



**GREEN
CLIMATE
FUND**

Meeting of the Board
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GCF/B.15/13/Add.05

24 November 2016

Consideration of funding proposals – Addendum V

Funding proposal package for FP032

Summary

This addendum contains the following three parts:

- a) A funding proposal titled “Enhancing Women and Girls Adaptive Capacity to Climate Change in Bangladesh” submitted by UNDP;
- b) A no-objection letter issued by the national designated authority or focal point; and
- c) Environmental and social report(s) disclosure.

The documents are presented as submitted by the accredited entity, and national designated authority or focal point, respectively.

Table of Contents

Funding proposal submitted by the accredited entity

No-objection letter issued by the national designated authority or focal point

Environmental and social report(s) disclosure



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Funding Proposal

Version 1.1

The Green Climate Fund (GCF) is seeking high-quality funding proposals.

Accredited entities are expected to develop their funding proposals, in close consultation with the relevant national designated authority, with due consideration of the GCF's Investment Framework and Results Management Framework. The funding proposals should demonstrate how the proposed projects or programmes will perform against the investment criteria and achieve part or all of the strategic impact results.

Project/Programme Title:	<u>Enhancing Women and Girls Adaptive Capacity to Climate Change in Bangladesh</u>
Country/Region:	Bangladesh
Accredited Entity:	United Nations Development Programme (UNDP)
Date of Submission:	04 Nov 2016

Contents

Section A	PROJECT / PROGRAMME SUMMARY
Section B	FINANCING / COST INFORMATION
Section C	DETAILED PROJECT / PROGRAMME DESCRIPTION
Section D	RATIONALE FOR GCF INVOLVEMENT
Section E	EXPECTED PERFORMANCE AGAINST INVESTMENT CRITERIA
Section F	APPRAISAL SUMMARY
Section G	RISK ASSESSMENT AND MANAGEMENT
Section H	RESULTS MONITORING AND REPORTING
Section I	ANNEXES

Note to accredited entities on the use of the funding proposal template

- Sections **A, B, D, E** and **H** of the funding proposal require detailed inputs from the accredited entity. For all other sections, including the Appraisal Summary in section F, accredited entities have discretion in how they wish to present the information. Accredited entities can either directly incorporate information into this proposal, or provide summary information in the proposal with cross-reference to other project documents such as project appraisal document.
- The total number of pages for the funding proposal (excluding annexes) is expected not to exceed 50.

Please submit the completed form to:

fundingproposal@gcfund.org

Please use the following name convention for the file name:

"[FP]-[Agency Short Name]-[Date]-[Serial Number]"

A.1. Brief Project / Programme Information		
A.1.1. Project / programme title	Enhancing Women and Girls Adaptive Capacity to Climate Change in Bangladesh	
A.1.2. Project or programme	Project	
A.1.3. Country (ies) / region	Bangladesh	
A.1.4. National designated authority (ies)	Mr. Mohammad Mejbahuddin Senior Secretary, Economic Relations Division, Ministry of Finance	
A.1.5. Accredited entity	United Nations Development Programme (UNDP)	
A.1.5.a. Access modality	<input type="checkbox"/> Direct <input checked="" type="checkbox"/> International	
A.1.6. Executing entity / beneficiary	Executing Entity: Ministry of Women and Children Affairs, Department of Women Affairs Beneficiary: About 4.745 million beneficiaries	
A.1.7. Project size category (Total investment, million USD)	<input type="checkbox"/> Micro (≤ 10) <input type="checkbox"/> Small ($10 < x \leq 50$) <input checked="" type="checkbox"/> Medium ($50 < x \leq 250$) <input type="checkbox"/> Large (> 250)	
A.1.8. Mitigation / adaptation focus	<input type="checkbox"/> Mitigation <input checked="" type="checkbox"/> Adaptation <input type="checkbox"/> Cross-cutting	
A.1.9. Date of submission Date of resubmission	04 Sep 2015 04 Nov 2016	
A.1.10. Project contact details	Contact person, position	Reis Lopez Rello Regional Technical Specialist - Adaptation
	Organization	UNDP
	Email address	reis.lopez.rello@undp.org
	Telephone number	+66 92 248 7752
	Mailing address	United Nations Service Building, Rajdamnern Nok Avenue, Bangkok 10200 Thailand
A.1.11. Results areas (mark all that apply)		
Reduced emissions from:		
<input type="checkbox"/>	Energy access and power generation (E.g. on-grid, micro-grid or off-grid solar, wind, geothermal, etc.)	
<input type="checkbox"/>	Low emission transport (E.g. high-speed rail, rapid bus system, etc.)	
<input type="checkbox"/>	Buildings, cities and industries and appliances (E.g. new and retrofitted energy-efficient buildings, energy-efficient equipment for companies and supply chain management, etc.)	
<input type="checkbox"/>	Forestry and land use (E.g. forest conservation and management, agroforestry, agricultural irrigation, water treatment and management, etc.)	
Increased resilience of:		
<input checked="" type="checkbox"/>	Most vulnerable people and communities (E.g. mitigation of operational risk associated with climate change – diversification of supply sources and supply chain management, relocation of manufacturing facilities and warehouses, etc.)	
<input checked="" type="checkbox"/>	Health and well-being, and food and water security (E.g. climate-resilient crops, efficient irrigation systems, etc.)	
<input type="checkbox"/>	Infrastructure and built environment (E.g. sea walls, resilient road networks, etc.)	
<input type="checkbox"/>	Ecosystem and ecosystem services (E.g. ecosystem conservation and management, ecotourism, etc.)	

A.2. Project / Programme Executive Summary (max 300 words)

1. The coastal areas of Bangladesh are highly susceptible to the impacts of climate change including from cyclones and tidal flooding. Shortage of drinking water and adverse consequences of livelihoods disproportionately affect women and adolescent girls. Hard won development gains are increasingly compromised due to recurrent and ever increasing climate induced shocks and stresses. This perpetuates and/or worsens a poverty trap familiar to households in these areas. The resources, skills and technology that can support women and adolescent girls to overcome such pressures in specific localities are beyond their access and not available. National climate change adaptation expenditures show that there is limited, if any, dedicated investment from public sources to address the disproportionate vulnerability of women and girls.
2. The proposed GCF funded project will intentionally targets and benefits women and adolescent girls living below the extreme poverty line in south-western Bangladesh, where exposure to climate change induced hazards is very high. The project objective is to enhance the adaptive capacity of women and adolescent girls (and by extension, their families), who are in extreme poverty, in six districts that are constantly exposed to cyclones, tidal flooding and salinity. Specifically, GCF resources will be used to enable the Ministry of Women and Children Affairs (MoWCA) to implement investment activities in the context of a national initiative that will empower targeted vulnerable women and girls to rise above their current economic and social abilities with the aim of reducing vulnerability to climate change for themselves and the communities that they belong to. Specifically, GCF financing will also be used to roll out a social protection programme that specifically promotes climate-resilient livelihoods. Resources will also be used to effect a significant expansion of safe drinking water supply in response to diminishing supplies as climate change compounds existing pressures on water resources.
3. The **primary measurable benefits** that will be realized as a result of the GCF investment includes:
 - Expansion of safe drinking water supply for 1,250,000 people where the current access to clean safe drinking water is as low as 5% of the population;
 - Provide assistance to 40,000 women and 17,000 adolescent girls¹ in six districts to pursue climate resilient livelihoods;
 - Strengthen community participation in the provision of early warning services directly to benefit 1.27 million women and girls, and indirectly to 2.0 million people;
 - Strengthened capacity of MoWCA to iteratively address the needs of women and girls as forecasted climate change impacts worsen.
 - Empower women and girls in fragile coastal regions to address climate shocks through training and skill building in climate resilient livelihood options that will compliment ongoing efforts to help them rise above current poverty levels.
4. The project supports and strengthens GoB's priority actions to build resilience to climate change as enshrined in the Bangladesh Climate Change Strategy and Action Plan 2009 and Climate Change and Gender Action Plan 2013. The project is aligned to the priority areas of promoting climate resilient livelihoods, early warning systems and water security as per Bangladesh's Nationally Determined Contribution (NDC). The design incorporates the lessons derived from recent climate change adaptation projects and disaster management and livelihood projects implemented by GoB, UNDP and other agencies.
5. The project relies on grant finance as the proposed interventions (a) will benefit the extremely poor and climate vulnerable women and adolescent girls (and their families) who are in no position to be accept non-grant finance; (b) are focused predominantly on the provision of public goods and services (safe drinking water, early warning); and (c) does not generate significant revenue that lends itself to providing reflows at scale. The project is fully aligned with the Government of Bangladesh's national development strategy as well as GCF's investment framework, and was designed following extensive stakeholder consultations including participation of civil society. The NDA and his office has been closely involved in the project formulation process including validation process and has issued a no-objection letter for the project after reviewing and vetting the final design of the project.

A.3. Project/Programme Milestone

¹ Though Adolescent age is count in Bangladesh from 13-17, but for the project, we only have to provide skill support through TVET for the girls from 15-17 years age. Whether they are in school or not, TVET programme is designed in a way that they can gain the skills in between vacations, practice on field and then also go and demonstrate the skills with refresher training. However, we will primarily target to those girls who are compelled to do paid domestic work and dropped the school so that they can have incentives to go back vocational schools.

Expected approval from accredited entity's Board (if applicable)	03 November 2016
Expected financial close (if applicable)	TBD (Date of agreement on the FAA between UNDP and GCF)
Estimated implementation start and end date	Start: March 2017 End: February 2023
Project/programme lifespan	Benefit stream: 20 (twenty) years Project Implementation lifespan: 6 years

B.1. Description of Financial Elements of the Project / Programme

The project relies on grant finance as (a) the proposed interventions will benefit the extreme poor an especially climate vulnerable women and girls and their families (b) majority investments are public goods including water provision and early warning systems and (d) does not generate revenue that lends itself to providing reflows.

Component	Sub-component (if applicable)	GCF	GoB	Currency	Total in USD	Total in BDT	Local currency	Currency of disbursement to recipient
Enhancing Women and Girls Adaptive Capacity to Climate Change	Output 1 <u>Climate-Resilient Drinking Water Supply for Women and Girls Expanded</u>	43.270	2.783	<u>million USD (\$)</u>	46.053	3,609.420	Million Bangladeshi Taka	Million USD
	Output 2 <u>Adaptive Livelihoods of Women and Girls Supported</u>	22.707	4.113	<u>million USD (\$)</u>	26.820	2,101.984	Million Bangladeshi Taka	Million USD
	Output 3 <u>Institutional capacity within MOWCA to monitor, evaluate and report on adaptive social protection strengthened</u>	1.243	0.948	<u>million USD (\$)</u>	2.191	171.738	Million Bangladeshi Taka	Million USD
Total project financing		67.220	7.844		75.064	5,883.142		

B.2. Project Financing Information

	Financial Instrument	Amount	Currency	Tenor	Pricing
(a) Total project financing	(a) = (b) + (c)	75.064	<u>million USD (\$)</u>		
(b) GCF financing to recipient	(i) Senior Loans	.....	<u>Options</u>	() years	() %
	(ii) Subordinated Loans	.....	<u>Options</u>	() years	() %
	(iii) Equity	.....	<u>Options</u>		() % IRR
	(iv) Guarantees	.....	<u>Options</u>		
	(v) Reimbursable grants *	.....	<u>Options</u>		
	(vi) Grants *	67.220	<u>million USD (\$)</u>		

	<p>* Please provide economic and financial justification in section F.1 for the concessionality that GCF is expected to provide, particularly in the case of grants. Please specify difference in tenor and price between GCF financing and that of accredited entities. Please note that the level of concessionality should correspond to the level of the project/programme's expected performance against the investment criteria indicated in section E.</p>						
	Total requested (i+ii+iii+iv+v+vi)	67.220	million USD (\$)				
(c) Co-financing recipient	Financial Instrument	Amount	Currency	Name of Institution	Tenor	Pricing	Seniority
	<u>Options</u> Grant <u>Options</u> <u>Options</u>	7.844	million USD (\$) <u>Options</u> <u>Options</u> <u>Options</u>	Ministry of Women and Children Affairs (MoWCA)	() years () years	() % () % () % IRR	<u>Options</u> <u>Options</u> <u>Options</u> <u>Options</u>
	Lead financing institution: Green Climate Fund						
	* Please provide a confirmation letter or a letter of commitment in section I issued by the co-financing institution.						
	(d) Financial terms between GCF and AE (if applicable)	Not Applicable					
B.3. Financial Markets Overview (if applicable)							
The public good nature of the proposed project entails no revenue-generation or cost-recovery. With GoB seeking 100% grant resources for the proposed project, the financial market overview is not applicable.							

C.1. Strategic Context

6. Bangladesh is one of the most densely populated countries with around 156 million people living in 147,570km². Given its geographic location, many areas of the country are exposed to major climate-induced hazards. Over 67% of the land mass is vulnerable to flood; 35% to cyclone, 21% to sea level rise (SLR), and 17% to salinity intrusion.

7. Since independence in 1971, Bangladesh has made significant development progress. The poverty rate has reduced from 60% in 1990 to 31.5% in 2010 and 24.8% in 2015. Economic growth has averaged 6.5% since 2010 and over 70% of its Millennium Development Goal (MDG) targets were met by the end of 2015. At the same time, there are a significant number of people below the upper poverty line. Using the World Bank measure of \$3 per day, 74% are below this poverty line. Three-fourths of the population remain near to absolute poverty. The proportion of the population that is highly vulnerable to climate shocks is very large.

8. In disaster risk reduction, Bangladesh has made significant strides in address loss of life as a result of cyclones. Compared to 1991 when more than 150, 000 people perished, Cyclone Sidr in 2007 left a relatively smaller number of deaths (3,400). Cyclone Mahasan in 2013 led to 17 deaths. The recent Cyclone Roanu lead to 27 deaths. On the other hand, economic losses from disasters has increased significantly. However, Bangladesh remains extremely vulnerable to climate change impacts, both to extreme natural shocks and to the continuing onset of climate change. As a low-lying delta ecosystem, Bangladesh ranks sixth amongst the ten most climate vulnerable countries in the world (Climate Risk Index 2015, Germanwatch²). To address the chronic poverty and the impact of recurrent climatic and other hazards, the GoB currently allocates 2.2% of its GDP on social safety net programmes, of which 40% is deliberately targeted towards vulnerable individuals, including women, while the rest is community focused. The main aim of these social protection schemes is to address chronic food and nutrition insecurity and personal asset loss, and help prevent further decent into poverty.³

9. Climate data clearly indicates that surface temperature in Bangladesh has increased gradually since the 1950s. (Choudhury et al., 2003; Islam et al., 2008). Early modeling indicated an increasing trend in surface temperature, with higher rate of change during the drier periods (Ahmed and Alam, 1998; Agrawala et al., 2003; Mondal et al., 2013). Although there has not been any significant change in average annual rainfall across the country, an initiation of a bimodal peak of rainfall in pre-monsoon and late-monsoon seasons has taken place between 1950s and present timeline (Chowdhury, M.R., 2007), with an increase in intensive rainfall episodes throughout the monsoon period. Higher than average monsoon rainfall has also been reported (Islam and Neelim, 2010; Choudhury et al., 2003), which has been associated with increasing frequency of occurrences of high intensity floods. Moreover, the reduction of rainfall during the drier months (November to March) threatens to impact livelihoods (especially those based on agriculture) by increasing moisture stress, especially in the western parts of the country (BCAS-RA-Approtech, 1994; Huq et al., 1996).

10. Beside these hydro-geophysical factors, developmental factors also increase the susceptibility of marginal communities to adverse conditions that affect livelihoods and opportunities for prosperity. These include high population densities, high poverty rates, income inequality, gender inequalities, regional disparity, fragile infrastructure, limited integration of disaster risk into national and local planning and a number of other factors that lend itself to depressing human development. In a bid to reduce household and community level vulnerability, the Bangladeshi people have been devising new coping strategies and sharpening indigenous response mechanisms to manage a variety of pressures. A long history of resistance to natural hazards has shaped the culture and various practices of marginal communities in Bangladesh, but the additional challenge of climate change now threatens to overwhelm existing capacities. Support is therefore essential to capacitate vulnerable populations to become resilient to the challenges of climate change.

11. Over the past four decades, Bangladesh has been able to reduce mortality from disasters significantly. Yet exposure of its people and economy to climate induced losses continues to grow given the high frequency of extreme events in a context of higher economic growth, increase in assets and urbanization rates and other factors. By a conservative estimation, at least five major climate related disasters since 1998 have caused damage equivalent to approximately 15% of GDP, with an average of 2.7% of GDP per event (Government of Bangladesh, 2011). There is an array of reasons that attribute to Bangladesh's high exposure to climate change impacts:

- About 88% of the landmass is floodplain, located within major river deltas (Rashid, 1991);

² <https://germanwatch.org/en/download/10333.pdf>

³ The Lower Poverty Line in Bangladesh is defined as below the minimum level of dietary energy consumption of 1,805 kcal.

- The topography is flat and most of the landmass is less than 10 meters above mean sea level;
- The geographic location is such that it is heavily influenced by monsoons and the landmass, which is only 7% of the combined catchment areas of three great rivers the Ganges, the Brahmaputra and the Meghna (GBM), has to drain over 92% of rainfall runoff generated in the combined GBM catchment within four and a half months (June to mid-October) (Ahmad *et al.*, 1994);
- The monsoon season is followed by a prolonged dry season, where lack of appreciable rainfall and almost continuous evaporation from the top soil give rise to aridity and subsequent (phonological) moisture stress;
- The rivers are braided and undergo erosion-accretion cycles, resulting in severe erosion in one bank and accretion in the other;
- The inverted funnel shaped shoreline is located on the path of cyclonic storms and associated surges, both occurring in the northern Indian Ocean;
- The neap tides during peak monsoon are high enough to penetrate the coastal plains even where they are protected by embankments, leaving the entire area inundated with saline water;
- The rising sea level and the high salinity in Bangladesh leads to the lack of fresh water, which brings problems such as the decline of yield, reduced income and increased poverty and health issues;
- About 60 million people in rural and urban areas of Bangladesh face food insecurity, and do not consume the minimal daily caloric intake required for a healthy life, according to the World Food Programme;
- Almost one-third of all women of reproductive age in the country are extremely underweight, and the analogous condition is prevalent even in the wealthiest section of the society;
- UNICEF data while another study by the Food and Agriculture Organisation (FAO) of the United Nations shows that 56 percent of all pre-school children are underweight.

12. Within the period covered by the Seventh Five Year Plan (2016-2020), the population of Bangladesh is projected to increase to 172 million (MOEF-GoB, 2012), and by 2021 Bangladesh is on course to meet the criteria for becoming a middle income country. One of the criteria - average per capita income - was achieved in June 2015. The other, the proportion of the population below the lower poverty line - will only be met if, at least 20 million people are able to rise above current poverty levels and no longer require GoB support from existing social safety net programmes.

Implications of Climate Change in Bangladesh

13. There is an extensive literature demonstrating the vulnerabilities of Bangladesh to climate change and sea level rise (for example, Huq *et al.*, 1998; Huq *et al.*, 1996; Yu *et al.*, 2010; World Bank, 2000; Ahmed, 2005; Rahman *et al.*, 2010; MOEF-UNDP, 2005; MOEF/GoB, 2012). The anticipated and current impacts include sea level rise combined with higher sea temperature will drive the tides with invigorated energy (this has already adversely affected/been affecting coastal wetlands and ecosystems), increasing low formation weather fronts including depressions in the Bay of Bengal and increases in peak monsoon rainfall. These changes which has led to flooding and aggravated already serious drainage problems. Another likelihood is exacerbated drought conditions. Further details are contained within the Feasibility Study Report (Annex-II).

14. The ramifications for people and their livelihoods of climate change are multifaceted. Human health impacts include increased water borne diseases, pneumonia, dengue, malaria, perinea rashes and urinary tract infections for adolescent girls, and increased health care expenditure in the country. Climate change impacts also adversely affects the quality of groundwater which many rely for potable uses (including drinking). Economic impacts of climate change include diversion of investments from development to aid disaster recovery efforts. The expected loss of livelihoods is anticipated to result in increased migration leading to hasty urbanization, further complicating already stressed living conditions in urban centers. Poverty eradication efforts might face extreme difficulties due to disproportionate impacts of climate change on extreme poor and differentiated impacts on women and men.

15. Salinity of groundwater: Increasing sea level rise has resulted in salt water intrusion into groundwater drinking water supplies throughout coastal Bangladesh. Baseline studies show that there has been a 22% increase in the area of salinity-affected agricultural land since 1973. Land demarcated as level 5 category (very strong saline area) has increased by 79% since 2000. About 20 million people in the coastal areas of Bangladesh are already affected by salinity in their drinking water. With increasing climate variability, salinity encroachment will continue to be a major problem for the people of South-West Bangladesh. During the dry season, access to suitable drinking water becomes an acute crisis for households, and it becomes the responsibility of women as homemakers, irrespective of their physical condition, to secure saline-free drinking water for household consumption. With water sources in the neighborhood already affected by a variety of factors, increasing salinity is simply compounding distances (typically

5-6 km) that women need to travel on foot every day. This obviously consumes a larger part of their daytime hours resulting in significant opportunity costs in terms of lost wages, and other alternative and more productive use of time.

16. Current cyclones conditions: Bangladesh is vulnerable to climate change in a large part due to its location, and climate conditions that define the Bay of Bengal. A number of studies have pointed out the propensity of the country to experience very strong cyclones. The impact of cyclones is especially adverse for the agriculture sector and farmers across the lowland regions that dominate the coastal strip. Various sources quote cyclones, which have resulted in wave surges in the range of 1.5 to 15m in height, as one of the catastrophic impacts on livelihoods (OECD, 2003).

17. The World Bank (2013) suggests that due to rising sea levels and the continuously melting ice caps, surges will be elevated. Also, as a result of the warmer oceans, the cyclone activities would be even more intense. Scientific research reveals that the vulnerability of Bangladesh necessitates an urgent need of greater disaster preparedness. The estimated financial post disaster losses and damages from cyclone Sidr (2007) is estimated as high as \$1.1 billion USD⁴, while projections for 2050 would lead to an additional loss of \$4.560 billion USD.

18. Access to Early Warning: baseline surveys suggest that access to early warning information is higher among men (57.3%) than women (42.7%). Most women reported to receiving early warning signals from the following sources: the volunteer-run Cyclone Preparedness Programme (54.8%), Radio (35.7%), TV (4.1%), and from neighbors (4.1%). The warnings are gender neutral but, critically, the responses and means of response are not gender neutral. The warning therefore does not guide gender specific risk reduction and adaptation measures. A gender-sensitive early warning system, therefore, needs to consider these factors in its design and roll-out.

Gender Equality in Disasters and Climate Change

19. The impacts of climate change and disasters affect women and men differently. Climate change impacts can be more severe for women, poor and marginalized groups because of their specific livelihood circumstances as well as societal inequality such as unequal power, information asymmetry and constraints in decision making abilities (Alam et al., 2008; Ahmed et al., 2007). In relative terms, women lack access to productive resources, in particular land. In rural Bangladesh, women are most severely affected because of their multiple roles as drinking water collectors; food producers and providers; guardians of health; caregivers to the family and community; and, economic actors and changes in circumstances as a result of climate change tip the balance against them succeeding. As access to basic assets and natural resources, such as shelter, food, fertile land, water and fuel is hindered, women's workloads are significantly increased. The lack of natural resources, caused by flooding, drought and erratic rainfall cause women to work harder to secure natural resources and livelihoods which, in turn, diminishes their ability to advance out of poverty particularly when they have, for example, lost their land due to the impacts of flooding during cyclone events (Dankelman, 2010).

20. Phenomena such as marginalization of women in the labor market, girls dropping out of school, "child" marriage, deterioration of reproductive health due to lesser intake of nutritious food and water, migration and trafficking of women and girls have all been observed (Ahmed et al., 2007; Ahmed et al., 2012). Further, more women than men die during and immediately after disasters, not just because they do not receive early warning information in time, but due to their limited autonomy of responding when disaster strikes. The impact of disasters on women's health is significantly higher. Moreover, the lack of access to safe water and sanitation, especially following the aftermath of extreme climate change induced events, for personal hygiene is an aggravating factor.

21. Not only do women suffer more from disasters, they also play a vital role in protecting, managing and restoring their households during and post disasters. Women have the knowledge and capacity to contribute towards adapting to the changing nature of disasters. A range of studies has highlighted the essential functions adopted by Bangladeshi women in disaster management and recovery including: forecasting climatic hazards, preserving food and animal fodder, ensuring household safety, educating children on safety, protecting physical and livelihood assets, supporting recovery of livelihoods and, drawing upon social networks to manage a wide range of shocks (Dankelman, 2010). Over the years there has been a gradual shift in the typical perception of the role of women, and communities are generally more ready to accept women leading their disaster risk reduction efforts. This shift has been reinforced by GoB policy and it is now an established provision that at least 10% women have to be involved in local disaster management committees (DMC) formed within the local government system. However, in practice, women voices are less raised and prioritized in the decision making process of DMCs. In addition, livelihood initiatives for women,

⁴ https://www.gfdr.org/sites/default/files/2275_CycloneSidrinBangladeshExecutiveSummary.pdf

with gender transformative components, can also increase gender equality overall by reducing risks to violence from men and improving sexual and reproductive health (Fulu et al, 2015).

Challenges of the present Social Protection systems to address gender needs in disaster and climate-related events.

22. Bangladesh's National Social Security System (NSSS) is complex, comprising of 142 social safety net programmes managed by 23 implementing ministries/divisions. It is also prone to pilferages and mis-targeting. 64% of households below the national upper poverty line do not have access to any social security programme. In addition, due to a proliferation of programmes, the budgets for most programmes are small and the average transfer per individual is low- constraining options in terms of what the funds are used for. A strategic review of programmes shows that some 65 percent of the SSPs are seeking to address life-cycle related risks. Furthermore, only a small proportion of people with disabilities and elderly receive some form of support from these existing programmes.

23. Gratuitous Relief (GR), General Relief Activities, Block Allocation for Disaster Management, Test Relief (TR), Vulnerable Group Feeding (VGF), Vulnerable-Group Development (VGD), Food for Work (FFW) and Employment Generation Programme for the Poor (EGPP) are the main safety net programmes that are relevant at least in part to the impacts of climate change and natural disasters. The programmes mentioned cumulatively spend around 1 billion USD per annum to protect the most vulnerable and these costs are recurrently increasing. However, none of these programmes consider future risks of climate change and build appropriate adaptive capacity. Bangladesh's overall social protection strategy is yet to address the issues of climate change and transform these existing programmes to build adaptive capacity of vulnerable people, community and ecosystem to expected climate change risks. The above programmes are also not gender responsive nor transformative. While they target women, the programmes often do not address the practical and specific needs of vulnerable women and adolescent girls.

24. Of relevant to the proposed GCF project is the VGD programme. The VDG is a social protection programme managed by the MoWCA that targets extremely vulnerable woman on Bangladesh. However, as highlighted above, it does not target climate change affected women and girls but more generally provides cash transfers to extremely poor women. The proposed GCF programme will use the knowledge and experiences gained from the VDG and will use that information to better target and assist women and girls that would meet similar criteria but more based on climate change above those of the VDG programme.

Bangladesh's Response to Climate Change

25. Bangladesh has been very active in climate change action globally, nationally and locally since 1990. A few relevant initiatives of the Government of Bangladesh are worth mentioning here.

- Bangladesh signed the United Nations Framework Convention on Climate Change (UNFCCC) in June 1992 and ratified it in April 1994. The country also ratified the Kyoto Protocol in October 2001. In April 2016, Bangladesh signed the Paris Agreement on Climate Change. In addition, GoB submitted its Initial National Communication (INC) to UNFCCC in October 2002, its second national communication in October 2012, and is now developing its third national communication, scheduled to be submitted to the UNFCCC in 2017;
- The GoB also adopted the Hyogo Framework for Action (HFA) in 2005 and has recently committed to adopt Sendai Framework of Action's priority action, guiding principles and practical means for achieving disaster resilience for vulnerable communities in the context of sustainable development;
- The Bangladesh National Adaptation Programme of Action (NAPA) and Bangladesh Climate Change Strategy and Action Plan (BCCSAP) were formulated in 2005 and 2009. Furthermore, the Climate Change Gender Action Plan (ccGAP)⁵, National Plan for Disaster Management (NPDM), and Seventh Five Year Plan (2016-2020) of GoB boldly articulate the country's commitment to addressing climate change and equitable development, while the National Plan for Disaster Management (NPDM) also specifies the need to address Disaster Risk Reduction (DRR) and climate change adaptation (CCA) in all development plans, programmes and policies;
- The BCCSAP incorporates a multi-pronged approach to the country's efforts for climate change mitigation and adaptation. It identifies 44 priority programmes, including general awareness raising, capacity building, and project implementation in vulnerable regions, with special focus on agriculture and water resources and

⁵ The specific objectives of ccGAP (2013) that the programme addresses are "Introduce innovative agriculture and aquaculture technologies for female farmers and entrepreneurs", Enhance women's knowledge and access to financial instruments", ensure women's involvement in efficient water management", and "improve social security/protection of women, adolescent, and children pre, during and post-disaster and emergency situation" under Priority Sector I.

considered only urgent and immediate priorities for adaptation. The National Water Policy, 1999 called for institutional changes in enhancing the role of women in water management;

- The BCCSAP is the key climate change national plan and current basis for climate investment in Bangladesh. The strategy is to integrate climate change challenges and opportunities into the overall development plan and programmes involving all sectors and processes for economic and social development and provides an overall framework for action recognizing the need for adaptation with a priority focus on poor and vulnerable including women and children; and
- Equal rights for men and women are enshrined in the Constitution of Bangladesh. In the context of Sustainable Development Goals (SDGs), the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) (1979), and the Beijing Platform of Action (1995), Bangladesh has developed a number of policies and sectoral strategies to ensure gender equality.
- Bangladesh' Intended National Determined Contribution (INDC), beside its mitigation targets, also states the key areas of work to address climate change adaptation priorities include promotion of climate resilient livelihoods, water security, early warning systems, and cyclone shelters, among others.
- Bangladesh has developed a long term plan – the Perspective Plan of Bangladesh 2010-21 based on which the 6th Five Year Plan was prepared and implemented and the 7th Five Year Plan will be implemented. Apart from that, the Government has also approved the National Sustainable Development Strategy 2010-21 which provides a roadmap for accelerated growth with equity and lay down broad approaches for eradication of poverty, inequality and vulnerability faced by the poorest of the country.
- Government of Bangladesh also developed National Climate Fiscal Framework (CFF) to strengthen the governance of climate finance, specifically the efficiency & effectiveness of the climate spending to achieve adaptation and mitigation goals of the country's climate change strategy.
- The National Social Security Strategy developed in 2015 is built on social safety measures for all deserving citizens, particularly the poor and vulnerable, to make the country free of hunger and poverty. The NSSS has a special focus on reducing risks and vulnerabilities from climate change, environmental degradation and disaster preparedness. It is expected that the implementation of the NSSS will allow a high proportion of the citizens to be much more resilient than at present. By expanding the coverage and value of transfers of priority schemes, the poor and vulnerable population will be in a significantly stronger position with sufficient cushion against shocks.

C.2. Project / Programme Objective against Baseline

26. The objective of this project is to enhance adaptive capacity of extreme poor women, adolescent girls and their families, living in highly exposed areas in southern, coastal Bangladesh to climate change-induced extreme events and shocks. As climate change poses a serious threat to sustainable potable water resource management, the project will also significantly expand drinking water supplies across six districts frequently affected by water shortages. Recipients of programme assistance will also benefit from tailored assistance in developing skills for a future where climate change impacts will be more severe. This will benefit the next generation of young women entering the employment/ productive markets and contribute towards making them more adapted to livelihood opportunities in the not too distant future.

27. Bangladesh has been ranked sixth among the ten most affected countries by climate change, during the period of 1994 to 2013. The Climate Risk Index (CRI) also gives an average rate of 749.10 deaths per year, due to climate disasters during 1994 - 2013. This project therefore addresses the intersection of two key issues: (i) rural women in extreme poverty – as defined and identified by Government of Bangladesh and (ii) geographical locations with high climate variability and exposure to climate risks. Here, the focus of attention is on people affected by sea level rise induced salinity, cyclones and water shortages.

Baseline Scenario

28. Three baseline initiatives underpin the proposed project:

- (a) Social safety-net programme baseline drawn from, among others, the National Social Security System (NSSS).⁶ The NSSS 2015 reports that upper level poverty declined from 48.9 percent in 2000 to 40 percent in 2005; and 31.5 percent in 2010 to 24.8% in 2015, while the percent of chronic poor, defined as population below the lower poverty line (LPL), fell from 34.3 in 2000 to 17.6 in 2010 and 12.9 in 2015. The targeted project beneficiaries in this proposal are all below the lower poverty line.
- (b) Knowledge gained from the experiences of the VGD and other similar social protection programmes.

⁶ National Social Safety Net Programmes Budget 2013-14 and 2014-15 reproduced in Annex II.

- (c) Climate change resilience feasibility studies and baseline survey results, including those produced under two Pilot Program for Climate Resilience (PPCR) grants (administered by the World Bank) which supported strategic investments in critical areas of climate resilience planning and implementation. The first PPCR grant leveraged government funds to conduct a comprehensive assessment of Bangladesh's institutional capacity for climate resilience planning in the public and private sectors.
- (d) The South Asia Women's Resilience Index 2014. This report discusses the findings of the South Asia Women's Resilience Index (WRI), a tool that assesses countries' capacity for disaster risk reduction and recovery and the extent to which the needs of women are integrated into national resilience-building efforts. The WRI was designed and constructed by The Economist Intelligence Unit (EIU) using the latest available data for seven countries in South Asia and including Japan as a benchmark. The findings show that Bangladesh is the second lowest in terms of women's resilience in South Asian countries.

29. The Local Disaster Risk Reduction Fund (LDRRF) of the Comprehensive Disaster Management Programme (CDMP)⁷ identified risks faced by vulnerable communities through Community Risk Assessments (CRA), which were then translated into a Risk Reduction Action Plan (RRAP), and led to climate change sensitive (risk informed) micro-planning at the local level. LDRRF lessons provide valuable evidence for demand-driven local climate change action as an effective and efficient means of engaging communities in developing their local solutions and approaches to adaptation.

Rural women's livelihood assessments drawn from:

30. UN Women, BCAS (2014) Baseline Study on the Socio-Economic Conditions of Women in three Eco-Zones⁸ of Bangladesh. A broad range of studies on the environmental (including climate change) impact on livelihoods of women⁹ have been conducted over the last five years in Bangladesh. According to a WASH baseline national study, evidence shows that women (and adolescent girls, in particular), suffer acutely as sanitation systems are destroyed. Many, consequently, suffer health problems such as urinary tract infections. Schools located in flood-prone areas have poorer water supply (as well as drainage) facilities, i.e. provision of having tube wells - compared to the schools located in cyclone affected areas. Only 63.6% of poor and extremely-poor households have access to adequate and safe drinking water throughout the year, while extremely-poor households often need to travel around 5-6 km per day to collect drinking water (CGC, 2013).

31. The recommendations arising from a baseline study conducted by UN Women points to the criticality of disaster risk reduction and climate change adaptation in addressing the inequalities in the household and the community and to lessen women's vulnerability. When women have more equality in opportunities for income generation, asset accumulation, resource management, health, education and decision making, their roles in disasters and climate change can move from victim to active leaders and change-makers. (UN Women 2014). The study further recommends:

- To ensure that children, especially girls, return to school as soon as possible after climatic disasters to prevent possible drop-out;
- Women need access to training on the production and sale of marketable goods/services in climatic shock-prone areas;
- Women's knowledge of disaster risk reduction and climate change issues should be increased through gender-specific training and information education communications materials;
- Women should be included in all levels of decision making in risk management;
- Access to clean water and hygienic and safe toilets during disasters – either in shelters or other facilities - is a priority for community health;

⁷ CDMP is a UNDP programme implemented by Ministry of Disaster Management and Relief started in 2004 with two phases: 2004-2009, and 2010-2015 supported by the DFID, EU, Norway, Sweden, Australia and other development partners.

⁸ The baseline study covered the area where the average household income in climate vulnerable areas is 71,833 BDT and about 39 percent of household annual income was earned by the agricultural sector, 25 percent from agricultural labour sources, 16 percent from non-agricultural labour sources and 8 percent from businesses. In accordance with the seasonality and their variability, the rural households depend upon multiple sources of income including post-harvest activities, cow fattening and milking, goat farming, backyard poultry rearing, aquaculture, agriculture, horticulture, food processing, cane and bamboo work, silk reeling, handloom, garment making, fishing, fishnet and coir production, handicrafts, rural construction work. The study observed that the female headed household income was lower than the male headed household incomes in every climate vulnerable zone and in drought-prone areas it is almost half of male headed household income.

⁹UNITAR studies weigh up the environmental impacts of some livelihood options promoted among rural women.

- Income generation training for women in poverty and climate vulnerable areas is an effective strategy to build women's economic resilience, as well as provide a space for increased education and psychological-social support around risk informed preparedness, management and recovery; and
- As women are more at risk when disasters unfold from extreme events, there is a need to have gender-specific pre-disaster risk awareness, planning, response, and recovery programming interventions that address the clear needs of women and their sources of vulnerability- lack of income, information, training, education (including school access), and maternal health.

32. As a result of prevailing socio-economic structures, women tend to have lower levels of information, education and participation in decision making, leading to low levels of resilience and adaptive capacity.

Table 1: Recommendations for gender equity in coastal, drought and flood zones

Flood-prone Zone and Coastal Zone
Ensuring and prioritizing women's safety in shelters, latrines and public spaces.
Ensuring equal access for women and men to food and nutrition.
Access to and gender sensitive accessible medical care (female doctors, private spaces, reproductive health) with the capacity to address women's specific needs.
Increase gender awareness of migration push and pull factors and the social and economic impacts on the household
Maintaining enrollment of girls as well as boys in school. Assistance from male members of the family with collection of fuel and water
Ensure that women's voices are heard as well as men's voices at all stages of flood management (from preparedness to recovery) on their specific gendered needs and concerns
Ensure that women and men are represented on all decision making and rescue/recovery committees.

Source: UN Women 2014

33. The critical nature of water and sanitation issues cannot be over-stated. Safe and fresh drinking water, sanitation concerns and open sewerage affect women significantly, and more than men. Rana¹⁰ found that the effects of salinity on reproductive health included early or delayed menarche, birth defects, premature birth, Pelvic Inflammatory Disease (PID), Urinary tract infection (UTI) and other health related problems. This has flow-on effects over future populations in terms of the human development.

34. The project design also draws on country experience in a range of comparable interventions. Valuable lessons are incorporated from: (i) The Chars Livelihood Programme's approach (financed by DFID) to reducing the vulnerability of the extreme poor in the riverine islands of North-West Bangladesh. The elements of the CLP include improved social and economic assets, reduced environmental and economic risks, and increased access to markets and services and sharing of best practice; (ii) The Shouhardo Project (financed by USAID), which involved four inter-related strategies including: Promotion of climate-resilient livelihoods; Disaster risk reduction; Capacity development; and, Advocacy and social mobilization; (iii) The Comprehensive Disaster Management Programme (CDMP), which introduced sustainable livelihoods, adaptation interventions, natural ecosystem management, social protection, and early warning community management in vulnerable localities; (iv) The Rural Employment Opportunities for Public Assets (REOPA) Project (funded by EU; supported by UNDP) which created employment opportunities for destitute women and the landless poor, contributed towards improving the public assets to benefit rural communities and also strengthened the capacities of local government institutions for better management of social safety nets and pro poor initiatives; (v) The Vulnerable Group Development for Ultra-Poor (VGDUP) Programme (European Union funded) which attempted to contribute to reduce the level of deep poverty by enhancing the capacity of 80000 ultra-poor women by transferring assets and supplementary financial assistance to create a persistent source of income and (vi) The RESOLVE (Regenerative Agriculture and Sustainable Livelihood for Vulnerable Ecosystems) programme of Oxfam which, among other things, promoted livelihood diversification as a means of supporting climate resilience for the poor.

35. Three important lessons from past initiatives are factored into the design of this GCF supported project. Firstly, GCF resources will build on ongoing and existing initiatives of the target communities to address the climate change risks instead of introducing initiatives that are new and not already accepted by local communities. These initiatives

¹⁰ Muhammad Abdur Rahaman Rana, (2014) Impact of salinity on Women Reproductive Health in Saline Prone Rampal Upazila of Bagerhat, Bangladesh.

range from diversification of livelihood options, formation of new forms of local governance systems for interventions that range from managing sluice gates to collective initiatives in maintaining embankments, raising the ground level of homesteads, and maintaining water channels and drains. Secondly, it has been found that the capacity of communities to find innovative solutions largely depends on their recognition of the issues as being within their capacity to address. This is also the case with addressing climate change vulnerabilities. Therefore, targeted capacity building measures and resources to help people to develop positive attitudes towards risk management and to mobilize communities to act together to adapt to climate change is an important aspect of the proposed project. Thirdly, the flexibility for local institutions that support communities to adapt, be at the central or local level to continuously review and make adjustments to risk reduction and management strategies should be built-in together with capacity building for local entities to tackle both uncertainty and complexity associated with climate change adaptation. Other lessons that are taken into account in this project include: the maintenance of flexibility and adaptive management; the provision of space for innovation; the investment in capacity building for local staff of key institutions; the allocation of adequate funds and time to ensure that a series of impacts can be achieved; and, focusing on the household level where adaptation must ultimately be achieved.

Gender Perspective

36. The proposed project is building upon some other successful projects implemented in Bangladesh like the Chars Livelihood project (CLP). The CLP funded by DFID provided various livelihood resilience support to poor women in the river islands in Bangladesh. Its impact study conducted in 2013 concluded that targeting the women of the household has had a positive impact on their status. Women from core beneficiary households explained that attending weekly social development meetings has helped to develop their confidence to move around the community and visit others. At the core of CLP-1 activities was the Asset Transfer Programme (ATP), which involved an initial injection of capital into selected extreme poor households with no land, jobs or assets. According to the CLP evaluation, there is evidence to suggest greater levels of respect for women in the community and improved intra-household relationships.

37. The same study took a critical view when looking at impact on intra-household relationships and decision-making. It suggests that while some women felt that they were consulted more on decisions relating to how money is spent, there was virtually no change in the degree to which women make decisions on expenditure and loans. But in qualitative term, the same study provided vast evidences of more positive picture of decision-making. Some studies suggest more positive picture such as one done by Oxfam suggesting that livelihood grants exclusively targeted at women does not affect gender relationship at household level (Oxfam 2015; International Programme Management).

38. The CLP impact assessment suggested that males and females from core beneficiary households appeared satisfied that the female member was selected and intra-household relationships were not negatively affected. It suggests that programmes women only targeting criteria and processes did not aggravate community harmony (International Programme Management, 2011: Impact assessment of CLP phase -1). There was improved social mobility of women within core beneficiary households and their interactions within the community. A recent study examined cash intervention targeting women in humanitarian setting and suggested a few (8%) of the respondents reporting disputes or conflicts within family on how the financial support should be spent (Ashmayar Nabi Asif, 2015).

39. For the proposed project, UNDP has conducted 6 Focus Group Discussions (FGDs) during project development. One of the key aspects during these discussions was to understand the current gender relationship at household and community level. Similarly, women and UP representatives were asked in FGD to tell us how climate resilient livelihood support and drinking water supply will make impact on gender. A compilation of the results of the 6 FGD findings are summarized in Annex II (Feasibility Report), which clearly demonstrate that the gender relationship both at household and community level is not a balance. Women are heavily engaged in unpaid domestic work and very marginalized in community and productive role.

40. The project has integrated activities in order to promote behavioral change against gender-based violence (GBV), especially considering that women and adolescents girls become empowered and will have more a prominent decision-making role at the household level. For this reason, empowerment-based curriculum for women and adolescent girls will be offered and a sequence of community-based conversations with men and male leaders in the target districts will follow. These approaches are based on evaluation evidence and the monitoring and evaluation structure of the project, based on Randomized Control Trials will provide more evidence and data on this regard that will inform MoWCA's other social protection programmes.

C.3. Project / Programme Description

41. The project objective (to enhance adaptive capacity of extreme poor women, adolescent girls and their families, living in highly exposed areas in southern, coastal Bangladesh to climate change-induced extreme events and shocks) will be attained by achieving the following project outputs:

Output 1: Climate-Resilient Drinking Water Supply for Women and Girls Expanded.

Output 2: Adaptive Livelihoods of Women and Girls Supported.

Output 3: Institutional capacity within MOWCA to monitor, evaluate and report on adaptive social protection strengthened

42. Each of these outputs are associated with eight impact-oriented activities. This design is underpinned by a theory of change which is described in section E.2 as well in the feasibility study (Annex II).

43. The project is designed to overcome a number of key barriers to enhancing the adaptive capacity of extreme poor women, adolescent girls and their families, living in highly exposed areas in southern, coastal Bangladesh to climate change-induced extreme events and shocks. One is the extremely limited economic options available for women and adolescent girls to respond and overcome climate change shocks that impact their livelihoods and assets. Another barrier is access to safe drinking water. The current price of water in saline-prone areas restricts access for safe drinking water from households, especially from women-headed households living under the extreme poverty line. Removing these key barriers will contribute towards not only empowering women and girls to climb at least several key rungs from the current poverty cycle that they find themselves trapped in but also advance resilience towards extreme events and shocks, especially in the context of water shortages.

44. Building on past knowledge of adaptation and disaster risk reduction in Bangladesh, the project will be the means through which the Government (led by the Ministry of Women and Children's Affairs (MoWCA) will be able to take vital steps to build adaptive capacity of women, girls and their communities to climate extremes and stress in six districts in Southern Bangladesh. The funding will be utilized to provide (a) the means for communities to advance and embark upon resilient livelihood options including skills development (targeting adolescent girls); (b) improved access to higher quality, sustainable safe and fresh drinking water to 1,250,000 people in six districts in South-western and southern Bangladesh; and risk reduction measures by communities that minimize the likelihood of asset erosion and loss. It will also provide capacity building support for MoWCA and other key government agencies to address poverty-gender-climate change related issues nationwide.

45. In summary, the expected key Fund level impact is *increased resilience and enhanced livelihoods of the most vulnerable people, communities and regions*. The primary measurable benefits that will be derived from the project include:

- Expansion of safe and fresh drinking water supply for 1,250,000 people in six districts where the current access to safe and fresh drinking water is as low as 5% of the population;
- Promotion of climate resilient livelihood opportunities for 40,000 women and 17,000 adolescent girls in six districts;
- The provision of early warning services directly to benefit 1.27 million women and girls and indirectly to 2.0 million people, including strengthened community participation in dissemination;
- Strengthened capacity of MoWCA to iteratively address the needs of women and girls as projected climate change impacts unfold;
- Empowerment of women and adolescent girls in fragile coastal areas to address climate shocks and overcome current levels of vulnerability.

Interlinked interventions - EWS training, expansion of water supply through RWH and support for climate resilient livelihoods - will be targeted at 6 districts (Satkhira, Bagerhat, Barguna, Patuakhali, Khulna, Pirojpur).

Below a table of the proposed target beneficiaries in the selected districts per intervention:

Type of Intervention	Direct beneficiaries	Indirect beneficiaries
CC resilient livelihoods	40,000 women & 17,000 adolescent girls	260,000 people - assuming an average household size of 4 people
Safe drinking water	1.25 M women and men who do not have access (50% are women/girls)	Total population of target project Upazila in six target districts. (Approx. 3 M)
Early Warning	1.27 million (50% are women/girls)	2.0 M people (early warning benefits by indirect dissemination)
TOTAL:	1.27 million (50% are women/girls)	3 million (50% are women/girls)

For more socio-economic data disaggregated by District/Upazila/Union Parishad, please refer to Annex 5 in the feasibility report.

Output 1: Climate-Resilient Drinking Water Supply for Women and Girls Expanded

Activity 1.1 Social Mobilization for Community Level Rain Water Harvesting Management

46. Studies suggest climate change pressures relating to water will affect women and girls the most. Women and girls spend a significant amount of time collecting water in tidal flood, drought and salinity affected areas. This precious time takes away from their other important livelihood and development activities. Moreover, women in the areas with water stress drink less water, and this results in significant health impacts as outlined in the baseline section C2.

47. The impacts of climate change have had a significant impact on available potable water, on both surface and groundwater. Due to the high level of salinity and arsenic in the water sources of Bangladesh's rural areas, the level of safe drinking water is already scarce. These challenges are compounded by climate change driven impacts. As widely documented, health hazards develop where sources of water are saline and/or are contaminated. The available water in the project areas is highly saline and the sources of fresh water are far away from their location of residence. The quality of the water sources do not comply with acceptable drinking standards.

48. With respect to groundwater in South-western Bangladesh, there are a number of potential sources of water but all of them are compromised one way or another. In the six districts selected for the intervention, there are a number of sources of drinking water. The sources include groundwater, water from sand pond filter and water produced through reverse osmosis of groundwater. The number of acceptable (in terms of quality) sources of potable surface water at scale to meaningfully and sustainably support communities that live in these areas are scarce. Shallow aquifers (with a depth of 90 meters) have been severely impacted by sea level rise and salinity intrusion. The existing groundwater in the shallow aquifer has salinity levels at 15 ppt (parts per thousand) The salinity levels increases during the dry season. Alternatively, water can be sourced from the deep aquifer (350 meters). However, during field investigations in the preparation of this proposal, water from this depth was also found to be saline. While some modelling has been undertaken into groundwater in southern Bangladesh, current modelling results do not indicate that there is sufficient potable water available in the aquifers to provide for the communities that live in these regions.

49. Other available sources of water include sand filters. However, these are highly polluted and impacted by saline ingress following storm events. The other options practiced at local level is the use of desalination plants. The use of desalination plants for the provision of safe drinking water has a number of drawbacks (expensive, difficult to maintain, is energy intensive, results in a byproduct that can result in adverse environmental impacts following processing of the water (eg. brine). etc.). Further investigation during the project preparation process found that desalination as an option would face significant sustainability issues without continued subsidization, even if adverse environmental

impacts associated with such technological solutions could be efficiently dealt with. Moreover, desalination assumes that there is an unlimited supply of groundwater, which there is not.

50. Following an options analysis, the GCF financed project will enable MoWCA and other relevant line Ministries/Departments to ensure communities in the targeted region have access to safe drinking water. This will be achieved by using GCF resources to procure and install water harvesting tanks in the worse affected areas (see Activity 1.2).

51. In the design of this activity, significant consultations have already taken place with communities including civil society representatives to identify project specific interventions. Building on what is already known, the process of engagement with local Governments, the exact location to install the water harvesting tanks, water management, distribution and maintenance will be led by women. The project will coordinate and foster partnerships among women beneficiaries with MoWCA and local governments through open space dialogues in the six target districts to define jointly an inclusive strategy for water management. In addition, a general public awareness campaign will be jointly designed and rolled out to inform about water management strategies in the face of worsening climate change risks. By encouraging extremely poor women to exert their leadership in managing such an important resource like water, the project aims to catalyze behavioral change among community members and thereby overcome societal inequalities currently faced by women in Bangladesh.

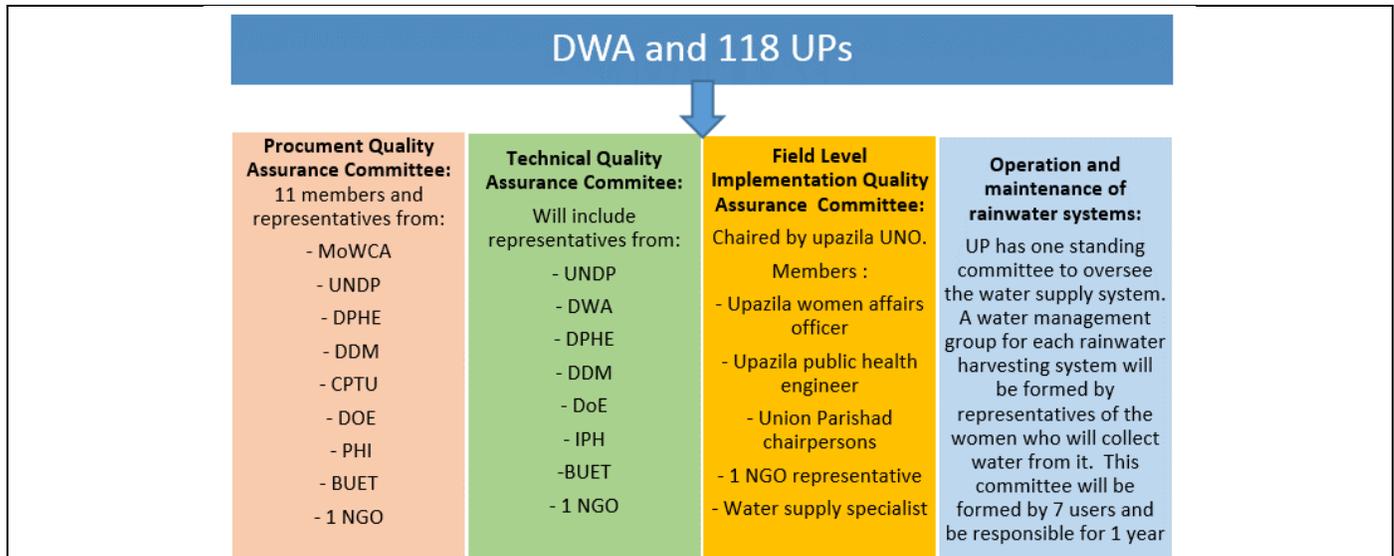
Activity 1.2 Year round access to sustainable and environment friendly safe and fresh drinking water (1350 large scale rain water tanks)

52. The project will make it possible for the Government to sustainably provide drinking water for 1.250 million people in six target districts by making use of an internationally recognized technology that has many decades of proven reliability in some of the harshest environments. The project will make the funding available to ensure year round access to safe drinking water for the selected six districts, affected by severe salinity in southern Bangladesh, by installing 1350 rainwater harvesting tanks in project areas (605,000 liter per tank) at 450 locations (approximately 1.815 million liters/site). Resources will also be used to install sterilization and purification processes including first flush diverters to ensure rainwater is potable.

53. Given that the six districts receive rainfall of in excess of 2,000 mm of rain a year, with rainfall projected to increase as a result of climate change, these tanks provide the most practical and sustainable solution (compared to all realistic alternatives) to meet the demands of the 1,250,000 beneficiaries in the targeted region of Bangladesh. Importantly, the tanks require almost no maintenance. Any limited operational and maintenance costs, likely to be minimal, will be covered by Government as well as community based management schemes. Formal agreements with communities will only be entered into when there is confirmation of funding, not prior to it given legal and other issues.

54. Water capture and retention from the 1,350 rainwater harvesting tanks will fulfill the total daily water requirements for 1,250,000 people based on available rainfall data even in the worst case scenario (eight month dry season) which is highly unlikely given current rainfall data and the likelihood that rainfall (based on climate change scenarios for the region) will increase as a result of climate change (refer to feasibility study). The on-going costs of water production, following the initial construction costs, will be minimal as only sterilization and purification of water; and water quality assessments to ensure the potability of the water will be carried out every 3 months to maintain drinking water standards. Importantly compared to alternatives to the proposed technology (such as desalinization), there will be no major environmental and social impacts. By contrast, any overflow from the tanks, which is considered likely, especially during rain periods will be used to recharge groundwater aquifers, thereby reducing their salinity. As such, this is a win-win for environmental and social sustainability. Finally, the proposed intervention is extremely cost-effective, in that the overall cost is US\$32 per beneficiary to provide safe drinking water for life. (See Economic Analysis).

55. The DWA in partnership with 118 Union Parishad will implement the activities of establishing and managing rain water harvesters. The DWA will form four committees at different levels to ensure the quality, effectiveness, efficiency and maintenance of the system: procurement quality assurance committee, technical quality assurance committee, field level implementation monitoring committee, and operation and maintenance committee, as shown below:



56. Local Governments (Union Parishad) in each district have the roles and responsibilities to provide the supply of drinking water. Each Union Parishad has a Standing Committee to oversee the operation and maintenance and management of the water supply system. A Water Management Group for each rainwater harvesting system will be formed women who will collect water from it and report to the Standard Committee. The Water Management Group will be formed by 7 users and will be responsible for one year. Each group will ensure the operation and maintenance of the rainwater harvesting system. The Standing Committee and Water Management Group will determine the maximum drinking water allocation of each household. The tasks involved in the operation and maintenance of the water tanks is definitely not onerous; however, having the beneficiaries as the “managers” of the project will ensure that feel ownership to ensure water supplies are maintained at a high standard. Further, it is anticipated that the women beneficiaries will lead the decision of distribution of drinking water to the overall community and ensuring all community members are provided equal access. This will give the beneficiaries an important role in their community as the “owners” of the water. By assuring women representation in decision making in RWH management, we are assuring women to have equal access, control and distribution of benefits of water supply system.

57. There is no cost that will be borne by GCF grants to operate these committees. These committees are already in place and form the way in which support is provided on the ground. The GCF financed project will simply make use of these systems in line with country drivenness and respectful of country systems. UNDP will obviously oversee this as the GCF AE. The only GCF related expenditure is with respect to the formation of water management group for each water plant and that will be formed under the activity 1.1 and GCF resource will be used for the requisite social mobilization.

58. The proposed institutional arrangement is not new and is built on existing institutional arrangements on water-related activities by government and non-government agencies. This is critical for country ownership, drivenness and being respectful of systems in place. UNDP has confidence that the current system that is described is the most appropriate based on our field level experience. These mechanisms are thoroughly reviewed and prescribed as most suitable and sustainable and accountable for Bangladesh.

Output 2: Adaptive Livelihoods of Women and Girls Supported

Activity 2.1 On-farm and off-farm climate adaptive livelihoods of 40,000 extreme poor women

59. This activity will contribute to the empowerment of the targeted women and consequently, a reduction in their vulnerabilities to climate change induced risks. The feasibility study that underpins this project (see Annex II) suggests that the most vulnerable women are capable of transforming their existing livelihoods and/or of adopting new livelihoods that are more resilient to a changing climate. Their prospects are currently constrained by the lack of financial means, material and technical skills, technical assistance support and tools.

60. GCF resources will be used to address these constraints and build capacity of women so that they can make adjustments to their income streams. In part, this will be done by financing activities that targeted women and girls

identify and implement viable climate resilient livelihood options (Adaptation Support Mechanism- ASM). GCF resources will be made available through MoWCA, using the national implementation modality, to qualifying beneficiaries that will permit climate resilient livelihood options to be pursued.

61. During a 24-month period, 20,000 women and 8,500 adolescent girls will be supported to implement activities that will allow the pursuit of climate resilient livelihood options. A second 24-month period will result in an additional 20,000 women participants and 8,500 adolescent girls receiving support for skill building to pursue climate resilient livelihoods. GCF resources of US \$385 total/beneficiary/cycle will be provided to each of the 40,000 women while US \$325 in total per beneficiary per 24-month period will be made available to each of the 17,000 adolescent girls to utilize. The amounts identified that MoWCA will use to finance such activities are based on best practices from studies of other similar schemes in practice in Bangladesh.

62. Women and girls will have to fulfil the following requirements outlined in the Selection Criteria below to be eligible for support:

- Gender: Female;
- Age: Women between 18-49 years old; Adolescent girls between 15-17 years old;
- Location: Living within the six programme districts targeted by project (Satkhira, Bagerhat, Barguna, Patuakhali, Khulna, Pirojpur);
- Residency:
 - Beneficiaries must live within a rural setting in unions with a population of less than 50,000.
 - Beneficiary must have a national ID as evidence.
 - Beneficiary has not left the village more than 6 months in last five years other than being displaced due to disaster. In case of newly married women residing in the area, the husband has a track record of five years residency in the village.
- Income: Household income less than \$1.25 USD per person per day and must be of low economic status, having few or no assets, being compelled to accept employment at low wage.
- Household Status:
 - Women beneficiaries must be from a household, where there are no able male members to earn livelihood.
 - The preference will be given to those households, where there are more number of dependent members on the women (household members chronically ill, physically, mentally and visually impaired or disabled).
 - The preference will be given if the woman is widowed, divorced, or separated/abandoned.
 - For adolescent girls, they must be selected if they belong to households in extreme poverty, where there is not even any eligible women or men (due to disability or very elderly members) to pursue adaptive livelihoods.
 - Women or girls of those households which are affected by cyclone, tidal surge and sea level rise in last 10 years and could not recover.
 - Women and girls from those household which are at risk to climate change impacts.
 - Women and girls from those households, whose livelihoods are affected by the impact of climate change.
- House Condition: the home must be made of non-concrete primary material and does not contain any concrete construction;
- Land: The household possess less than 15 decimal (606 m²) in previously usable agricultural land, and possess less than 25 decimal (1,011 m²) total land;
- Other requirements to assess eligibility:
 - The women beneficiary cannot have been a recipient of a GoB's or any NGO's schemes of similar nature and/or quantity of support within the last two years;
 - Adolescent girls' beneficiaries must have completed primary education.

63. The selection of beneficiaries will be undertaken by MoWCA/DWA with support of local NGOs (whose participation in this programme will also be subject to an open procurement process) led by MoWCA. The NGOs will be competitively selected following UNDP's procurement rules and regulation and will enter into subsidiary agreements with UNDP (to be completed in year 1 of implementation). Selected NGOs will need to demonstrate financial, probity and technical capacity assessment, as well as be subject to approval by the Project Board.

64. Using GCF resources, the local NGOs will be tasked to develop Household Adaptive Livelihood Profiles (HALP) for selected beneficiaries. The profiles will include baseline information on basic household demographics, ownership of assets, existing livelihood options and both the women and their assets' exposure to climate change, and recommend options for preferred and suitable livelihoods and assistance that might be required for pursuing the adaptive livelihood. The HALPs will form the broad livelihood strategy for each beneficiary and they will also be utilized by the field workers to plan their nurturing and follow-up support to the beneficiaries. The HALPs will be conducted by the trained field staff of the implementing partner and NGOs.

65. MoWCA will conduct a training programme for beneficiaries with a group of qualified trainers from their partner NGOs with proven experience in capacity building of most vulnerable women and adolescent girls. The trainings will have two objectives. First, the training will raise awareness of climate change risks on women and girls so as to contribute to changing attitudes around the behaviors and practices in everyday life. Secondly, an Income Generating Activity skill development training package will target enhance livelihoods and self-reliance. The livelihoods trainings will include a gender empowerment approach that will increase women's agency, voice in and decision making capacity within their households and communities. The training programme will be supplemented with engagement of the private sector (Local Small and Medium Enterprises) that will provide apprenticeship training in close collaboration with Government Technical Training Centers.

66. GCF resources will be transferred by MoWCA through a secure electronic transfer mechanism to individual beneficiary accounts (please see Annex II – Section Adaptation Support Mechanism). Such type of mechanisms have been widely used by the humanitarian community and the UN agencies in Bangladesh with significant cost efficiency and security.

67. The support that will be provided to 40,000 women and 17,000 adolescent girls during the two 24-month cycles (20,000 women and 8,500 adolescent girls per cycle) to pursuit of climate resilient livelihood options will be monitored based both on inputs and results described below:

- Completion of Household Adaptation Livelihood Profile (HALP);
- Completion of training on specific adaptive livelihood options (to be delivered by MoWCA), and a financial plan to implement measures to pursue an adaptive livelihood;
- Verification of purchase of materials to implement the HALP by project team; and
- Verification by field staff of the result of the livelihood development trainings and subsequent (and attributable) generation of income.

68. MoWCA and MoWCA's partner NGOs will monitor progress against above key milestones. In the case of any beneficiary (women and/or adolescent girl) unable to complete the sequence of the key milestones, financial support will be frozen while project team and partner NGO investigate main reasons of delay.

69. A short list of proposed livelihoods that GCF resources could support are listed below:

Example of possible livelihoods		
Hydroponics	Ring Vegetable Cultivation	Rice Fish Culture
Seed Preservation	Salt Cultivation	Shrimp Cultivation
Plant Nursery	Golpata Plantation	Lakha (Lac) Cultivation
Compost/Organic Manure and Traditional Fuel Preparation	Charu Making (Fish Trapper)	Reed Cultivation
Tailoring and Embroidery	Kewra tree plantation	Handicrafts (fish cage, bamboo-made goods, snail-made toys)
Poultry Farm	Cattle Rearing and Daily Farm	Small Business/ Grocery Shop

Floating Agriculture and Kandi Method of Cultivation	Duck Rearing	Ground Nut Tree Plantation
Murta Cultivation and Weaving Shitol Pati	Homestead Gardening	Winter-seasonal Cake Making (Pitha)

70. The proposed livelihoods are currently not implemented in the target districts at the scale required given financial constraints and limited safe water supply. In addition, the proposed project, MoWCA will provide women with training to implement livelihoods based on their current socio-economic condition and preferences. By combining financial support, expansion of the safe water supply and skills training, GCF resources are targeted to overcome interlinked barriers preventing extreme vulnerable women and girls to increase their resilience to climate change risks.

For more detail description of climate resilient livelihoods, please refer to “Annex 7: List of Practiced Adaptive Livelihood Options for Women in Bangladesh” and “Annex 12: Technical Description of Adaptive Livelihoods” in the feasibility study.

71. The project includes a grievance redress mechanism (GRM) to allow beneficiaries to make their complaints and/or grievances about any aspect of this social protection programme including for example, their eligibility, fiduciary or Gender based violence (for details refer to the “Environmental and Social Management Plan” – Annex VI). The Project’s GRM will focus on mobilizing and lodging grievances at Union Parishad level, with strong linkages to the upazila administrative structure to address grievances that can be solved at that level The field-based project team will provide intensive follow-up, on-job training and additional information for the entire duration of the project to support the beneficiaries to make the most cost-effective use of the AG.

72. When a beneficiary opts to drop out (including by failure to complete steps), as part of the operational arrangements already in place the following protocols will apply: (1) payments due will be immediately and temporarily halted. (2) MoWCA staff will initiate one-to-one discussions with the beneficiary to understand better the challenge the recipient faces. Possible remedial measures will be discussed in order to help the beneficiary stay with the programme. (3a) If the beneficiary can remain with the programme with this additional assistance, resources will be unfrozen. (3b) If the beneficiary is unable to remain in the programme , then MoWCA will attempt to find an alternative programme that can support the beneficiary and assistance from the GCF financed adapted livelihoods support programme will be discontinued. Furthermore, MoWCA will replace those leaving the programme with other potential beneficiaries who are in the MoWCA registry waiting list.

73. The overall management framework for the Adaptation Support Mechanism is explained in detail in Annex II – Section Adaptation Support Mechanism.

2.2. Skills on climate resilient off-farm livelihoods (vocational, trades and green technologies) for 17,000 adolescent girls

74. Activity 2.1 will target the 40,000 women beneficiaries while activity 2.2 will target 17,000 adolescent girls beneficiaries. Both activities are interlinked and will use the same management structure. This activity will contribute to the empowerment and skill development of adolescent girls by providing training on climate-resilient livelihood opportunities and counseling.

75. The transfer of skills required for adaptive livelihood will be assessed and prioritized for each of the HALPs. The project plans to deliver to targeted beneficiaries, locally relevant and appropriate skills to support the pursuit of livelihood options that are resilient to climate change risks and impacts. This support will be designed to help adolescent girls to develop skills to adopt climate resilient livelihood options as they come of age to enter the labor market. The support includes technical and vocational education and training (TVET) for those girls who has dropped education and engaged in domestic works to earn wages for family. The TVET on those skills which is helpful for climate smart livelihoods, jobs or entrepreneurship.

76. 17,000 adolescent girls will become the recipients of skill building, counselling, informal solidarity group formation and career advice support. They will also receive learning stipend in tranches scheduled in the HALPs to access formal training from existing training service providers and also, in relevant cases, apprenticeship training. As in activity 2.1 above, the trainings for adolescent girls will adopt a gender empowerment approach to complement the

livelihoods trainings. Trainers will follow standards as per the Technical and Vocational Education and Training (TVET) system in Bangladesh¹¹, which includes gender responsive training, delivering training courses to promote the interests of adolescent girls and young women, and the use of women instructors. These training courses would play a critical contributing role to enable adolescent girls to take up opportunities in the current and future job market. The training will be provided by Government training institutes as well the private sector or NGOs. This is based on existing models MoWCA is implementing with UNICEF in other areas. GCF funds will help to scale up this model in climate change vulnerable districts.

77. Skill training will be based in Skill Transfer Initiative for Adolescent Girls currently implemented in other districts which include the following curricula:

- GEMS (Gender Equity Movement in Schools) - Classroom based training, where the teachers will conduct sessions following the GEMS curriculum. This curriculum involves the role of boys and girls and gender equality.
- Life skill training- Adolescents are trained on sexual and reproductive health, apprenticeship, confidence building and leadership.
- Leadership development, rights & entitlement, primary health care & nutrition, financial literacy, disaster risk reduction, following TVET approach.
- In addition, MoWCA will establish informal clubs in each union, based on the successful initiative “Club for Adolescent Club (kishori Club)” as a place for these girls to reflect upon their learning with each other. The club would also function as a community knowledge center.

78. The empowerment-based curricula to be offered to adolescent girls is intended to also generate co-benefits in terms of behavioral change to reduce gender based violence (GBV). As stated in the theory of change:

- Societal inequalities in Bangladesh have limited women’s decision making efforts that are being hampered by climate change impacts.
- Extremely limited economic options available for women and adolescent girls to respond and overcome climate change shocks that impact their livelihoods and assets.

79. MoWCA will conduct the training following a curricula for both women and adolescent girls with a group of qualified trainers from their partner NGOs with proven experience in capacity building. The trainings will have two objectives. First, the training will raise awareness of climate change risks on women and girls so as to contribute to changing attitudes around the behaviors and practices in everyday life. Secondly, a skill development training package will target enhance livelihoods and self-reliance. The livelihoods trainings will include a gender empowerment approach that will increase women’s agency, voice in and decision making capacity within their households and communities. The training programme will be supplemented with engagement of the private sector (Local Small and Medium Enterprises) that will provide apprenticeship training in close collaboration with Government Technical Training Centers.

80. In addition, GCF resources will support establishment of real time efficiency and longitudinal impact monitoring mechanisms for gathering lessons and policy evidence (Output 3). Impact evaluation techniques such as Randomized control trials (RCT) will be used to assess actions to pursue climate resilient livelihoods by beneficiary women and adolescent girls.

81. By encouraging extremely poor women to exert their leadership in managing such an important resource like water and decisions –making in livelihoods at the household level, the project aims to catalyze behavioral change among community members and thereby overcome societal inequalities currently faced by women in Bangladesh.

2.3 Establish, capacitate and equip women based early warning volunteer teams in 357 wards

82. Bangladesh has a well-established early warning system for tidal flood (surge and high tide) and cyclones. The information is disseminated through radio and television. Further at the local level this is done through various means

¹¹ Bangladesh’s National Strategy for Accelerated Poverty Reduction (NSPR) appropriately identifies the strategic goal of promoting vocational training and skill development to accelerate the growth process, which will help Bangladesh reduce poverty and vulnerability. The main emphasis of the strategy is to address the challenge for the skill development system which is related to the inadequate orientation to the labor market. Formal providers of technical and vocational education and training do not have strong linkages with the private sector employers that drive the changing patterns of labor demand, nor do they have proper incentives to build those connections, which would ensure that skill development courses are relevant and useful to both graduates and employers. Please see an assessment on TVET in the link http://siteresources.worldbank.org/BANGLADESH/XTN/Resources/publications/384630-1209074736457/Bangladesh_Nov2006.pdf

and channels such as the local government, local disaster committees and NGOs. Dedicated volunteers of cyclone preparedness programme in Bangladesh and Red Cross in Orissa also help in the dissemination of early warnings.

83. However, people living in marginal areas, many of whom are women, do not get relevant information on time. In general, only 65% people in Southwest coast of Bangladesh receive early warnings in time (Alam K, 2008) in a context where only 15% and 5% most vulnerable households have radio and television, respectively. Knowledge about cyclones, access to early warning, preparedness information and people's ability to make use of these can significantly reduce the impact of cyclones and flooding. As many as 40% of vulnerable people in Bangladesh do not understand the meaning of the cyclone warnings (ibid).

84. However, women and girls still have challenges with accessing early warnings on time and making use of them. While the Cyclone Preparedness Programme (CPP) includes volunteers of both sexes it does not otherwise take into account gender considerations in volunteer management, equipment distribution training or message delivery.

85. GCF resources will be used to address the additional costs associated with the CPP to increase the number of women and adolescents volunteers and ensure that they have access to training opportunities and equipment necessary to perform their role. GCF resources will not seek to generate early warning information. The intention is, rather, to invest in proven community-based and women friendly dissemination mechanisms that ensure timely delivery of the information relevant for climate change adaptation based on traditional ways of organization where groups and group leaders will be formed and selected, respectively. More importantly, GCF resources will be used to increase the number of women and adolescents in the Cyclone Preparedness Programme (CPP) and to tailor climate change adaptation Plans to their needs.

86. The project will support social organizations to reach and deliver early warning information with clear advice on what to do and make sure that women understand the need for action. In particular, 300 community-based women volunteer groups will be formed. These groups will provide direct access to early warning information to 1.27 million people and could reach another 2.0 million by other means of communication. These communities are located in areas of Bangladesh that are highly susceptible to climate change disaster events.

Output 3: Institutional capacity within MOWCA to monitor, evaluate and report on adaptive social protection strengthened

3.1 Set up system for performing impact evaluation of climate resilient livelihoods.

87. GCF resources will be used to provide risk management information to all targeted beneficiaries throughout the project lifetime. This constant support will ensure that beneficiaries are well informed on best ways to pursue resilient livelihoods, especially the trainings that will be conducted by MoWCA. By the end of the first 24-month period; 20,000 women and 8,500 adolescent girls will be beneficiaries of the support including livelihoods training, lessons learned, information. Data will be compiled and analyzed (guided by experimental design/impact evaluation principles) by MoWCA to track results. Given the learning opportunity that this support will present, GCF resources will also be used to gather the evidence necessary to inform and integrate climate change risks and adaptation interventions into other government run social protection programmes. The multiplier benefit of the GCF investment will therefore be significant as other larger social protection programmes are also adjusted to reflect and adjust to the realities of climate change.

88. GCF resources will therefore finance the establishment of longitudinal impact monitoring mechanisms for gathering valuable data that will enable evidence based lessons and policy to be formulated. A tracking system will be developed and implemented based on individual profiles to ensure beneficiaries are being provided with the best possible assistance and information to adapt to climate change. Impact evaluation (based on the principles of experimental design) will be conducted by an independent local third-party (procured through an open process) to capture whether or not and how the project interventions lead to increase adaptive capacity of the beneficiaries.

89. GCF resources will also be used to develop a toolkit to support the transformation of other ongoing social protection programs towards ones which are climate change risk informed. This will ensure that the gains and achievements as well as lessons learned in the targeted districts spill over to other parts of Bangladesh. The toolkit is designed to be utilized by MoWCA's partners and will include a number of components including modules on programme design and management and assessment of adaptive capacity to increase resilience to climate change.

It will include a flexible methodology to consider and apply evidence based learning from other GoB social protection programs at different institutional levels. The toolkit will also be shared with other countries supported by UNDP and GCF on similar initiatives. Moreover, based on the experiences from existing lessons and best practices, a capacity building programme will be designed for staff at different levels from NGOs, local government institutions and the Department of Women Affairs (DWA) offices that will inform other social protection programs as well as to the social protection reform process during the NSSS implementation to on addressing climate change impacts while integrating fully a gender perspective into safety nets projects.

90. The project will also organize high level policy dialogue (at the Director, Secretary and Ministerial level) to support the development of a policy environment for adaptive social protection that are likely to result in changes to the way broader GoB policy is delivered. The project will capitalize on policy influence opportunities over time, including the 7th Five Year Plan, Vision paper beyond 2021 and implementation of the NSSS as well as various initiatives related to advancing the SDG agenda in Bangladesh. The lessons from the project will be gathered, documented and shared through partnering with national and international knowledge institutions.

3.2 Establishing a Gender and Climate Change Cell in the Department of Women's Affairs for Promotion of Adaptive Social Protection

91. Efforts by GoB to integrate climate change into their policy and planning are constrained by the lack of sustained technical support and lack of policy evidence. To address this, the project will support the GoB to establish a Climate Change Cell within DWA, which will be modelled on a similar cell (<http://www.climatechange.org.bd>) supported by the UNDP in the Department of Environment. One of the main purposes of development of Gender and Climate Change Cell is to conduct advocacy for adaptive social protection within MoWCA and stronger gender and climate change dimension in all relevant safety net and development programmes implemented by other ministries. The cell will play a number of roles: (1) Lead the knowledge management component of the project; (ii) make available lessons from the project to policy makers; (iii) take forward activities after the project.

92. During the two 24-month cycles of the livelihoods support output, a system to perform impact evaluation based on randomized control trials (activity 3.1) will serve as the structure to monitor and evaluate results from the project. RCT will be used to generate information and data that will enable evidence-based lessons and policy to be formulated at MoWCA. This compilation of data, information of RCT reports and analysis, annual performance evaluations and development of toolkits to inform other social protection programmes will be used by the proposed Gender and Climate Change Cell.

93. Mainstreaming of CCA into the national social protection programme involves ensuring that climate change risks are taken into account, something that is not currently done. This involves not just targeting beneficiaries but also the type of social protection support that is provided, how it is delivered, who does it and so many other questions. It also requires long-term intervention, not just one off workshops and training including changing mind-sets, gathering political momentum, demonstrating by example, knowledge generation and the like. Department of Women Affairs (DWA) will lead the knowledge sharing process -currently managing large social protection programmes - to the social protection reform process during the NSSS¹² implementation to integrating fully climate change and a gender perspective into safety nets projects nationwide.

94. The Cell will be capacitated to support MoWCA in carrying out climate adaptive programmes, compile lessons, and raise issues for policy planning. MoWCA will ensure continuity of the cell with finance and human resources beyond the project period. After the initial use of GCF resources to set up the Cell and capacities within in, the GoB will assume costs related to this cell so that its operations continue well into the future after the GCF resources are used. Technical support will also be provided to MoWCA as well as other national entities to be able to manage GCF financing including reporting which will also be beneficial for Bangladesh's direct access aspirations.

C.4. Background Information on Project / Programme Sponsor (Executing Entity)

95. MoWCA is the sponsor of the project. MoWCA is a GoB Ministry mandated to develop and implement policies and programmes to establish and preserve legal and social rights of women and children. MoWCA has an annual budget of roughly US\$ 200 million. It works towards empowerment of women and girls, prevention of violence against women, and ensuring safety and security for women in the workplace. MoWCA is also responsible for the co-

¹² Bangladesh's National Social Security System (NSSS) is complex, comprising of 142 social safety net programmes managed by 23 implementing ministries/divisions.

ordination and monitoring of development activities related to women (Women in Development – WID) in the different Ministries.

96. With a mission statement of establishing the rights of women and children and involving women in all mainstream development activities through women empowerment, the ministry delivers on six major functions: (i) Formulation and implementation of the National Women’s Advancement Policy and National Child Policy; (ii) Initiation of programmes for the welfare and development of women and children; (iii) Establishment and preservation of legal and social rights of women and children; (iv) Initiation of programmes for the empowerment of women including the creation of employment opportunities for women; (v) Formulation of law for eradication of violence against women and children; and (vi) Coordination and monitoring of the activities of different ministries relating to women’s advancement through the Focal Points of Women in Development (WID). The allocation for MoWCA in the national budget has increased over time but is yet not sufficient to effectively implement its full mandate.

97. The programme of MoWCA is implemented by the Department for Women’s Affairs (DWA) which is led by a Director General. DWA implements the VGD programme through its district and sub-district offices with support from a Union¹³ VGD women’s selection committee and a Sub-district VGD Implementation Committee¹⁴. Starting in 1972, this social safety net aims to address the marginalization of the vulnerable poor, focusing on underprivileged women’s food security, nutrition and capacity development. Currently, it provides assistance to 750,000 vulnerable ultra-poor women across all 64 districts of Bangladesh, which makes it the largest programme of its kind exclusively targeting women (Ahmed et al., 2004). The Government has committed to increase coverage of the two schemes to 3.2 million women in the VWB by 2015/16. The World Food Programme (WFP) in 2012 established a capacity-support unit in the MoWCA to support the Vulnerable Group Development (VGD) programme. The initiative aims to strengthen policies and programme design for effective implementation as well as to enhance systems, tools and staff capacities. WFP also supports MoWCA with implementing the Investment Component of VGD (ICVGD), which adds business development and a cash grant for productive investments, improved quality of training and implementation as well as a focus on nutrition¹⁵.

C.5. Market Overview (if applicable)

Not applicable

C.6. Regulation, Taxation and Insurance (if applicable)

98. There are no applicable licenses or permits for the implementation of the project. In addition, there are no tax implications or regulations applicable for resilient livelihood support, community-based early warning system, community-based disaster preparedness measures and small equipment. As MoWCA is the Executing Entity, GoB’s rules and regulations will be applied. Following Public Procurement Regulation of the Government of Bangladesh Value Added Tax and Income Tax will be applicable for the project. UNDP enjoys VAT and Tax exemptions which will be applicable for the part of the procurement plan implemented by UNDP. However, insurance will be applicable for all major project assets including project vehicles, ICT equipment and staff recruited for the project under UNDP rules and procedures. According to tax regulation, women who earn under BDT 275000 are tax exempt. The proposed project does not anticipate any transactions at the individual level beyond this tax threshold.

C.7. Institutional / Implementation Arrangements

99. The project will be implemented following UNDP’s National Implementation Modality (NIM), according to the Standard Basic Assistance Agreement (SBAA) between UNDP and the Government of Bangladesh, the Country Programme Action Plan (CPAP), and as policies and procedures outlined in the UNDP POPP (see <https://info.undp.org/global/popp/ppm/Pages/Defining-a-Project.aspx>).

100. The national executing entity - also referred to as the national ‘Implementing Partner/Executing Entity’ in UNDP terminology - is required to implement the project in compliance with UNDP rules and regulations, policies and procedures, including the NIM Guidelines. These include relevant requirements on fiduciary, procurement, environmental and social safeguards, and other performance standards. In legal terms, this is ensured through the

¹³ A Union is the lowest local government administrative structure of Bangladesh led by elected representatives.

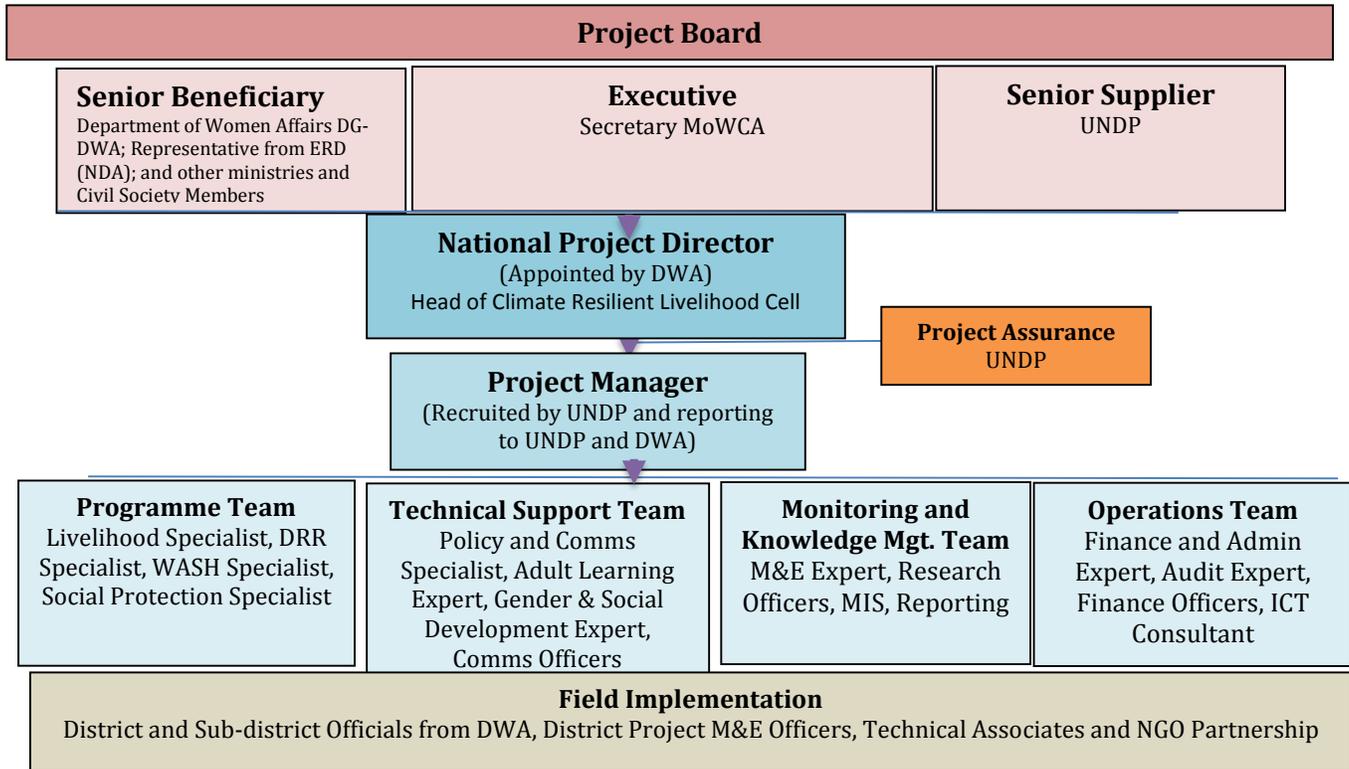
¹⁴ The Union committee prepares a list which then goes up the chain of command: to the Upazila and then to the district VGD committee chair (who is the District Commissioner) and to the Relief and Rehabilitation Directorate. The process of selecting VGD cardholders is widely recognized to be sensitive, but it is also closely but informally scrutinized by the community as well as officially by all the relevant committees, NGO partners and monitors from WFP and the ministries. Generally there is little controversy about who gets selected into the programme – although there is always concern about who gets left out (see del Ninno, 2000 and Ahmed et al., 2004).

¹⁵ <https://www.wfp.org/countries/bangladesh/operations>

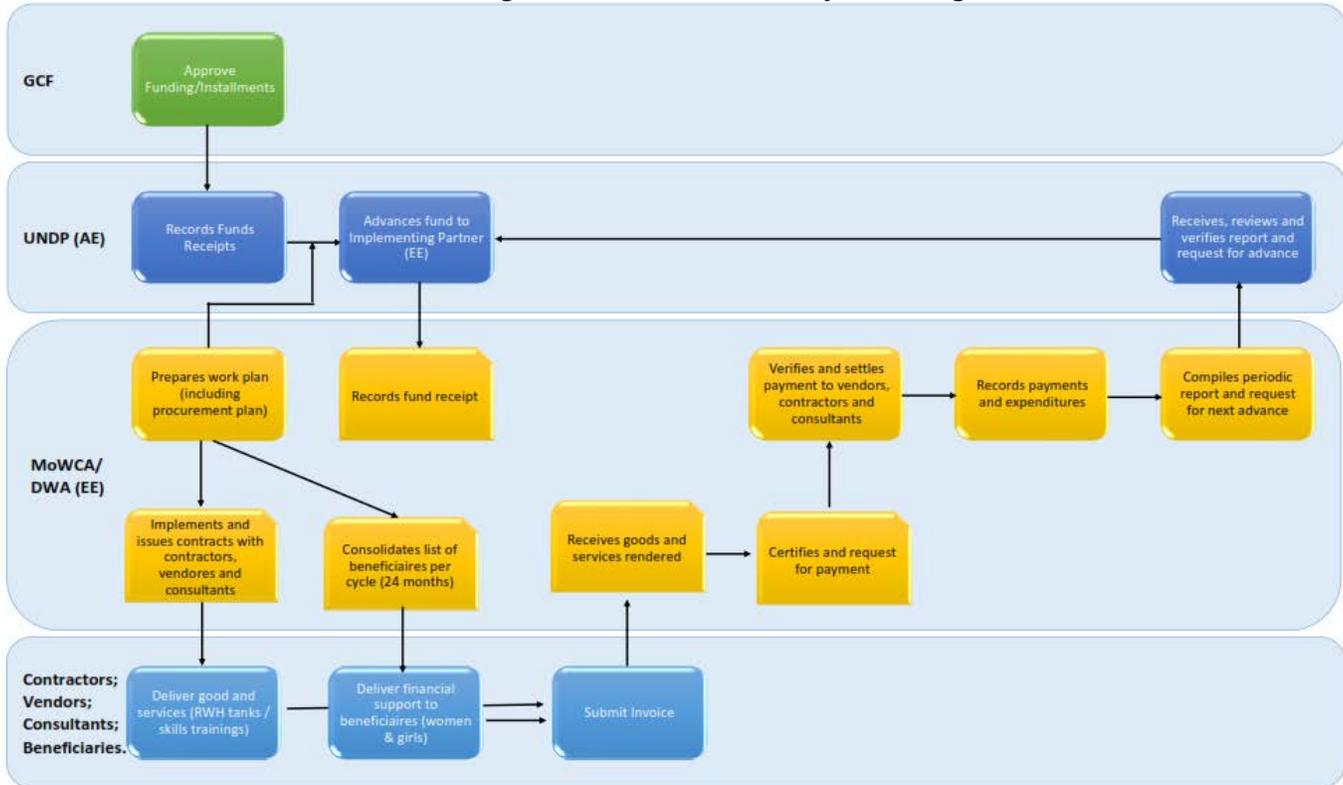
national government’s signature of the UNDP Standard Basic Assistance Agreement (SBAA), together with a UNDP project document which will be signed by the Implementing Partner/Executing Entity to govern the use of the funds. The SBAA was signed with the Government of Bangladesh in 1986.

101. **The (national) Implementing Partner/Executing Entity** for this project is the Department for Women’s Affairs (DWA) of the Ministry of Women and Children Affairs (MoWCA) which is accountable to UNDP for managing the project, including the monitoring and evaluation of project interventions, achieving project outcomes, and for the effective use of resources made available by UNDP.

102. The management arrangements for this project are summarized below:



Fund Channeling Mechanism for GCF Project – Bangladesh



Governance Arrangements

103. **UNDP's overall role** as an Accredited Entity is to provide oversight and quality assurance through its Headquarters, Regional and Country Office units. This role includes: (i) project preparation oversight; (ii) project implementation oversight and supervision, including financial management; and (iii) project completion and evaluation oversight. It also includes oversight roles in relation to reporting and knowledge-management. The **'project assurance'** function of UNDP is to support the Project Board by carrying out objective and independent project oversight and monitoring functions. This role ensures appropriate project management milestones are managed and completed. Project assurance has to be independent of the Project Manager; therefore, the Project Board cannot delegate any of its assurance responsibilities to the Project Manager. A UNDP Programme Officer, or M&E Officer, typically holds the Project Assurance role on behalf of UNDP at the country level, with support from, in this case, the Global Environmental Finance Unit (responsible for managing GCF resources) at the HQ and Regional level. The 'senior supplier' role of UNDP is to represent the interests of the parties which provide funding and/or technical expertise to the project (designing, developing, facilitating, procuring, implementing), which in this case is the Green Climate Fund. The senior supplier's primary function within the Board is to provide guidance regarding the technical feasibility of the project. The senior supplier's role must have the authority to commit or acquire supplier resources required.

104. The project will be governed by a Project Board. The Board will consist of a group of representatives responsible for making consensus-based strategic and management decisions for the project. It will oversee the project implementation; review compliance with GoB, UNDP and GCF requirements; and ensure implementation of the management plan for the risks identified. The Board will be comprised of:

- An Executive (role represented by National Implementing Partner) that holds the project ownership and chairs the Board. The Executive will be Secretary who is the Chief Administrator of the Ministry/MoWCA;
- A Senior Supplier representative providing guidance regarding the technical feasibility of the project, compliance with donor requirements, and rules pertaining to use of project resources. This role will be fulfilled by UNDP in its capacity as GCF IA;
- A Senior Beneficiary representative (role represented by DWA) who ensures the realization of project benefits from the perspective of project beneficiaries; and

- The National Project Director (deputized from MoWCA), who is responsible for overall direction, strategic guidance, and timely delivery of project outputs.

105. The Board will also include additional membership including representatives from relevant GoB ministries, Civil Society Organizations, Development Partners and the Bangladesh National Designated Authority to the Green Climate Fund. The Board will meet once every six months and/or upon a call by the National Project Director.

Management Arrangements

106. Using established practice under NIM, GoB will designate a National Project Director (NPD) who will be a Senior Official from the DWA/MoWCA. The NPD will provide up to 50% of his/her time, and be responsible for the overall direction, strategic guidance, and timely delivery of project outputs. The DWA will appoint part time additional Deputy and Assistant NPDs from its Senior Officials to assist the NPD in the implementation. These positions are not remunerated by GCF resources but are Government financed positions.

107. UNDP, on behalf of the MoWCA, will recruit a Project Manager (PM) who will be responsible for day-to-day operations and the management of a team of professionals and technical staff (who will also be recruited by UNDP to implement the project). This arrangement has been in place with a high degree of effectiveness in approximately 30 of UNDP's ongoing projects in Bangladesh. The PM will implement the project with the support of four purposive teams, as outlined in the organogram. The Programme Team will be responsible for development and implementation of the livelihood component of the project. The Technical Support Team will work on (i) development of programme standards, (ii) provide technical guidance to the implementation team, (iii) implement policy research, dialogue and advocacy component of the project, and (iv) monitor and report on the social and environmental safeguard plan. The Monitoring Team will manage project's Management Information System (MIS) and monitor the progress against agreed programme standards and project's indicators. The operations Team will manage finance, general administration, internal auditing and risk management functions of the project. UNDP will play Project Assurance Role in line with the requirements outlined in the AMA. This includes management of funds, programme quality assurance, fiduciary risk management, timely delivery of financial and programme reports to GCF and other requirements as per the AMA.

108. The MoWCA will enter into specific "letter of agreement" with relevant agencies for the implementation of the project. High volume procurement will be done by the project following government's public procurement regulation 2010. All other goods and services will be procured by UNDP in accordance with its procurement policy. UNDP will manage the funds from GCF, and will disburse quarterly in advance against agreed work plans, to a project account managed by the MoWCA. The MoWCA will deliver reporting, auditing and M&E requirements of the government to UNDP, in line with UNDP requirements.

Field-level execution

109. At the district and sub-district level, the officials of the DWA will supervise the day-to-day implementation of the project activities supported by project staff. The project will enter into partnership agreements with competent NGOs selected through a Call for Proposal mechanism approved by the Board. Implementation will be done in close collaboration with the local government and district and sub-district level Women Committee.

C.8. Timetable of Project/Programme Implementation

See Annex X.

D.1. Value Added for GCF Involvement

110. Climate change impacts disproportionately affect the extreme poor, especially women and girls. The proposed activities are interlinked and aim to overcome barriers that have been aggravated by climate change impacts: 1) high levels of salinity impacting negatively drinking water supply, 2) poor households – especially women-headed households – pushed further into extreme poverty by climate change impacts to their assets and livelihoods, and 3) Budget constraints in MoWCA limiting the inclusion of climate-informed social protection programmes. Without GCF involvement to complement ongoing efforts and address interconnected gaps, GoB cannot take adequate steps to help vulnerable communities, especially women and girls, to adapt to climate-related disaster risks and impacts. This type of support is not possible with any of the other financing sources that are currently operational including the LDCF and SCCF as both funds do not provide financing at the scale required for the interventions proposed here. GCF resources will allow GoB to scale up existing efforts for transformative reach and impact across the country targeting primarily women and girls. GCF involvement is critical to:

111. **Expand water drinking supply.** Climate change and water contamination have significantly impacted access to safe drinking water, particularly in the Southwestern region of Bangladesh. Increased salinity is reducing access to safe drinking water now and is expected to worsen for the foreseeable future. The increased occurrences of natural hazards such as cyclonic storm induced saline inundation have also adversely affected the surface and groundwater on which a significant proportion of poor and extremely poor households are dependent for their livelihoods. Many households in Southwestern Bangladesh also rely on tube wells to source drinking water. In most cases, these tube wells have arsenic concentrations higher than the WHO standard. Unfortunately, these compounding factors have resulted in a population highly exposed to arsenic, reduced access to table water due to salinity but with limited means or incentives for seeking safe water alternatives.

112. GCF resources will ensure year round access to safe drinking water for the selected six districts affected by severe salinity in southern Bangladesh by installing 1,350 rainwater harvesting tanks (605,000 liter per tank) at 450 locations (approximately 1.815 million liters/site). 1,250,000 vulnerable people in six districts with limited access to drinking water will be provided with safe drinking water. Water capture and retention from the 1,350 rainwater harvesting tanks will fulfill the total daily water requirements for 1,250,000 people. GCF resources will have a tangible impact by overcoming barriers that prevent the use of Bangladesh's water resources in a sustainable manner and by securing safe drinking water for the most vulnerable communities.

113. **Impact highly vulnerable population.** GCF involvement will facilitate direct support on climate change adaptation for 40,000 vulnerable extreme poor women and 17,000 adolescent girls living in six vulnerable districts in Southern Bangladesh. These women, girls and their families, assuming an average household size of 4 people, constitutes a total direct and indirect beneficiary cohort of approximately 260,000 people who will be supported to pursue livelihoods training and other supplementary activities aimed at enhancing their adaptive capacity. In addition, a community early warning system will benefit 1.27 million people from early warning dissemination and disaster preparedness measures. The provision of early warning services to the villagers will also indirectly benefit another 2.0 million people.

114. **Scale up investment in social protection programmes.** GCF resources will catalyze change in the architecture of social protection programmes in Bangladesh to integrate climate-resilient initiatives with adaptation interventions. Through the results of the proposed project, GCF resources would play a critical role to leverage and expand the support and eventually showcase systems that not only deal with the immediate survival needs of the most vulnerable women of a severely climate change affected country, but can help them break the cycle of poverty and achieve climate resilient livelihoods. The experiences gained from this pioneering adaptive social protection intervention, at scale, with GCF resources will ultimately contribute in the reform process of the NSSS in Bangladesh so that climate change risks are systematically taken into account. The resultant multiplier impact is therefore very large.

115. GCF finance will help to adjust ongoing social protection programmes that will have additional knock on multiplier benefits. GCF resources will result in additional economic, human development and social value without crowding out the government's investment that is financed with domestic resources. On the contrary, the project has the potential to expand domestic support and *crowd in* private sector investment, including directing and/or redirecting private household investments towards climate resilient practices.

116. The GCF resources will benefit communities by improving their adaptive capacity in southern Bangladesh thereby reducing their overall vulnerability to climate change risks. Effective implementation of the project will provide important evidence to the Government of Bangladesh of the benefits of incorporating publicly funded investment for adaptation into SP expenditures. In this way, the GCF contribution will institutionalize adaptation into key government social protection programmes, effectively extending the results of the project far into the future.

D.2. Exit Strategy

Overall Exit Strategy:

- The project results - including the introduction of new approaches to integrating social protection and adaptive capacity development, and support to vulnerable women - have multiplier benefits which will extend beyond the life cycle of this proposal.
- Direct beneficiaries; women, girls and their families will enjoy immediate and long term improvements as a result of the project approach and activities. This will provide recipients with a solid foothold to further strengthen resilience and reduce their vulnerability to climate-related extreme events and other economic, social and environmental shocks (Target 1.5, SDG 1 target: End Poverty in all its forms);
- Extending the water drinking supply to cover 1.25 million beneficiaries with minimal M&O costs will be paramount to improve the health, livelihoods and income generating activities for all beneficiaries in the six districts;
- The Climate Resilient Livelihood Cell (Climate Cell) in MoWCA/DWA will absorb the lessons, methodology and experience from this project to support MoWCA and other Ministries' programmes in integrating adaptive livelihood models in beyond the project period; and
- MoWCA will integrate adaptive capacity programming into social protection programmes and will contribute in strengthen the reform process during NSSS implementation period that will foster political and national budgetary commitments especially when Government is committed to promoting women's development, poverty reduction and social protection.

117. After project completion, the resilient graduation model and the assessment of the attributes of the sustainable water solutions will be proven, foundational components of a national climate adaptation strategy. The project will provide evidence-based results at scale that can then be used to demonstrate the impacts of resilient interventions in terms of increasing adaptive capacity of women and girls. Return on investment (ROI) will also be analyzed in order to help future government and private finance to replicate and expand these interventions. Given the extremely low costs per beneficiary of the water solution, it is expected that this project will be replicated in other vulnerable areas of southern Bangladesh, thereby transforming the GoB's approach to sustainable drinking water. The project will work closely with other UN agencies and NGOs to continue advocating for investment in resilient pathways through social safety net programme which will eventually contribute in the social protection reform process.

Activity Specific Exit Strategy:

Livelihood exit strategy:

- In the last year of each 24-month cycle, the project will introduce the beneficiary graduates to the existing microcredit providers and the programmes offering livelihood support so that they can take their livelihood options to a higher level.
- Adolescent girls who will benefit from this initiative will be given support for placement into jobs that are aligned with the skillset, replicating the UCEP model which is widely used in Bangladesh. The project will be linked with the Bangladesh Technical and Vocational Education and Training (TVET) curriculum in Bangladesh so that targeted beneficiaries can become a part of the TVET program. The participants will be linked with the existing social protection programs of the GoB and also the social protection reform process so that they can obtain employment and related support in the public sector works programs including the formal and informal private sectors.
- The beneficiaries who would be able to develop small enterprises will be introduced to the SME Foundation and have access to attractive incentives designed for women entrepreneurs including state-sponsored financial institutes for small and medium enterprises.

Water-related interventions exit strategy:

- The operation and maintenance of the rainwater harvesting tanks is minimal when compared to the benefits of supplying drinking water free of charge all year for 1.25 M people. Since the M&O is extremely small in contrast to for example, desalination, the beneficiaries will be able to bear the costs of maintaining the tanks.

Early Warning Exit Strategy

- The women's volunteer group will be made a part of the national Cyclone Preparedness Program (CPP) so that they will be in the roster of the CPP and be able to benefit from the training and equipment provided under the volunteer management policy of CPP.

E.1. Impact Potential

Potential of the project/programme to contribute to the achievement of the Fund's objectives and result areas

E.1.1. Mitigation / adaptation impact potential

118. The project will enhance the adaptive capacity and resilience of vulnerable women and adolescent girls through supporting social organizations to receive and deliver early warning information. The project will establish community-based women and youth volunteer teams to reach approximately 3.27 million people directly and indirectly. In addition, project will support beneficiaries to develop disaster preparedness plan that will help to reduce loss of household assets and livelihoods.

119. Knowledge generation and synthesis of lessons learned to be included in other social protection programmes in Bangladesh will be carried out by strengthening the capacity of the Climate Change Cell within DWA and MoWCA. The cell will gather lessons and policy evidence using a tracking system based on the individual profiles. This cell will share data, knowledge and lessons to the MIS of Social Protection of the Cabinet Division in a systematic manner. An independent impact evaluation will be conducted by an independent third-party to capture how inputs improve the adaptive capacity of the beneficiaries after support has been provided to pursue climate-resilient livelihoods. Overall, the project will increase Bangladesh's knowledge base on climate change impact on women and girls, and enhance the capacity of the government to make use of this knowledge in policy and programme development.

E.1.2. Key impact potential indicator

Provide specific numerical values for the indicators below.

	<i>Expected tonnes of carbon dioxide equivalent (t CO₂ eq) to be reduced or avoided (Mitigation only)</i>	<i>Annual</i>	
		<i>Lifetime</i>	
<i>GCF core indicators</i>	<ul style="list-style-type: none"> <i>Expected total number of direct and indirect beneficiaries, disaggregated by gender (reduced vulnerability or increased resilience);</i> <i>Number of beneficiaries relative to total population, disaggregated by gender (adaptation only)</i> 	<i>Total</i>	Direct: 1.25 M (water); & 57,000 (livelihoods support) and 1.27 million (early warning) Indirect: 260,000 (family members of direct beneficiaries of the climate resilient livelihoods support activities) and 2.0 m (early warning benefits by indirect dissemination)
		<i>Percentage (%)</i>	Water interventions will target 100% of the total population of target project Upazila in six target districts. Livelihoods support will target 30% of the total extreme poor women and girls population of 119 target unions of six coastal districts, which is 6.53% of the total population of the project locations.

Methodology used for calculating the indicators above:

120. Current water interventions have relied upon the installation of small (2,000 liter) rainwater tanks on structures along with desalination, groundwater extraction and obtaining water from sand pond filters. The homes of the proposed beneficiaries of climate resilient livelihoods support are incapable of collecting the required volumes of water to provide adequate drinking water supplies. They are forced to collect drinking water that is usually well below World Health Organization water quality standards or through desalination which results in high economic and environmental costs and is thus out of reach of the proposed beneficiaries. The proposed approach of installing high volume rainwater harvesting tanks is highly transformative for Bangladesh. It will provide drinking water security, beyond what was previously possible. Direct beneficiaries were calculated on the basis of people with limited water supply in the target six districts and budget calculations integrating unit costs per RWH tank and the daily water requirement per person.

Safe drinking water will be provided indirectly to the total population of target project Upazila in six target districts - approximately 3 M.

121. The number of beneficiaries of output 2 were calculated based on the national poverty database. According to the HIES 2010 database, 365,915 women and girls living in extreme poverty in the selected areas of six districts. The average gender ratio per household is 50:50 and household size is 4.5. This means 162,628 extreme poor households have eligible women and girl beneficiaries. On average, 30% of extreme poor households do not receive any support from the Government. Based on Government's Vulnerability Group development programme criteria and based on the poverty and climate exposure conditions in six targets districts identified as most vulnerable to climate impacts MoWCA has drawn from current gender and evaluation indices and frameworks (including the Women's Empowerment in Agriculture Index (WEAI), the W+ Standard) to calculate direct and indirect beneficiaries.

E.2. Paradigm Shift Potential

Degree to which the proposed activity can catalyze impact beyond a one-off project/programme investment

E.2.1. Potential for scaling up and replication (Provide a numerical multiple and supporting rationale)

122. Currently social protection programmes respond to needs made more acute by climate change impacts, however these programmes are operating without a deliberate recognition of, and/or a climate change adaptation strategy. This has resulted in significant and ongoing challenges and costs (human, environmental and economic) in those geographical districts most exposed to climate-induced shocks. As a result some of the programme results have not been sustained, and some of the poorest and most vulnerable sections of the community, particularly women need further assistance.

123. The project will empower women, as well as the community at large, to advocate and participate in local government priority setting - which has the potential to transform the local and then the national development planning process. The Project has been designed on the basis of a theory of change that is based on the concept that the following five innovative elements are essential for beneficiary women and adolescent girls:

- i. It is important that each individual has a livelihood adaptation profile taking into account feasible options (economic and climate specific) and including a plan for disaster preparedness ;
- ii. Based on the identified options, support needs to provide to women and girls to adjust and practice their planned activities;
- iii. Due to increased water stress and disasters, women and adolescent girls need sustainable long term water security and access to sanitation. This is important for the health and wellbeing of people as well as for laying the foundations for pursuing adapted livelihood options. The rationale being that if people have unmet basic needs, their preoccupation will be on securing those basic needs rather than investing in options that will pave the way for future well-being for themselves and their children. Short term needs will dominate over long-term investments to the overall detriment of well-being and prosperity;
- iv. Access to early warning and capacity to respond to a range of disasters for women including evacuation, food security, community resource management planning; and
- v. Enhanced capacity of the government to integrate climate change interventions into social protection programmes.

In numerical terms this transformation can be summarized as:

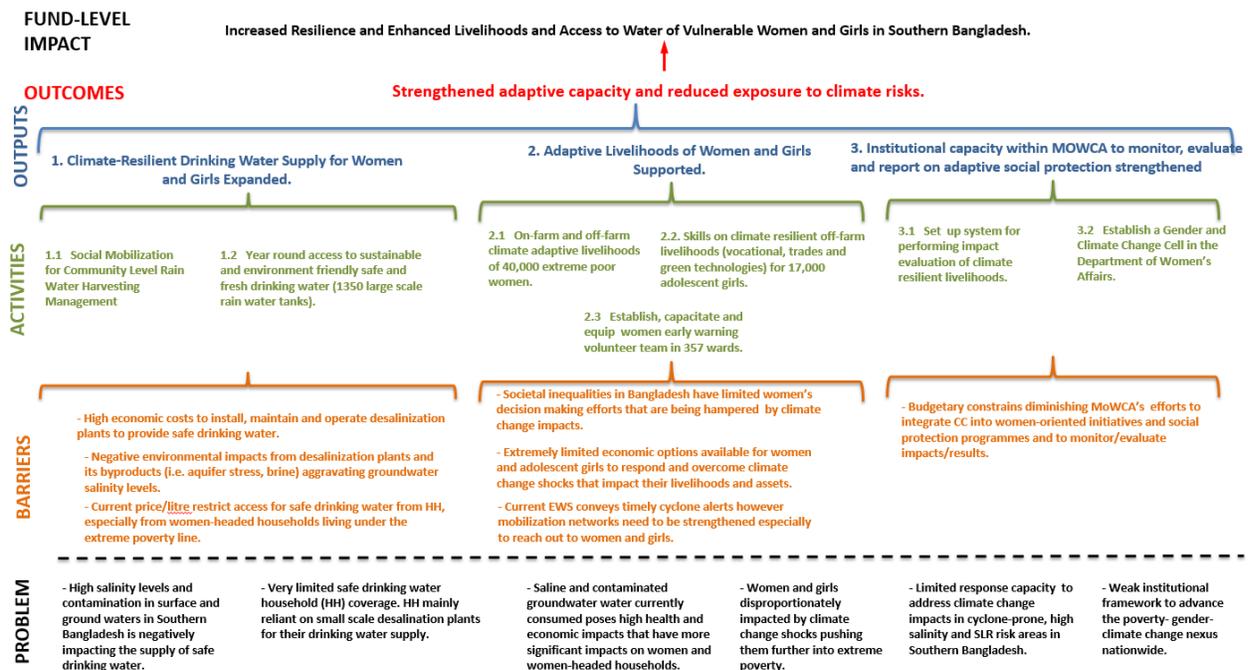
- Development of adaptive livelihoods of 40,000 women and 17,000 adolescent girls in six districts;
- Expand safe drinking water supply for 1.25 million people in six districts; and
- Provision of early warning services direct access to 1.27 million people and, indirectly to 2.0 million people.

The Project is designed on the basis of a theory of change as described below.

- A major barrier for beneficiary women in emerging out of poverty is that they are vulnerable to fall into further depths of poverty due to climate induced extreme events and associated impacts. The gains made through current livelihoods are depleted due to the prevalence of climatic shocks. Current social protection programmes rarely account for climate change risks. As a result, they are partially ineffective in sustaining intended results in poverty reduction. Climatic shocks also have multiplier impacts on the health and livelihood of women and girls given the limitations in access to safe water and sanitation.

- In order to break out of this cycle, it is important that individuals have the relevant knowledge and employability skills so that they can practice livelihood options that are adaptive and feasible (economically and climate specific). It is also necessary to take into account the disaster risks in the particular climate hotspots. Past experience suggests that once livelihood support is designed based on a particular individual's needs, capacity and climate adaptive options, (which may call for an adjustment of current ventures or involve in new options) it will likely result in more resilient outcomes. Women should then be able to sustain their livelihood practice during or after disaster situations and have a reasonable level of continued earning and security;
- Adolescent girls are often subject to child marriage and early pregnancy. These adverse impacts can be protected through skills and support for livelihood which in the long-run will also play a critical role in adapting to climate change induced shocks and emergence out of the poverty trap;
- Water security is essential to maintain family health, livelihood. It is also necessary for personal hygiene, which is critical for continuation of livelihood activities, wellbeing and protection from long term adverse health effects particularly for the poorest. The current approach is transformative for Bangladesh and will provide ongoing safe water for many years;
- Women's and community's access to early warning and capacity to respond to disasters including evacuation, food security, community resource management planning are essential elements of climate resilience and protection from further poverty. The development of women and girls focused community based early warning dissemination is a very innovative step in the overall EWS in Bangladesh. This will help link disaster risk reduction to the longer term climate adaptation; a crucial step as rising sea surface temperatures increase the likelihood of cyclonic events in the Bay of Bengal. The gender responsive community based early warning system will be address GFCS's call for greater synergy between producers and users of information, including developing demand for weather and climate services; and
- Enhancing the capacity of the government to manage climate adaptive transformed social protection programmes will help sustain the gains made from the investments on the poverty focused or social protection programmes. It will subsequently contribute to the ongoing social protection reform process through NSSS.

The theory of change of the project is illustrated in the following diagram.



124. The lessons from other projects highlight that the higher the capacity of individuals in climate hotspots, the lower the risk during and after disasters. Increasing the adaptive capacity of the community and institutions has also been

emphasized. Based on the above lessons and theory of change, the project has been designed to bring in a transformative change in the livelihood practice of women and adolescent girls as well as the delivery of social protection programmes. It is expected that through the three components of the project, women, girls and their entire community will become more prepared for disasters, have knowledge and capacity to operate climate resilient livelihood options and the Government will have a model of climate inclusive social protection programme which will inform strategic inputs to the national policies (especially the NSSS).

125. Appropriate material, financial and training support has been packaged with innovative and climate-smart methods to enable women to adjust to and pursue their planned activities while protecting their livelihoods and assets from disasters. With anticipated increased water stresses of various forms, support to provide safe water has been integrated as a core element of the project. Women's role and community's access to early warning and capacity to respond to disasters including evacuation, food security, community resource management planning has also been designed. All these features will enhance and strengthen the adaptive capacity of the beneficiaries, the community and the government to manage and reduce the exposure to climate risks.

E.2.2. Potential for knowledge and learning

126. The Project will establish systems for tracking and documenting impacts, information sharing and cross-learning from field experience as the key to knowledge development, codification and dissemination. The important step will be to identify and strengthen connections between sites of knowledge-creation and knowledge application - within the project and externally such as Cabinet Division, General Economic Division and other key ministries and reputed research organizations including: PPRC, ICCCA, and CPD. Measures will be put in place to ensure that technical inputs, knowledge resources and up-to-date information on gender focused climate change adaptive livelihood issues are made available to DWA, MoWCA, and development partners and externally as required. Lessons from field experience will be presented to different stakeholders in the form of a cohesive narrative grounded in evidence and the project's Theory of Change. A public profile of the project will be created which will describe contributions towards gender equality, climate change adaptation and poverty reductions in Bangladesh and internationally. This will also include an elaboration on:

- The individual livelihood profiles of 40,000 women and 17,000 girls will provide a basis for planning not only the livelihood options but will provide knowledge about viable diversified adaptive options and the baseline for evaluating project impacts. It is expected that this information will provide GoB with significant baselines information to improve their approach to vulnerable women and the impacts of climate change;
- The capacity building tools and compilation of adaptive technology for different communities will also provide a basis for knowledge on technological options suitable for different climate conditions;
- Regular collection of data, assessments and lessons will provide management information as well as generating knowledge for the development practitioners at home and abroad;
- Adaptive tool kits will consolidate all relevant management tools and guidelines for managers and implementers. This will not only help those who are implementing this project but others as well who will plan and implement similar programmes;
- A policy paper will provide the policy makers with evidence and lessons as well as enabling them to decide upon the integration, replication and up-scaling of experience in other programmes; and
- The project will have a website to disseminate experiences and lessons.

127. The project will have a strong Monitoring, Evaluation and Learning (MEL) component headed by an international MEL expert (procured competitively) together with a team of a national staff that will undertake periodic assessments and conduct impact evaluation. The monitoring and learning component will provide feedback to the project staff and the concerned stakeholders in GoB/MoWCA, UNDP Bangladesh, GCF and external agencies. During the first year of the operation, when baseline studies will be carried out, the MEL unit will develop a knowledge management and dissemination strategy which will seek to include partnerships with reputed academic and research institutions.

128. The lessons of the project will be shared to influence the development practices at local, regional and national levels. In particular, it will feed in the ongoing social protection reform process. The project will organize lessons learned workshop with beneficiaries and local stakeholders in each sub-district at the end of each 24-month cycle. This workshop will be able to create an incentive for local governments and other local stakeholders to integrate climate

change into local development initiative and specifically for women development initiatives. Similarly, the project will organize lessons learned workshop at district level. The lessons of the project will be distilled into micro-narratives of the climate inclusive women development. The project will organize four national events on the lessons of the project: two at the end of two 24-month cycle, one after the mid-term evaluation of the project and one at the end of project impact assessment. Lessons will help to influence the adaptive social protection approach into National Social Security Strategy. Lessons of the project will also be shared at different Asia and Pacific regional conferences on climate change adaptation and women development initiatives. This will provide incentives for other Asia and Pacific countries to develop more women centered climate change adaptation programmes as well as gender sensitive adaptation initiatives. The project lessons will be also be shared in the COP side events, various international conferences, events and platforms of gender and climate change networks, community based adaptation conferences and other events organized by GCF. The lessons will be helpful in making evidence based climate finance decisions for climate change adaptation.

E.2.3. Contribution to the creation of an enabling environment

129. Social protection particularly targeting women has been identified as a major means of poverty reduction and also for climate change adaptation. This project provides an opportunity to develop an evidence base for an effective model at the national level. The model will not only be applicable to social protection policies but also to human development policies and broader poverty reduction initiatives. The project will help to build confidence among policy makers for an adaptive social protection model which will be gradually rolled out to similar government schemes.

130. The real time monitoring and evaluation, social audit on the ground, knowledge management (including online and technical based) information management system and an Impact Evaluation M&E framework for the project will be managed and implemented by the DWA. This will help the DWA and MoWCA to better understand how to include climate change adaptation into any other social protection programme targeting women. The M&E and knowledge management process will create an incentive for DWA to include climate change into all other women development programmes. The learning will be disseminated in national and international forum and gender and climate change network for global lessons and policy decisions regarding climate change adaptation investment for most vulnerable women and girls in highly climate vulnerable nations. The lessons will also create an incentive at local and national level to mainstream climate change into other social safety net programmes.

E.2.4. Contribution to regulatory framework and policies

131. The evidence gathered is expected to contribute in the amendment of GoB's NSSS. Further, the project plans to utilize its lessons to inform the Women's Development Policy which currently does not include adaptive livelihood as an option. At the end of the project period the GoB will be in the process of developing its Eighth Five Year Plan (EFYP). It is expected that EFYP will take the lessons from the project in developing its poverty reduction, social protection and women's development priorities and approaches.

132. The Project Board is expected to re-enforce the role of existing Climate Change Focal Point within DWA, to inform the policy makers about climate resilient livelihood of the women and girls and establish a Climate Change Cell. This cell will then become a key catalyst to mainstream climate change into other women development programmes of the DWA and MoWCA. This cell is expected to provide information, knowledge, lessons to key policy makers in transforming women development investment of government towards climate resilient women development in Bangladesh.

E.3. Sustainable Development Potential

Wider benefits and priorities

E.3.1. Environmental, social and economic co-benefits, including gender-sensitive development impact

Environmental benefits:

133. The project's main target is to support adaptive livelihoods and to expand the drinking water supply for poor, vulnerable women and adolescent girls and their families. These interventions enable important human development aspects for extreme poor women and adolescent girls in tidal flood and sea level rise prone areas in Bangladesh. Investing in human development offers high sustainable development potential and increased adaptive capacity of women and girls to meet the challenges. It has very low environmental impacts as no infrastructure (except for the pre-fabricated rainwater harvesting tanks) will be installed. Minor environmental impact might occur if the adaptive livelihoods over-extract natural resources, but livelihood training will include appropriate environmental awareness and

environmental protection measures. The Environmental and Social Risk assessment has taken all risks into account and environmental and social risks management plan has been developed for this project.

134. The project has significant environmental benefits particularly in relation to drinking water. The main source of drinking water currently within the six districts is groundwater extraction. There is insufficient information on the quality and quantity of groundwater aquifers. Furthermore, current research indicates that groundwater aquifers are becoming increasingly saline, and as such, the use of reverse osmosis and desalination is required to provide good quality drinking water. However, this type of solution has a significant economic, environmental and social cost due to the high energy demands to produce drinking water, the environmental costs of further polluting groundwater aquifers (from brine discharge), and moreover, the likely social cost of requiring poor beneficiaries (particularly those who will be the recipients of support in pursuing climate resilient livelihoods) to pay for drinking water.

135. Among the alternatives considered, the proposed solution with GCF financing is extremely transformative. Given the high rainfall of south western Bangladesh and the low accessibility to safe clean drinking water, even that which is supplied by desalination, the proposed project will provide safe and secure drinking water over the long term that is not only highly economically viable, but more importantly, will have almost no environmental and social costs. The only environmental impacts associated with the project will be during construction. More importantly, any overflow water will be injected into the groundwater, thus improving or at a minimum, maintaining the quality of the groundwater aquifers. As highlighted above, the proposed solution is a win-win-win economically, environmentally and socially and is completely transformative for Bangladesh that has relied upon small (2,000 liter) rainwater harvesting tanks.

Social and gender benefits:

136. The project has been structured to focus mainly on women and adolescent girls. Although men and adolescent boys are not part of the main beneficiaries' for the livelihoods support, the project recognizes and has put emphasis on gender relations at the household and community levels. The project aims at empowering women through the proposed interventions, that will increase women's agency, voice in and decision making capacity within their households and communities.

137. The project will produce co-benefits in women's empowerment, girls' education and health, poverty reduction and disaster risk reduction at local level that will spill over and benefit men as well. In Bangladesh a tendency to demand an increased role for adolescent girls in domestic spheres during tidal floods, storm surges and droughts has been observed. This challenges their continued education and increases the tendency towards early marriage. The programme will lessen these tendencies.

138. Importantly, the development of the rainwater harvesting tanks will provide free safe drinking water to not only extremely poor and vulnerable people but to the broader population. This will lessen the environmental impact on local areas through the release of brine and more importantly, reduce sickness from drinking unsafe water. This will result in an increase in productivity through a reduction in illness-related downtime.

Economic benefits:

139. The proposed livelihood enhancement support including training will provide with skills and input for women to start or expand new ventures according to their preferences and means. The main objective of the project is for 40,000 women and 17,000 adolescent girls to graduate from extreme poverty by providing the means to pursue sustainable, climate resilient livelihoods options. In addition, the project will strengthen adaptation for the long term by establishing a women-centered and community-based early warning. In addition, by expanding drinking water supplies all year round to 6 districts (1.25 M people) without a fee, it will have an important impact not only on their health and livelihoods, but on the income generation and savings. Grievance Redress Mechanism has been developed for the project more broadly which will increase transparency in all aspects of the project.

E.4. Needs of the Recipient

Vulnerability and financing needs of the beneficiary country and population

E.4.1. Vulnerability of country and beneficiary groups (Adaptation only)

140. The World Risk Report 2015 identified Bangladesh as the sixth most natural disaster prone country among 173 countries in the world, mainly due to the unfortunate combination of extreme exposure and high vulnerability. Findings show that Bangladesh scored 32% against exposure, 64% against vulnerability, 43% susceptibility, 87% against lack of coping capabilities, and finally 61% against lack of adaptive capabilities. The bottom-line is that Bangladesh is a high-risk country and should be treated accordingly.

141. Relative to men, women in Bangladesh, as in many other countries, experience far more severe impacts due to a variety of factors including but not exclusively, society's inequality in the form of unequal power, lack of information and lack of influence in decision making (Alam, K 2013). The patriarchal nature of the targeted communities, and entrenched gender-specific roles for women as care givers, mean that it is common that women cannot avoid being exposed to hazardous living conditions. Studies that reflect on conditions that are found in the targeted regions suggest three major implications of climate change on women: (i) Direct impacts such as biodiversity degradation¹⁶, food insecurity¹⁷ and increasing disasters¹⁸; (ii) Impacts caused by responses to climate change that do not consider the particular needs of women; and (iii) Limited capacity of women to influence climate change related decision making thus making them less likely to benefit from climate change adaptation services.

Targeting vulnerable women and girls in climate hotspots

142. Water logging in the targeted districts is pervasive. It disrupts land-based productive systems, which in turn aggravates women's propensity for malnutrition in affected areas due largely to gender-based intra-household food distribution. There are many instances where it leads to the isolation of women in inaccessible enclaves, sometimes for several months a year. Prolonged exposure to contaminated water and/or unusable land causes severe skin diseases and gynecological problems for women. Collection of fuel and potable water become extremely time consuming and hazardous. Female headed households are common in water-logging affected areas. In the absence of land based productive systems and with the incidence of acute poverty, women often face limited options to provide for their families.

143. The continuing and expanding shortage of safe drinking water is likely to become more pronounced, especially in the coastal districts. During the dry season, salinity becomes more acute and the lack of suitable drinking water affects many communities. Women and adolescent girls are usually required to obtain drinking water from distant sources, up to 5 to 6 kilometers each day in some south western districts. Young girls often sacrifice their academic activities to fulfill these responsibilities. The loss of an academic year for an adolescent girl student often translates into an early arranged marriage. Even during their pregnancy women are forced to fetch water irrespective of the distance between the source and their dwellings. Premature birth, abortion and still birth are reported in alarmingly high numbers in these areas.

144. During coastal flooding, sanitation and hygiene become critical and especially problematic for pregnant women. In the absence of freshwater, adolescent girls and women cannot maintain hygienic reproductive health care and often report perinea rashes and urinary tract infections. The spread of diarrheal diseases, cholera and dengue fever as an aftermath of a coastal flood event often leads to loss of employment. Walking on the embankments or road sides exposes both adult and young women to sexual harassment and assault by men. Women cannot send their children to schools during prolonged water-logging. Males often leave their families in search of employment, leaving the responsibility of caring for other family members on the shoulders of women. The number of women headed households in coastal/tidal flood affected areas is increasing as the youth and men leave in search of employment opportunities elsewhere. In case of tidal/coastal floods, food insecurity and sanitation are considered to be major issues for the affected women. Following the cyclone and sea and rain flooding of 1991, the death rate was almost five times higher for women as for men. Warning information was transmitted by men to men in public spaces, but rarely communicated to the rest of the family and, as many women were not allowed to leave the house without a male relative, they perished waiting for their relatives to return home and take them to a safe place. Moreover, as in many

¹⁶ In Bangladesh, there has been an increase in the salinity affected agricultural land by 22% since 1973 (SDRI, 2009).

¹⁷ Only 3.4% women headed households in Bangladesh coast own farmland compared to their male counterpart (25%) in the coast of Bangladesh.

¹⁸ The frequency of cyclones during November and May over the North Indian Ocean has increased twofold in the past 122 years. Using the Bay of Bengal in a hydrodynamic model, the World Bank estimates that cyclone-exposed areas in Bangladesh will increase by 26% and the affected population will grow as high as 122% by 2050.

other Asian countries, most Bengali women have never learned to swim which significantly reduces their survival chances in case of coastal flooding.

145. The contexts of vulnerability to climate change are somewhat different for women, since they have reduced financial means and decision-making power than their male counterparts to respond to climate-driven stresses. Moreover, being the household managers, women have to bear the burden of meeting the needs of the family, even when fighting against adversities. Most climate change issues, policies and programs are not gender neutral. In light of this, several areas deserve attention, specifically: gender specific resource-use patterns; gender specific effects of climate change; gender related patterns of vulnerability; women's capacity to cope with climate change; gender and decision-making on climate change; and gender aspects of mitigation and adaptation.

146. Women's roles in communities are not formally recognized or accounted for in mitigation, adaptation and relief efforts. Women's knowledge about ecosystems and their strategies, experiences and skills for coping with natural disasters and water shortages, are often ignored. Strategies and policies to cope with climate change often neglect the gender dimensions of climate change and the current gender-climate change agenda. Women are poorly represented in the planning and decision-making processes for climate change policies, limiting their capacity to engage in political decisions that can address their specific needs and vulnerabilities.

E.4.2. Financial, economic, social and institutional needs

147. Climate change adaptation and interventions that GCF will finance will lead to the strengthening of institutional capacity within the DWA, the Local Government institutions involved in selecting the recipients for each cycle, and draw on the lived experiences of women managing the day-to-day effects of climate change.

148. Bangladesh has a population of 156 million people, with approximately one third living below the poverty line. The poverty rate is highest in rural areas, at 36% compared with 28% in urban centers. Two thirds of Bangladesh is less than 5 meters above sea level, making it one of the most climate change disaster-prone countries in the world. Severe tidal flooding and salinity intrusion in coastal areas can cause significant damage to crops and property, and an adverse impact on rural livelihoods. Further, coastal inundation including tidal/coastal flooding can result in dramatic changes to both the landscape more generally, but more importantly, to the productivity of that land. Climate change seems likely to add to the destruction by tidal floods and cyclonic events which have resulted in significant impacts to the six districts. Poor people are hit hardest because they are more densely concentrated in badly constructed housing and on land that is prone to hazards. If these levels of poverty and economic inequality continue or increase, levels of conflict and insecurity will rise and the indirect social implications for women will be especially high.

149. In the last five years, the GoB has allocated an annual average of 160 billion Taka (2.05b USD) and 198.4 billion Taka (2.55b USD) in FY 2013-14 in social safety net expenditures. This allocation includes 1.7% of GDP and 8.9% of National Budget (2013-14 FY). This ranges from cash transfers to a range of food security programmes that target poor and vulnerable people. While the safety nets provide a critical lifeline, the programmes generally do not include adaptation and resilience dimensions. That said, the reality is that a portion of the social safety net budget already addresses climate sensitive concerns. This opens up an opportunity to strategically target GCF funds towards embedding climate sensitivity as a matter of course into the social safety net budget.

150. This is further confirmed by a Climate Public Expenditure and Institutional Review (CPEIR)¹⁹ study which identified the climate sensitivity of budgets by the schemes that UPs (Union Councils) and Pourashavas (Municipality Councils) implement, and the funds associated with these schemes. From all the schemes and projects set out in UP and Pourashavas annual budget reports, LGSP/LGSP LIC, ADP, FFW, 40 days' work schemes and donor funded projects are found relevant to climate change though not deliberate for climate change at local level. Bangladesh's CPEIR outlines the scope to increase the climate sensitive expenditures in social safety net programmes. The public expenditure review for climate change has identified that typically local government institutions spent 14% of their budget for climate purposes.

19

http://www.unpei.org/sites/default/files/e_library_documents/Bangladesh_Climate_Public_Expenditure_and_Institutional_Review_2012_0.pdf

E.5. Country Ownership

Beneficiary country (ies) ownership of, and capacity to implement, a funded project or programme

E.5.1. Existence of a national climate strategy and coherence with existing plans and policies, including NAMAs, NAPAs and NAPs

151. The GoB, in its bid to raise the overall economic development level of the country, has to address issues of food, water and health security for all its population in the face of climate change. As noted in sections C.1 and D.2 of this proposal, the GoB is committed to tackling climate change, gender sensitive development as well as social security in its overall policy framework. This project is strongly aligned with national policies including: the Bangladesh National Adaptation Programme of Action (NAPA) and Bangladesh Climate Change Strategies and Action Plan (BCCSAP) were formulated in 2005 and 2008, and subsequently revised in 2009. Furthermore, the Climate Change Gender Action Plan (ccGAP)²⁰, National Plan for Disaster Management (NPDM), and Sixth Five Year Plan (SFYP) of GOB boldly articulate the country's commitment to addressing climate change and equitable development, while the National Plan for Disaster Management (NPDM) 2008-2015 addresses Disaster Risk Reduction (DRR) and climate change adaptation (CCA) comprehensively in all development plans, programmes and policies. The forthcoming Seventh Five Year Plan (2016-20)²¹ put emphasis on Accelerating Growth, Empowering Every Citizen. The draft plan recognizes that poor people's choices are extremely limited because of lack of assets and income, and that the priority objective of 7th Plan is to reduce poverty. Strategic goals include employment generation, skills development, and reducing vulnerability.

152. The NSSS aims to modernize the Government's fragmented social protection programmes into a single, high-quality system that protects all deserving citizens particularly the poor and vulnerable throughout the lifecycle from birth to death. Upholding the provision of the national Constitution on social security for citizens (Article 15-d), NSSS is envisioned to build social safety measures to make the country free from hunger and poverty.

153. In order to achieve a synchronized and effective social protection, the implementation of the NSSS will play a major role in eliminating leakages, improving targeting, increasing the average value of the transfers, lowering the risks faced by the poor and vulnerable population, reducing poverty, helping reduce income inequality and building social capital. The social protection budget will increase and the programme will address women as a distinct target group.

154. This robust reform process is planned to encompass about one-eighth of all Government spending and one-fiftieth of gross domestic product, and reform around 100+ social protections programmes under an effective coordination mechanism of 20+ ministries/divisions of the country.

155. The vision of the 8th Plan on gender equality is "a country where men and women will have equal opportunities and rights and women will be recognized as equal contributors in economic, social and political development". The framework for women's empowerment and gender equality comprises of four areas of strategic objectives:

- improve women's human capabilities;
- increase women's economic gains;
- enhance women's voice and agency; and
- create an enabling environment for women's advancement.

E.5.2. Capacity of accredited entities and executing entities to deliver

156. UNDP is one of the world's largest brokers of climate change grants for developing countries, with a current portfolio of \$1.34 billion in mitigation and adaptation grant-financed projects in over 140 countries, supported by co-financing of \$6.7 billion. In Bangladesh, UNDP has a strong track record of delivering results in partnership with the government. It has worked closely with the GoB for the last four decades in supporting its development efforts. We have jointly collaborated in various programmes and projects in the areas of disaster risk management, climate change, poverty reduction, better governance and environmental management with technical and capacity building support. UNDP has focused on capacity building, policy and community interventions, targeting the poorest and most

²⁰ The specific objectives of ccGAP that the programme addresses are "Introduce innovative agriculture and aquaculture technologies for female farmers and entrepreneurs", Enhance women's knowledge and access to financial instruments", ensure women's involvement in efficient water management", and "improve social security/protection of women, adolescent, and children pre, during and post-disaster and emergency situation" under Priority Sector I.

²¹ Presentation by Prof Shamsul Alam, Member, General Economics Division, 9 July 2015

marginalized women, men, girls and boys. The UNDP Bangladesh country programme (2012-2016), the second largest in the Asia and the Pacific region has been prepared jointly with the government to meet its development priorities. UNDP currently manages 30 programmes with GoB using funds committed by bilateral, multilateral and global funds such as Global Environment Facility (GCF) with an annual average delivery of USD 70 million.

157. UNDP has a reputation for its high transparency and strong accountability leading to stakeholder trust and confidence. At the global level, UNDP ranked as the most transparent aid organization by the 2014 Aid Transparency Index²². In Bangladesh, in the latest Partnership Survey, 100% of donor and government partners considered UNDP an important and valued development partner. UNDP is well recognized for being flexible and agile, able to respond quickly to changing development demands and disburse resources in a cost effective, efficient and timely manner. UNDP has in place a robust accountability framework, in line with international standards, which assures quality, and manages fiduciary risks and transactions costs at the highest levels.

158. The proposed project is built upon UNDP Bangladesh's extensive track record in implementing climate change adaptation, social protection and disaster risk management work. UNDP has been implementing the world's largest disaster management programme, the comprehensive disaster management programme (CDMP) in Bangladesh with 13 ministries, which has a budget of US\$ 78 million. The CDMP has contributed GoB's effort to make a paradigm shift from a disaster response centric approach to a more comprehensive management of disaster and climate change risk. UNDP supported over 50 million people with various adaptive livelihood activities. UNDP has been supporting government in formulating key national policies and strategies including: National Disaster Management Plan, National Social Security Strategy, National Adaptation Plan, Seventh Five Year Plans etc.

159. The project will be executed by the MoWCA through the DWA. The MoWCA is engaged in the formulation and implementation of policies and programmes related to the welfare and development of women and children. The MoWCA coordinates development activities related to women (Women in Development – WID) of different Ministries. Overall, the MoWCA works for the establishment and preservation of legal and social rights of women and children. Ministry has significant knowledge and capacity in implementing social development programme for the poor and marginalized women and girls. The current annual budget of MoWCA is roughly US\$ 200 million. The programme has been implemented through DWA that manages district and sub-districts offices throughout the country. UNDP has experience working with MoWCA on violence against women programme, which have made a measurable progress in the lives of women and girls and received a high rating as per the final programme evaluation.

E.5.3. Engagement with NDAs, civil society organizations and other relevant stakeholders

160. The project has been designed in full consultation with MoF (NDA), MoWCA and relevant stakeholders. Comments from MoWCA and stakeholders consulted were analyzed and included to the extent possible. The final project document was presented in a multi-stakeholder consultation meeting organized by MoF (NDA), DWA, MoWCA and UNDP. WFP, EU, UNWOMEN, DFID, ICCCAD, Action Aid, and other Government and Civil Society Organizations provided their feedback on the project proposal. Those comments were addressed and placed before MoWCA for their final approval which endorsed the final proposal and confirmed co-finance.

161. Four consultations with women, adolescent girls and members of the targeted communities were carried out. Local government representatives, and local NGOs also participated in discussions on the barriers, challenges and adaptation gaps. The consultations included discussions on alternative strategies to solve key barriers faced by local communities targeted by this proposed programme. The theory of change and the design of the component and activities of this proposed initiative is based on these local level consultations. Each consultation took place over a period of three days in order to provide ample time for communities to discuss critical aspects of the challenges they face and explore how an initiative such as the one proposed could provide the most impactful support. The current proposal incorporates the feedback from these consultation (See Annex VII). The project, through the Project Management Unit established within MoWCA will engage further with relevant stakeholders (target communities, NGOs, CBOs, local government) to ensure stakeholder input throughout the implementation period for the proposed activities.

²² Publish What You Fund's 2013 Aid Transparency Index placed UNDP fourth overall out of 67 major donors evaluated worldwide.

E.6. Efficiency and Effectiveness

Economic and, if appropriate, financial soundness of the project/programme

E.6.1. Cost-effectiveness and efficiency

Adequacy of financing structure:

162. The public good nature of the investments of this project means that the private sector will not have incentives to invest as there is no attractive proposition for revenue generation and cost recovery at scale that will cover the initial investment. Left to the market, this type of programme will therefore not receive private funding. Hence, in order to overcome this market failure, the provisions of these investments can only be realized through the grant resources. While there are non-profit NGOs that operate within Bangladesh and invest in small scale development projects, it is difficult to envisage them having the technical, financial or logistical resources required to implement the wide scale proposals outlined in this project. As described earlier in the proposal and feasibility report, targeted households in this project go through a cycle of poverty as a result of climate impacts and losses. While microcredit has a role in helping these vulnerable households, social safety net as financial assistance to extreme poor women is essential and needs to be strengthened. This project will seek to strengthen the social protection programme through a number of interventions at the household, community and national level. Activities such as training targeted households in alternative livelihoods and early warning system kits can only be provided by grants as the financial instrument. Please refer to the economic analysis for the economic internal rate of return per intervention were assessed.

Efficiency and effectiveness:

163. The proposed activities will build on the existing effort of the MoWCA to provide financial assistance and training to thousands of women below the poverty line across the various regions of Bangladesh. This effort of supplementing ongoing social protection programmes [such as Strengthening Women's Ability for Productive New Resources (SWAPNO) – a follow up intervention of REOPA] is more cost-effective as it will ensure that all the funds provided by GCF will be allocated to measures that explicitly address climate change adaptation. In addition, the expansion of the safe water supply to 1.25 M people year-round with no cost by collecting rainwater is the most cost-effective option. It has the potential to directly benefit health, livelihoods, income negation and ultimately, reducing poverty levels. Overall, a higher level of impact on household wellbeing is expected in the target districts, which could not be achieved in the absence of the project.

E.6.2. Co-financing, leveraging and mobilized long-term investments (mitigation only)

164. MoWCA confirms US\$ 7.84 million equivalent co-finance in the form of cash to this project. A letter of co-finance confirmation is attached in Annex IV. The political commitment of the government coupled with the livelihood support in itself will provide continued human development and economic return on the lives of the beneficiaries beyond the project period. A well tested model has opportunity to leverage financing from other sources as the government and the development partners involved in poverty reduction initiatives will gain confidence in investing in the climate adaptation efforts of vulnerable groups.

E.6.3. Financial viability

165. The public good nature of this project's outputs doesn't entail revenue generation or cost recovery from the project's direct and indirect beneficiaries during the project duration. Hence, a financial analysis of this project isn't deemed pertinent.

E.6.4. Application of best practices

166. Bangladesh has invested human and financial resources in both mitigation and adaptation priorities and in the course of time, continues to improve in programmatic design and practice. Through its ongoing support of the GoB's development initiatives, the UNDP has also gained a wealth of experience, particularly relevant to addressing the needs and priorities of rural women and other marginalized communities in the country. The collaborative relations between the UNDP and the MoWCA bring valuable country ownership and perspective to this proposal.

167. The Local Disaster Risk Reduction Fund (LDRRF) of the Comprehensive Disaster Management Programme (CDMP)²³ has been successful in identifying risks faced by vulnerable communities through Community Risk Assessments (CRA) which involve climate change sensitive (risk informed) micro-planning at the local level, that are

²³CDMP – UNDP (2010-2014) supported by the EU and other development partners.

then translated into a Risk Reduction Action Plan (RRAP). Crucially however, the LDPs do not yet incorporate the CRA and RRAP in the comprehensive long-term development planning process. Consequently, there is an opportunity to scale up and build upon the successful methodologies of the LDRRF, further improve them and demonstrate the benefits of integrating climate risks into social protection programmes. Importantly, LDRRF lessons also demonstrate that a demand driven local climate change action targeting most vulnerable is feasible²⁴. The SWAPNO project in close partnership with Local Government Division successfully focuses on increasing the income of destitute women by providing employment and future employability, maintaining/rehabilitating public assets for the benefit of rural communities and strengthening Local Government Institutions for better response to pro-poor services. It also addresses the problem of lack of regular or sufficient income by providing the targeted beneficiaries with year-round employment through maintenance and rehabilitation of public assets with a development package consisting of a wide scope of life skills training and networking and other opportunities. So that Economic growth is achieved in a more inclusive manner, with economic opportunities reaching rural poor women, and vulnerable groups are protected against shocks.

168. Typically the schemes and projects of LGIs, while small in size, focus on community level infrastructure development. Lessons learned from previous interventions also suggest that local government financing does not directly address the climate change adaptation needs of the most vulnerable households. Hence, in addition climate resilient grants, a dedicated financial mechanism to cater to vulnerable household level adaptation will be implemented.

169. The lessons garnered through the implementation of different projects dealing with climate change and disaster management include:

- Capacity building of women beneficiaries include life skills training on leadership development, rights and entitlements, primary health care, vulnerability, risk & resilience and nutrition, networking and negotiation and business development etc. which are crucial. Similarly for adolescents both GEMS and life skill based trainings are very important to impart. The higher the capacity of the individual in climate hotspots, the lower the risk during and post disasters. Efforts should aim at increasing both the adaptive capacity of the individual as well as the community;
- Capacity building of the institutions working on climate change adaptation programmes is equally important, particularly issues like improved management skills in pro poor and gender sensitive planning and management; Enhanced understanding and capacity on supervision, monitoring, record keeping, reporting and conflict resolution of climate change and social safety works; follow-up and counselling for sustainable livelihoods for poor women; transparency, capacity and responsiveness to manage fiduciary risks etc.;
- The capacity building makes community members confident and optimistic about adaptation to and cope with disaster by providing them with resources and knowledge;
- Apart from NGOs and GoB responses, each community needs to be capable in terms of resources (materials and money) to address their immediate emergency needs. Therefore to minimize or reduce the disaster risk local resource mobilization is necessary. Incentives and motivations for local communal savings towards emergency plans and locally managed community funds for resilience and maintenance of community assets is also important;
- Ensuring the participation of women, girls and youth and persons with disabilities (PWDs) in planning and implementation is critical. Adolescents can play important and active role in family preparedness if they are aware and prepared for DRR and adaptation;
- Adaptive economic opportunities should be introduced to provide individuals with year round employment and earning opportunities. Climate change effects on agriculture, livestock and other sources of livelihoods should be communicated to the community to increase awareness and livelihood adaptability;
- Livelihood support to the vulnerable women and their families' needs to be followed-up further to maintain economic growth and sustain the endeavors. Follow-up activities to ensure retention of the assets given and their productive use in future by beneficiaries should continue. The motivation and awareness raising activities should be continued with updated information even beyond project period;

²⁴Documenting Good Practices and Capturing Learning of the LDRRF Projects, Comprehensive Disaster Management Programme(CDMP) March 2010

<ul style="list-style-type: none"> A better coordination of GoB-NGOs and local government is important to manage an adaptive programme. There should be continued efforts for awareness, community empowerment and knowledge sharing and networking with govt. and non govt. organizations; 	
E.6.5. Key efficiency and effectiveness indicators	
GCF core indicators	Estimated cost per t CO ₂ eq, defined as total investment cost / expected lifetime emission reductions (mitigation only)
	<i>Not applicable</i>
	Expected volume of finance to be leveraged by the proposed project/programme and as a result of the Fund's financing, disaggregated by public and private sources (mitigation only)
	<i>Not applicable</i>
Other relevant indicators (e.g. estimated cost per co-benefit generated as a result of the project/programme)	

** The information can be drawn from the project/programme appraisal document.*

F.1. Economic and Financial Analysis

170. The project relies on grant finance as (a) the proposed interventions will benefit extreme poor and climate vulnerable women and girls and their families (b) the interventions are largely public goods; and (c) does not generate revenue that lends itself to providing reflows that would warrant other financial instruments to be used.

171. The economic appraisal of the proposed project, conducted during the design phase was divided in 3 sections based on the nature of the proposed interventions:

- (a) Adaptive livelihood - The key benefit of this intervention is to support extreme poor women and girls to generate more income. The net present value (NPV) of this component ranges between \$7.3 million and \$61.7 million, and the internal rate of return between 14.4% and 42.4%. (Please refer to Annex XII).
- (b) Rainwater collection system - 1,250,000 million people will benefit from accessing clean water in six saline prone districts. The net present value (NPV) of this component ranges between -\$1.0 million and \$99.2 million, and the internal rate of return between 9.6% and 37.4%. (Please refer to Annex XII).
- (c) Integrated Climate Change Adaptation & Disaster preparedness – The project will support and provide capacity to 300 community-based women volunteer groups who will then provide access to early warning information to villagers in times of extreme weather events. The net present value (NPV) of this intervention ranges between \$3.3 million and \$13.9 million, and the internal rate of return between 36% and 94% depending on the scenario that is used. (Please refer to Annex XII for details).

172. Individually, each component of this project delivers positive net present values even under a range (sensitivity) of conservative assumptions pertaining to the impacts (benefits) of the interventions. The overall project is therefore deemed to be extremely attractive from a cost-benefit perspective.

The details of the economic analysis are presented in Annex XII of this proposal.

F.2. Technical Evaluation

173. The main two interventions of the project include the 1) development of a MoWCA financing scheme targeting extreme poor women and adolescent girls to develop climate-resilient livelihoods; and 2) expansion of drinking water supply to 1.25 M people all year around by installing large volume rainwater harvesting tanks. The livelihood options to be selected will be simple to suit the local conditions and without the need for high levels of technology. Environmental and social risks have been assessed for the rainwater harvesting tanks and are estimated as extremely low. Please refer to section G for mitigation actions.

F.3. Environmental, Social Assessment, including Gender Considerations

174. This project has completed the UNDP's Social and Environmental Screening Procedure and is deemed a Category B project. As such, an Environment and Social Management Plan (SESP, ESMP and IPPF including the development of a Grievance Redress Mechanism) are included under Annex VI. This screening was undertaken to ensure this project complies with UNDP's Social and Environmental Standards. UNDP's Social and Environmental Standards were reviewed by the GCF accreditation panel and deemed sufficient to accredit UNDP to submit low and medium risk projects. The overall social and environmental risk category for this project is **low** as highlighted below. Specific project risks are listed in Section G below. Appropriate mitigation measures are included within the following section.

Environmental Impacts

175. No major physical infrastructure or large scale production processes are planned, the displacement of people and related environmental degradation are avoided.

176. As highlighted above, the project will include the construction of prefabricated rainwater harvesting tanks that will be located at existing government and other buildings. The six districts where the rainwater harvesting system will be established receives approximately 2,000mm of rain annually. Given climate projects, this is likely to increase given Bangladesh's proximity to the coast and moreover its tropical environment.

177. The construction of the rainwater tanks will require extremely small scale earth works for the development of the pad to place the rainwater tank on. Each tank will require a pad of approximately 20 meters in diameter for each tank. Extremely small scale earth works will be required for the installation of the tanks. Given the design of the tanks and flexibility around the configuration of the three tanks at each building, any sensitive areas will be avoided, although it should be acknowledged that the GoB buildings have already resulted in changes from the original environment during construction. The other activities associated with the installation of the tanks will include the placement of guttering to collect and transport rainwater to the tanks; first flush diverters to ensure cleaning drinking water is collected in the tanks and piping to link the tanks together as well as to access existing wells to allow groundwater recharge. All fittings etc. will be prefabricated to reduce waste.

178. The only environmental impact could be the need to occasionally change the sterilization and purification systems associated with the rainwater harvesting tanks. However, given existing technology, and the use of UV sterilization and purification, ongoing impacts are considered unlikely except for the potential change of filter. This is in contrast to the high waste of desalinations plants that result in significant numbers of used filters and also the production of brine.

179. Beneficiary women and girls will pursue a diverse set of livelihood options through support for adaptation measures including skill building. The project will ensure that the current exploitation of natural resources is significantly reduced, particularly with respect to water, therefore balancing out livelihoods based on natural resources like mangrove reeds and palm fronds for weaving and roofing, or various processing of fish for food and other uses, with those that are not intrinsically tied to any natural sensitive environments. The project will therefore determine an optimal choice of livelihood options depending on the local context; biodiversity considerations, climate adaptability, and links to producer clusters and local market. An indicative list is presented as a footnote²⁵. The long-term ecological and stewardship incentives will be weighed against the immediate term need to earn cash.

180. Project staff will be trained to screen the process of selecting optimal climate adaptive livelihoods. For example, although crab-fattening is a relatively lucrative small business it cannot be recommended as a livelihood option because, it has been found to be environmentally damaging (causes loss of biodiversity). Concerns of this nature will be dealt with in detail in the awareness raising and incentivizing training sessions organized for women and girls and will be integrated into their adaptation and contingency planning outcomes.

181. Past social protection programmes evaluations have shown that poor households most vulnerable to climate change effects had successfully adopted various adaptation measures. *“Now, non-beneficiaries are very eager to be the beneficiaries of the project. The people have become more interested to new adaptation ways and means, as they brought in more income and enhanced their social status”* (Advancing Capacity for Climate Change Adaptation (ACCCA) Analysis and Evaluation of the Pilot Action, UNITAR Report 2010). Gender, empowerment and cultural sensitivity around different livelihood options such as duck-rearing, charu making, hydroponics, mat weaving, and goat rearing have made substantial impacts (at the level of 5-10 in the scale of 10 being the highest point of achievement).

Social Impacts

182. The project is likely to produce relatively few manageable negative social risks, compared to its significant positive impacts. These risks are within the control of the project. Importantly, no people will be displaced or relocated. The project will be implemented in some locations inhabited by various marginalized groups, including ethnic minorities who have distinct lifestyle and livelihood activities. There are extremely poor Hindu families living in all these areas – all of these minority groups are known to be subjected to discrimination and repression by a section of vested interest groups belonging to the majority community.

183. Sexual and gender based violence is another risk which these women and adolescent beneficiaries are likely to face quite frequently. Project will ensure justice to the victims through an effective online GRS and close partnership support from legal aid agencies.

²⁵Horticulture/homestead gardening, Livestock and poultry, Aquaculture, Cash grant, Small business and enterprise, Water supply, Sanitation, Cook stove and biomass, links to markets, food processing, savings and plinth raising, skills development on vocational trade

184. The Adaptation Support Mechanism reach will always be lower than the number of eligible women in a location. Therefore, the major risk is beneficiary selection bias that may exclude these socially marginalized people. This will be mitigated by officially gazetted selection criteria, utilization of participatory methodologies, a robust mechanism to address complaints and grievances, regularly monitored by the project, drawing guidance from the Project Board. Community driven planning and construction creates transparency and accountability to those most incentivized to demand accountability: the beneficiaries themselves.

185. Further, UNDP has institutionalized an informal and localized conflict management system in Bangladesh through Village Courts, which can potentially be applied in addressing grievances related to exclusion and complaints in implementing the project.

Gender considerations

186. The project's design, methodological approach and theory of change has been aligned closely with the framework of the GCF's and UNDP's Gender Policy and Action Plan. The project identifies and targets primarily women and girls whose specific livelihoods and overall socio-economic security are deeply dependent upon the natural environment. While men are not direct or immediate stakeholders, the project recognizes gender relations at the household and community levels, and seeks to further empower women at all decision making levels in relation to men. By focusing on building and supporting women's adaptive capacities and gender empowerment, the project expects to improve women's negotiation and decision making choices from a base of climate sensitive knowledge and also have the ability to control her own assets and income. The activities proposed in the project have been designed with through consultation with women and girls, and the project will be implemented with woman's own experiences, knowledge, and innovations.

187. The project's livelihoods approach considers complex immediate and long term considerations of adapting to climate change. It addresses priorities and needs as defined and articulated by girls and women (including on-going skills development and a holistic approach to the intersecting and cross-cutting aspects of their livelihood adaptive capacities) at the household and at the community levels. An Adaptive Social Protection (ASP) approach that combines elements of Disaster Risk Reduction (DRR), Climate Change Adaptation (CCA) and Social Protection (SP), and that furthermore, targets women and constitutes a multi-layered investment that tackles the systemic and compounded aspects of poverty, climate shocks, livelihood security and gender equality.

188. Furthermore, the project will facilitate collaborative learning and development among women and men where women would otherwise face barriers to engagement in decisions around preparing for and managing climate risks and disasters. The improved abilities of the beneficiaries in accessing or securing community and other resources will further influence gender dynamics at the household and community levels, with ultimate results being that women will be able to claim higher levels of productive assets, human capabilities and protection from shocks. In this way the project contributes to reducing the gender gap of climate change-exacerbated social, economic and environmental vulnerabilities, this is in accordance with the objectives of the Fund. Through the livelihoods and capacity building activities for women, girls and men, the project may also reduce the risks for women to experience violence by enhancing protective factors such as ownership of productive assets, awareness of rights and agency and increased voice in household decision making for adult women and staying in school for adolescent girls.

189. The project will adapt available MEL methodologies and tools including (i) Gender Disaggregated Analysis of Climate Change Impacts and Adaptation toolkit, and (ii) Women's Empowerment in Agriculture Index (WEAI) to monitor gender equality and equity gains. The project anticipates defining and selecting measurable indicators drawing from the Women's World Banking Gender Performance Indicators and the W+ (formerly Women's Carbon Indicators) in line with the GCF's indicative indicators. The indicators included in the logical framework include qualitative and quantitative gender-based result indicators at impact, and outcome and output levels.

Grievance considerations

190. The project has developed a complaint's register along with a two tiered Grievance Redress Mechanism consistent with the UNDP's *Stakeholder Response Mechanism: Overview and Guidance* (2014) and World Bank Group Safeguards Policies. The Grievance Redress Mechanism has further been designed in consideration of the specific local context and draws on existing processes and procedures for the resolution of complaints and grievances in

Bangladesh. The Grievance Redress Mechanism established goals and objectives along with eligibility requirements to make a complaint and/or grievance. It has been designed that all parties will act in good faith throughout the process and more importantly, that it will be arbitrary in nature in trying to achieve mutually acceptable resolutions for all parties. The Grievance Redress Mechanism also provides for the covering of costs for legitimate complaints or grievances so as individuals and/or groups are not disadvantaged by bringing complaints to the attention of the Ministry and UNDP. Finally, the Grievance Redress Mechanism allows individuals and/or groups to also file a complaint with the Social and Environmental Compliance Unit within the Office of Anticorruption and Integrity within the UNDP should they have any concerns as to corruption, unethical behavior or where they believe their complaint or grievance has not been adequately addressed.

191. Below is a summary of findings of the UNDP safeguards management instruments applied to appraise the project:

Social and Environmental Screening Procedure - SESP [Annex VI (a)]

192. The project is designed to be implemented in six districts in Southern Bangladesh that have been severely impacted by climate change. This is a gender focused project that will deliver financial and skill training support to women and adolescent girls to implement climate-resilient livelihoods in a highly hierarchical social structure. The project is aimed to support at extreme poor households where women happen to be doubly marginalized and unequal.

193. The clear objective of the project is thus to provide means and skills from the most disadvantaged families. The leading role assigned to women and girls and specific actions and awareness raising components would work to remove many gender specific disadvantages like, poor health, malnutrition, lack of income among others. In addition, the project does not have any components that will result in adverse impact to the environment. Quite the reverse, the project will be transformative by reducing the continued heavy reliance on saline groundwater that is already under significant stress from sea level rise and increased salinity. Moreover, the project moves away from energy intensive desalination projects that have adverse environmental impacts.

Environmental and Social Management Plan [Annex VI (b)]

194. The Environmental and Social Management Plan is a management tool used to assist in minimizing the impact to the environment and reach a set of environmental objectives. To ensure the environmental objectives of the projects are met, the ESMP will be used by the contractor to structure and control the environmental management safeguards that are required to avoid or mitigate adverse effects on the environment. The ESMP has established control/mitigation activities strategies relevant to the environmental and social objectives of the project.

195. Relevant information from the ESMP is related to the land requirements for water tanks. All water tanks are proposed to be constructed on land currently owned by the Government of Bangladesh. As such, there is no requirement for any form of land acquisition. As part of UNDP's due diligence, an analysis and consultations were undertaken as to the likelihood of any of the project's activities involving indigenous people and/or ethnic minorities. There are a total of 1,170 ethnic minority households within the project area that will have access to the various components of the project. An Indigenous People's Planning Framework has been prepared for the project as a separate document (see Annex VI (c) of the GCF Submission).

Indigenous People's Planning Framework – IPPF [Annex VI (c)]

196. The Indigenous People's Planning Framework has been prepared to guide the formulation of project components, ensuring equal distribution of project benefits between Indigenous Peoples and Ethnic Minorities and non-Indigenous Peoples/Ethnic Minorities who are affected by the Project. In addition, the project relies in two mechanisms to ensure proper participation of eligible women and girls irrespective of their ethnic background: 1) a stringent selection criteria based in the national context and socio-economic profile of the population to be targeted that was developed by MowCA's DWA and 2) A Complaints Register and Grievance Redress Mechanism has been structured to address any complaints from residents from the target area, beneficiaries of the project and ethnic minorities living in the area and/or benefiting from the project.

197. Field data was collected in 118 Unions of the six districts. Indigenous Peoples/Ethnic Minorities living in the area are mainly the fishermen, farmers, daily wage laborers, small business holders, housewives and students. In Shyamnagar and Taltali, the survey team interviewed Indigenous Peoples/Ethnic Minorities who identified themselves

as Mahato, Munda and Rakhain. Details of the consultations are included in the IPPF. All consultations were undertaken based on Free, Prior and Informed Consent. No one was consulted unless they had fully and openly agreed to the consultations. As the project will not have any impacts on indigenous peoples' lands and natural resources, nor will involve relocation from their land and the project will have not impacts on their cultural heritage, FPIC while undertaken is deemed not to be necessarily sought.

F.4. Financial Management and Procurement

198. The financial management and procurement of this project will be guided by UNDP financial rules and regulations available here: https://info.undp.org/global/documents/frm/Financial-Rules-and-Regulations_E.pdf

199. Further guidance is outlined in the financial resources management section of the UNDP Programme and Operations Policies and Procedures available at <https://info.undp.org/global/popp/frm/Pages/introduction.aspx>

200. UNDP has comprehensive procurement policies in place as outlined in the 'Contracts and Procurement' section of UNDP's Programme and Operations Policies and Procedures (POPP). The policies outline formal procurement standards and guidelines across each phase of the procurement process, and they apply to all procurements in UNDP. See here: <https://info.undp.org/global/popp/cap/Pages/Introduction.aspx>

201. The project will be implemented following the National Implementation Modality (NIM) following NIM guidelines available here: https://info.undp.org/global/documents/_layouts/WopiFrame.aspx?sourcedoc=/global/documents/frm/National%20Implementation%20by%20the%20Government%20of%20UNDP%20Projects.docx&action=default&DefaultItemOpen=1

202. The NIM Guidelines are a formal part of UNDP's policies and procedures, as set out in the UNDP Programme and Operations Policies and Procedures (POPP) which are available here: <https://info.undp.org/global/popp/Pages/default.aspx>. The NIM Guidelines were corporately developed and adopted by UNDP, and are fully compliant with UNDP's procurement and financial management rules and regulations.

203. The national executing entity MoWCA - also referred to as the national 'Implementing Partner' in UNDP terminology - is required to implement the project in compliance with UNDP rules and regulations, policies and procedures (including the NIM Guidelines). In legal terms, this is ensured through the national Government's signature of the UNDP Standard Basic Assistance Agreement (SBAA), together with a UNDP project document which will be signed by the Implementing Partner to govern the use of the funds. Both of these documents require compliance.

204. Prior to signature of the project document, all national Implementing Partners like MoWCA need to have undergone a Harmonized Approach to Cash Transfer (HACT) assessment by UNDP to assess capacities to implement the project. During implementation, UNDP will provide oversight and quality assurance in accordance with its policies and procedures, and any specific requirements in the Accreditation Master Agreement (AMA) and project confirmation (FAA) to be agreed with the GCF. This may include, but is not limited to, monitoring missions, spot checks, facilitation and participation in project board meetings, quarterly progress and annual implementation reviews, and audits at project level or at implementing partner level on the resources received from UNDP.

205. The Harmonized Approach to Cash Transfer (HACT) framework consists of four processes: (1) macro assessments; (2) micro assessments; (3) cash transfers and disbursements; and (4) assurance activities. Assurance activities include planning, periodic on-site reviews (spot checks), programmatic monitoring, scheduled audits and special audits. During micro-assessment, there can weaknesses identified for which actions are required to addresses the gaps. When a spot check finds that the gaps are not addressed it will mean that the level of assurance activities will have to remain higher and modalities of engaging with that implementing partner will have to be reviewed if necessary. All details are available here: <https://undg.org/wp-content/uploads/2015/02/2014-UNDG-HACT-Framework-English-FINAL.pdf>.

206. The project will be audited in accordance with UNDP policies and procedures on audits, informed by and together with any specific requirements agreed in the AMA currently being negotiated with the GCF. In UNDP scheduled audits

are performed during the programme cycle as per UNDP assurance/audit plans, on the basis of the implementing partner's risk rating and UNDP's guidelines. A scheduled audit is used to determine whether the funds transferred to the implementing partner were used for the appropriate purpose and in accordance with the work plan. A scheduled audit can consist of a financial audit or an internal control audit. Further details can be provided upon request.

207. All GCF resources will be provided to the implementing partner, less any agreed cost recovery amount. Under UNDP's national implementation modality, UNDP advances cash funds on a quarterly basis to the implementing partner (executing entity) for the implementation of agreed and approved programme activities, in accordance with UNDP standard policies and the NIM Guidelines. The implementing partner reports back expenditure via a financial report on quarterly basis to UNDP. Any additional requirements will be as in accordance with the AMA as and when it is agreed.

208. A draft procurement plan (which will be further discussed and revised prior to UNDP Project Document signature) is provided in Annex XIII.

G.1. Risk Assessment Summary

209. The project design has carefully considered all social, financial, operational and environmental risks. The environmental risks are low, as neither the project nor beneficiaries will implement any major infrastructure works. Financial risk may arise at the procurement and beneficiary selection stage, and the project design includes adequate safeguard measures to minimize this risk. The major operational risk, at medium probability, is the reduction of coverage of beneficiaries due to currency exchange loss or domestic inflation.

210. Awareness of these risks is well integrated in 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 Sundarbans area, following GoB's guidelines. For the financial risk, the project will include representatives from UNDP and NDA in major procurement stages; undertake audits by the Foreign Aided Project Audit Directorate of the Auditor General Office; and employ UNDP's additional audit mechanisms. Coverage risk will be mitigated by careful forecasting of price and exchange rate and building-in of appropriate contingencies. The beneficiary selection risk will be mitigated by introducing officially gazette selection criteria, utilization of participatory methodologies and a complaints and robust grievance address mechanism regularly monitored by the project, and drawing guidance from the project board and steering committee.

G.2. Risk Factors and Mitigation Measures

Selected Risk Factor 1

Description	Risk category	Level of impact	Probability of risk occurring
<i>Extraction of resources from sensitive and protected natural sites.</i>	Social and environmental	Low (<5% of project value)	Low

Mitigation Measure(s)

MoWCA's financial support system to beneficiaries will consider site specific environmental sensitivity, and sources of inputs for livelihood. In addition, the livelihoods training component for beneficiaries will also include elements raising awareness of environmental impacts. Project monitoring will include UNDP's safeguard standards and associated indicators for analysis and reporting. The Project Board will oversee how the project's safeguard plan is implemented and followed through. The mitigation steps will significantly lower the probability of risk and the risk reduction level will be high.

Selected Risk Factor 2

Description	Risk category	Level of impact	Probability of risk occurring
<i>Poor management of rainwater water harvesting tanks.</i>	Social and environmental	Low (<5% of project value)	Low

Mitigation Measure(s)

There is an extremely low risk that rainwater harvesting tanks may not be adequately maintained. It is assumed that the only maintenance requirements will be the replacement of any broken fittings and to ensure that all pipework is kept free from leaves. The first flush diverters will ensure public safety along with the proposed sterilization and purification process of water. Importantly, all tanks will be tied to the ground, to reduce impacts to them during significant climate events.

Selected Risk Factor 3

Description	Risk category	Level of impact	Probability of risk occurring
<i>There might have pilferage and beneficiary targeting in the financial support to livelihoods, especially beneficiary selection bias that may exclude socially marginalized people such as minorities.</i>	Social and environmental	Medium (5.1-20% of project value)	Medium

Mitigation Measure(s)			
<p>MoWCA is managing several social protection programmes targeting women which are evaluated and monitored regularly, therefore the likelihood of this risk occurring in this project is low. However, in order to ensure continued mitigation of this risk, the following measures will be utilized: officially gazetted selection criteria, the use of participatory methodologies, establishment of a robust complaints and grievance address mechanism regularly monitored by the project, and guidance drawn from the project board and steering committee. Proper communication at local level, engaging Local Government Institutions in social mobilization, and engaging main counterparts into project consultation process will reduce any social conflict. Further, UNDP has institutionalized an informal and localized conflict management system in Bangladesh through Village Courts, which can potentially be applied in addressing grievances related to exclusion and complaints in implementing the project. The mitigation steps will significantly lower the probability of risk and the risk reduction level will be high.</p> <p>Internal Control Framework for the Adaptive Livelihood Component will be developed in consultation with primary stakeholders. Moreover, a participatory monitoring and evaluation (social audit) will be conducted by primary beneficiary groups, where the issue of pilferage and biases will be monitored and assessed.</p> <p>Specific selection criteria have been established to remove any discrimination and/or bias. Further, as highlighted above, a two tiered Grievance Redress Mechanism consistent with the UNDP's <i>Stakeholder Response Mechanism: Overview and Guidance</i> (2014) and World Bank Group Safeguards Policies. The Grievance Redress Mechanism has further been designed in consideration of the specific local context and draws on existing processes and procedures for the resolution of complaints and grievances in Bangladesh.</p>			
Selected Risk Factor 4			
Description	Risk category	Level of impact	Probability of risk occurring
<i>Distribution of financial assistance may decrease women beneficiaries' safety, especially in the Sundarbans areas where crime is already high.</i>	Technical and operational	Low (<5% of project value)	Low
Mitigation Measure(s)			
<p>Receiving direct financial assistance may represent a risk to the beneficiaries. With the adoption of appropriate security measures by the programme participants and staff, this problem can be successfully mitigated. MoWCA will transfer financial support to beneficiaries through the local branches of nationalized commercial banks (NCBs).</p>			
Selected Risk Factor 5			
Description	Risk category	Level of impact	Probability of risk occurring
Non transparent selection against women from poorest household including ethnic and religious minorities.	Other	Low (<5% of project value)	Medium
Mitigation Measure(s)			
<p>The project will promote that minority communities are well represented in decision making. An Indigenous People's Planning Framework [See Annex VI (c)] has been developed to make sure that ethnic minorities not only participate but benefit from the project. Organizations– working with minorities will be engaged in the selection committee of beneficiaries. In addition, motivational work to bring inter-communal harmony will be introduced, particularly in the areas where such tension exists. The mitigation steps will significantly lower the probability of risk and the risk reduction level will be high.</p> <p>Specific selection criteria have been established to remove any discrimination and/or bias. Further, a two tiered Grievance Redress Mechanism consistent with the UNDP's <i>Stakeholder Response Mechanism: Overview and Guidance</i> (2014) and World Bank Group Safeguards Policies. The Grievance Redress Mechanism has further been designed in consideration of the specific local context and draws on existing processes and procedures for the resolution of complaints and grievances in Bangladesh.</p>			

Selected Risk Factor 6			
Description	Risk category	Level of impact	Probability of risk occurring
<i>Fiduciary risk at procurement, beneficiary selection stage.</i>	Financial	Medium (5.1-20% of project value)	Medium
Mitigation Measure(s)			
<p>MoWCA as implementing partner will have the overall responsibility for ensuring successful mitigation for this risk. This risk will be mitigated by the inclusion of representatives from UNDP and NDA in the major procurement processes as well as regular audit by Foreign Aided Project Audit Directorate of the Auditor General Office. Further, UNDP will employ its own audit mechanisms, which include Independent Third Party Monitoring and Office of Audit and Investigation. UNDP internal control framework which consists of checks and balances at different levels and is fully in line with international standards will be utilized. Spot checks and other missions will be undertaken to assess and reduce fiduciary risks (in addition to the regular audits). The project will introduce and gradually upscale a social audit mechanism which will allow beneficiaries to review the project and give critical feedback, which the board will review periodically. The mitigation steps will significantly lower the probability of risk and the risk reduction level will be high.</p>			
Selected Risk Factor 7			
Description	Risk category	Level of impact	Probability of risk occurring
<i>Possible delays in project implementation due to major disaster, political unrest and delay in the selection of beneficiaries through consultative process.</i>	Technical and operational	Medium (5.1-20% of project value)	Medium
Mitigation Measure(s)			
<p>This will be mitigated by adopting UNDP's business continuity plan, decentralized offices, and coordinated planning with local government and strong oversight by the Project Board. The mitigation steps will significantly lower the probability of risk and the risk reduction level will be high.</p>			
Selected Risk Factor 8			
Description	Risk category	Level of impact	Probability of risk occurring
<i>Coverage of beneficiaries may be reduced in the event of high local inflation and major fall in exchange rate (US\$ to Bangladeshi Taka).</i>	Financial	Medium (5.1-20% of project value)	Medium
Mitigation Measure(s)			
<p>The project will monitor exchange and inflation trends that might affect planned coverage of beneficiaries. In case of this financial situation, the project will adjust its resources in order to reduce impact on the coverage and quality of investment. Where possible, UNDP and MoWCA will mobilize additional resources to offset the exchange loss. These mitigation steps will lower the probability of risk. The risk reduction level will be high.</p> <p>The project has factored in 0.5% of gain/loss from exchange rate in the project budget. Additionally, to mitigate risks caused by exchange rate loss at operational level, UNDP has in place requirement to report on project expenditures on a quarterly basis, in addition to year-end reporting. That said, actual project expenditures will be reported within three months. This will close the gap of difference in exchange rate fluctuation at the point of actual disbursement and at the point of reporting.</p>			
Selected Risk Factor 9			
Description	Risk category	Level of impact	Probability of risk occurring
<i>MoWCA experience in water-related projects and implementing RWH tanks is limited.</i>	Technical and operational	Low (<5% of project value)	Low
Mitigation Measure(s)			

The oversight structure of the project includes a specific Technical Quality Assurance Committee will include representatives from UNDP, DWA, DPHE, DDM, DoE, IPH, BUET and 1 ONG. This committee will provide technical oversight for the rolling out and installation of the RWH tanks assuring that all technical aspects are considered from different Ministries.

H.1. Logic Framework.

H.1.1. Paradigm Shift Objectives and Impacts at the Fund level²⁶

Paradigm shift objectives

<i>Increased climate-resilient sustainable development</i>	The project enhances GoB's capacity to address climate change impacts from a) social protection standpoint focusing in supporting 50,000 women and girls to graduate from extreme poverty and b) by expanding the water drinking supply to 1.2 M people.
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Expected Result	Indicator	Means of Verification (MoV)	Baseline	Target		Assumptions
				Mid-term (if applicable)	Final	

Fund-level impacts

<i>A1.0 Increased resilience and enhanced livelihoods of the most vulnerable people, communities and regions</i>	Total number of direct and indirect beneficiaries disaggregated by gender;	Project reports: annual reports; mid-term and final evaluations; project MIS Database	Total 3.2 M population in targeted six districts have limited means to address poverty issues and climate change impacts.		Project interventions will benefit directly: - 57,000 women and adolescent girls, - 1.25 M people (secure water supply) -direct access to early warning information to 1.27 million people and indirectly 2 M representing 50% of the total population of target districts.	The women and girls beneficiaries are willing to use the project facilities in transforming their life and livelihoods. GoB continues its support in improving national level early warning system as they invested in last 10 years. Local Government remain helpful and persistent in improving the life and livelihoods of climate vulnerable women and girls. Macro level policy and programme support continues for other non-climatic human development aspects for women.
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²⁶ Information on the Fund's expected results and indicators can be found in its Performance Measurement Frameworks available at the following link (Please note that some indicators are under refinement):

http://www.gcfund.org/fileadmin/00_customer/documents/Operations/5.3_Initial_PMF.pdf

H.1.2. Outcomes, Outputs, Activities and Inputs at Project/Programme level

Expected Result	Indicator	Means of Verification (MoV)	Baseline	Target		Assumptions
				Mid-term (if applicable)	Final	
Project/programme outcomes	Outcomes that contribute to Fund-level impacts					
A7.0 Strengthened adaptive capacity and reduced exposure to climate risks	<p><i>7.1 Use by vulnerable households, communities, businesses and public-sector services of Fund-supported tools, instruments, strategies and activities to respond to climate change and variability.</i></p> <p><i>% of women in 6 high risk districts having access to timely early warning information with advisory for women.</i></p>	<p>Questionnaire-based surveys (QBS)/ Interviews) at the beginning, mid-term and end of the project.</p> <p>Impact assessment at the end of the project.</p>	<p>Currently none of the social protection programmes managed by MoWCA integrate support to promote climate-resilient livelihoods in the face of climate change impacts.</p>		<p>After the end of the project, 1.25 M will benefit directly from safe drinking water that will increase resilience at the household and community level.</p> <p>40,000 women and 17,000 girls directly benefit from support to pursue resilient livelihoods.</p>	<p>Lessons from supporting climate resilient livelihoods is captured for knowledge.</p> <p>Enhanced climate inclusive livelihoods practice; sustained water supply, and capacity building will increase resilience and adaptive capacity of target women.</p>
Project/programme outputs	Outputs that contribute to outcomes					
1. Climate-Resilient Drinking Water Supply for Women and Girls Expanded	<p><i>% of beneficiaries having access to safe drinking water for livelihoods and hygienic sanitation (disaggregated by gender).</i></p>	<p>(a) Baseline and Endline; (b) Longitudinal Monitoring Report, (c) Mid Term Review; Project Evaluation Report and Impact</p>	<p>Current price/litre restrict access for safe drinking water from HH, especially from women-headed households living under the extreme poverty line.</p>	<p>700,000 people will benefit directly from safe drinking water that will be used partially for hygienic sanitation.</p>	<p>1.25 M will benefit directly from safe drinking water</p>	<p>No major disaster occurred in the project locations that may delay the installation of the water harvesting tanks.</p> <p>Sufficient rainfall can be collected to help achieve water security.</p>

<p>2. Adaptive Livelihoods of Women and Girls Supported</p>	<p><i>% of beneficiaries practicing climate resilient livelihoods (disaggregated by gender).</i></p> <p><i>Percentage of population (and relative disaggregation of women and men) adopting climate-resilient livelihood practices /options by sector (fisheries, agriculture, tourism, etc.)</i></p>	<p>(a) Baseline and Endline; (b) Longitudinal Monitoring Report, (c) Mid Term Review; Project Evaluation Report and Impact Assessment Report.</p> <p>(a) Baseline and Endline; (b) Longitudinal Monitoring Report, (c) Mid Term Review; Project Evaluation Report and Impact Assessment Report.</p>	<p>Prevalent salinity in shallow and groundwater and associated cost to desalinate water proven to be majors barriers to support livelihoods.</p> <p>Currently no social protection programme supporting women to pursue climate-resilient livelihoods in the target 6 districts.</p>	<p>20,000 women and 17,000 adolescent girls directly benefit from support to pursue climate resilient livelihoods.</p> <p>During the first 24-month cycle, 20,000 women and 17,000 adolescent girls directly benefit from support to pursue climate resilient livelihoods.</p>	<p>40,000 women and 17,000 girls directly benefit from support to pursue climate resilient livelihoods.</p> <p>2% of the total population in selected 6 districts are pursuing climate resilient livelihoods.</p>	<p>Contextual non-climatic factors beyond project's control may limit to achieve resilient livelihood for 100% beneficiaries.</p>
<p>3. Institutional capacity within MOWCA to monitor, evaluate and report on adaptive social protection strengthened</p>	<p><i>Number of government staff (local, regional, and national) and partner NGOS who effectively apply new skills to monitor, evaluate and report on adaptive social protection (disaggregated by gender).</i></p>	<p>(a) Baseline and Endline; (b) Longitudinal Monitoring Report, (c) Mid Term Review; Project Evaluation Report and Impact Assessment Report.</p>	<p>Currently none of the social protection programmes managed by MoWCA integrate climate-resilient livelihoods training to address climate change impacts.</p>	<p>20,000 women and 17,000 adolescent girls directly benefit from support to pursue climate resilient livelihoods.</p>	<p>40,000 women and 17,000 girls directly benefit from support to pursue climate resilient livelihoods.</p> <p>A Climate Change Unit created under MoWCA to inform ongoing and future adaptive social protection programmes.</p>	<p>MoWCA/DWA successfully establish mechanisms for cooperation and joint work with NGOs.</p> <p>Willingness by other relevant Ministries to incorporate adaptation considerations into social protection programmes.</p> <p>Lessons learned are identified and analyzed in a timely manner, supporting the effective sharing of knowledge.</p>
<p>Activities</p>	<p>Description</p>	<p>Inputs</p>	<p>Description</p>			

<p>1.1 Social Mobilization for Community Level Rain Water Harvesting Management.</p>	<p>Women-led process to develop an inclusive water management strategy that will include engagement with community leaders, associations, and CBOs (farmers, fishermen, and women associations) and other civil-based organizations with local credibility to identify best strategy to install and manage the water tanks.</p>	<p>1.1.1. Establish at least five social platforms/open spaces (one for each district in the project area) for discussions around the installation and management of the water harvesting tanks.</p> <p>1.1.2 Define, jointly with local community members, an inclusive water management strategy.</p> <p>1.1.3 Design and delivery a general public awareness campaign on the water management strategy.</p>	<p>Define, jointly with local community members, an inclusive water management strategy.</p>
<p>1.2 Year round access to sustainable and environment friendly safe and fresh drinking water (1350 large scale rain water tanks).</p>	<p>To underpin the safe, fresh and clean water and sanitation needs of girls and women at household and communal levels, appropriate technical, material and financial support for ensuring year-round sustained access is integrated with women's livelihood approach. This includes additional water supply through water harvesting technologies at the community levels for women and their families.</p>	<p>1.2.1 Procure and install the water tanks.</p> <p>1.2.2 Train the users on maintenance of the water tanks.</p> <p>1.2.3 Develop sustainable M&O plan.</p>	<p>Installation, maintenance and sustaining rainwater harvesting tanks in 5 selected districts.</p>
<p>2.1 On-farm and off-farm climate adaptive livelihoods of 40,000 extreme poor women.</p>	<p>Women are supported with skills, capacity development and appropriate technologies in their adaptive livelihood selections and diversification of current livelihood activities.</p> <p>MoWCA will provide financial assistance for women to pursue climate resilient livelihoods on the basis of a planned adaptive capacity skills development.</p> <p>*Activity 2.1 and Activity 2.2 will be jointly implemented as to provide support to pursue climate livelihoods (including training) to women and adolescent girls. For this reason inputs for these two activities will be complementary and are not duplicated in the inputs column.</p>	<p>2.1.1. Call for Proposal Selection of PNGOs</p> <p>2.1.2. Selection of target beneficiaries</p> <p>2.1.3 Household and Community Livelihood Risk and Adaptation Assessment (Household Profiling) including expenditures for the pursuit of climate resilient livelihoods.</p> <p>2.1.4. MoWCA transfers financial support for pre-identified planned expenditures through agent banking in monthly stipends.</p> <p>2.1.5. Monitoring (and evaluating) the use of resources in improving their livelihoods.</p>	<p>Provide financial assistance to make livelihoods options of targeted recipients climate adaptive.</p> <p>Provide practical means of skills and capacity building.</p>
<p>2.2. Skills on climate resilient off-farm livelihoods (vocational, trades and green technologies) for 17,000 adolescent girls.</p>	<p>Adolescent girls are supported with skills, capacity development and appropriate technologies in their adaptive livelihood selections and diversification of current livelihood activities.</p> <p>MoWCA will finance costs for adolescent girls to acquire skills for climate resilient livelihoods on the basis of a planned adaptive capacity skills development.</p>	<p>2.2.1 Skill and Capacity Needs Assessment</p> <p>2.2.2. Selection of Skill and Capacity Areas for each beneficiary</p> <p>2.2.3. Development of Learning Materials</p> <p>2.2.4. Selection of Trainers</p> <p>2.2.5. Training of Trainers</p> <p>2.2.6. Provide appropriate skill training and capacity building support</p>	<p>Provide practical means of skills and capacity building.</p> <p>Generate and integrate climate information into learning cycle of livelihood practices.</p>

<p>2.3 Establish, capacitate and equip women early warning volunteer team in 357 wards.</p>	<p>Bangladesh has well established community early warning (EW) volunteer system which includes volunteers of both gender, but which does not otherwise take into account gender considerations in volunteer management, equipment distribution training or message delivery. The project will work with the Cyclone Preparedness Programme to increase the number of women volunteers and ensure that they have access to training opportunities and equipment necessary to perform their role. The project does not seek to generate early warning information rather plan to invest on dissemination mechanism that ensure timely delivery of EW information, making sure that the information is relevant to the livelihood with clear advice on what to do and make sure that women understand the warning for action. The project will form 300 community based women volunteer groups. They group will provide direct access to EW to 1.27 million people that may reach another 2.0 million by other means of communication.</p>	<p>2.3.1 Community Risk and Capacity Assessment for EW 2.3.2 Develop women and youth volunteer groups 2.3.3 Train the volunteers groups 2.3.4 Equip the trained volunteers with essential equipment 2.3.5 Mock drills for uses of the community early warning system 2.3.6 Monitor and supervise the social mobilization function of volunteer groups.</p>	<p>Provide support to train, equip and mobilize the women and youth volunteers for early warning.</p>
<p>3.1 Institutional capacity to monitor, evaluate and report climate change adaptation.</p>	<p>The project will establish real time efficiency and longitudinal impact monitoring mechanisms for gathering lessons and policy evidence. It will set randomized control trials (RCT) to assess actions to pursue climate resilient livelihoods by beneficiary women and adolescent girls. In addition, the project will provide risk management information to all grants recipients throughout both 24-month cycles.</p> <p>The project will also organize high level policy dialogue to support the development of a policy environment for adaptive social protection. The project will seize policy influence opportunities over time, including the 8th Five Year Plan, Vision paper beyond 2021 and implementation of the National Social Security Strategy. The lessons will be shared through partnering with national and international knowledge institutions.</p>	<p>3.1.1 Develop a Grievance Management System, uniform financial reporting format for NGOs and ICT based on the disbursement and monitoring mechanism. 3.1.2. Risk management information provision to grants recipients throughout both 24-month cycles. 3.1.3. Documentation of the good practices and learning based on RCT. 3.1.4. Development of Climate Adaptive Social Protection Tool kit and Guideline 3.1.5. Lessons learned workshops in different stages of the project. 3.1.6 Lessons sharing events</p>	<p>Provide risk management information to all grants recipients and support in capturing, documenting and sharing lessons and knowledge generated from the project to replicate a climate adaptive social protection model.</p>
<p>3.2 Establishing a Gender and Climate Change Cell in the Department of Women's Affairs.</p>	<p>Effort by GoB ministries to integrate climate change into their policy and planning are constrained by sustained external support and lack of policy evidence and research. To address this, the project plans to establish a Climate Change Cell within DWA. The cell will play a number of roles: (1) Lead the knowledge management component of the project; (ii) make available lessons from the project to the policy makers; (iii) take forward activities after the project.</p>	<p>3.2.1 Proposal for a climate change cell in DWA/MoWCA 3.2.2 Capacity Needs Assessment of the Cell 3.2.3 Provide support in full functional aspects of the cell 3.2.4 Develop a sustaining model of the cell.</p>	<p>Provide institutional capacity building support in establishing climate change cell in DWA/MoWCA</p>

H.2. Arrangements for Monitoring, Reporting and Evaluation

Project-level monitoring and evaluation will be undertaken in compliance with the [UNDP POPP](#) and the [UNDP Evaluation Policy](#).

Oversight and monitoring responsibilities:

211. The primary responsibility for day-to-day project monitoring and implementation rests with the Project Manager. The Project Manager will develop annual work plans to ensure the efficient implementation of the project. The Project Manager will inform the Project Board and the UNDP Country Office of any delays or difficulties during implementation, including the implementation of the M&E plan, so that the appropriate support and corrective measures can be adopted. The Project Manager will also ensure that all project staff maintain a high level of transparency, responsibility and accountability in monitoring and reporting project results.

212. The UNDP Country Office will support the Project Manager as needed, including through annual supervision missions. The UNDP Country Office is responsible for complying with UNDP project-level M&E requirements as outlined in the [UNDP POPP](#). Additional M&E and implementation quality assurance and troubleshooting support will be provided by the UNDP Regional Technical Advisor as needed. The project target groups and stakeholders including the NDA Focal Point will be involved as much as possible in project-level M&E.

213. A project inception workshop will be held after the UNDP project document has been signed by all relevant parties to: (a) re-orient project stakeholders to the project strategy and discuss any changes in the overall context that influence project implementation; (b) discuss the roles and responsibilities of the project team, including reporting and communication lines and conflict resolution mechanisms; (c) review the results framework and discuss reporting, monitoring and evaluation roles and responsibilities and finalize the M&E plan; (d) review financial reporting procedures and mandatory requirements, and agree on the arrangements for the annual audit; (e) plan and schedule Project Board meetings and finalize the first year annual work plan. The Project Manager will prepare the inception report no later than one month after the inception workshop. The final inception report will be cleared by the UNDP Country Office and the UNDP Regional Technical Adviser, and will be approved by the Project Board.

214. The Project Manager, the UNDP Country Office, and the UNDP Regional Technical Advisor will provide objective input to the annual Project Implementation Report (PIR) for each year of project implementation. The Project Manager will ensure that the indicators included in the project results framework are monitored annually well in advance of the PIR submission deadline and will objectively report progress in the Development Objective tab of the PIR. The annual PIR will be shared with the project board and other stakeholders. The UNDP Country Office will coordinate the input of the NDA Focal Point and other stakeholders to the PIR. The quality rating of the previous year's PIR will be used to inform the preparation of the next PIR. The final project PIR along with the terminal evaluation report and corresponding management response will serve as the final project report package.

215. An independent mid-term review process will be undertaken and the findings and responses outlined in the management response will be incorporated as recommendations for enhanced implementation during the final half of the project's duration. The terms of reference, the review process and the final MTR report will follow the standard templates and guidance available on the [UNDP Evaluation Resource Center](#). The final MTR report will be cleared by the UNDP Country Office and the UNDP Regional Technical Adviser, and will be approved by the Project Board. The final MTR report will be available in English.

Additional GCF evaluation requirements:

216. An independent terminal evaluation (TE) will take place no later than three months prior to operational closure of the project. The terms of reference, the review process and the final TE report will follow the standard templates and guidance available on the [UNDP Evaluation Resource Center](#). The final TE report will be cleared by the UNDP Country Office and the UNDP Regional Technical Adviser, and will be approved by the Project Board. The TE report will be available in English.

217. The UNDP Country Office will include the planned project terminal evaluation in the UNDP Country Office evaluation plan, and will upload the final terminal evaluation report in English and the management response to the public

UNDP Evaluation Resource Centre (ERC) (<http://erc.undp.org>). Once uploaded to the ERC, the UNDP Independent Evaluation Office will undertake a quality assessment and validate the findings and ratings in the TE report, and rate the quality of the TE report.

218. The UNDP Country Office will retain all M&E records for this project for up to seven years after project financial closure in order to support ex-post evaluations.

219. A detailed M&E budget, monitoring plan and evaluation plan will be included in the UNDP project document.

220. UNDP will perform monitoring and reporting throughout the reporting period in accordance with the AMA and Funded Activity Agreement (FAA). UNDP has country presence and capacity to perform such functions. In the event of any additional post-implementation obligations over and above the AMA, UNDP will discuss and agree these with the GCF Secretariat in the final year of the project and will prepare a post-implementation monitoring plan and budget for approval by the GCF Board as necessary.

* Please note that a funding proposal will be considered complete only upon receipt of all the applicable supporting documents.

I. SUPPORTING DOCUMENTS FOR FUNDING PROPOSAL

- NDA No-objection Letter **Annex I**
 - Feasibility Study **Annex II**
 - Integrated Financial Model that provides sensitivity analysis of critical elements (xls format) **Annex III**
Not Applicable for this project
 - Confirmation letter or letter of commitment for co-financing commitment **Annex IV**
 - Term Sheet **Annex V**
 - Social and Environmental Screening Template **Annex VI (a)**
 - Environmental and Social Management Plan **Annex VI (b)**
 - Indigenous People's Planning Framework (IPPF) **Annex VI (c)**
 - Appraisal Report or Due Diligence Report with recommendations **Annex VII**
 - Evaluation Report of the baseline project **Annex VIII**
 - Map indicating the location of the project/programme **Annex IX**
 - Timetable of project/programme implementation **Annex X**
 - Project/programme confirmation **Annex XI Forthcoming when AMA between UNDP and GCF is agreed**
- Additional Information**
- Economic Analysis **Annex XII (a), Annex XII (b)**
 - Additional Background Details **Annex XIII**
 - Responses to GCF comments on Funding Proposal **Annex XIV**
 - Additional Supporting Documents **Annex XV**



No-objection letter issued by the national designated authority



Senior Secretary
Economic Relations Division
Ministry of Finance
Government of Bangladesh

09.431.014.05.00.009.2015-

16 June 2016

Subject : Funding proposal for the GCF by UNDP regarding the project, 'Enhancing Women and Girls' Adaptive Capacity to Climate Change in Bangladesh'

Dear Executive Director,

As the National Designated Authority of Bangladesh, I would like to refer to 'Enhancing Women and Girls' Adaptive Capacity to Climate Change in Bangladesh' as included in the funding proposal submitted by UNDP to us on 11 May 2016.

Pursuant to GCF decision B.08/10, the content of which we acknowledge to have reviewed, we hereby communicate our no-objection to the project; 'Enhancing Women and Girls' Adaptive Capacity to Climate Change in Bangladesh' as included in the funding proposal.

By communicating our no-objection, it is implied that:

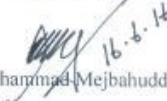
- Government of Bangladesh has no-objection to 'Enhancing Women and Girls' Adaptive Capacity to Climate Change in Bangladesh' project as included in the funding proposal;
- The project as included in the funding proposal is in conformity with Bangladesh's national priorities, strategies and plans;
- In accordance with the GCF's environmental and social safeguards, 'Enhancing Women and Girls' Adaptive Capacity to Climate Change in Bangladesh' project as included in the funding proposal is in conformity with relevant national laws and regulations.

We also confirm that our national process for ascertaining no-objection to 'Enhancing Women and Girls' Adaptive Capacity to Climate Change in Bangladesh' project as included in the funding proposal has been duly followed.

Our earlier letter regarding the same project (Ref- 09.431.014.05.00.009.2015-130, dated 02 August 2015) will be treated as void.

We acknowledge that this letter will be made publicly available on the GCF website.

Yours Sincerely,


16.6.16
Mohammad Mejbahuddin

Ms. Hela Cheikhrouhou
Executive Director
Green Climate Fund, G-Tower, 175 Art Center-daero
Yeonsu, Incheon, Republic of Korea

Copy to:

Country Director, UNDP-Bangladesh, IDB Bhaban, Agargaon, Dhaka.

Environmental and social report(s) disclosure

Basic project/programme information	
Project/programme title	<u>Enhancing Women and Girls Adaptive Capacity to Climate Change in Bangladesh</u>
Accredited entity	UNDP
Environmental and social safeguards (ESS) category	Category B

Social and Environmental Screening Template (if applicable)	
Date of disclosure on accredited entity's website	2016-11-13
Language(s) of disclosure	English and Bengali
Link to disclosure	http://www.bd.undp.org/content/bangladesh/en/home/presscenter/articles/2016/11/12/public-disclosure-environmental-and-social-management-plan-for-the-proposed-green-climate-fund-project.html The ESMP below contains an impact assessment (ESIA) consistent with the requirements of PS1 for a category B project.
Environmental and Social Management Plan (ESMP) (if applicable)	
Date of disclosure on accredited entity's website	2016-11-13
Language(s) of disclosure	English and Bengali
Link to disclosure	http://www.bd.undp.org/content/bangladesh/en/home/presscenter/articles/2016/11/12/public-disclosure-environmental-and-social-management-plan-for-the-proposed-green-climate-fund-project.html
Resettlement Action Plan (RAP) (if applicable)	
Date of disclosure on accredited entity's website	n/a
Any other relevant ESS reports and/or disclosures (if applicable)	
Description of report/disclosure	Indigenous People Planning Framework
Date of disclosure on accredited entity's website	2016-11-13
Language(s) of disclosure	English and Bengali
Link to disclosure	http://www.bd.undp.org/content/bangladesh/en/home/presscenter/articles/2016/11/12/public-disclosure-environmental-and-social-management-plan-for-the-proposed-green-climate-fund-project.html