড. মোঃ হাফিজ হোসেন ক্রমবর্তন-সহায়ক	পিকেএসএফ		
১৬	ড. মোঃ হাফিজ হোসেন ক্রমবর্তন-সহায়ক	পিকেএসএফ		
১৭	ড. মোঃ হাফিজ হোসেন ক্রমবর্তন-সহায়ক	পিকেএসএফ		
১৮	ড. মোঃ হাফিজ হোসেন ক্রমবর্তন-সহায়ক	পিকেএসএফ		

পিকেএসএফ, ই.এ.ই., মাহবুব হাফিজ হোসেন, রেটেল ফার্মার মার্কেট, মুন্সিগঞ্জ


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**"Resilient Homestead and Livelihood Support to the vulnerable coastal people of Bangladesh (RHL)" project**

**Inception Workshop**  
খান কামাল, রেটেল ফার্মার মার্কেট, মুন্সিগঞ্জ  
তারিখ: ১৯ জানুয়ারি ২০২৪

ক্রমিক	নাম ও পদবি	সংস্থা	যোগাযোগ (মোবাইল এবং ই-মেইল)	স্বাক্ষর
১০	ড. মোঃ হাফিজ হোসেন ক্রমবর্তন-সহায়ক	পিকেএসএফ		
১১	ড. মোঃ হাফিজ হোসেন ক্রমবর্তন-সহায়ক	পিকেএসএফ		
১২	ড. মোঃ হাফিজ হোসেন ক্রমবর্তন-সহায়ক	পিকেএসএফ		
১৩	ড. মোঃ হাফিজ হোসেন ক্রমবর্তন-সহায়ক	পিকেএসএফ		
১৪	ড. মোঃ হাফিজ হোসেন ক্রমবর্তন-সহায়ক	পিকেএসএফ		
১৫	ড. মোঃ হাফিজ হোসেন ক্রমবর্তন-সহায়ক	পিকেএসএফ		
১৬	ড. মোঃ হাফিজ হোসেন ক্রমবর্তন-সহায়ক	পিকেএসএফ		
১৭	ড. মোঃ হাফিজ হোসেন ক্রমবর্তন-সহায়ক	পিকেএসএফ		
১৮	ড. মোঃ হাফিজ হোসেন ক্রমবর্তন-সহায়ক	পিকেএসএফ		

পিকেএসএফ, ই.এ.ই., মাহবুব হাফিজ হোসেন, রেটেল ফার্মার মার্কেট, মুন্সিগঞ্জ


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তারিখ: ১৯ জানুয়ারি ২০২৪

ক্রমিক	নাম ও পদবি	সংস্থা	যোগাযোগ (মোবাইল এবং ই-মেইল)	স্বাক্ষর
১৭	ড. মোঃ হাফিজ হোসেন ক্রমবর্তন-সহায়ক	পিকেএসএফ	০১৭২২৮৫৩৬ hamed.01586@gmail.com	
১৮	ড. মোঃ হাফিজ হোসেন ক্রমবর্তন-সহায়ক	পিকেএসএফ	০১৭১১৮২৬১৩	
১৯	ড. মোঃ হাফিজ হোসেন ক্রমবর্তন-সহায়ক	পিকেএসএফ	০১৭১৫১০৮৮১৭	
২০	ড. মোঃ হাফিজ হোসেন ক্রমবর্তন-সহায়ক	পিকেএসএফ	hadi.06.06@gmail.com ০১৭১৮৬৭১৬৭৬	
২১	ড. মোঃ হাফিজ হোসেন ক্রমবর্তন-সহায়ক	পিকেএসএফ	subinbhowardae@gmail.com	
২২	ড. মোঃ হাফিজ হোসেন ক্রমবর্তন-সহায়ক	পিকেএসএফ	01719200000	
২৩	ড. মোঃ হাফিজ হোসেন ক্রমবর্তন-সহায়ক	পিকেএসএফ	01719200000	
২৪	ড. মোঃ হাফিজ হোসেন ক্রমবর্তন-সহায়ক	পিকেএসএফ	joyker.law.19@gmail.com	

পিকেএসএফ, ই.এ.ই., মাহবুব হাফিজ হোসেন, রেটেল ফার্মার মার্কেট, মুন্সিগঞ্জ


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তারিখ: ১৯ জানুয়ারি ২০২৪

ক্রমিক	নাম ও পদবি	সংস্থা	যোগাযোগ (মোবাইল এবং ই-মেইল)	স্বাক্ষর
১৭	Md. Salamuddin / HD Assistant professor DAE Khulna Division	KU	01920445114 AMASO.SAMAL@dae.gov.bd	
১৮	Sahab Ahmed Additional Deputy Director	DAE Salthara	01312-857588 ahmed.spe@gmail.com	
১৯	Md. Iqbal Hossain	DOE	01712-359669	
২০	Dr. Nazmul Alam Professor	KU	01712-248038	
২১	Dr. Md. Anabizjoman	KAU	01716-202704	
২২	Dr. Md. Abdullah Toufiq Asst. Professor	KU	01919868606	
২৩	Md. Mominul Momin GUPo	DoF	01730578486	
২৪	Dr. Sh. Nazimul Karim Professor	KU	0192088607	

পিকেএসএফ, ই.এ.ই., মাহবুব হাফিজ হোসেন, রেটেল ফার্মার মার্কেট, মুন্সিগঞ্জ


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**Inception Workshop**  
 স্থান: সিলেট, সোভেন কলেজ ক্যাম্পাস, ফুলবাড়ী, সিলেট  
 তারিখ: ১৩ জানুয়ারি ২০২৩

**উপস্থিত ব্যক্তি**

ক্রমিক	নাম ও পদবি	সংস্থা	যোগাযোগ (মোবাইল এবং ই-মেইল)	স্বাক্ষর
১৬	Dr. G. M. Mahabubur Rahman DLO, Saffikin	DLS	০১৭১২-১৬৪১১৭ dr.fahim@pksf.org.bd	[Signature]
১৭	MD. SALEK R/o	F.D	০১৭২১-১১৬৬১৬	[Signature]
১৮	Hossain Hossain Co-ordinator, Khulna District Office	FA	০১৭১৫৯১৬০৫	[Signature]
১৯	MD. JALIL District Project Officer Khulna	DLS	০১৭১৫-৭১১১১১	[Signature]
২০	Md. Ashraf Hossain Program Manager, Khulna	KU	০১৭১৫৯১৬০৫	[Signature]
২১	Md. Hossain Saikat DLO, Khulna Division	DD+G	[Signature]	[Signature]
২২	Min. Aid Person ADE (Education & IER), Khulna	DE	০১৭১৬০১১১১১	[Signature]
২৩	Md. Emrul Hossain Deputy Director	DOE	০১৭১৭৯১৬৩১৫৭	[Signature]


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**পল্লী কর্ম-সহায়ক ফাউন্ডেশন (পিকেএসএফ)**  
 www.pksf.org.bd  
**"Resilient Homestead and Livelihood Support to the vulnerable coastal people of Bangladesh (RHL)" project**  
**Inception Workshop**  
 স্থান: সিলেট, সোভেন কলেজ ক্যাম্পাস, ফুলবাড়ী, সিলেট  
 তারিখ: ১৩ জানুয়ারি ২০২৩

**উপস্থিত ব্যক্তি**

ক্রমিক	নাম ও পদবি	সংস্থা	যোগাযোগ (মোবাইল এবং ই-মেইল)	স্বাক্ষর
১৯	Prof. Dr. M. M. Hossain DLO, Saffikin	HEED	০১৭১৫৯১৬৩১৫৭	[Signature]
২০	MD. JALIL District Project Officer Khulna	F.D	০১৭১৫-৭১১১১১	[Signature]
২১	Md. Kamrunnabiha District Project Officer Khulna	SDI	০১৭১৫৯১৬৩১৫৭	[Signature]
২২	Tapan Saha RRF Program Coordinator	RRF	০১৭১৫৬১৬৩১৫৭	[Signature]
২৩	Md. Kamrunnabiha	F.D	০১৭১৫৯১৬৩১৫৭	[Signature]
২৪	Md. Kamrunnabiha Zonal Manager	CODEC	০১৭১৫৬১৬৩১৫৭	[Signature]
২৫	Muhammad Hossain Finance Officer	IDF	০১৭১৫-৭১১১১১	[Signature]
২৬	B.M. Helim Rahman Project Coordinator	SUS	০১৭১৫৯১৬৩১৫৭	[Signature]


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**পল্লী কর্ম-সহায়ক ফাউন্ডেশন (পিকেএসএফ)**  
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**"Resilient Homestead and Livelihood Support to the vulnerable coastal people of Bangladesh (RHL)" project**  
**Inception Workshop**  
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 তারিখ: ১৩ জানুয়ারি ২০২৩

**উপস্থিত ব্যক্তি**

ক্রমিক	নাম ও পদবি	সংস্থা	যোগাযোগ (মোবাইল এবং ই-মেইল)	স্বাক্ষর
১৯	MD. JALIL District Project Officer Khulna	DOE	০১৭১৫৯১৬৩১৫৭	[Signature]
২০	MD. JALIL District Project Officer Khulna	UNDP	০১৭১৫৯১৬৩১৫৭	[Signature]
২১	MD. JALIL District Project Officer Khulna	NGO	০১৭১৫৯১৬৩১৫৭	[Signature]
২২	MD. JALIL District Project Officer Khulna	NGO	০১৭১৫৯১৬৩১৫৭	[Signature]
২৩	MD. JALIL District Project Officer Khulna	NGO	০১৭১৫৯১৬৩১৫৭	[Signature]
২৪	MD. JALIL District Project Officer Khulna	NGO	০১৭১৫৯১৬৩১৫৭	[Signature]
২৫	MD. JALIL District Project Officer Khulna	NGO	০১৭১৫৯১৬৩১৫৭	[Signature]
২৬	MD. JALIL District Project Officer Khulna	NGO	০১৭১৫৯১৬৩১৫৭	[Signature]
২৭	MD. JALIL District Project Officer Khulna	NGO	০১৭১৫৯১৬৩১৫৭	[Signature]
২৮	MD. JALIL District Project Officer Khulna	NGO	০১৭১৫৯১৬৩১৫৭	[Signature]

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**পল্লী কর্ম-সহায়ক ফাউন্ডেশন (পিকেএসএফ)**  
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**"Resilient Homestead and Livelihood Support to the vulnerable coastal people of Bangladesh (RHL)" project**  
**Inception Workshop**  
 স্থান: সিলেট, সোভেন কলেজ ক্যাম্পাস, ফুলবাড়ী, সিলেট  
 তারিখ: ১৩ জানুয়ারি ২০২৩

**উপস্থিত ব্যক্তি**

ক্রমিক	নাম ও পদবি	সংস্থা	যোগাযোগ (মোবাইল এবং ই-মেইল)	স্বাক্ষর
১৯	MD. JALIL District Project Officer Khulna	NGO	০১৭১৫৯১৬৩১৫৭	[Signature]
২০	MD. JALIL District Project Officer Khulna	NGO	০১৭১৫৯১৬৩১৫৭	[Signature]
২১	MD. JALIL District Project Officer Khulna	NGO	০১৭১৫৯১৬৩১৫৭	[Signature]
২২	MD. JALIL District Project Officer Khulna	NGO	০১৭১৫৯১৬৩১৫৭	[Signature]
২৩	MD. JALIL District Project Officer Khulna	NGO	০১৭১৫৯১৬৩১৫৭	[Signature]
২৪	MD. JALIL District Project Officer Khulna	NGO	০১৭১৫৯১৬৩১৫৭	[Signature]
২৫	MD. JALIL District Project Officer Khulna	NGO	০১৭১৫৯১৬৩১৫৭	[Signature]
২৬	MD. JALIL District Project Officer Khulna	NGO	০১৭১৫৯১৬৩১৫৭	[Signature]
২৭	MD. JALIL District Project Officer Khulna	NGO	০১৭১৫৯১৬৩১৫৭	[Signature]
২৮	MD. JALIL District Project Officer Khulna	NGO	০১৭১৫৯১৬৩১৫৭	[Signature]

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"Resilient Homestead and Livelihood Support to the vulnerable coastal people of Bangladesh (RHL)" project

Inception Workshop

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তারিখ: ১৯ জানুয়ারি ২০১৯

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৩৮	Md. Asadul Alam CEO	DFED	০৪১১৫০৩০০	[Signature]
৩৯	Pallab Roy	Nabobk	০১৭১৬৩৩৯২৫০	[Signature]
৩৭	Md. Nasirul Karim (AO)	✓	০১৩৭৭ ৭২০১২	[Signature]
৩৫	Md. Al-Amin (ITO)	Nabobk	০১৩৩২ ৫১৩ ৫০৭	[Signature]
৩৬	Prakash Kumar Don (AO)	✓	০১৪৭৭-০১৪ ৩৪৯	[Signature]
৩০	Md. Masfuzur Rahman (AO)	Nabobk	০১৭২৩৬২-৭৭৬	[Signature]
৩৩	Md. Saifur Talukder (AO)	✓	০১৭৪৭৩২৩৬০১	[Signature]
৩২	Md. Shohab Ali Bhuiyan (AO)	✓	০১৩৩২-৫১৩৫৯৭	[Signature]

PKSF (PKSF) Ltd., Dhaka, Bangladesh  
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Fax: 911132001, 911132002

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"Resilient Homestead and Livelihood Support to the vulnerable coastal people of Bangladesh (RHL)" project

Inception Workshop

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তারিখ: ১৯ জানুয়ারি ২০১৯

উপস্থিত অফিস

ক্রমিক	নাম ও পদবি	সংস্থা	যোগাযোগ (মোবাইল এবং ই-মেইল)	স্বাক্ষর
৩৯	Dr. Asif B. Mondol Asst. Assistant Engineer	KRF	০১৭৩১ ৭৭৩ ৫০০ monfahad100@gmail.com	[Signature]
৩৮	B.M. Jaberul Hasan Rao	Ad. In	০১৭০১২১১৫৪০	[Signature]
৩৭	Mohammad Shauhan DIRECTOR	YPSA	০১৭১৭৭৭৪১৯	[Signature]
৩৬	Scanned copy Chao Chao	YPSA	০১৭২২ ৭৫৬ ১৫	[Signature]
৩৫	M. Rustom Ali Mallah.	BASTAB	০১৭১৫-৩৪৭ ৩৪৬	[Signature]
৩৪	Md. Ashraf Hossain Asst. Director Lutha Barun District Coordinator	SDI	০১৭১৫-৩৭৪২৬	[Signature]
৩৩	Md. Saifur Talukder (AO)	UNDP	০১৭১৭১০৬৩৪৩	[Signature]
৩২	Md. Saifur Talukder (AO)	NABOBK	০১৭১১ ৪১০ ৭৫৭	[Signature]

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"Resilient Homestead and Livelihood Support to the vulnerable coastal people of Bangladesh (RHL)" project

Inception Workshop

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তারিখ: ১৯ জানুয়ারি ২০১৯

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ক্রমিক	নাম ও পদবি	সংস্থা	যোগাযোগ (মোবাইল এবং ই-মেইল)	স্বাক্ষর
৬৩	Md. Saifur Talukder (AO)	HEED	০১৭১৩৩৩ ৬৭২১ 0098@sigmail.com	[Signature]
৬২	Md. Saifur Talukder (AO)	HEED	০১৭১৩৩৩ ৫৪৫ talukder@sigmail.com	[Signature]
৬০	Amirul Haque Director M&E	COAST	০১২১৪২৪৪১৫	[Signature]
৬৪	Md. Sumon Hasan Program officer	JCF	০১৭১৬-৭১২৬৩২	[Signature]
৬১	A.N.M. Ashraf Uddin Assistant Director (Program)	SANFAM	০১৭১৪-১১২৬০	[Signature]
৬৫	Md. Saifur Talukder (AO)	GISUS	০১৭১৪ ৪৫৩ ৭৪৪	[Signature]
৬৭	Amirul Haque Director	GISUS	০১৭১৪ ৫৩৬ ০০৯	[Signature]
৬৬	Md. Saifur Talukder (AO)	JCF	০১৭১৪ ৫৩৬ ০০৯	[Signature]

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Inception Workshop

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তারিখ: ১৯ জানুয়ারি ২০১৯


উপস্থিত অফিস

ক্রমিক	নাম ও পদবি	সংস্থা	যোগাযোগ (মোবাইল এবং ই-মেইল)	স্বাক্ষর
৬৭	Souhad Chowdhury Asst. Dir	FDA	০১৭৪০৫৭ ৬৬৩০৭ sda-ent@gmail.com	[Signature]
৬৪	Shah Rajwan Hossain AD-MF	CODEC	০১৭০৫ ৫০৪ ২৫৫ rajwanhossain@codec.gov.bd	[Signature]
৬৫	Md. Faruk PC	PC FDA	Faruk@sigmail.com Faruk@sigmail.com	[Signature]
৬৩	MR. Nizamuddin ED	IDF	০১৭১৩১৬ ৬৭৩ nizam@idf.gov.bd	[Signature]
৬০	SK. EMAN ALI ED	SUS Saktika	০১২১৪২৪ ৭৭২	[Signature]
৬৪	Md. Kamrul Hossain Director (MF)	RKF	০১৭১১ ৪৫৩ ৩৪৭	[Signature]
৬১	Md. Mansurul Islam ACM program	Ad. In	০১৭২২ ১৬৬ ২০৪	[Signature]
৬২	Dr. Md. Khairul Islam	DSK	০১৭১৩ ১৫ ১০৩	[Signature]

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**"Resilient Homestead and Livelihood Support to the vulnerable coastal people of Bangladesh (RHL)" project**

**Inception Workshop**
  
 স্থান: মিলনায়তন, বেটেল কাগজ মিল, মুন্সি-৬০০০
   
 তারিখ: ১৯ জানুয়ারি ২০২৪

উপস্থিত তালিকা

ক্রমিক	নাম ও পদবি	সংস্থা	যোগাযোগ (মোবাইল এবং ই-মেইল)	স্বাক্ষর
১৭	Shamsul Hye	SDI	০১৭১১৪১৫০১১	
১৮	SK Yakub Akib, Ustaz Program	Ustaz Program	৯১৭১ ৯৫১৬০৪	
১৯	Asim Asim bin Ruma, Coordinator		০১৭১৫২৭০০১	
২০	Shahnewaz Labin	CP	০১৭০৯-১১৭০১৬	
২১	Md. Niamul Kabir, Coord. Agri	DFED	০১৮১১৪৮০০০৬	
২২	Md. Fakhruddin (Mamun), DMF (Ag. & Op.)	Mamun DMF	০১৭১৯৩১১৬৭৭	
২৩	Md. Alimul Hossain, National Project Manager	SNRPV	০১৬৪৭৫৪৭১১০	
২৪	Zohir Hossain, Project Manager	SCF	০১৭৪৭৪১৩৭৭	

PKSF-১৩০০ ১৩০, ১৩০০-১৩০০, ১৩০০-১৩০০, ১৩০০-১৩০০, ১৩০০-১৩০০  
 PKSF-১৩০০ ১৩০, ১৩০০-১৩০০, ১৩০০-১৩০০, ১৩০০-১৩০০, ১৩০০-১৩০০  
 PKSF-১৩০০ ১৩০, ১৩০০-১৩০০, ১৩০০-১৩০০, ১৩০০-১৩০০, ১৩০০-১৩০০


  
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**"Resilient Homestead and Livelihood Support to the vulnerable coastal people of Bangladesh (RHL)" project**

**Inception Workshop**
  
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 তারিখ: ১৯ জানুয়ারি ২০২৪

উপস্থিত তালিকা

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২৫	MD. Jannatun Sultana, Sr. Director	SANAPPA M	০১৭১২-৩১২৫৪৭	
২৬	Mina Md. Sha Alam, Project Coordinator	SOS Sahibna	০১৭১৯-১৯২২২৭	
২৭	Encha Sayeed Hossain, Director	COAST Fund	০১৭১৩৩২৪৪১	
২৮	Muhammad An-Nasir, Project Manager	COAST Fund	০১৭১৩৩২৪৪১	
২৯	JAYDEB MISTRY, Program Coordinator	FDA	০১৭১৫৩২৪১৯৪	
৩০	Tejashree Chakrabarty, Deputy Director	COAST	০১৭১৪৩২৪৪১১	
৩১	Md. Masudul Hossain, Project Manager	AGP	০১৭১৭ ৪৩০০০৭	
৩২	Dr. Md. Latiful Islam, CSO, BFRIs, Rajshahi Km	BFRi	০১৭১৫৭১২৬০	

PKSF-১৩০০ ১৩০, ১৩০০-১৩০০, ১৩০০-১৩০০, ১৩০০-১৩০০, ১৩০০-১৩০০  
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 PKSF-১৩০০ ১৩০, ১৩০০-১৩০০, ১৩০০-১৩০০, ১৩০০-১৩০০, ১৩০০-১৩০০


  
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**"Resilient Homestead and Livelihood Support to the vulnerable coastal people of Bangladesh (RHL)" project**

**Inception Workshop**
  
 স্থান: মিলনায়তন, বেটেল কাগজ মিল, মুন্সি-৬০০০
   
 তারিখ: ১৯ জানুয়ারি ২০২৪

উপস্থিত তালিকা

ক্রমিক	নাম ও পদবি	সংস্থা	যোগাযোগ (মোবাইল এবং ই-মেইল)	স্বাক্ষর
৩৩	জিই	BTB	০১৭১৫০০০০১৬	
৩৪	বিজয়	সংসদ	০১৭১৫০০০০০০	
৩৫	সোহেল	৭১ TV	০১৭১৬০০০০০০০	
৩৬	সোহেল	৭১	০১৭১৬০০০০০০০	
৩৭	Abdullah Al Mannan	Sony TV	০১৭১৬৭-৭৭৭২১৭	
৩৮	Nayemul Hossain	Sony TV	০১৭১৬৭-৭৭৭২১৭	
৩৯	Farzhan Alom	Sony TV	০১৭১৬৭-৭৭৭২১৭	
৪০	Amrapal Islam Khan	PKS Policy	০১৭১৩৩৩৩৩৩	

PKSF-১৩০০ ১৩০, ১৩০০-১৩০০, ১৩০০-১৩০০, ১৩০০-১৩০০, ১৩০০-১৩০০  
 PKSF-১৩০০ ১৩০, ১৩০০-১৩০০, ১৩০০-১৩০০, ১৩০০-১৩০০, ১৩০০-১৩০০  
 PKSF-১৩০০ ১৩০, ১৩০০-১৩০০, ১৩০০-১৩০০, ১৩০০-১৩০০, ১৩০০-১৩০০


  
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**"Resilient Homestead and Livelihood Support to the vulnerable coastal people of Bangladesh (RHL)" project**

**Inception Workshop**
  
 স্থান: মিলনায়তন, বেটেল কাগজ মিল, মুন্সি-৬০০০
   
 তারিখ: ১৯ জানুয়ারি ২০২৪

উপস্থিত তালিকা

ক্রমিক	নাম ও পদবি	সংস্থা	যোগাযোগ (মোবাইল এবং ই-মেইল)	স্বাক্ষর
৪১	Debabrata Roy	Ustaz Jamuni	০১৭১১২৪৩৩২৭	
৪২	Shakib ul Islam Raj	Raj's Probaka	০১৩০৩৭৪৭৩১	
৪৩	Amirul Islam, Staff-Reporter	DGE TV	০১৩১৭৭৪১০৭৭	
৪৪	Mannan	DGE TV	০১৭১১২৭৩৬২০	
৪৫	SK Ehsan	DGE Profile	০১৩৩৩৩৩৩০	
৪৬	Syed Arif Hossain		০১৭১১০৪৪৪৪	
৪৭	Mahabub Hossain		০১৭১২৪৪৪৪৪	
৪৮	Md. Asaduzzaman		০১৩৩৩-৩৩৩৩১৫	

PKSF-১৩০০ ১৩০, ১৩০০-১৩০০, ১৩০০-১৩০০, ১৩০০-১৩০০, ১৩০০-১৩০০  
 PKSF-১৩০০ ১৩০, ১৩০০-১৩০০, ১৩০০-১৩০০, ১৩০০-১৩০০, ১৩০০-১৩০০  
 PKSF-১৩০০ ১৩০, ১৩০০-১৩০০, ১৩০০-১৩০০, ১৩০০-১৩০০, ১৩০০-১৩০০



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Inception Workshop

খুলনা বিভাগীয়, গোটাল কালেক্টরাল অফিস, খুলনা-৯০০০  
তারিখঃ ১৯ জানুয়ারি ২০১৯

উপস্থিতির তালিকা

ক্রমিক	নাম ও পদবি	সংস্থা	যোগাযোগ (মোবাইল এবং ই-মেইল)	স্বাক্ষর
১২৩	Md Tuhin Hosen	KU	০১৪২১৯০১৫৬	Tuhin
১০০	Al Mamun	BUS	০১৪১২৫১৯৫৬	Al Mamun
১০২	Md. Masimur Rahman	UP	০১৭১৫-৭৯৬৬২	Masimur
১০১	Robabul Karim Das	NGF	০১৭১৬-৫৭০৩৩২	Robabul
১০৩	Roufekar Islam	HEED Bangladesh	০১৯২২-৬১৭১০২	Roufekar
১০৪	Jasim Uddin	ICF	০১৭১৫-৫৩৬৭২১	Jasim
১০৫	FALAK Khatun Das	UP	০১৭১৬৫৭০৩৩২	Falak
১০৬	Yasmin Perin	BUS	০১৭১১১৪০৬৪১	Yasmin

১. প্রকল্পের মালিক, ১-৬/৪, মধ্যবিনোদন জেলা, গোটাল অফিস, খুলনা-৯০০০  
 ২. ফোন: ৯৯৯৩০০০-০১, ৯৯৯৩০০০-০২  
 ৩. ফ্যাক্স: ৯৯৯৩০০১, ৯৯৯৩০০২

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"Resilient Homestead and Livelihood Support to the vulnerable coastal people of Bangladesh (RHL)" project

Inception Workshop

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তারিখঃ ১৯ জানুয়ারি ২০১৯

উপস্থিতির তালিকা

ক্রমিক	নাম ও পদবি	সংস্থা	যোগাযোগ (মোবাইল এবং ই-মেইল)	স্বাক্ষর
১০৭	ডেপুটি প্রোগ্রাম ম্যানেজার গোটাল অফিস, গোটাল কালেক্টরাল অফিস, খুলনা-৯০০০	পিকেএসএফ	০১৭১৬-৫৩৬৭২১	[Signature]
১০৮	পিএলসি প্রোগ্রাম ম্যানেজার	পিএলসি	০১৭১৬-৫৩৬৭২১	[Signature]
১০৯	সি.এ. প্রোগ্রাম ম্যানেজার গোটাল অফিস	PKSF	-	[Signature]
১১০	প্রোগ্রাম ম্যানেজার	PKSF	-	[Signature]
১১১	প্রোগ্রাম ম্যানেজার গোটাল অফিস	ICF	০১৭১৫২৬৪৫৬	[Signature]
১১২	সি.এ. প্রোগ্রাম ম্যানেজার	ICF	০১৭১২১৬১৯৭	[Signature]
১১৩	সি.এ. প্রোগ্রাম ম্যানেজার গোটাল অফিস	ICF	০১৭১২১৬৪০৩৭	[Signature]
১১৪	সি.এ. প্রোগ্রাম ম্যানেজার গোটাল অফিস	"	০১৭১৬৫৩৩৫	[Signature]

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 ২. ফোন: ৯৯৯৩০০০-০১, ৯৯৯৩০০০-০২  
 ৩. ফ্যাক্স: ৯৯৯৩০০১, ৯৯৯৩০০২

pksf@pksf.org.bd  
 www.pksf.org.bd  
 www.facebook.com/pksf.org.bd

# Inception Workshop Presentations

## Presentation 1



**Dr. AKM Nuruzzaman**  
General Manager (Environment and Climate Change)  
Pati Karma-Sahayak Foundation  
[www.pksf.org.bd](http://www.pksf.org.bd)  
January 29, 2024  
Venue: Khulna, Bangladesh



**Established by the Government of Bangladesh in 1990**

Legally, PKSF is a “company not for profit” under Financial Institutions Division, Ministry of Finance.

Registered under the **Companies Act of 1913/1994** with the registrar of **Joint Stock Companies**.

### Governance of PKSF

**25** General Body members, led by Chair

**7** Governing Body members, led by Chair

**438** Management Staff

### Functions of PKSF

- To provide financial and non-financial services to the un-served people for creating employment as well as enhancing their socio-economic condition.
- To strengthen the institutional capacity of Partner Organizations (POs).
- To undertake research activities directed towards poverty alleviation.
- To establish strong advocacy for pro-poor policy.

Programs in all **64** districts



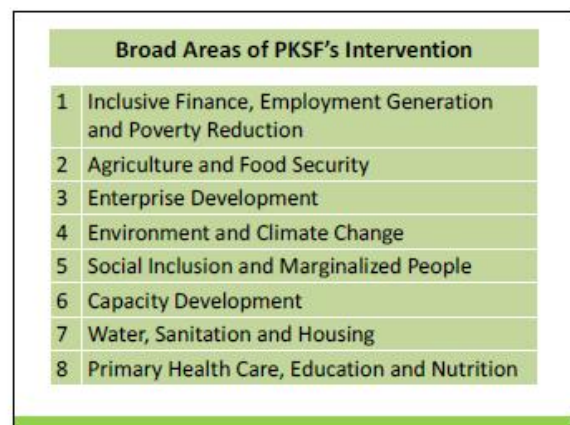
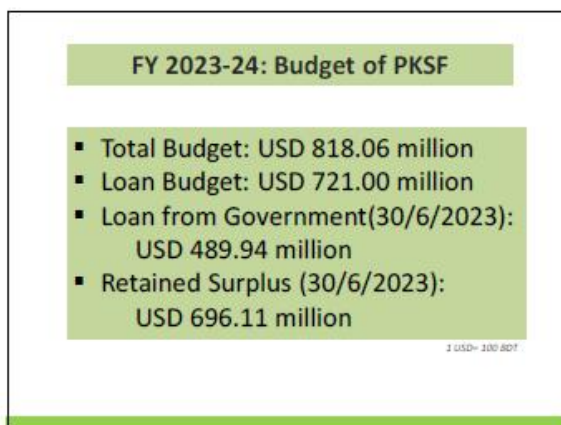
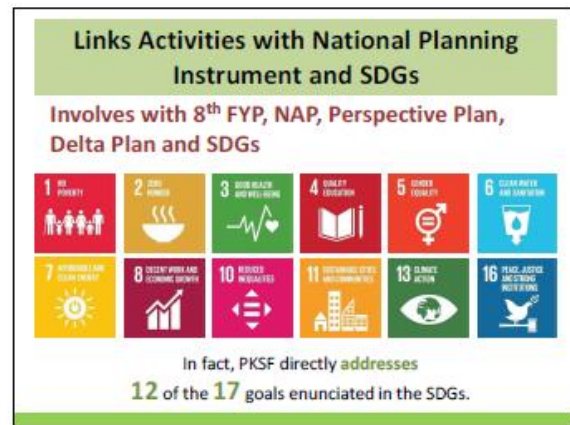
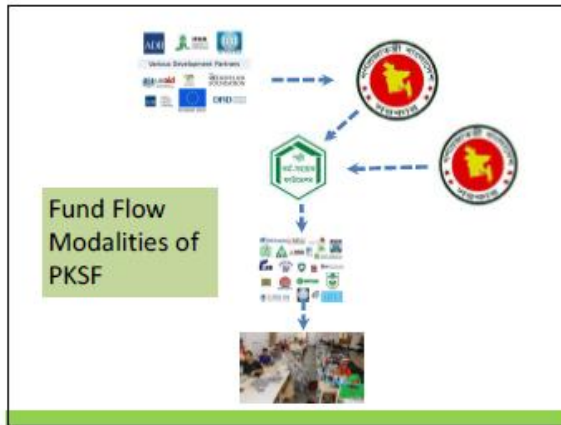
### Sources of Fund of PKSF



Loan & Grants



Retained Surplus



### Tools for PKSF's Interventions: Financial Support

1	Buniad (Loan for Extreme Poor)
2	Jagoron (Loan for Rural and Urban Poor)
3	Agrosor (Micro Enterprise Loan)
4	Sufolon (Agricultural Loan)
5	SAHOS (Disaster Recovery Loan)
6	LIFT (Loans to Test New Ideas)
7	Sanitation and Water Loan
8	Housing Loan
9	Livelihood Restoration Loan (LRL)
10	ENRICH (IGA, LIL and Asset Creation)

### Tools for PKSF's Interventions: Non-Financial Support

1	Institution Building and Capacity Development Support
2	Activities under ENRICH and Elderly program
3	Activities under Integrated Agriculture Unit
4	Activities under LIFT
5	Activities under social advocacy and knowledge dissemination unit (for example, adolescent's program, Kishori Club, tobacco platform, sports and culture, issue-based awareness program)
6	Activities under Environment, CC and Risk Mitigation Unit
7	Activities under special fund and program support fund

### Tools for PKSF's Interventions: Project Support

35 Completed Projects, 14 Ongoing Projects

1	Promoting Agricultural Commercialization and Enterprises (PACE) - IFAD
2	Sustainable Enterprise Development (SEP) Project - WB
3	Skills for Employment Investment Program (SEIP) - ADB
4	Bangladesh Rural Water Sanitation and Hygiene for Human Capital Development (BD WASH) – WB and AIIB
5	Pathways to Prosperity for Extremely Poor People (PPEPP)- FCDO and EU
6	Rural Microenterprise Transformation Project (RMTP) - IFAD
7	Recovery and Advancement of Informal Section Employment (RAISE)-WB
8	Extended Community Climate Change Project-Flood (ECCCP-Flood)-GCF
9	Microenterprise Financing and Credit Enhancement (MFCE)-ADB
10	Sustainable Microenterprise and Resilient Transformation (SMART)-WB
11	The Project for Developing Inclusive Risk Mitigation Program for Sustainable Poverty Reduction - JICA

### Tools for PKSF's Interventions: Project Support

35 Completed Projects, 14 Ongoing Projects

12	GCF's Readiness Project - GCF
13	Resilient Homestead and Livelihood support to the coastal vulnerable people of Bangladesh (RHL) - GCF
14	Extended Community Climate Change Project- Drought (ECCCP-Drought) - GCF

### Inclusive Finance

- The availability and equality of opportunities to access financial services
- Suitable, reasonable, and timely financial products and services
- Loans, savings, insurance, and financial literacy
- Targeting those who are underbanked and unbanked
- Varied, but sustainable financial services
- Opening a bank account is only one aspect of financial inclusion; social inclusion is a pre-condition.

#### Access to financial services

- promote entrepreneurship and small business growth
- reduce poverty
- enhance household and individual wellbeing

### Inclusive Finance

PKSF-PO Level: November, 2023	BDT in Crore
<b>PKSF- PO Level:</b>	
Total Loan Disbursement (PKSF- PO)	58,361
Total Loan Outstanding (PKSF- PO)	10,687
Recovery Rate (%)	99.66
<b>PO-Field Level:</b>	
Total No. of POs	287
Total No. of Members	1.96
Total No. of Borrowers	1.47
Borrower Coverage (%)	75.00
Total Loan Disbursement	690,000
Total Loan Outstanding at Field Level	66,250
Cumulative Loan Recovery Rate (CRR) [%]	99.27

### Agriculture and Food Security

**Objective**  
- To increase production, quantity, quality and variety

**Interventions**  
- Appropriate Loans  
- Suitable Technologies

**PKSF's programs/projects' involvement**

- Integrated Agriculture Unit; Sufolon
- SEP Project, funded by World Bank
- PACE Project, funded by IFAD
- RMTF, funded by IFAD
- PPEPP, funded by EU
- ECCCP-Flood, funded by GCF
- MFCE, funded by ADB
- SMART, funded by World Bank



### Enterprise Development

**Objective**  
-To break low-technology trap and foster the growth.

**Interventions**

- Providing Appropriate Loans
- Suitable Technologies
- Business Cluster Development
- Value Chain Development
- Market System Development
- Common Service Facilities

**PKSF's programs/projects' involvement**

Agrosor-microenterprise loan program, SEP, PACE, SMART, RMTF, MFCE



### Environment and Climate Change

Green Climate Fund (GCF)-October 2017  
Adaptation Fund – August 2020

**Objective**  
- To increase adaptive capacities of climate-vulnerable people

**Interventions**

- Appropriate Loans, SAHOS
- Suitable Climate Adaptive Technologies and Facilities

**PKSF's programs/projects' involvement**

- ECCCP-Flood – GCF-funded, in Char areas
- RHL – GCF-funded, in coastal areas
- ECCCP-Drought, GCF-funded, in drought areas
- Readiness Support Project, GCF-funded
- Resilient Livelihood Project, giz-funded, in haor areas
- Prepare Environmental Guidelines, support to other projects/programs on E&CC



### Social Inclusion and Marginalized People


**Objective**  
- To break inter generational poverty trap

**Interventions**

- Financial Capital Development
- Human Capital Development
- Social Capital Development

**PKSF's programs/projects' involvement**

- Buniad loan program for ultra-poor
- PPEPP
- LIFT
- Integrated Agriculture Unit



### Capacity Development


**Objective**  
- To increase marketable skills

**Interventions**

- Organize Demand-Driven Skill Development Training
- Internship Programs
- Social Capital Development

**PKSF's programs/projects' involvement**

- PKSF's Training Unit, related Programs and All Projects



### Water, Sanitation and Housing


**Objective**  
To improve physical capital of families

**Interventions**

- Providing Living Standard Improved Loans
- Training to Local Service Providers
- Setting Up water supply facilities, e.g., RO Plants, and Rainwater Harvesting Systems

**PKSF's programs/projects' involvement**

- Abason, Water and Sanitation loan programs, BDWASH, ECCCP-Flood and PPEPP



### Primary Health Care, Education and Nutrition

**Objective**

- To contribute on human capital development

**Interventions**

- Providing Primary Health Care Support
- Nutrition Education
- Complimentary Education Support, Scholarship

**PKSF's programs/projects' involvement**

- ENRICH Program and PPEPP Project



### Achievements of PKSF

- maintains high quality programs for more than three decades
- develops 'alternative delivery channel', by now, which transformed into a major delivery channel
- creates a conducive environment for the development and growth of MFIs
- promotes expansion of inclusive financing
- links various development services with appropriate finance
- explores expansions of sustainable technologies at the field level

### PKSF Team in One Frame



Thank you

## Presentation 2

**Brief presentation on GCF and its projects**

**Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL) Project**

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**Dr. Fazole Rabbi Sadeque Ahmed**  
Deputy Managing Director, PKSF  
fma1982@yahoo.co.uk

January 29, 2024  
Grand Ball Room, Hotel Castle Salam  
Khulna

# Green Climate Fund (GCF)




**GREEN CLIMATE FUND**

### GCF objectives & mission

- ❑ Established by UNFCCC (2010)
- ❑ Operating entity of the UNFCCC financial mechanism
- ❑ World's largest and dedicated climate fund
- ❑ Governance: Board, Independent Units and Secretariat
- ❑ Support climate change adaptation and mitigation in developing countries
- ❑ 50/50 split between adaptation & mitigation (supported to be)

### GCF resources

- ❑ Around USD 25 billion in disbursement and pledges
- ❑ 50/50 split between adaptation & mitigation (supported to be)
- ❑ 50% of adaptation resources for SIDS, LDCs and African States





### Architecture/Modality

National Implementing Entity (NIE) / (DAEs)

Direct Access Entities - DIRECT

Multilateral Implementing Entity (MIE) - INDIRECT





- ✓ National Designated Authority (NDA)
- ✓ Accredited Entity (AE)
- ✓ Implementing/Executing Entity (IE/EE)



## Roles of NDA

- Strategic Oversight
- Country coordination – convening stakeholders
- Starting Point: No Objection to Funding Proposals + Forward Point: Fund Release, implementation, monitoring
- Nominating for applying for DAEs/NIEs
- Leading the readiness & engagement

## Roles of Accredited Entities (NIEs/DAEs & MIEs)


- Develop & submit funding proposals
- Oversee project management, implementation & reporting to NDA+GCF
- Deploy & administer financial instruments
- Mobilize private & public sector capital

## Roles of Executing/Implementing Entities (EEs/IEs)

- Develop & submit funding proposals
- Execute Funding Proposals
- Reporting to DAE >NDA+GCF


## Instruments

- ✓ Grants
- ✓ Loans
- ✓ Equity
- ✓ Guarantee



## Projects/Programs

- ✓ Mitigation
- ✓ Adaptation
- ✓ Cross-cutting

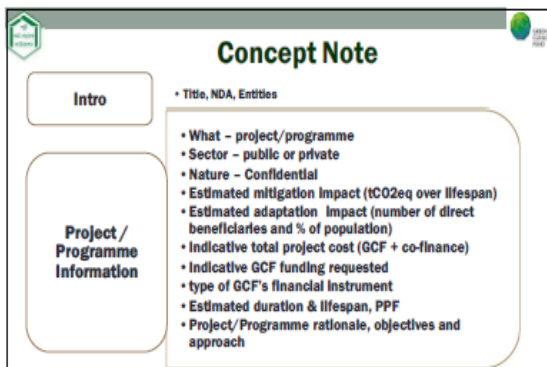
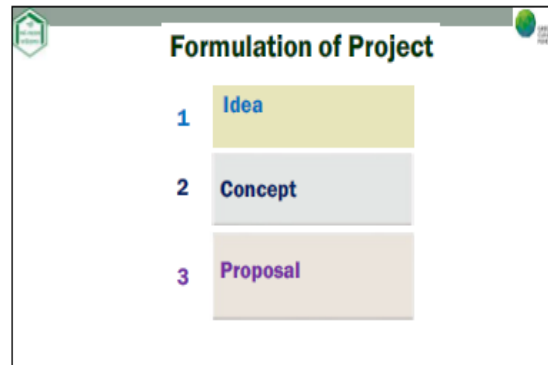


## Size

Total Projected Costs\*

<b>XS</b>	Micro	USD 0 – 10 million
<b>S</b>	Small	USD 10 – 50 million
<b>M</b>	Medium	USD 50 – 250 million
<b>L</b>	Large	USD > 250 million

\* As the size of application, irrespective of the portion that is funded by the GCF and, if applicable, other sources, for an individual project or activity within a programme.



### PKSF Portfolio Three Funding Projects

Sl.	Project title	Project duration	Budget Million USD	Date of Approval
1.	Extended Community Climate Change Project-Flood (ECCCP-Flood)	04 Years	Total: 13.33 GCF Grant: 9.68 PKSF Co-finance: 3.65	27 April 2020
2.	Resilient Homestead and Livelihood support to the vulnerable coastal people of Bangladesh (RHL)	05 Years	Total: 49.99 GCF Grant: 42.20 PKSF Co-finance: 7.79	14 July 2023
3.	Extended Community Climate Change Project-Drought (ECCCP- Drought)	04 Years	Total: 29.95 GCF Grant: 24.95 PKSF Co-finance: 5.05	14 July 2023

## PKSF Portfolio

### Two Proposals Under Consideration (Pipeline Project)

Sl.	Project title	Project duration	Budget Million (USD)	Submitted date
1.	Climate Resilient Livestock Production for the Climate-Vulnerable Regions of Bangladesh	05 Years	50	January 2019
2.	Climate Resilient Settlement and Water Management In Flash Flood Prone Haor Areas of Bangladesh	05 Years	50	August 2018

## PROJECT: 1

### Extended Community Climate Change Project-Flood (ECCCP-Food)

## PROJECT: 2

### Resilient Homestead and Livelihood support to the vulnerable coastal people of Bangladesh (RHL) Project

### Resilient Homestead and Livelihood support to the vulnerable coastal people of Bangladesh (RHL) Project

**PROJECT TIMELINE**

- Propose  
12 Jun 2017 - 01 Jul 2017
- Approved  
01 Jul 2017 - 30 Aug 2017
- Study implementation  
01 Aug 2018 - 30 Sep 2018
- Final Review  
01 Aug 2018 - 30 Sep 2018
- Disbursement - USD 4,000,000  
01 Sep 2018
- Completed  
01 Aug 2018 - 30 Sep 2018

**Project Background**

- > The geographical location and low elevation of the coastal zone of Bangladesh make it vulnerable to disasters,
- > Climate change asserts a new miserable effect on the lives and livelihoods in the low-lying coastal region.
- > Global sea level will elevate 0.44-0.76 m by 2100 (IPCC-AR6)
- > 45 cm rise in sea level may inundate 10-15 percent of the land by the year 2050, resulting in over 35 million climate migrants from the coastal districts.
- > The vulnerability of these coastal people can be defined in three ways: i.e., climate-sensitive livelihood, vulnerable settlements in low-lying areas, and scarcity of safe drinking water.

### Project Objective

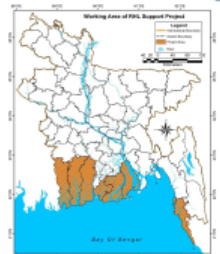
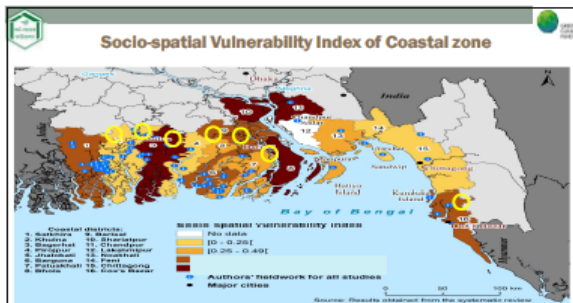
- Develop a climate-adaptive coastal community in Bangladesh by adopting climate-resilient housing and livelihood technologies.
- PKSF will implement the project, as a Direct Access Entity (DAE) of GCF
- The specific objectives are:
  - To develop climate-resilient homesteads for marginal, vulnerable communities in the southwest coastal zone of Bangladesh;
  - To develop climate-adaptive livelihoods for vulnerable coastal communities; and
  - To enhance knowledge and awareness of vulnerable coastal communities on climate change issues.

### Project Area

> **Areas:** Seven exposed coastal districts namely: Satkhira, Khulna, Bagerhat, Barguna, Patuakhali, Bhola, and Cox's Bazar. Project areas selected based on their high exposure, vulnerability and the feasibility of introducing a crab hatchery supply chain.

> **Total Number of Beneficiaries:**

- ✓ Direct: 20,000 Households (90,000 Individuals)
- ✓ Indirect: 770,050 Individuals

### Project Major Activities and beneficiaries distribution

Activities	Deliverables
Construction climate resilient housing	• 3,000 climate-proof houses will be constructed
Homestead tree plantation	• 400,000 windbreak trees (or 20 saplings per HH) will be planted
Construction of slatted houses for goat/sheep rearing	• 20,000 HHs (90,000 beneficiaries) will be supported through sheep/goat rearing in slatted houses
Introduce the cultivation of saline tolerant vegetables within homestead areas	• 20,000 beneficiary HH will cultivate saline-tolerant vegetables
Development of crab hatcheries	• Establish 50 micro crab hatcheries
Technical and financial support for "crab nurseries"	• A least 500 entrepreneurs will engage in crab nursery
Provide technical and financial support to crab farmers	• 20,000 beneficiary households

### Outcome wise project detail activities

**Outcome 1: Decreased risk of loss of assets and lives from extreme weather event**

- Activity 1.1.1 Design and building of homesteads
- Activity 1.1.2 Homestead tree planting

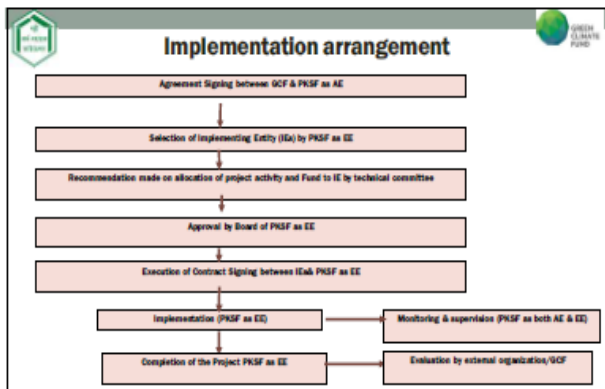
**Outcome 2: Livelihood resilience to SLR/storm surge and salinity**

- Activity 2.1.1 Construction of slatted houses for goat/sheep rearing
- Activity 2.1.3: Introduce the cultivation of saline-tolerant vegetables within homestead areas
- Activity 2.2.1: Development of crab hatcheries (10 stages)
- Activity 2.2.3 Technical and financial support for "crab nurseries"
- Activity 2.2.4 Technical and financial support to "crab farmers"

### Outcome wise project detail activities

**Outcome 3: Improved climate planning and implementation by communities and local level Institutions**

- Activity 3.1.2: Prepare beneficiaries' socio-economic profile
- Activity 3.2.1: Prepare training manuals on adaptation technologies and crab value chain
- Activity 3.2.2: Prepare guidelines on project management
- Activity 3.2.3: Organize training for beneficiaries and stakeholders
- Activity 3.2.4: Organize training for IEs' staff
- Activity 3.2.7: Improve data for crab research and development
- Activity 3.3.1: Prepare and disseminate knowledge products
- Activity 3.3.2 Real-time evaluation study of project activities.



### Selection of the project participants

- Those who live in saline-prone coastal vulnerable areas;
- Priority to women-headed households and other disadvantaged groups;
- Poor and ultra-poor households (as defined in the Household Income and Expenditure Survey (HIES 2016) of the Bangladesh Bureau of Statistics (BBS-2017));
- Per capita daily income is less than USD 1.90 adjusted with PPP as an alternative criterion of HIES's definition of poverty;
- Those who are not receiving any support from other projects or organizations;
- Those who have salinity-affected land particularly away from agricultural land;
- Interested in participation in the project and adoption of the project-promoted technologies and practices; and
- Willing to contribute to the project through loan, cash and in-kind contributions as necessary.

### **3. Project Strategic Context and Changes**

#### **3.1 Project Strategic Context and Theory of Change**

The inception phase (1<sup>st</sup> six months) was an excellent opportunity for stakeholders to discuss the vulnerabilities, expected impacts, and the project's relevance and urgency. Given its geographic location and low elevation, Bangladesh's coastal zone is particularly vulnerable to changes in climate, which affect the timing, frequency, and intensity of cyclones and storm surges, as well as changes in salinity, which affect agriculture and livelihoods. Drinkable freshwater availability and management are challenging, with remote areas experiencing scarcity in the dry season. Monsoon seasons experiencing high rainfall, tidal floods, and cyclones have damaged housing for most coastal communities. These impacts significantly affect the marginalized poor, which is critical for the inclusive green socio-economic development goals. These climate-induced impacts on agricultural infrastructure, production, and supply place the coastal communities' livelihoods, predominantly farmers whose livelihood options are compromised, at risk. The increasing costs of recovery strain limited public resources, jeopardizing hard-won development gains of the country. The strategic context of this project was to remove the following barriers.

#### **Barriers to a resilient developmental pathway for coastal communities in Bangladesh**

**Barrier 1:** Lack of climate planning and implementation capacity among communities for addressing climate change

- Communities are vulnerable to climate change due to disorganized and lack of knowledge on climate impacts and the capacity and skills to adapt to them.

**Barrier 2:** Lack of access to finance to invest in significant capital expenses

- Target communities represent ultra-poor people living on subsistence agriculture and wage labor and have no financial literacy, which are barriers to accessing formal financial services.

**Barrier 3:** Lack of livelihood diversification and limited capacity to adopt adaptation technologies

- The target communities lack knowledge and are inherently risk-averse to switching to new practices (e.g., adapting to saline-tolerant crop varieties), technologies (e.g., hydroponics, aqua-geoponics), and sectors (such as crab farming) is further exacerbated their vulnerability.

**Barrier 4:** Capacity, standards, supply, and market access in developing a community-based crab supply chain

- Soft- and hard-shelled crab meats are in high demand locally and internationally. Coastal communities have harvested wild crabs from the Sundarban to meet this

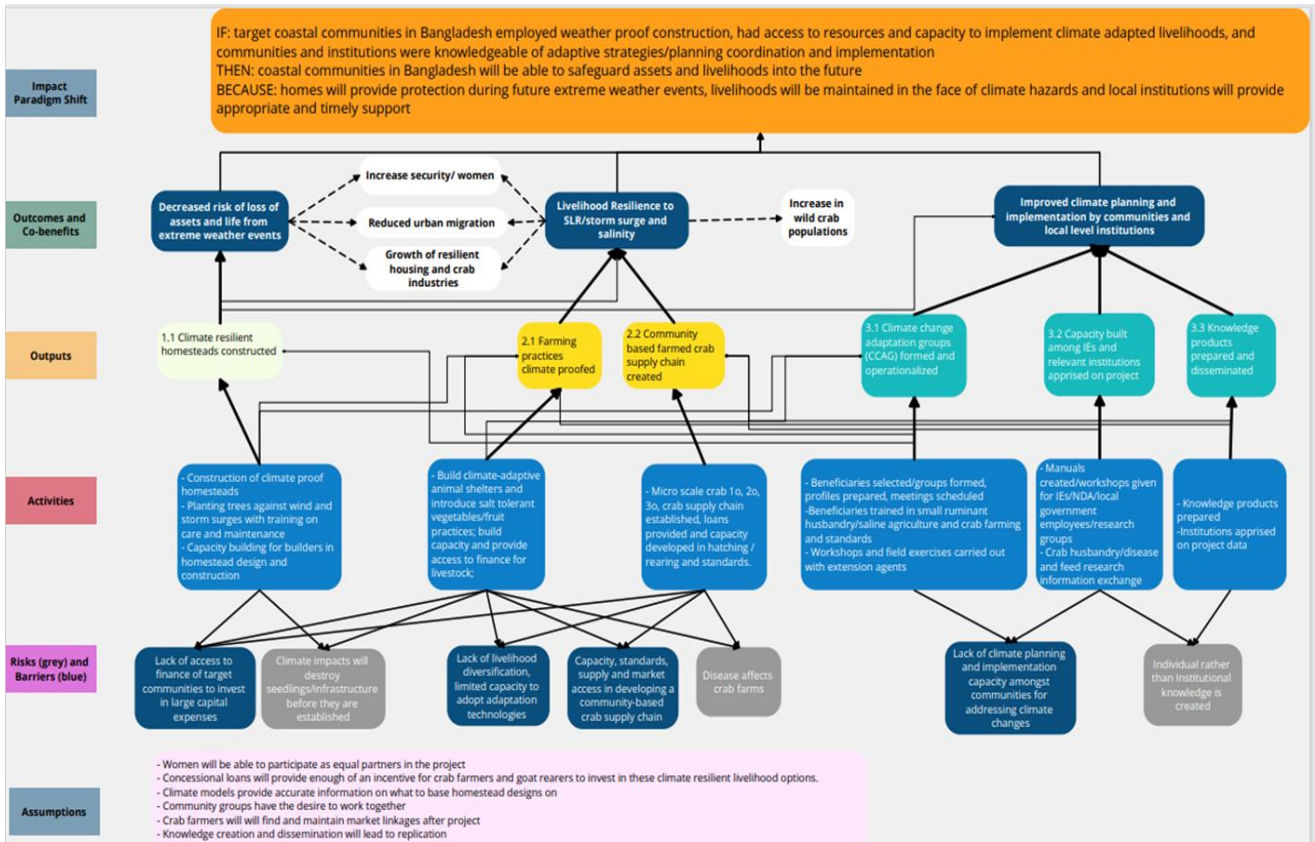
demand. However, demand for crabs is growing in domestic and international markets, but the natural stock is decreasing. The species is resilient to increased salinity, which poses a livelihood and nutritional opportunity for coastal communities. A hatchery is needed to maintain a sustainable supply of crab eggs, but technology and technology transfer have been lacking. In addition, the lack of extension capacity, investment shortfalls, and poor bargaining capacity of small-scale farmers lacking direct access to markets limit their ability to establish hatcheries and robust but sustainable supply chains in the target regions.<sup>4</sup>

This project's principal aim is to reduce the risk to the lives and assets of the most vulnerable people living in the coastal zones of Bangladesh and provide them with improved and sustainable alternative livelihood options in the face of extreme climate challenges by removing the abovementioned barriers. It will benefit approximately 362,475 people in the target region and have transformative impacts.

The theory of change (ToC) of the project is developed considering the assumption that target coastal communities in Bangladesh employ weather-proof construction, have access to resources and capacity to implement climate-adaptive livelihoods, and communities with the support of institutions are knowledgeable of adaptive strategies and planning and can coordinate responses. Coastal communities will be able to safeguard assets and livelihoods into the future because homes will be protected against future extreme weather events, livelihoods will be maintained in the face of climate hazards, and local institutions will be able to provide appropriate and timely support. The inception phase confirms that the ToC developed during project formulation remains valid.

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<sup>4</sup>Lahiri, T, Nazrul, KMS, Rahman, MA, et al. Boom and bust: Soft-shell mud crab farming in south-east coastal Bangladesh. *Aquaculture Research*, 2021; 52: 5056– 5068.



**Figure 5: ToC of the Project**

### 3.2 Project Objectives and Overall Goal

The objective of the project is to enhance the resilience of vulnerable coastal communities of Bangladesh through the developing climate-resilient homesteads and climate-adaptive livelihoods for vulnerable coastal communities and enhance their capacity to plan and implement climate adaptation interventions to tackle climate change shock, especially variations in salinity and frequent occurrence of extreme events. Complementing critical co-financing by the Executing Entity, the PKSF, GCF resources will address gaps and barriers inhibiting climate resilience in coastal communities. As explained in the Theory of Change above, the objective will be achieved through (i) constructing climate-resilient houses for the most vulnerable households, (ii) climate-adaptive farming technologies (e.g., crab farming along with mangrove tree plantation, sheep or goat rearing, household-based agriculture, etc.), and (iii) capacity building, supply chain development, and market linkage support. The concept of a climate-resilient homestead in the coastal areas of the country includes a raised homestead area, a cyclonic storm-resistant house structure, homestead-based vegetable cultivation, a sanitary latrine, a rainwater harvesting system and saline-tolerant fruit trees and mangrove species plantations in and around the raised homestead area. This integrated climate-resilient homestead development will protect them from coastal inundation and cyclones and help increase households' income. These homesteads will also provide some safe space for livestock farming for beneficiaries. The project follows the GCF agriculture and food security sector guidelines while designing climate-resilient livelihoods. The proposed livelihood interventions build on the first paradigm shift pathway, i.e., promoting resilient agro-ecology. The project will promote ecologically suited, technologically feasible, and socio-culturally accepted high-value crops and farm animals while providing the required skills and technology up-scaling. The project will promote an integrated fruit-fish-fibre model in the southwest coastal areas of Bangladesh.

The project will support a paradigm shift away from a responsive approach to the increasing impacts of climate change and towards enhanced resilience of communities, as well as the strengthened capacity of the institutions that support them in the longer term. In combination, the project will support the integration of climate change into planning at the national and local levels while reducing disruption to communities caused by climate change impacts.

### 3.3 Target Beneficiaries

The project will support 362,475 people through selection and eligibility criteria and close consultation with local government institutions and the community. The detailed beneficiary selection criteria are described in Section 4.1.3. Available government data will be used to identify the poor and extremely poor in the project area. Direct beneficiaries will be selected



based on eligibility and selection criteria. The selection criteria will be complemented with additional criteria if the number of interested and eligible households exceeds the target numbers. The total beneficiaries will be as follows:

Table 1: Segregated Beneficiaries List

Beneficiary type	Number of households (HH)	Number of total direct Beneficiaries	Comments
<b>Activity 1.1.1:</b> Design and building of homesteads	3,000	13,500 (3,000X4.5)	The average family size is 4.5 (Population Census, 2011). These beneficiaries will overlap with tree plantation (Activity 1.1.2)
<b>Activity 1.1.2:</b> Homestead tree planting	20,000	90,000 (20,000X4.5)	
<b>Activity 2.1.1:</b> Construction of slatted houses for goat/sheep rearing	20,000	90,000 (20,000X4.5)	
<b>Activity 2.1.2:</b> Provide financial support for goat/sheep rearing	-	-	The same beneficiaries of Activity 2.1.1
<b>Activity 2.1.3:</b> Introduce the cultivation of saline-tolerant vegetables within homestead areas	20,000	90,000 (20,000X4.5)	
<b>Activity 2.2.1:</b> Development of crab hatcheries	50	225 (50X4.5)	Hatchery owners
<b>Activity 2.2.2:</b> Financial support for producing crablets	-	-	The same beneficiaries of Activity 2.2.1
<b>Activity 2.2.3:</b> Technical and financial support for “crab nursers”	500	2,250 (500X4.5)	
<b>Activity 2.2.4:</b> Technical and financial support to “crab farmers”	20,000	90,000 (20,000X4.5)	
<b>Total</b>	<b>81,450</b>	<b>362,475*</b>	

### 3.4 Project Description and Outputs

Bangladesh is predominantly composed of fragile coastal ecosystems with 710km of coastline. The coastal region of Bangladesh covers about 20% of the total land area and over 30% of the cultivable lands of the country. It includes highly diverse ecosystems, e.g., the world’s largest single tract of mangroves (the Sundarban), beaches, coral reefs, dunes, and wetlands. With its dynamic natural environment, it provides a range of goods and services to the people of Bangladesh. It is agreed and documented that, being a deltaic coastal country, Bangladesh is one of the world's most vulnerable countries to climate change. Climate-related change in coastal zones embodies potential additional stress on systems already under intense and growing pressure. The country has faced several climate changes effects, such as increasing cyclones, flood frequency probabilities, erosion, inundation, rising water tables, saltwater intrusion, and biological effects.

The project considered the following hazards and the impact of climate change on the coastal ecosystem:

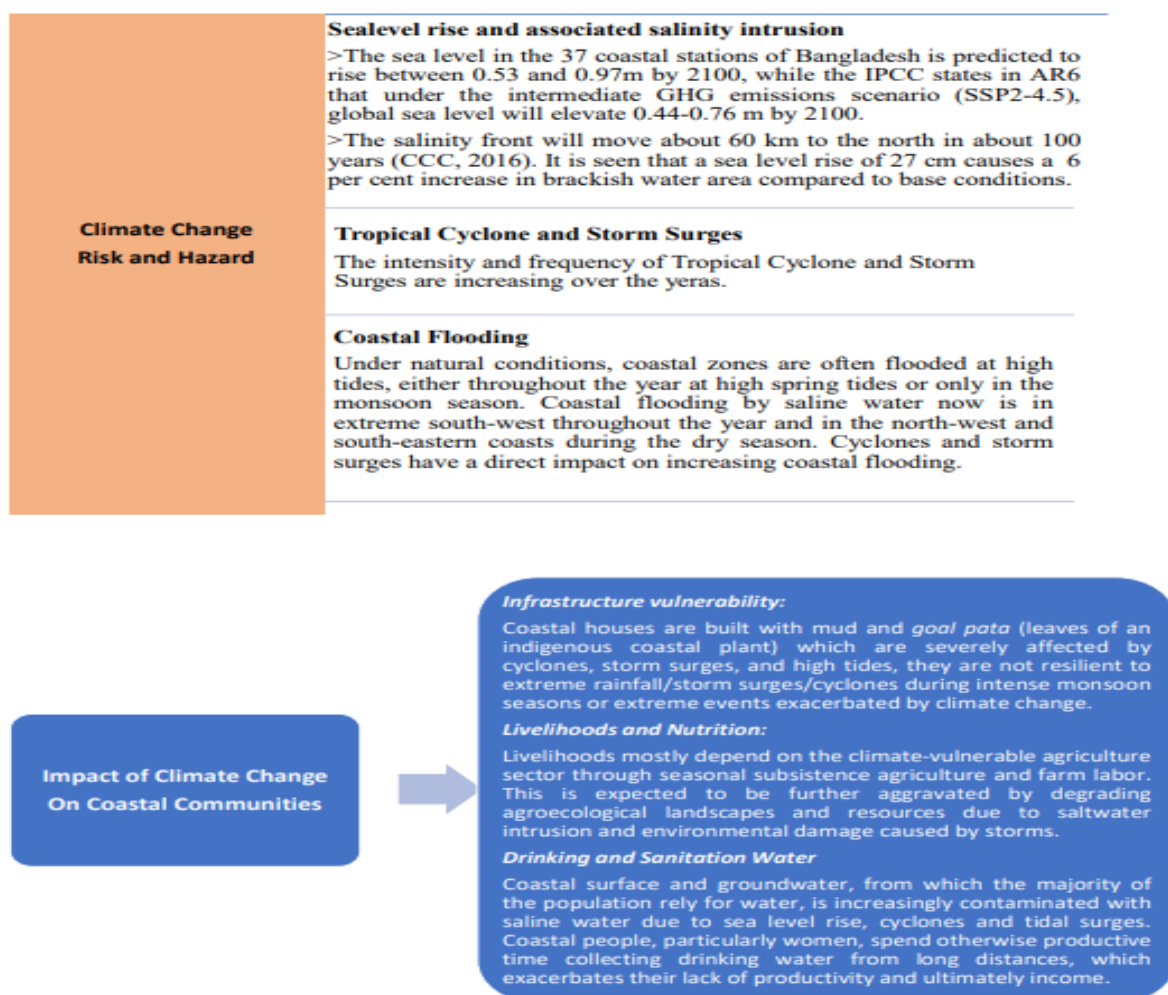


Figure 6: Hazards and the impact of climate change on the coastal ecosystem

To address these challenges, the project is structured across three outcomes:

### **Outcome 3: Improved climate planning and implementation by communities and local-level institutions**

Firstly, the project will involve institutional capacity building on climate change disasters, adaptive livelihood, resilient housing, and effectively disseminating climate information to community levels to guide planning and tailoring climate information for the community to meet their needs for climate-informed decision-making related to practices. Additionally, investments in climate-resilient practices involving alternative cultivation techniques, carb farming, and salt-tolerant agriculture will also be made to support communities. The project will ensure training is delivered to concerned groups or individuals and community members to build awareness of value chains and capacity for climate resilience. This will be implemented with the co-financing of USD 870,000 allocated by the PKSf. This activity will also be crucial to remove the capacity, standards, supply, and market access barriers in developing community-based crab supply chain-related barriers (Barrier 4).

### **Outcome 2: Livelihood resilience to SLR/storm surge and salinity**

Making the communities sufficiently aware of the impact of climate change, the project will look after alternative climate-resilient livelihoods. There are nine livelihood options, which are gender-responsive and climate-resilient. These are: a) crab farming and trading; b) crab rearing; c) aqua-geoaponics; d) hydroponics; e) plant nursery; f) sesame cultivation; g) homestead gardening; h) crab and fish feed processing; and i) goat or sheep rearing in slatted houses. These livelihood options are salient, tolerant, gender-friendly, and appropriate for the local market. However, communities require additional support in capacity development and acquiring assets to transition smoothly to these climate-resilient livelihoods. The project will provide the selected beneficiaries with technological support and capacity training in promoting saline-resilient technologies and practices, particularly in the agriculture sector. This outcome will be supported through a combination of grant and loan financing. The project will provide the selected households with technical support and seeds for vegetable cultivation. PKSf will allocate USD 6,600,000 as a co-finance (loan) for the activity.

### **Outcome 1: Decreased risk of loss of assets and lives from an extreme weather event**

Three-fourths of households in coastal areas are vulnerable to intensive precipitation, cyclones and storm surges, and coastal flooding due to perishable materials. To reduce the impact of climate-induced disasters, the project will provide support to construct climate-resilient housing designs and implementations. Finally, to support climate-resilient housing, the project will also review and enhance the capacity of the community by providing climate change-related training. The concept of climate-resilient housing under the project includes raising homestead plinths above flood or tidal surge levels, constructing and reconstructing houses with concrete pillars that are resilient to climate change and associated shocks (i.e.,

cyclones, storm surges, tidal surges, coastal flooding, etc.), the construction of climate-resilient sanitary latrines, a rainwater harvesting system, a homestead gardening system, and tree plantations around the homestead area. Resilient housing is essential for building the resilience of the affected community because they have to spend much of their income on repairing their houses each year during the post-monsoon period, compromising their income, food, and nutrition security.

As presented above, the project expects three outcomes and five co-benefits (broken line boxes). The table below presents outcome mapping as well as the types of co-benefits. Co-benefit 1 relates to environmental co-benefit, co-benefit 2 is relevant to social and gender issues, and co-benefit 3 is aligned with economic co-benefit.

**Table 2: Aligned with GCF result area Fund Level Impact**

Outcome	Aligned with GCF result area Fund Level Impact
Outcome 1: Decreased risk of loss of assets and lives from extreme weather events	The GCF's Adaptation Result Area (ARA) 1: Most Vulnerable People and Communities are closely related to this outcome. However, it will also indirectly aid in achieving 2: health, well-being, food security, and water security because safe housing and access to clean water will improve the beneficiaries' general health. This outcome is also aligned with 3: because the RHL project will build climate-resilient homesteads.
Outcome 2: Livelihood resilience to SLR / storm surges and salinity	Outcome 2 is aligned with ARA 2: Health, well-being, food, and water security because it will promote climate-resilient livelihood options to ensure well-being and food security.
Outcome 3: Improved climate planning and implementation by communities and local-level institutions	Outcome 3 is aligned with ARA 1 because training and meetings under this outcome will help people and institutions adopt climate-adaptive technologies and practices, reducing coastal people's vulnerabilities.

**Table 3 Project Co-benefit**

Co-benefit	Aligned with result area
Co-benefit 1: Decreased risk of assault on women	Social and Gender co-benefits. Women and girls can avoid communal shelters and harvesting crabs from the forests.

Co-benefit	Aligned with result area
Co-benefit 2: Reduced urban migration	Social co-benefit. The poor can protect their economic assets and livelihoods from climate events and will not be “pushed” to urban areas.
Co-benefit 3: Growth of crab and resilient housing industries	Social and Economic co-benefits. Increased flow of money across society benefitting local non-agricultural livelihoods.
Co-benefit 4: Decreased pressure on wild crab populations by industry	Environmental co-benefits. Crab populations will increase due to reduced harvesting – and rebalancing ecosystems.

The adaptation practices proposed under the RHL project are climate-resilient homesteads (not only the houses but also the yards, sanitation, and safe drinking water), pro-salinity livelihood practices including integrated fruit-fish-fibre (crab farming) farming, slatted houses for goat/sheep, saline tolerant vegetable cultivation, and storm resilient tree plantation. These interventions will create multiple adaptation benefits under different results areas of the Green Climate Fund (GCF) for the target communities.

**Table 4 Project Output (Physical)**

Activities	Deliverables /Output
<b>Design and building of homesteads</b>	<ul style="list-style-type: none"> <li>3,000 climate-proof houses will be constructed</li> </ul>
<b>Homestead tree plantation</b>	<ul style="list-style-type: none"> <li>400,000 windbreak trees (or 20 saplings per HH) will be planted</li> </ul>
<b>Construction of slatted houses for goat/sheep rearing</b>	<ul style="list-style-type: none"> <li>20,000 HHs (90,000 beneficiaries) will be supported through sheep/goat rearing in slatted houses</li> </ul>
<b>Introduce the cultivation of saline-tolerant vegetables within homestead areas</b>	<ul style="list-style-type: none"> <li>20,000 beneficiary HH will cultivate saline-tolerant vegetables</li> </ul>
<b>Development of crab hatcheries (1<sup>o</sup> stage)</b>	<ul style="list-style-type: none"> <li>Establish 50 micro crab hatcheries</li> </ul>
<b>Technical and financial support for “crab nursers” (2<sup>o</sup> stage)</b>	<ul style="list-style-type: none"> <li>A least 500 entrepreneurs will engage in crab nursery</li> </ul>
<b>Provide technical and financial support to crab farmers (3<sup>o</sup> stage)</b>	<ul style="list-style-type: none"> <li>20,000 beneficiary households</li> </ul>

#### 4. Project Implementation Progress Update

##### 4.1 Project Components, Activities, Outputs and Milestones

The details of project outputs are reflected in the table below. The total budget for the project is USD 49.99 million. The GCF grant approved is USD 42.20 million, with USD 7.70 million as co-financing from the PKSF.

**Table 5: Project Output (Financial)**

Outcome	Output	GCF financing (million US\$)	Co-financing (million US\$)	Total Project Budget (million US\$)
Outcome 1: Decreased risk of loss of assets and lives from extreme weather events	Output 1.1 Climate-resilient homesteads constructed	24.41	-	24.41
Outcome 2: Livelihood resilience to SLR/storm surge and salinity	Output 2.1 Traditional farming practices climate proofed	4.23	3.00	7.23
	Output 2.2 Community-based farmed crab supply chain created	8.58	3.6	12.18
Outcome 3: Improved climate planning and implementation by communities and local-level institutions	Output 3.1: Climate change adaptation groups (CCAG) formed and operationalized	0.47	0.87	1.34
	Output 3.2: Capacity built among IEs and relevant institutions apprised of project	2.20	-	2.20
	Output 3.3 Knowledge products prepared and disseminated	0.62	-	0.62
Project Management Cost (PMC)		1.70	0.32	2.01
<b>Total Project Financing</b>		<b>42.20</b>	<b>7.79</b>	<b>49.99</b>

The priority during the first year of the project would be to carry out preliminary activities such as the selection of Implementing Entities (IEs), project area selection, community engagements, and sensitization among sectors at the national as well as local levels and carry out the necessary studies, especially for civil infrastructures (housing and crab hatchery) to ensure timely completion of the project. The following has been put in place/achieved by the project:

**Table 6: Project Event Calander**

Sl.	Date	Event
1.	14 July 2023	FAA Signature
2.	17 August 2023	FAA Effective
3.	27 September 2023	Receive 1 <sup>st</sup> Disbursement from GCF
4.	03 August 2023 (Effective form 17 August 2023)	Project Management Unit Formation
5.	03 December 2023	Project Staff Recruitment
6.	Oct-Dec 2023	Develop Beneficiaries Selection/ eligibility Criteria
7.	Oct-Dec 2023	Stakeholder Consultation
8.	September'23 – February `24	Selection of Implementation Entities
9.	October 2023	Procurement of Goods
10.	November 2023 –January 2024	Project Implementation Guideline Development
11.	29 January 2024	Project Inception Workshop

#### **4.1.1 Formation of Project Management Unit (PMU)**

Immediately after signing the FAA (on July 14, 2023), PKSF management formed the RHL Project Management Unit (PMU) by deploying an assistant general manager from its core staff as the project coordinator. The PMU became effective after receiving notification of project effectiveness on August 17, 2023. PKSF management also entrusted the PMU with the necessary action to roll out the project immediately. The PMU will carry out the administration, management, and execution of the project under the overall guidance of the PKSF senior management of the Environment and Climate Change Unit (ECCU). PMU was foreseen to be composed of a Project Coordinator (PC), a Deputy Project Manager (DPC), a Senior assigned project Coordinator (S-APC), ten Assistant Project Coordinators (APC), a Finance and Account Officer, and an MIS Officer. The detailed responsibilities of the PMU are listed below, but the list is not exhaustive:

- Ensure all project activities have timely implementation and effective coordination between the project parties (e.g., PKSF, IEs, NDA, GCF);
- Prepare and elect the Terms of References (ToRs) for the procurement of goods, recruiting project staff, consultancy, and management in coordination with PKSF (as DAE), and coordinate that the announcements are brought out at the websites of PKSF, CPTU (where applicable).
- Coordinate the IEs that will contribute to the realization of the project activities.
- Deal with the organization and secretarial responsibilities of PKSF-DAE meetings;
- Work for the sustainability of the project.

#### 4.1.2 Recruitment of Project Staff

Following the signature of the FAA, the RHL project was launched in July 2023, and with the recruitment of key project staff, the project entered the inception phase in September 2023. The implementation phase took off by identifying and mobilizing the key staff recruiting following PKSf’s recruitment procedures. After being assigned the PC from PKSf mainstream, the first batch of recruitment was made in December 2023. The recruitment process started in September 2023. A vigorous process consists of recruitment circulation, shortlisting the candidates, interviewing the shortlisted candidates, and final selection by an independent committee headed by the CEO of PKSf. The committee also consists of PKSf senior officials and external subject matter specialists. Following a transparent and competitive process, a Senior Assistant Project Coordinator (Crab Hatchery Operation and Management) and an Assistant Project Coordinator (Value Chain Specialist) were recruited. Both resumed office on 03 December 2023. The second batch of recruitment for another three-project staff is on the way. The recruitment notice is published simultaneously on the PKSf website (<https://recruitment.pksf.org.bd/>), bdjobs, the largest online job portal of Bangladesh (<https://jobs.bdjobs.com/jobsearch.asp>), and in the national daily. The last date of application is 11 February 2024.

**PALLI KARMA-SAHAYAK FOUNDATION (PKSF)**  
 PKSf Bhaban, E-4/B, Agargaon Administrative Area, Sher-e-Bangla Nagar, Dhaka-1207  
 Phone: 88-0-2222218331-33, 02222218335-39; Website: <https://pksf.org.bd>

### Vacancy Announcement

PKSF has started implementing a 5-year project titled 'Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL) Project' and a 4-year project titled 'Extended Community Climate Change Project-Drought (ECCCP-Drought)' financed by the Green Climate Fund (GCF) from September 2023. These projects aim to increase resilience of the climate vulnerable communities in coastal areas and Barind Tract regions of Bangladesh respectively. PKSf hereby invites online applications from the suitable candidates for the following positions under RHL and ECCCP-Drought Projects:

SN	Name of the Positions with Number	Name of the Project	Consolidated Monthly Salary
1	Assistant Project Coordinator (Finance and Accounts) -01	RHL	BDT 1,85,000/-
2	Assistant Project Coordinator (Environmental Engineer) -01	RHL	BDT 1,70,000/-
3	Assistant Project Coordinator (Monitoring and Evaluation-Econometrician) -01	RHL	BDT 1,70,000/-
4	Assistant Project Coordinator (Monitoring and Evaluation) -01	ECCCP-Drought	BDT 1,60,000/-
5	Procurement Specialist-01	ECCCP-Drought	BDT 1,60,000/-

The employees will be recruited initially for one year with an opportunity for performance-based annual renewal during the project period. Interested candidates who fulfill the requirements may apply online by **11 February 2024**. Please visit PKSf Website (<https://pksf.org.bd>) for detailed job description and instructions to apply.

Only short-listed candidates will be contacted. PKSf is an equal opportunity employer. Any kind of persuasion will be treated as disqualification of the candidate. PKSf reserves the right to cancel this recruitment process without assigning any reason whatsoever.

**\*\*\*Women are highly encouraged to apply.\*\*\***

**Deputy Managing Director**

22/01/2024 Common Pg 13

Figure 7: Recruitment circular of RHL project on a National Daily



### **4.1.3 Final eligibility criteria for project beneficiaries**

Beneficiary selection is crucial to the RHL project. Beneficiaries are the people who will benefit from this project and whose circumstances are expected to change by implementing the project. The project's beneficiaries, therefore, must be chosen carefully. This 5-year project will be executed by the PKSF, a Direct Access Entity (DAE) of the Green Climate Fund (GCF), with a budget of USD 49.99 million. The initial project beneficiaries' selection criteria were described in FAA Schedule 8.

According to the FAA Schedule 1, the Implementing Entities shall screen the Final Beneficiaries following the Final Eligibility Criteria, which shall be based on the Initial Eligibility Criteria and following the consultation processes with local government institutions and communities as described in the Funding Proposal, with the Final Beneficiaries to be selected under the supervision and final decision of the Accredited Entity in its capacity as Executing Entity. Within three (3) months after the first disbursement under this agreement and as a condition precedent to the second disbursement under this agreement, the accredited entity shall submit to the Fund, in a form and substance satisfactory to the Fund, the final eligibility criteria in the form of a report. Such a report shall contain a detailed socio-economic profile of the selected households to keep a monitoring record from baseline to project finalization.

The project beneficiary's selection criteria are validated during this inception phase of the project (October- December 2023). Several activities have been designed for this project. The project will construct 3,000 climate-resilient houses for the most vulnerable households, introduce climate-adaptive farming technologies (e.g., crab farming along with mangrove tree plantations, sheep or goat rearing, household-based agriculture), provide technical, financial, and capacity building, supply chain development, and market linkage support. Other activities, including crab hatching and farming, are relatively new interventions requiring more finance. The project will establish 50 crab hatcheries. The 2,250 crab collectors (50 percent of them women) will be engaged in juvenile crab rearing, and the 90,000 tertiary-level crab farmers (50 percent women) will produce export-quality crab (both hard shell and soft shell). Crab hatcheries, nurseries, and farms require a comparatively large land area. A field survey indicates an average-sized crab hatchery requires 20 decimals of land, around 0.2 hectares of nursery and farm.

The objective of the validation assessment of the proposed selection criteria is to find the appropriate selection criteria for the RHL project beneficiaries that can facilitate the targeting and selection of the most vulnerable and eligible beneficiaries by IEs and the beneficiaries who intend to participate in the project. It is expected to help coordinate these beneficiaries for receiving project support, reduce grievances due to its publicly declared selection criteria, and generate information to help understand their socioeconomic status and qualifying selection process.

### **Proposed Selection Criteria for Selecting Direct Beneficiaries of Various Activities**

A set of selection or eligibility criteria for selecting direct beneficiaries of various activities is proposed in the funding proposal. They are listed below. Those who live in saline-prone coastal vulnerable areas,

1. Priority for women-headed households and other disadvantaged groups,
2. Poor and ultra-poor households [as defined in the Household Income and Expenditure Survey (HIES 2016) of the Bangladesh Bureau of Statistics (BBS 2019)],
3. Per capita daily income is less than USD 1.90 adjusted with purchasing power parity (PPP) as an alternative criterion of HIES's definition of poverty, where extreme poor is defined as a person having PPP below 1.25 USD a day and PPP below 1.90 a day is called poor,
4. Those who are not receiving any support from other projects or organizations,
5. Those who have salinity-affected land, particularly away from agricultural land,
6. Interested in participation in the project and adoption of the project-promoted technologies and practices and
7. Willing to contribute to the project through loans, cash, and in-kind contributions.

#### **Selection criteria for goat or sheep rearing in slatted houses (Activity 2.1.1)**

- a. Those who do not have the financial capacity to purchase livestock but can rear livestock,
- b. Women-headed households and households with disadvantaged members will be given priority,
- c. Poor and ultra-poor households [as defined in the Household Income and Expenditure Survey (HIES 2016) of the Bangladesh Bureau of Statistics (BBS 2019)] and
- d. Have access to homestead land<sup>5</sup>.

The selection will be based on the order of the selection criteria among the targeted households in the project area. When the selection process reaches 90,000 beneficiaries, it will be stopped.

#### **Selection criteria for homestead tree plantation and saline-tolerant vegetable cultivation (Activity 1.1.2 and Activity 2.1.3)**

- a. Poor and ultra-poor people,

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<sup>5</sup>Here, land rights mean that a person owned land or properties by means of buying or inheriting them from his or her father, mother, or other persons.

- b. Having homestead land of at least 60 square meters, and
- c. Women-headed households and physically challenged people will be given preference.

The project will select 90,000 beneficiaries for tree plantations and 90,000 for saline-tolerant vegetable cultivation.

**Selection criteria for crab hatchery establishment (Activity 2.2.1)**

- a. Those who have the financial capacity to set up a crab hatchery through their initiative,
- b. Minimum or good educational and technological knowledge of crab or shrimp hatcheries,
- c. Previous experience with microenterprise operations, and
- d. A minimum of 20 decimals of owned land, but not adjacent to agricultural land, to set up a crab hatchery on a small scale.

Only barren and fallow land will be considered to set up a hatchery plant, so there will be no chance of losing productive land. The selection will be based on the order of the selection criteria among the targeted households in the project area. When the selection process reaches 225 beneficiaries, it will be stopped.

**Selection criteria for crab nurserers and farmers (Activity 2.2.3 and Activity 2.2.4)**

- a. Having cultivable land or capacity to rent <sup>6</sup> at least 0.20 hectares,
- b. Women-headed households and households with disadvantaged members will be given priority,
- c. Have the ability to run and manage crab farming activities and
- d. Poor and ultra-poor households [as defined in the Household Income and Expenditure Survey (HIES 2016) of the Bangladesh Bureau of Statistics (BBS2019)].

**Selection criteria for a resilient homestead (Activity 1.1.1)**

- a. Those who have their homestead area at or above tidal flood level with high exposure to climate shock events,
- b. Women-headed households and households with disadvantaged members will be given priority,
- c. Poor and ultra-poor households [as defined in the Household Income and Expenditure Survey (HIES 2016) of the Bangladesh Bureau of Statistics (2019)] and
- d. Those who do not have the financial capacity to construct resilient houses.

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<sup>6</sup>Capacity to hire land means financial capacity of the beneficiary to rent land.

The selection will be based on the order of the selection criteria among the targeted households in the project area. When the selection process reaches 13,500 beneficiaries, it will be stopped.

#### **Validation Process of the Initial Selection Criteria**

The PMU team verifies those proposed criteria to test their suitability at the field level. As FAA stated, before rolling out the project activities, it is necessary to field test the initial beneficiary's selection criteria and rectify them as required. Stakeholder consultation meetings, field visits, and expert-level meetings were organized from October 2023 to December 2023. Based on the consultation meetings, a template is prepared for keeping records of the socio-economic information of the selected beneficiaries. The latest published available literature, such as census reports and households' income and expenditure survey reports, was also reviewed to verify the socio-economic conditions of the climate-vulnerable communities in the project area. The verification is done in two stages. It started with area selection within seven districts and verified the initial selection criteria against each activity. No mismatch was reported with the initial beneficiaries' selection criteria during the process.

#### **4.1.4 Stakeholder Consultation**

To ensure the sustainability of project activities, analyzing relevant stakeholders who will be directly or indirectly involved during the implementation of the project is crucial. Hence, stakeholder analysis and consultation are required to engage stakeholders systematically in the project implementation and monitoring. This will ensure accountability and increase the efficiency of project interventions.

The main objectives of the stakeholder consultation were to identify needs and concerns relating to historical climate change events, socioeconomic concerns, and effective adaptation options in the RHL project area.

**Stakeholder analysis:** From October 2023 to December 2023, stakeholder consultations were conducted within the project area to actively engage the stakeholders in achieving the project objectives. This primary outcomes from the various stakeholder consultations, and the structure of the findings is as follows:

- Needs and concerns relating to historical climate change events and
- Socioeconomic concerns and effective adaptation options in the project area.

For the RHL project, the stakeholder consultation was conducted in four 4 phases, including:

- Mapping to identify the relevant stakeholders to consult with;
- Matching the stakeholders with the most pertinent consultation methods;
- Conducting the consultation activities and

- Analyzing stakeholder input.

**Stakeholder mapping:** The RHL project team worked closely with relevant communities, NGOs, and government offices to identify the stakeholders that should be consulted. Three broad stakeholder categories were identified:

**Community and community-based organizations:** These groups include residents and farmers from the communities within the RHL project area. This group comprises landowners, direct resource users, and leaseholders (residential and farming leases);

**Government departments:** This group provides policy and strategic directions for economic and infrastructural development in the project area, such as the Department of Fisheries (DoF), the Local Government Engineering Department (LGED), and the Department of Public Health Engineering (DPHE).

**NGOs and academic institutions:** These organizations have the technical expertise in project implementation, and some have conducted similar work in areas close to the project area.

**Matching stakeholders to direct consultation methods:** In the RHL project, two direct consultation methods were used to involve stakeholders:

**Key informant interviews:** These were held for up to one hour through face-to-face interviews. Interviews provided an opportunity to obtain detailed, individualized perspectives from key personnel.

**Focus group discussions:** These were held for 1-2 hours and provided an opportunity to explore a group's collective perceptions actively.

The RHL project also organized one consultation meeting at the national level on climate-resilient homestead development and a series of consultation meetings with 36 potential Implementing Entities (IEs) with the potential and intention to implement the RHL project.

**Conducting the stakeholder consultation activities:** Each consultation started with an introduction of the facilitators and the objectives of the consultations. Participants also introduced themselves and highlighted their roles and responsibilities in the community or institution that they represent. Consultation participants were then asked questions relevant to the objectives already highlighted. The detailed consultation program schedule is in Table 7.

**Table 7: Stakeholder Consultation Schedule**

Sl.	Method	Description
1.	<p>Community Workshop/ Consultation Meeting at Field level</p> <p>During: October- December 2023</p>	<p>Community workshops were conducted to engage with diverse representatives from the community. These included local government representatives, teachers, imams, farmers, business people, NGO workers, the community in general, and representatives of women's groups.</p> <p>The discussion was divided into five parts, namely climate change experience, climate change impacts, the capacity of existing systems (with a focus on housing, water scarcity, and livelihood) to cope with or adapt to climate changes, existing management practices, policies, and projects for climate change, and future adaptation needs.</p>
2.	<p>Interview and FGD</p> <p>During: October- December 2023</p>	<p>A range of professionals and development workers from the Upazila complex of Char fassion upazila of Bhola district, Shamnagar upazila of Satkhira district, Mongla upazila of Bagerhat district, and Cox's Bazar Sadar upazila of Cox's Bazar district(e.g., Fisheries Officer, Agriculture Officer, Project Implementation Officer, and DPHE office), were interviewed to seek their views based on their engagement and experiences with the community about different issues, and relations of climate change, including their adaptation, housing, water supply and quality, vulnerabilities, and livelihood options.</p>
3.	<p>Stakeholder Workshop/ Consultation Meeting on climate resilient housing at Dhaka.</p> <p>21 November 2023</p>	<p>The subject of the discussion was the integration of climate-resilient technologies into the conventional housing sector to improve climate resilience. Individual architects, subject matter experts from Bangladesh University of Engineering and Technology (BUET), Economic Relations Division (ERD), Ministry of Finance, Rajdhani Unnayan Kartipakkha (RAJUK), Local Government Engineering Department (LGED), and Institute of Architect Bangladesh (IAB), and representatives from the PKSF's Partner Organization attended the meeting.</p>
4.	<p>A series of consultation meetings with potential IEs is held in Dhaka.</p> <p>03-10 December 2023</p>	<p>A series of consultation meetings with potential IEs was arranged to engage the IEs at the initial stage of the project and gather information about the proposed project areas, namely climate change experience, climate change impacts, the capacity of existing systems (with a focus on housing, water scarcity, and livelihood) to cope with or adapt to climate changes, existing management practices, policies and projects for climate change, and future adaptation needs. Thirty-six potential IEs participated in the consultation session.</p>

**Analysing stakeholder input for the review:** The consultation notes were reviewed and summarized to analyse stakeholder input. Key points relevant to the objectives of the consultation were then categorized.

**Summary of the Stakeholder Consultation Meeting:** The project team has conducted consultation meetings at different levels of stakeholders, including community members, crab catchers, crab traders, and government and non-government representatives, and then summarized the meeting outcome and recommendations. The summary of the consultation meeting is given below:

- Consultations at the community level suggest that poor communities are primarily engaged in crablet collection from the Sundarban area. This practice often threatens the lives of wild animals and downfalls them. Moreover, they do not get crablets in near-shore areas and have to go far away, so crab stocks in nature are reducing. However, these people seek secured livelihood options to increase their resilience against climate change. The crab traders suggested that demand for crab at national and global markets is growing, and this sector has a high potential to contribute significantly to the national economy.
- The participants in these meetings argued that crab farming is a compelling adaptation option and alternate livelihood for salinity-affected areas and suggested emphasizing value chain interventions for crab. Other issues regarding crab farming that came up in this consultation meeting are the fair price of crab for the farmers, the lack of government policy on crab trade and export, etc.
- The participants in these meetings suggested that those community members with the financial capacity to set up crab hatcheries through their initiative and limited or good educational and technological knowledge of crab and shrimp hatcheries can be the project beneficiaries for crab hatchery activities. On the other hand, having cultivable land or the capacity to hire at least 0.20 hectares and having the ability to run or manage a crab farm may include crab farming.
- These meetings also suggested that crab farming and goat or sheep rearing are the two effective livelihood options for the salinity-affected coastal communities. It was also found from field visits that people felt satisfied with having raised homestead grounds because these would have the potential to help them escape tidal inundation. The meeting also suggests that community members considered for plinth raise similar criteria that may be regarded as for goat or sheep rearing support.
- Regarding resilient homesteads, participants suggested, among others, using ferrocement as an alternative to brick for coastal zones, considering sanitation facilities while raising a plinth of a homestead, planting coconut and other trees around the homestead, implementing vertical gardening and hydroponic cultivation in the

homestead area. The participants also argued that water should be the most crucial element for making a house resilient to climate change in coastal regions of the country. They suggested, among others, installing solar-powered desalination plants and ensuring water supply at the household level where possible, considering water price, the affordability of low-income families, using purified surface water for drinking purposes, and promoting rainwater harvesting.

- The meeting also suggested that plinth rising is one of the most common and popular adaptation strategies to protect houses from the risks of climate disasters, particularly in tidal flood-prone coastal areas. Plinth-raising of a homestead is frequently implemented in the project area by NGOs and individual initiatives. However, this is done without considering the previous records of the water level of floods and storm surges and the future forecast. All of these must be considered as for the structures' long-term sustainability.
- To reduce economic vulnerability, more opportunities for work for the local people should be created. Participants from these meetings suggested that dependency on shrimp cultivation should be reduced by creating appropriate opportunities to cultivate other crops because shrimp cultivation is creating various issues, such as generating unsustainable use of scarce lands, putting local people into marginalization by losing their agricultural land for crop productions, and limiting labor supply in this sector as these farms need fewer labors than is required by cultivating crops, thereby promoting forced migration. It is quite impossible to reduce the salinity of the soil immediately. However, they also mentioned that it is possible to cultivate saline-tolerant crops.
- Tree plantation around the homestead, along the road, bare land, and the dam by individual initiative or under the social forestry programs of different government agencies and NGOs is another adaptation practice in the study area. But this is very limited as compared to the need. So, it is necessary to inspire people to engage in intensive homestead tree plantations through government entities and NGO activities. Moreover, under the social forestry program, initiatives should be taken to afforestation of damaged forestry on a large scale.
- The meeting argued that housing is a basic need and should be ensured for the most vulnerable. Thus, those who don't have sufficient capacity to construct resilient houses and are highly exposed to climate change events should be covered by this activity.
- To cope with climate change, putting evidence of climate change and its impact at the local level, emphasizing local ecological knowledge and traditional innovation, and analyzing community-level preparedness are essential components of the planning necessary to combat the effects of climate change.



- Even more importantly, local people must participate in policymaking and programs dealing with government agencies and NGOs to face climate change impacts, mitigation, and adaptation. Community-based adaptation should, therefore, be a central tenet of action on climate change in Bangladesh.
- Slow economic progress in the area is due to issues associated with the impacts of climate change. Stakeholders highlighted those working opportunities in the agriculture and fishing sectors have been reduced, creating a severe unemployment problem in this area.
- Drinking water vulnerability depends on the availability and suitability of groundwater and surface water. Participants mentioned that the groundwater source of villages is contaminated by salinity, whereas rainwater is hygienic and pond water is not. The harvested rainwater is sufficient to supply only three to four months. So, people must drink unhygienic pond water regularly for the rest of the year. Few people are economically solvent enough to pay for bottled water or harvested rainwater, but others have to drink untreated and unhealthy pond water. So, people are more vulnerable to the scarcity of safe drinking water.



**Figure 8 National level workshop on Climate Resilient Coastal Housing for RHL project held on 21 November 2023 at PKSF office, Dhaka**



**Figure 9 Community meeting at Char Patila, Bhola on 17 September 2023**



**Figure 10 Community meeting at Mongla, Bagerhat, 15 December 2023**

#### 4.1.5 Selection of project Implementing Entities

It is to be noted that PKSf will select at least 15 partner organizations that will be working as IEs at the community level. They will mobilize the beneficiaries, engage local contractors, and ensure project services for the beneficiaries. As such, they will pay the contractors and other service providers at the local level upfront, where necessary. Then, they will submit financial reports and bills to PKSf every quarter. PKSf will review the documents and conduct field visits to ensure the bills are duly prepared and submitted. Then, the spending amount will be transferred to IE's project account. By reimbursement, we mean this process (For details, please refer to Funding Proposal Section 160).

IEs will be selected by a selection committee based on the eligibility criteria set out in Schedule 9. An expression of interest ("EOI") will be prepared and published in the national dailies. The selection committee will evaluate the submitted EOIs and prepare a short list of the recommended IEs for the project (please refer to FAA Schedule 1).

## কালের কণ্ঠ



**Palli Karma-Sahayak Foundation (PKSF)**  
PKSF Bhaban, Plot: E-4/B, Agargaon Administrative Area, Sher-e-Bangla Nagar, Dhaka-1207  
Phone: 88-02-222218331-33, Website: [pkssf.org.bd](http://pkssf.org.bd)

**Request for Expression of Interest**  
(Selection of Implementing Entities)

PKSF is inviting Expressions of Interest (EOI) in sealed envelopes from its competent and active Partner Organizations (POs) for implementing the following Green Climate Fund (GCF) financed projects:

Sl.	Project Title
1.	<b>Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL).</b>
2.	<b>Extended Community Climate Change-Drought (ECCCP-Drought).</b>

PKSF will supervise the projects as a **Direct Access Entity (DAE)** of the GCF and the project's **Executive Entity (EE)**. The detailed Terms of Reference (TOR) can be obtained from the PKSf website ([tender.pkssf.org.bd](http://tender.pkssf.org.bd)). Further information can be obtained at the address below during office hours: 10:00 to 16:00 hours. Expression of Interest (EOI) must be delivered in written form (Hard copy along with a soft copy through a flash drive) to the address below (in person or by courier mail) by **03 October 2023** on or before 15:00 hours.

**Dr. Fazle Rabbi Sadeque Ahmed**  
Deputy Managing Director

Figure 11: Paper Circular for Call for EOI of IE selection

Chronology of Committee activities for selection IEs elaborate below:

**Table 8:Activities for Selection Implementing Entity**

Sl.	Date	Activities	Outcome	Result
1.	August 21, 2023	Committee Meeting. 1 <sup>st</sup>	Fixed the IE selection Criteria.	The committee added one more criterion below, in addition to the requirements described in FAA Schedule 9.  <b>Additional Criteria:</b> At least B per PKSF’s rating (assessment using defined criteria, including financial efficiency, economic efficiency, operational efficiency, growth indicators, financial strength, risk management, accounting and internal control systems, social performance, human capacity, and governance).
2.	September 17, 2023	Preparation of EOI and Application template.	Approved EOI and template.	EOI advertisements were published on two national daily and PKSF websites. The last date for submitting EOI was October 3, 2023.
3.	September 26, 2023	Zoom Meeting.	Interested parties aware of the submission process of EOI.	More than 50 potential partner organizations attended the meeting, asking for different clarifications about submission. The committee provided the necessary clarification and explanations.
4.	October 09, 2023	Committee Meeting 2 <sup>nd</sup>	Fixation Evaluation Criteria	The committee decided to evaluate the EOI based on 100 marks, which are divided as follows:  a) PKSF’s rating* 75 Marks b) The physical existence of the PO in project area 10 Marks c) Number of branches in the project area 10 marks

Sl.	Date	Activities	Outcome	Result
				<p>d) Experience in implementing climate change-related project 05 marks</p> <p>The minimum qualification mark is 50.</p> <p><i>*PKSF's rating is an internal assessment system of Partner organization (PO). Each year PO's are assessed against 390 different criteria (Including financial and management) and rated against overall performance.</i></p>
5.	October 19, 2023	Committee Meeting EOI Opening and Initial Evaluation	3 <sup>rd</sup> EOI opening and Evaluation against essential criteria (FAA Schedule 9 +1)	A total of 47 potential partner organizations submitted the EOI. Each of the EOIs was assessed against the criteria. A total of 14 EOIs out of 47 were rejected in the evaluation due to their inability to fulfill the basic application criteria. A 34 EOI was considered a second-round assessment based on the pre-fixed 100 marks. At the same time, the committee decided to obtain consent about the 34 organizations from the concerned panel leader of PKSF. The committee formally issued a letter to the panel leader to comment on the organization's capabilities to implement project, organizational commitment, strengths, and recommendations for the organization.
6.	November 14, 2023	Committee Meeting EOI Final Evaluation	4 <sup>th</sup> EOI is evaluated based on pre-fixed 100 marks.	Out of 34 organizations, three were interested in implementing the ECCCCP-Drought project and were removed from the RHL project list; another 10 organizations were excluded from the list based on the recommendation of the Panel Leader, as they lack the capabilities to run the project right now. The remaining 21 organizations are assessed against pre-fixed 100 marks. Out of 21, one organization failed to secure 50 marks; the committee declared the organization

Sl.	Date	Activities	Outcome	Result
				failed to be eliminated from the list. The committee decided to take a presentation from the 20 shortlisted organizations to understand their thinking and implementation capabilities of the project.
8.	03-10 December 2023	Presentation Meeting	The committee gets first-round information about the project area and the organization's capabilities for implementing the project.	The 20 shortlisted organizations presented how they will implement the project, the probable challenges they will face, and the way forward. During the presentation session, committee members engage with the PO in an open discussion.
8.	January 11, 2024	Preparation of Recommendations by the Committee	The committee recommended 20 organizations as eligible for "Implementing Entity."	Considering all the evaluation, assessment, and presentation, the committee anonymously recommended twenty partner organizations as the "IE" for the RHL Project. The committee forwarded their recommendation to the Managing Director, who is also the head of the Internal Audit of PKSF, for approval.
9.	February 08, 2024	Approval of the "Implementing Entity" list	The Managing Director approved the 16 organizations as the "Implementing Entity" of the RHL Project.	After getting the recommendation from the committee, the Managing Director takes the necessary action to get nods for the audit section. The audit section raised a red flag for four organizations now facing audit objections. Thus, the Managing Director approved the 16 organizations listed below as the "IE" for the RHL Project.  List of "IE" for the RHL Project:

Sl.	Date	Activities	Outcome	Result
				<ol style="list-style-type: none"> <li>1. Community Development Center (CODEC)</li> <li>2. Grameen Jano Unnayan Sangstha (GJUS)</li> <li>3. Poribar Unnayan Sangstha (FDA)</li> <li>4. Jagorani Chakra Foundation (JCF)</li> <li>5. Ad-din Welfare Center</li> <li>6. HEED Bangladesh</li> <li>7. Bastob-Initiative for People's Self-Development</li> <li>8. Rural Reconstruction Foundation (RRF)</li> <li>9. Coast Foundation</li> <li>10. Nawabenki Gonomukhi Foundation (NJF)</li> <li>11. Young Power in Social Action (YPSA)</li> <li>12. Dam Foundation for Economic Development</li> <li>13. Integrated Development Foundation (IDF)</li> <li>14. Social Assistance and Rehabilitation for the Physically Vulnerable (SARPV)</li> <li>15. Unnayan Prochesta</li> <li>16. Nabolok Parishad</li> </ol>

#### **4.1.6 Procurement**

All purchases of goods and services funded by GCF's contribution towards the project budget will be made according to PPR 2008 rules. The daily newspaper, the government central procurement unit (CPTU), and PKSf's websites will circulate all procurement announcements. In need, a tender evaluation committee will consist of 3-5 members, including members of PKSf and other government organizations, who will evaluate the tender. The annual procurement plan for the fiscal year 2023–24 has already been prepared and disclosed on the PKSf website (<https://pksf.org.bd/annual-procurement-plan-app>). The procurement process for acquiring project resources has begun.

#### **4.1.7 Development of Project Implementation Guidelines**

Project implementation guidelines are a critical reference point throughout the project's lifecycle, ensuring everyone is on the same page and everything is on the right track. It's a vital document for guiding decision-making, mitigating risks, and ultimately ensuring the successful completion of the project from start to finish. During the inception phase, action was also taken to develop several project activity implementation guidelines for IEs and PMU. As part of this, the Financial Management Guideline for the IEs has already been developed.

#### **4.2 Project Implementation Timeline**

The project timeline and related deliverables were presented to stakeholders and confirmed. Any changes during implementation will be discussed with the PKSf (as DAE), submitted for clearance by the PMU, and approved by GCF in line with the FAA and GCF policies. The project will be executed following the implementation guidelines, where the executing entity implements the project in line with the approved funding proposal, effective August 17, 2023, between the PKSf and GCF. The FAA is legally binding and outlines the detailed financial, procurement, and implementation plan of the project. It contains the relevant provisions for compliance by both parties following the requirements of the AMA and FAA. The executing entity for this project is PKSf, which will function under higher management's strategic and policy guidance. There is no change in the timeline of the project. The few activities that cannot be completed during year 1 will be split over to the following years but will ensure completion within the project duration of five years.



Resilient Homestead and Livelihood support to the vulnerable coastal people of Bangladesh (RHL)																							
Project Implementation Timeline																							
COMPONENTS/OUTPUTS	Deliverables	Year 1				Year 2				Year 3				Year 4				Year 5				Year 6	
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
Baseline study					X																		
<b>Outcome 1: Decreased risk of loss of assets and lives from extreme weather events</b>																							
<b>Output 1.1 Climate resilient homesteads constructed</b>																							
Activity 1.1.1 Design and building of homesteads	A list of 3000 household beneficiaries						X																
	Deed verification database							X															
	Vendor list						X						X				X						
	Photo books of 3000 homesteads												X								X		
	Titles and photographs of construction				X				X				X				X				X		
Activity 1.1.2 Homestead tree planting	A list of 20,000 Beneficiary households																X						
	A tree plantation report																				X		
<b>Outcome 2: Increased livelihood resilience to SLR/storm surge and salinity</b>																							
<b>Output 2.1 Traditional farming practices climate proofed</b>																							
Activity 2.1.1: Construction of slatted houses for goat/sheep rearing	A list of 20,000 beneficiary households						X																
	Vendor list			X				X				X				X							
	A report of completed slatted houses																				X		
Activity 2.1.2: Provide financial support for goat/sheep rearing	Beneficiaries list			X																	X		
	Annual training reports			X					X				X				X						
	Annual loan disbursement report / agreements					X			X				X				X				X		
Activity 2.1.3: Introduce the cultivation of saline tolerant vegetables within homestead areas	A list of 20,000 beneficiary households																				X		
	Annual training reports					X			X				X				X				X		
<b>Output 2.2 Community-based famed crab supply chain created</b>																							
Activity 2.2.1: Development of crab hatcheries (1° stage)	A list of 50 crab hatchery entrepreneurs				X																		
	Annual training reports / management guidelines				X				X				X				X				X		
	Photo book of 50 hatcheries with brief description and record of financial support provided and agreements																				X		
Activity 2.2.2: Financial support for producing crablets	Loan approval documents				X				X				X				X				X		
	Annual loan and grant disbursement report/ agreements				X				X				X				X				X		
Activity 2.2.3: Technical and financial support for "crab nurseries" (2° stage)	A list of 500 beneficiary households as crab nurseries								X														
	Annual training report				X				X				X				X				X		
	Annual loan / grant disbursement report / agreements				X				X				X				X				X		
	A report on crab nursery.																				X		

Figure 12 Project Implementation Timeline

Resilient Homestead and Livelihood support to the vulnerable coastal people of Bangladesh (RHL)																							
Project Implementation Timeline																							
COMPONENTS/OUTPUTS	Deliverables	Year 1				Year 2				Year 3				Year 4				Year 5				Year 6	
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
Activity 2.2.4: Technical and financial support to "crab farmers" (3 <sup>rd</sup> stage).	A list of 20,000 beneficiary households							X															
	Annual training report					X				X				X				X			X		
	Annual loan / grant disbursement report / agreement					X				X				X				X			X		
	A report on establishment of 20,000 ponds for crab growing with mangrove tree plantation																				X		
<b>Outcome 3: Improved climate planning and implementation by communities and local level institutions</b>																							
<b>Output 3.1 Climate change adaptation groups (CCAG) formed and operationalized</b>																							
Activity 3.1.1: Beneficiary selection and group formation	A report on 3,200 PRA exercises by the CCAGs																X						
Activity 3.1.2: Prepare Beneficiaries' socio-economic profile	Socio economic profile template			X																			
	A report on field test of socio-economic template				X																		
	Information database with data				X																		
	Socio economic profile report				X																		
Activity 3.1.3 Arrange monthly group meetings on climate change issues for CCAG	A document on meeting content for the CCAGs				X																		
	Annual CCAG meeting report					X				X				X				X			X		
<b>Output 3.2 Capacity built among IEs and relevant institutions apprised on project</b>																							
Activity 3.2.1: Prepare training manuals on adaptation technologies and crab value chain	ToR for consultant			X																			
	Consultant agreements				X																		
	Training manual					X																	
Activity 3.2.2: Prepare guidelines on project management	ToR for consultants		X																				
	Consultant agreements			X																			
	Meeting notes			X	X	X																	
	Training plan document		X																				
	5 guideline documents									X													
Activity 3.2.3: Organize training for beneficiaries and stakeholders	Training plan document		X																				
	Training participants' list					X				X				X									
	Training presentation / notes				X																		
	Reports prepared by IEs					X				X				X				X			X		
Activity 3.2.4: Organize training for IEs' staff	Training plan document		X																				
	Training participants' list			X																			
	Training presentation			X																			
	Training reports prepared by PMU				X																		
Activity 3.2.5: Implement workshops and seminars	Invitation letters																				X		
	Workshop presentation / agenda / photos																				X		
	Workshop report																				X		

Figure 13 Project Implementation Timeline

Resilient Homestead and Livelihood support to the vulnerable coastal people of Bangladesh (RHL) Project Implementation Timeline																							
COMPONENTS/OUTPUTS	Deliverables	Year 1				Year 2				Year 3				Year 4				Year 5				Year 6	
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
Activity 3.2.6: Organize exchange visits for beneficiaries and IE staff	Activity list																					X	
	A list of 5,000 Participants																					X	
	Exchange visit plan document and report																					X	
Activity 3.2.7: Improve data for crab research and development	Meeting notes																						
Output 3.3: Knowledge products prepared and disseminated																							
Activity 3.3.1: Prepare and disseminate knowledge products	Consultant agreement											X											
	5 guidelines and training manuals; 20 newsletters; 1 lessons learned booklet, 5 best practice publications																					X	
	Physical copies of documents																					X	
Activity 3.3.2: Real time evaluation study of the project activities	ToR for consultants	X																				X	
	Study tools including questionnaire and checklists		X																				
	FGD and KII reports			X																			
Deliverables: quarterly report	Study reports																					X	
Project Monitoring*				Inception report		APR				APR		Interim evaluation		APR			APR					Project completion report	
																						Final Evaluation report	

\* APR = Annual Performance Report  
 \* In addition to this monitoring requirements, the Funded Activity is also subject to financial reporting per the AMA/FAA, such as Unaudited/Audited Financial Statements, Financial information reports, and other reports as defined in the FAA.

Figure 14 Project Implementation Timeline

## 4.2 Project Implementation Modality and Governance Structure

PKSF will play a dual role in this project because PKSF is a Direct Accredited Entity (DAE) and an Executing Entity (EE) for the project. PKSF, as a DAE, will be responsible for rolling out the project and reporting required activities as agreed in the AMA and FAA. PKSF is the project's single Executing Entity (EE) and establishes a Project Management Unit (PMU) to manage the RHL project. A Project Coordinator (PC) will head the PMU and oversee the overall project implementation. He will directly report to a Deputy Managing Director of PKSF's Environment and Climate Change Unit and be the contact person at PKSF for the GCF Secretariat and NDA. The PC will report to the GCF in a manner approved by PKSF. The PMU will be responsible for the overall oversight of the project execution and report to PKSF, NDA, and GCF as per FAA and AMA.

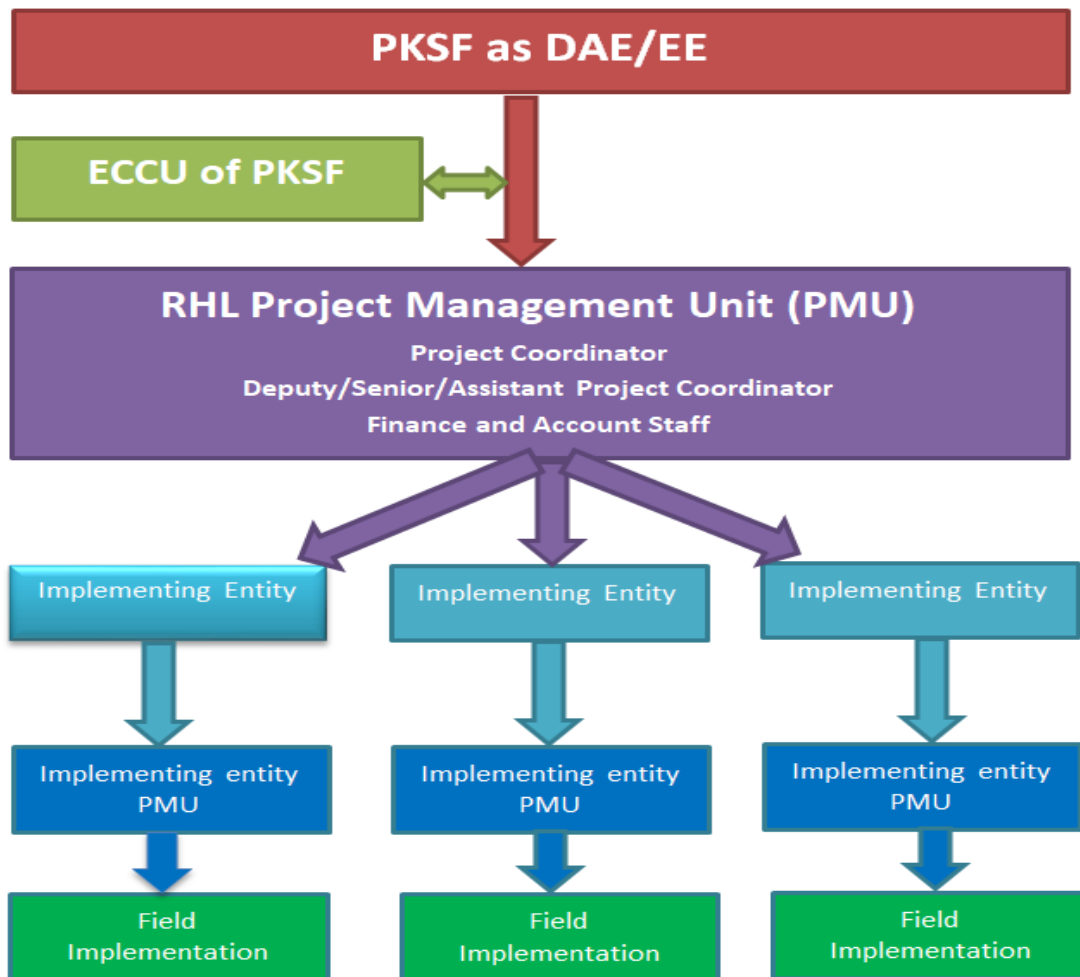
The PMU will engage project personnel who will liaise with the selected IEs and monitor the implementation of their projects. The project personnel will be the PKSF contact points for IEs and report to the PC. After ensuring compliance with all fiduciary requirements, the PC will submit the sub-projects (SPs) through PKSF as a DAE to the PKSF's governing body for final approval. As Member Secretary of the Governing Body, the PKSF's Managing Director will present the proposal.

PKSF, as EE, will be responsible for implementing all aspects of the project. PKSF will delegate the field-level implementation of activities to the selected IEs through a legal agreement. The IEs, after signing a legal agreement with the PKSF, will be responsible for working with the community to deliver the project services. PKSF, as EE, will monitor the implementation activities of IEs through off-site and on-site monitoring systems. PKSF will adhere to the Real Time Monitoring (RTM) system to ensure the project goals are reached efficiently and effectively.

PKSF consistently implements its projects through its partner organizations, which are selected through PKSF's policies and procedures. All these organizations are pre-qualified and enlisted through a transparent and fair technical procedure (details of the PO selection procedure are described above, section 4.1.5).

The monitoring process under the PMU will have three functions. First, PKSF and PMU monitoring will ensure the IEs' accountability to deliver the outputs and outcomes. This implies that resources are used efficiently for the proposed activities. Second, monitoring will establish proper documentation of the implementation process and achievements at different levels (i.e., outputs, outcomes, and impacts). Third, monitoring will help gather learning from the process. Since adaptation experiences are highly contextual, documentation of learning in different contexts will add knowledge and wisdom for future actions. In short, accountability is significant in the case of outputs, whereas learning becomes a core issue for monitoring outcome- and impact-level achievements.

The project manager is responsible for day-to-day management and decision-making for the project. The project manager's prime responsibility is to ensure that the project produces the results specified in the project document to the required quality standard and within the stipulated time and cost constraints. Project assurance must be independent of the project management function. The quality assurance role supports the PKSF as the DAE and PMU by implementing objective and independent project oversight and monitoring functions. This role ensures appropriate project management milestones are managed and completed.



**Figure 15: Project Management Structure**

#### 4.4 Stakeholder Involvement and Participation

The stakeholders were engaged right from the design of the project. It followed a participatory approach and involved stakeholders, including communities impacted by climate change. The stakeholder engagement plan was developed during project formulation and discussed during the Inception Workshop. It mainly provided ownership, built synergies with other projects, enhanced coordination, and improved effectiveness and efficiencies. As

indicated above, the stakeholder consultation plan will be reviewed regularly to ensure that all sector perspectives are captured in project implementation and maximize the potential for synergies towards complementary objectives.

**Table 9: Stakeholder Engagement Strategies**

Type of stakeholders	Engagement Purpose	Strategy for Stakeholder Engagement of stakeholders
Government organisations	Share project information with relevant stakeholders to enhance transparency and accountability.	<ol style="list-style-type: none"> <li>1. Project website, online monitoring system, workshops, and seminars. Another preferred medium is email.</li> <li>2. For official communications – Official Letters. These written communications can be sent via email and hard copy via courier or post office.</li> <li>3. Regular project updates are to be provided monthly and quarterly through meetings (face-to-face and Skype/zoom) at the project level. One assigned focal person and their alternate should be given to the project by each organization to ensure continuity.</li> <li>4. At the national level, project updates should be shared through seminars and websites.</li> <li>5. The EE and Implementing Partners should also conduct annual stakeholder presentations.</li> </ol>
IEs and communities	Increase knowledge and understanding of climate change, transfer technologies for increasing resilience	<ol style="list-style-type: none"> <li>1. Classroom training, group formation and group meetings, implementation of technologies, etc.</li> </ol>
NGOs, IEs, and beneficiary communities	Successful implementation of the project and broader dissemination of its results	<ol style="list-style-type: none"> <li>1. Sharing of best practices among IEs CCAGs needs to be conducted. Peer-to-peer learning will contribute to capacity building and scaling up of the project.</li> <li>2. Continued updating of evaluation data, maintenance of project-supported infrastructure, holding regular meetings, and capacity building and training activities will hold the interest and support of local communities IEs even beyond project life.</li> </ol>

Type of stakeholders	Engagement Purpose	Strategy for Stakeholder Engagement of stakeholders
		<p>3. Regular meetings and work planning with community stakeholders will increase transparency and ownership.</p> <p>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.</p> <p>5. Closer coordination among PKSF and IEs in undertaking fieldwork and site visits at the project sites is needed.</p> <p>6. Active participation and engagement at all project activities in the project sites will ensure continued support.</p>
All levels of stakeholders		<p>1. PKSF will follow its information disclosure policy, which is consistent with GCF.</p> <p>2. The website of PKSF and Implementation Partners should also provide access to data/information and recent news and developments of the project.</p> <p>3. a closed social media group and email loop can be formed to share technical and sensitive information.</p> <p>4. Regular project management meetings should be held where substantive and implementation issues and concerns will be discussed.</p> <p>5. Meetings with the IEs and CCAGs should also be established regularly.</p>

As mentioned above, these strategies will be implemented through stakeholder engagement during the project implementation. The SEP is summarised in Table 10.

**Table 10: Proposed Stakeholder Engagement Plan**

Activity	Timing	Engagement Objectives	Target stakeholders
Activity 1.1.1: Design and building of homesteads	Yr.1, 2, 3, 4 & 5	To promote climate-resilient homesteads for the coastal communities in Bangladesh.	Ministry of Water Resources, Department of Public Health Engineering (DPHE), Economic Relations Division (ERD), House and Building Research Institute (HBRI), Department of Agricultural Extension, IE, Beneficiaries, and local contractors.
1.1.2 Homestead tree planting	Yr.1, 2, 3, 4 & 5	To reduce storm effects on houses in the coastal areas.	Forest Department, Forest Research Institute, Department of Agriculture Extension (DAE), IEs, and Beneficiaries.
Activity 2.1.1: Construction of slatted houses for goat/sheep rearing.	Yr.1, 2, 3, 4 & 5	To promote climate-adaptive livestock-rearing technology for the coastal communities in Bangladesh.	Implementing Entities (IEs), CCAG members, other community people, and local offices of the Department of Livestock, local labor.
Activity 2.1.2: Provide financial support for goat/sheep rearing.	Yr.1, 2, 3, 4 & 5	To promote climate-adaptive livestock rearing at the household level.	CCAG members and beneficiaries, IEs staff, and PMU.
Activity 2.1.3: Introduce the cultivation of saline-tolerant vegetables within homestead areas.	Yr.1, 2, 3, 4 & 5	To promote salinity adaptive vegetable cultivation in coastal areas of Bangladesh.	CCAG members and beneficiaries, Department of Agriculture Extension, IEs, and PMU.



Activity	Timing	Engagement Objectives	Target stakeholders
Activity 2.2.1.: Development of crab hatcheries (1° stage)	Yr.1, 2, 3, 4 & 5	To reduce extraction of natural crab and crab- lets.	Local entrepreneurs, local labours, IEs and PMU staff.
Activity 2.2.2 Financial support for producing crablets.	Yr.1, 2, 3, 4 & 5	To promote hatchery- based crab-let production.	PKSF, IE, hatchery entrepreneurs, crab nurturers, and growers, i.e., project beneficiaries.
Activity 2.2.3 Technical and financial support for “crab nursers” (2° stage)	Yr.1, 2, 3, 4 & 5	To promote hatchery- based crab farming	PKSF, IE, hatchery entrepreneurs, crab nurturers, and growers, i.e., project beneficiaries.
Activity 2.2.4 Technical and financial support to “crab farmers” (3° stage).	Yr.1, 2, 3, 4 & 5	To promote hatchery- based crab farming	PKSF, IE, hatchery entrepreneurs, crab nurturers, and growers, i.e., project beneficiaries.
Activity 3.1.1: Beneficiary selection and group formation.	Y1, Y2	To transfer knowledge and technology for adaptation to climate change in coastal areas of Bangladesh.	Beneficiaries, IEs, and PKSF.
Activity 3.1.2: Prepare Beneficiaries’ socio-economic profile.	Y1, Y2	To keep socio-economic records of selected beneficiaries.	Beneficiaries, IEs, and PKSF.
Activity 3.1.3: Arrange monthly group meetings on climate change issues for CCAG	Y1, Y2, Y3, Y4 and Y5	To transfer knowledge on climate change and adaptation in the coastal areas of Bangladesh.	Beneficiaries, IEs, and PKSF.
Activity 3.2.1: Prepare training manuals on adaptation technologies and crab value chain.	Y1, Y3, and Y4	To increase the capacity of local institutions and develop technical persons for hatchery operations.	Beneficiaries, IEs, and PKSF.

Activity	Timing	Engagement Objectives	Target stakeholders
Activity 3.2.2: Prepare guidelines on project management.	Y1	To ensure efficient implementation of project activities at the field level.	Beneficiaries, IEs, and PKSF.
Activity 3.2.3: Organize training for beneficiaries and stakeholders.	Yr. 1, 2, 3, 4	To increase the capacity of beneficiaries and IEs on climate change and adaptation technologies.	Beneficiaries, relevant local government officers, IEs, and PKSF.
Activity 3.2.4: Organize training for IEs' staff.	Yr. 1	Ensure effective implementation of the project.	PKSF and IEs.
Activity 3.2.5: Implement workshops and seminars.	Yr. 1, 2, 3, 4	To share what we learned from the project with different stakeholders in Bangladesh.	PKSF, ERD, government ministries and departments, civil society representatives.
Activity 3.2.6: Organize exchange visit for beneficiaries and IEs' staff	Y2, Y3, Y4 & Y5	To promote peer-to-peer learning in adaptation projects.	Beneficiaries, relevant local government officers, IEs, and PKSF.
Activity 3.2.7: Improve data for crab research and development	Y1, Y2, Y3, Y4 & Y5	To develop the knowledge base on crab farming and development	Beneficiaries, traders, universities, government officials, IEs and PKSF
Activity 3.3.1: Prepare and disseminate knowledge products.	Y1, Y2, Y3, Y4 & Y5	To document and share lessons learned.	Beneficiaries, relevant local government officers, GCF, other global communities, civil society representatives, NGOs, IEs, and PKSF.
Activity 3.3.2 Real-time evaluation study of the project activities.	Y1, Y2, Y3, Y4 & Y5	To develop and share knowledge base.	Beneficiaries, relevant local government officers, GCF, other global communities, civil society representatives, NGOs, IEs, and PKSF

**Addressing IPP in the project:** The PMU will visit all indigenous peoples' or tribal settlements near the selected subcomponent areas that may be affected and influenced by the subcomponent components. Public meetings will be arranged in selected communities by the EE and IEs with the indigenous/ tribal communities and their leaders to inform them about the subcomponent and take their views. During this visit, the Deputy Project Coordinator (ESS), the safeguarding officer of the PMU, will undertake screening of the indigenous or tribal communities with the help of the community leaders and local authorities. The screening will cover the following aspects: (i) name(s) of indigenous/ tribal community group(s) in the area; (ii) total number of tribal community groups in the area; (iii) percentage of indigenous/ community population to that of total area/locality population (iv) number and percentage of indigenous/community households along the zone of influence of the proposed subcomponent. (v) Is any land acquisition required from any IP community for the subcomponent? (vi) if so, are there any alternatives to avoid land acquisition? (vii) If no, will this subcomponent be excluded? (viii) Will an IPP be required if a subcomponent passes through any IP community? (ix) If no, why? If the screening results indicate the presence of indigenous/tribal community households in the zone of influence of the proposed subcomponent, a social impact assessment will be undertaken for those areas. The detailed procedure is described in the Project Indigenous People Policy (Funding Proposal Annex- 14 Indigenous People Planning Framework)

## **5 Financial Management**

No changes are being proposed in the budget, including co-financing during the workshop. However, if any changes are required, they will be done in line with the FAA in place. The section below highlights the processes or guidelines to ensure proper financial management.

This project's financial management and procurement will follow PKSF financial rules and regulations. GCF has ascertained the Executing Entity's national capacities by evaluating capacity of the PKSF (part of the Accreditation process). The project will follow AE's guidelines on Financial Management and Public Procurement Act 2006 (PPA2006) and Public Procurement Policy 2008 (PPR2008) for procurement. PKSF, having long experience in managing projects supported by the donor and other development partners, has developed efficient Financial Management and internal control systems. PKSF has an established finance division headed by a Deputy Managing Director for Finance. To monitor the activities of its partner organizations, it also has an adequately staffed internal audit cell headed by a general manager who directly reports to the organization's managing director.

PKSF has built up a system and capacity for disbursing funds to IEs based on efficient review procedures in coordination with field-level monitoring. An independent audit firm carries out an external audit of PKSF and will continue to do so for the PKSF's financial management of the project. As per GCF guidelines, PKSF will be provided a financial management report and letter to GCF within 06 months of the audited period of the AE's fiscal year-end. Both internal and external audits are carried out once a year. External audits are carried out using the International Accounting Standard (IAS). PKSF, as the AE, will oversee, supervise, and approve the annual work plans of the 15 implementing and executing entities. A scheduled audit determines whether the funds transferred to the implementing partner were used for the appropriate purpose and following the work plan. A scheduled audit can consist of a financial or internal control audit.

## 6 Compliance Details - Covenants and Conditions from the AMA, FAA

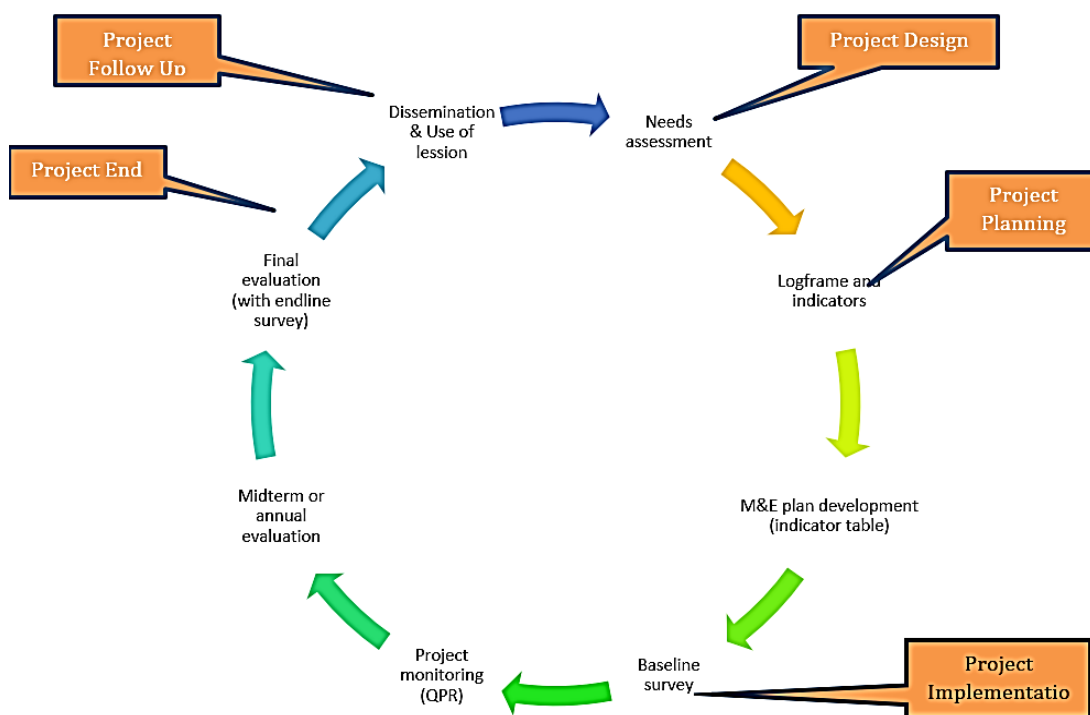
The FAA was signed between the GCF and PKSf on July 14, 2023. The agreement was enacted on August 17, 2023, when GCF issued the Notice of Effectiveness. In line with clause 9.01, the PKSf has already processed the first disbursement after fulfilling all the conditions below. The fund request for subsequent years will be made based on the AWP developed with the executing entity, and RPs and conditions in clause 9.01 (a) will be met. The stakeholders were informed and agreed to take measures to comply with the following conditions and covenants, as outlined in the FAA. PKSf shall: (a) Ensure that no GCF Proceeds are transferred to the Executing Entity if a default has occurred under the Subsidiary Agreement; (b) Upon request by the Fund, inform the Fund on the status of the Co-financing funds that have been disbursed and applied to the implementation of the Project Activities; (c) Confirm to the Fund, in the APRs to be submitted to the Fund, that the Executing Entity has allocated in its annual budget the relevant Co-financing resources for the implementation of the Project to the satisfaction of the Accredited Entity; (d) Take appropriate measures to ensure that the Co-financing and the GCF Proceeds are disbursed and/or applied proportionally and simultaneously for the implementation of the Funded Activity; (e) Undertake and/or put in place any adequate measures in order to ensure that the management of the environmental and social risks and impacts arising from the Funded Activity complies at all times the recommendations, requirements and procedures set forth in the Environmental and Social Management Framework (“ESMF”), which was provided by the Accredited Entity to the Fund before the Approval Decision and which shall not be amended, abrogated or waived without prior written approval of the Fund; (f) Ensure that the GCF Proceeds will not support or finance, directly or indirectly, any activities with potential environmental and social risks that are equivalent to category A pursuant to the Environmental and Social Risks Categories to be conducted as part of the Project; (g) Prior to commencing any construction works or activities for the implementation of the Project, the Accredited Entity shall submit the detailed Environmental and Social Management Plan related to the relevant construction works or activities to be executed, in a form and substance satisfactory to the GCF Secretariat; (h) Ensure that the infrastructure works to be implemented as part of the Funded Activity are designed, constructed, operated and decommissioned in accordance with good international industry practices and any other applicable standards, taking into consideration safety risks to third parties or affected communities; and (i) that the quality of such infrastructure works is in accordance with best practices; (j) In case any amendment or modification is entered to or otherwise agreed by the Accredited Entity with respect to the Sub-Project Agreement, inform of such event and furnish to the Fund the executed copies of the such amendment or modification within ten (10) days from its execution. For the avoidance of doubt, the Accredited Entity shall ensure that such amendment or modification does not contravene the terms and conditions provided in this Agreement and the AMA; (k) Apply, following its policies and procedures, its fiduciary principles and standards relating to AML/CFT in the

implementation of the Funded Activity; (l) In case of a change of the authorized representative to sign the Request for Disbursement, provide, together with the Request for Disbursement, evidence, satisfactory to the Fund, of the authority of such person to sign the Request for Disbursement and the relevant authenticated specimen signature of such person; and (m) Include the calculations for direct and indirect beneficiaries and criteria for the selection of the Beneficiaries of the Funded Activity in the Inception Report to be submitted to the Fund.

## 7 Project Monitoring and Evaluation Arrangement

### 7.1 AE Monitoring and Evaluation Requirements

This project's monitoring and evaluation (M&E) will have three functions. First, thorough monitoring by PMU will ensure accountability of the IEs to deliver the outputs agreed in the project proposal, which implies that the resources are used efficiently for the proposed activities. Secondly, monitoring will establish proper documentation of the implementation process and achievements at different levels (outputs, outcomes, and impacts). Third, monitoring will help gather learning from the process. In short, accountability is significant in the case of outputs, whereas learning becomes a core issue of tracking at the outcome level and impacts level achievements. To analyze and guide the project strategy, maintain efficient operations, satisfy internal and external reporting obligations, and inform future programming, project design, implementation, and completion, the RHL's M&E system should always be aligned with the major stages of a project's lifecycle (see Figure 16).



**Figure 16 Proejct Cycle**

Monitoring is conceptualized in this project as the continuous assessment of the interventions and their implementation processes. It will take place at all levels of management and use both formal reporting and informal communication. A minimum standard format for progress and monitoring reports will be established, on which each concerned partner organization will develop its internal monitoring system, which will be centrally consolidated from the project at the PMU level. Four types of monitoring will be done in this project, mainly using

different instruments. They are: i) **Progress Monitoring**: In this monitoring system, progress monitoring generally refers to the activity monitoring of the project, ii) **Process Monitoring**: This justifies the delivery mechanism of the project and monitors whether the deliverables are being supplied adequately, iii) **Budget Monitoring**: Budget monitoring refers to proper bookkeeping of the account of the project. This ensures transparency in the project's financial matters. iv) **Impact Monitoring**: The project's overall impact is monitored through impact monitoring. This monitoring is conducted at various project stages, such as periodically using RBM and, finally, by conducting independent final evaluation.

## 7.2 M&E Oversight and Responsibilities

The Project Coordinator is responsible for day-to-day project management and regularly monitoring project results and risks, including social and environmental risks. The Project Coordinator will ensure that all project staff maintain high transparency, responsibility, and accountability in M&E and reporting of project results. The Project Coordinator will inform the PKSf authority of any delays or difficulties arising during implementation so that appropriate support and corrective measures can be adopted. The Project Coordinator will develop annual work plans to support the efficient implementation of the project. The Project Coordinator will ensure that the standard PKSf and GCF M&E requirements are fulfilled to the highest quality. This includes but is not limited to providing the results framework indicators are monitored annually in time for evidence-based reporting in the Annual Project Report and the monitoring of risks and the various plans/strategies developed to support project implementation (e.g., Environmental and social management plan, gender action plan, etc.) occur regularly. The PKSf, as a DAE, will take corrective action as needed to ensure the project achieves the desired results. PKSf (as a DAE) will hold project reviews to assess the project's performance and appraise the Annual Work Plan for the following year. In the project's final year, PKSf will have an end-of-project review to capture lessons learned, discuss opportunities for scaling up, and highlight project results and lessons learned with relevant stakeholders. The Implementing Entities (IEs) are responsible for providing all required information and data necessary for timely, comprehensive, and evidence-based project reporting, including results and financial data, as necessary and appropriate. The IEs will strive to ensure project-level M&E is undertaken and aligned with project systems so that the data used by and generated by the project supports systems. The PKSf will support the PC as needed through annual supervision missions. The annual supervision missions will occur according to the schedule outlined in the annual work plan. Supervision mission reports will be circulated to the project team and PKSf authority within one month of the mission. The PKSf (as DAE) will initiate and organize key M&E activities, including the Annual Project Report and the independent mid-term and terminal evaluations. PKSf will also ensure that the GCF M&E requirements are fulfilled to the highest standard.



### 7.3 Social and Environmental Safeguards

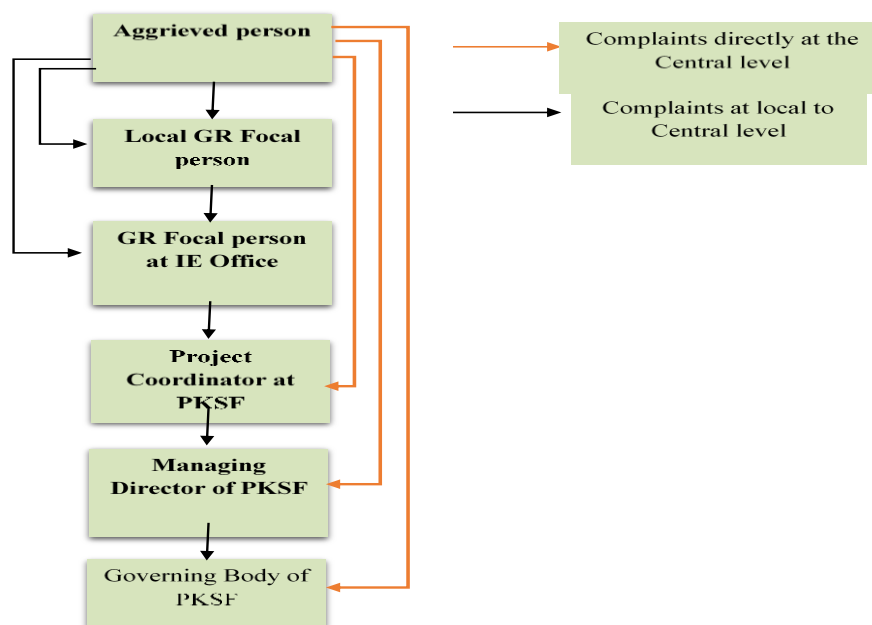
The project design carefully considered all social, financial, operational, and environmental risks. The environmental risks from crab hatchery, farming, and house construction are low to medium. To mitigate Environmental and social risks, the project has already developed an Environmental and Social Management Framework (ESMF). Two types of tools will be used in the project, considering the nature of the intervention and its environmental impact. These are Environmental and social Screening and ES impact assessment.

According to the Bangladesh Population and Housing Census 2022, an insignificant 0.19% of the population is indigenous. The indigenous people are primarily from the Rakhyain community and are concentrated mainly in the Patuakhali, Barguna, and Cox's Bazar districts. If any indigenous people come under the project, necessary action will be taken according to the IPPF of the project.

The tiered Grievance Redress Mechanism (GRM) to address complaints/grievances in the project was presented:

1st tier - Receipt of complaint and grievance at the local level

2nd tier - The Grievance Redress Committee formed at the IE level would address the grievance in the second tier.



**Figure 17 Institutional arrangement of Grievance Redress**

## 7.4 Risk Management Strategy

Risks to project implementation were identified during the formulation stage. The project has identified fifteen risks, which are primarily technical and operational. The ESMF has been developed to ensure that environmental and social issues are managed effectively to minimize problems. The identified risks were presented to participants, and no new risks were identified. The risk log, however, will be regularly reviewed and updated as necessary, following project policies and procedures.

The project design carefully considered all social, financial, operational, and environmental risks. The environmental risks from crab hatchery, farming, and house construction are low to medium. To mitigate Environmental risks, the project has already developed an Environmental Management Framework. Two types of tools will be used in the project, considering the nature of the intervention and its environmental impact. These are Environmental Screening and ES impact assessment. Social risk may arise due to the establishment of hatcheries because existing crab collectors may lose their income as crab growers will buy crab-let from the hatcheries. These will be mitigated by involving them as project beneficiaries. Financial risk may arise at the procurement and beneficiary selection stage, and the project design includes adequate safeguard measures to minimize this risk. The significant operational risk, at medium probability, is the reduction of coverage of beneficiaries due to currency exchange loss or domestic inflation.

Awareness of these risks is well integrated into the project design, and resources have been allocated to mitigate them. The environmental risk will be mitigated by following the principles of environmental sustainability and standards for biodiversity conservation. Stringent safeguard measures will be in place in the Sundarban area, following GoB's guidelines. For the financial risk, the project will include representatives from relevant departments and sections in major procurement stages to undertake audits by the internationally reputed audit firm. Inflation risk will be mitigated by carefully forecasting the price and exchange rate and building appropriate contingencies. The beneficiary selection risk will be mitigated by introducing official gazette selection criteria, utilizing participatory methodologies and complaints and grievance redress mechanisms to be regularly monitored by the project, and drawing guidance from the project board and steering committee.

**Table 11: Project Risk Mitigation Strategies**

<b>Selected Risk Factor 1</b>		
<b>Category</b>	<b>Probability</b>	<b>Impact</b>
<u>Technical and operational</u>	<u>Low</u>	<u>Low</u>
<b>Description</b>		
Timely implementation of the planned interventions due to cyclone and storm surge		

<b>Mitigation Measure(s)</b>		
(i) Preparation and execution of practical implementation and monitoring plan; (ii) Periodical progress review plan and timely initiatives of corrective measures; and (iv) Ensure suitable human resources with adequate skills and capacities, raising awareness on early warning and Build cyclone resilient house and construction		
<b>Selected Risk Factor 2</b>		
<b>Category</b>	<b>Probability</b>	<b>Impact</b>
<u>Technical and operational</u>	<u>Low</u>	<u>Low</u>
<b>Description</b>		
Unavailability of mother crabs		
<b>Mitigation Measure(s)</b>		
Alternative sources will be ensured from Bangladesh's deep-sea areas; (ii) Linkage with fishermen catching fish from deep sea and (iii) Liaison with other areas/districts of Bangladesh.		
<b>Selected Risk Factor 3</b>		
<b>Category</b>	<b>Probability</b>	<b>Impact</b>
<u>Technical and operational</u>	<u>Low</u>	<u>Low</u>
<b>Description</b>		
The technical person is not available.		
<b>Mitigation Measure(s)</b>		
i) Local people will be provided training on the implementation and operation of crab hatchery, and (ii) the local expert will be trained for hatchery operations.		
<b>Selected Risk Factor 4</b>		
<b>Category</b>	<b>Probability</b>	<b>Impact</b>
Technical and operational	<u>Low</u>	<u>Low</u>
<b>Description</b>		
Disease infested		
<b>Mitigation measure(s)</b>		
i) the project will strengthen the laboratories of three universities for researching crab development, including disease, ii) Linkage between crab farmers and service providers, including the Department of Fisheries, will be established.		
<b>Selected Risk Factor 5</b>		
<b>Category</b>	<b>Probability</b>	<b>Impact</b>
Operational	<u>Low</u>	<u>Low</u>
<b>Description</b>		
The remoteness of the project areas		
<b>Mitigation measure(s)</b>		

<ul style="list-style-type: none"> <li>• Remoteness will be solved by using the local transport system</li> <li>• Partners will be selected based on the establishment in the project areas</li> </ul>		
<b>Selected Risk Factor 6</b>		
<b>Category</b>	<b>Probability</b>	<b>Impact</b>
Operational and Technical	<u>Low</u>	<u>Low</u>
<b>Description</b>		
<b>Selected Risk Factor 7</b>		
<b>Category</b>	<b>Probability</b>	<b>Impact</b>
Physical	<u>Low</u>	<u>Low</u>
<b>Description</b>		
Availability of appropriate land to establish a hatchery		
<b>Mitigation measure(s)</b>		
Consultation meetings and reconnaissance visits will be carried out while selecting sites for hatchery establishment.		
<b>Selected Risk Factor 8</b>		
<b>Category</b>	<b>Probability</b>	<b>Impact</b>
Physical	<u>Low</u>	<u>Low</u>
<b>Description</b>		
Availability of appropriate land to establish a hatchery		
<b>Mitigation measure(s)</b>		
Before establishing the hatchery, a feasibility survey will be conducted to determine whether suitable land is available.		
<b>Selected Risk Factor 9</b>		
<b>Category</b>	<b>Probability</b>	<b>Impact</b>
Physical	<u>Low</u>	<u>Low</u>
<b>Description</b>		
Cyclones and storm surges may cause a delay in the implementation process.		
<b>Mitigation measure(s)</b>		
<ul style="list-style-type: none"> <li>• Raising plinths of hatcheries and homesteads</li> <li>• Execute early warning information and decision</li> <li>• Construction of storm-resilient structures of houses and hatcheries</li> <li>• Raised dykes of ponds of crab nursery and farm</li> </ul>		
<b>Selected Risk Factor 10</b>		
<b>Category</b>	<b>Probability</b>	<b>Impact</b>
Physical	<u>Low</u>	<u>Low</u>
<b>Description</b>		
Unplanned extension of crab farms		
<b>Mitigation measure(s)</b>		
<ul style="list-style-type: none"> <li>• Critical minimum interventions will be ensured.</li> <li>• Ensure implementation of EMF of the project.</li> </ul>		

<b>Selected Risk Factor 11</b>		
<b>Category</b>	<b>Probability</b>	<b>Impact</b>
Social	<u>Low</u>	<u>Low</u>
<b>Description</b>		
Conflicts on inherited land resources for housing		
<b>Mitigation measure(s)</b>		
<ul style="list-style-type: none"> <li>• The house will be built on existing land</li> <li>• Legal documents of land ownership must be ensured</li> <li>• Selection criteria on proof of land and property ownership will be used.</li> </ul>		
<b>Selected Risk Factor 12</b>		
<b>Category</b>	<b>Probability</b>	<b>Impact</b>
Social	<u>Low</u>	<u>Low</u>
<b>Description</b>		
Conflict with the local influential persons		
<b>Mitigation measure(s)</b>		
The project will consult different stakeholders, including shrimp farmers, local money lenders, crop famers, traders, etc., before establishing hatcheries.		
<b>Selected Risk Factor 13</b>		
<b>Category</b>	<b>Probability</b>	<b>Impact</b>
Social	<u>Low</u>	<u>Low</u>
<b>Description</b>		
Political influence		
<b>Mitigation measure(s)</b>		
The project will involve local government institutions and divisions to sensitize them about the project interventions.		
<b>Selected Risk Factor 14</b>		
<b>Category</b>	<b>Probability</b>	<b>Impact</b>
Environmental	<u>Low</u>	<u>Low</u>
<b>Description</b>		
Loss of productive land due to the establishment of hatcheries		
<b>Mitigation measure(s)</b>		
Only barren & fallow land will be considered to install the hatchery plant, so there will be no chance of loss of productive land.		
<b>Selected Risk Factor 15</b>		
<b>Category</b>	<b>Probability</b>	<b>Impact</b>
Environmental	<u>Low</u>	<u>Low</u>
<b>Description</b>		
Salinity increased at adjacent agricultural land.		
<b>Mitigation measure(s)</b>		

A wastewater treatment system will be built in with the hatchery through de-chlorination. At the farm level, only salinity-affected lands will be used for crab farming.

**Selected Risk Factor 16**

<b>Category</b>	<b>Probability</b>	<b>Impact</b>
Financial (ML/FT)	<u>Low</u>	<u>Low</u>
Description		
ML and FT could hamper the implementation of the project activities.		
Mitigation Measures(s)		
<p>Given that both ML and FT are typically committed through abuse of financial institutions, thereby it will be mitigated through:</p> <ul style="list-style-type: none"> <li>i) Maintain a robust KYC database for the POs</li> <li>ii) Regular audit of the bank statement and expenditure of the POs</li> <li>iii) Monitor the POs' activities, grading project implementation and expenditure balance sheet.</li> </ul>		

## 7.5 Gender Assessment and Gender Action Plan

The gender assessment was conducted during project formulation to provide an overview of the gender situation in Bangladesh, with a specific focus on supporting climate resilience, identifying gender issues relevant to the project, and examining potential gender mainstreaming opportunities at the policy and project level. The assessment was based on available data from studies conducted by the Bangladesh government, UN agencies, and multilateral development banks and included Conducting stakeholder consultations engaging potential female beneficiaries of the project and incorporating feedback into the design of the proposed project.

This Gender Action Plan provides suggested entry points for gender-responsive actions to be taken under each of the Activity areas of the project. In addition, specific indicators are also proposed to measure and track progress on these actions at the activity level. This can be incorporated into the detailed M&E plan, which will be developed at the start of implementation and provides concrete recommendations on ensuring gender (including disaggregated data) continues to be collected and measured throughout implementation.

The RHL project recognizes women's essential contributions as leaders and agents of change in the face of a changing climate and resource constraints. The activities are designed in a way that will mostly benefit the women economically and socially. The important livelihood option selected for the proposed project is goat and sheep rearing in slatted houses. The project will choose only female participants for implementing the activity because traditionally, most women in rural areas of Bangladesh, including saline zones, commonly rear livestock animals, including goats and sheep. However, the traditional management process constrains the expected benefit of rearing goats and sheep. The proposed project will provide support technological support and capacity-building training to make it climate-resilient and sustainable livelihood adaptation to climate change.

The RHL project considers not only the benefits of women but also finds the inter-sectional vulnerability to changing conditions of those beneficiaries facing additional marginalization due to poverty and social exclusion. The project design recognizes building adaptive capacity regarding changing climatic conditions by supporting climate-resilient livelihoods, resilient homesteads, and better integration into local value chains, in which women are already playing a growing role. No changes are being proposed for the gender action plan during the workshop.

## **8 Summary and Recommendations**

The program has been designed based on the practical experiences and lessons gained through implementing the CCCP project. Therefore, during the inception phase of the RHL project, no modification of the original project proposal was identified. The project outcomes, outputs, and activities defined in the project document are valid and need no changes. However, the implementation modalities of a few activities will be detailed during their implementation. On the other hand, due to the program's delayed start, the implementation period may differ from the original project document, which has already been accommodated into the action plan matrix and will not have any financial implications.

Moreover, the project completed the selection of IEs and established the PMU. Significant progress is achieved in procurement and staff recruitment. The final eligibility criteria for the beneficiaries' selection are completed and submitted to the fund.