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The World Bank

Report No: ICR00004072

IMPLEMENTATION COMPLETION AND RESULTS REPORT  
(TF-12721)

ON A  
GRANT  
IN THE AMOUNT OF US\$ 13 MILLION EQUIVALENT  
TO THE  
PEOPLE'S REPUBLIC OF BANGLADESH  
FOR A  
COMMUNITY CLIMATE CHANGE PROJECT  
(P125447)  
UNDER THE BANGLADESH CLIMATE CHANGE RESILIENCE FUND (BCCRF)

July 5, 2017

Environment and Natural Resources Global Practice  
Bangladesh Country Office  
South Asia Region

CURRENCY EQUIVALENTS  
(Exchange Rate Effective May 17, 2017)  
Currency Unit = Bangladesh Taka (BDT)  
BDT 1.00 = US\$ 0.01  
US\$ 1.00 = BDT 80.70

FISCAL YEAR  
July 1 – June 30

#### ABBREVIATIONS AND ACRONYMS

ATOM	Activity to Output Monitoring
BCCRF	Bangladesh Climate Change Resilience Fund
BCCSAP	Bangladesh Climate Change Strategy and Action Plan
BP	Bank Policy
CAS	Country Assistance Strategy
CM	Community Mechanism
CPF	Country Partnership Framework
CRI	Climate Resilience Index
EMF	Environmental Management Framework
ERD	Economic Relations Division
FY	Fiscal Year
GIS	Geographical Information System
GoB	Government of Bangladesh
GRM	Grievance Redress Mechanism
ICR	Implementation Completion and Results Report
IGA	Income Generating Activities
ISR	Implementation Status and Results Report
MC	Management Committee
M&E	Monitoring and Evaluation
MoEF	Ministry of Environment and Forests
MTR	Mid Term Review
NGO	Non-Governmental Organization
OP	Operational Policy
PAD	Project Appraisal Document
PDO	Project Development Objective
PKSF	Palli Karma-Sahayak Foundation
PIP	Project Implementing Partner
PMU	Project Management Unit
PPR	Public Procurement Rules
QAG	Quality Assurance Group
RBM	Results Based Monitoring
RF	Results Framework
RWH	Rain Water Harvesting
SMF	Social Management Framework
SMO	Sub-Project Monitoring Officer
TRC	Technical Review Committee
USD	United States Dollars

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**BANGLADESH**  
**Community Climate Change Project (CCCP)**

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**BANGLADESH  
COMMUNITY CLIMATE CHANGE PROJECT  
DATA SHEET**

**A. Basic Information**

Country:	Bangladesh	Project Name:	Community Climate Change Project
Project ID:	P125447	L/C/TF Number(s):	TF-12721
ICR Date:	05/17/2017	ICR Type:	Core ICR
Lending Instrument:	SIL	Grantee:	MINISTRY OF ENVIRONMENT AND FORESTS
Original Total Commitment:	USD 13.00M	Disbursed Amount:	USD 12.98M
Revised Amount:	USD 13.00M		
<b>Environmental Category: B</b>			
<b>Implementing Agencies:</b>			
Palli Karma-Sahayak Foundation (PKSF)			

**Cofinanciers and Other External Partners:**

**B. Key Dates**

Process	Date	Process	Original Date	Revised / Actual Date(s)
Concept Review:	07/27/2011	Effectiveness:		12/12/2012
Appraisal:	02/13/2012	Restructuring(s):		
Approval:	02/13/2012	Mid-term Review:	04/15/2015	05/18/2015
		Closing:	12/31/2016	12/31/2016

**C. Ratings Summary**

**C.1 Performance Rating by ICR**

Outcomes:	Satisfactory
Risk to Development Outcome:	Moderate
Bank Performance:	Satisfactory
Grantee Performance:	Satisfactory

**C.2 Detailed Ratings of Bank and Borrower Performance (by ICR)**

Bank	Ratings	Borrower	Ratings
Quality at Entry:	Satisfactory	Government:	Satisfactory

Quality of Supervision:	Satisfactory	Implementing Agency/Agencies:	Satisfactory
Overall Bank Performance:	Satisfactory	Overall Borrower Performance:	Satisfactory

### C.3 Quality at Entry and Implementation Performance Indicators

Implementation Performance	Indicators	QAG Assessments (if any)	Rating
Potential Problem Project at any time (Yes/No):	No	Quality at Entry (QEA):	None
Problem Project at any time (Yes/No):	No	Quality of Supervision (QSA):	None
DO rating before Closing/Inactive status:	Satisfactory		

### D. Sector and Theme Codes

	Original	Actual
Major Sector/Sector		
Social Protection		
Social Protection	42	42
Water, Sanitation and Waste Management		
Other Water Supply, Sanitation and Waste Management	58	58

### Major Theme/Theme/Sub Theme

Environment and Natural Resource Management		
Water Resource Management	34	34
Water Institutions, Policies and Reform	34	34
Finance		
Finance for Development	8	8
Disaster Risk Finance	8	8
Urban and Rural Development		
Disaster Risk Management	8	8
Disaster Preparedness	8	8
Disaster Response and Recovery	8	8
Disaster Risk Reduction	8	8
Rural Development	33	33
Land Administration and Management	33	33

### E. Bank Staff

Positions	At ICR	At Approval
Vice President:		

Country Director:	Qimiao Fan	Ellen A. Goldstein
Practice Manager/Manager:	Kseniya Lvovsky	Herbert Acquay
Project Team Leader:	Nadia Sharmin	
ICR Team Leader:	Shahpar Selim	
ICR Primary Author:	Shahpar Selim	

#### F. Results Framework Analysis

- ✓ **Project Development Objectives (from Project Appraisal Document)**  
To enhance the capacity of selected communities to increase their resilience to the impacts of climate change

#### Revised Project Development Objectives (as approved by original approving authority)

n/a

#### (a) PDO Indicator(s)

Indicator	Baseline Value	Original Target Values (from approval documents)	Formally Revised Target Values	Actual Value Achieved at Completion or Target Years
✓ <b>Indicator 1</b>	Community mechanisms established and functioning in selected communities to respond effectively to specific climate risk			
	5%	70%	No change	78% ✓
<b>Date Achieved</b>	<b>ACHIEVED: 112%</b>			<b>October 2016 ✓</b>
<b>Comments (including % achievement)</b>	<p>Community mechanisms (CM) were deemed functional when groups (each group making up one CM) sat together and effectively addressed climate risks specific to that group. A CM is judged functional when they collaborate to produce adaptation action plans and investment plans. They are judged continuously functional when they continued to meet their bi monthly meeting targets to discuss climate risks on their livelihoods and troubleshooting.</p> <p>In total 1724 CMs were formed in 32 communities (In 78% of the communities as against a target 70% or 29 communities. 112% of the target was thus met).</p> <p>PDO indicator 1 is linked to intermediate outcome indicator: 1.1, 1.2 and 1.3</p>			
✓ <b>Indicator 2</b>	Communities to have applied sustainable adaptation practices to address specific climate change risk			
	5%	70%	No change	84%
<b>Date Achieved</b>	<b>ACHIEVED: 120%</b>			<b>October 2016</b>
<b>Comments (including % achievement)</b>				

Adaptation practices refer to sub-projects designed and implemented to address specific climate risks, such as goat rearing on slatted houses, crab fattening, plinth raising to protect households and community grounds.

An adaptation measure is judged as "sustainable" through quality of work, benefits accrued, recording of lessons learned and demonstrated sustainability in earlier interventions/projects.

The target was met in 34 or in 84% of the communities as against a target 70% or 29 communities. Therefore, the target was met 120%.

Major field level activities carried out by the PIPs included: raising plinths, courtyards, community grounds above flood level (including earth filling and turfing to make them resilient to future flood events); installation of shallow and deep tube wells considering local climate risks and water tables; pond and canal re-excavation to ensure water supply for drinking, irrigation and domestic purposes, installation of water purification systems for safe drinking water in highly saline areas (pond sand filters and desalination plants); rain water harvesting systems for individuals and communities; installation of sanitary latrines; installation of improved cook stoves; demonstration of climate resilient crops; and providing technical support and training support to beneficiaries on income generating activities (e.g. goat rearing, crab fattening, vermi composting, etc.). Please see Annex 2 for details.

PDO indicator 2 is linked to intermediate outcome indicator: 1.1, and 1.3

Indicator 3 Sub-grants implemented in the selected communities are assessed to have achieved the targeted objectives

0	75%	No change	85%
Date Achieved			October 2016

ACHIEVED: 113%

Comments  
(including %  
achievement)

35 sub-projects or 85% of 41 PIPs were assessed by PKSF as successful in this respect. Success was measured against reaching the targets set for each sub-project. Based on the same calculation as above the target was met 113%.

PDO indicator 3 is linked to intermediate outcome indicator: all

(b) Intermediate Outcome Indicator(s)

Indicator	Baseline Value	Original Target Values (from approval documents)	Formally Revised Target Values	Actual Value Achieved at Completion or Target Years
Intermediate Result (Component One):	Community Climate Change Fund management: A functional financing mechanism for community-based adaptation sub-projects established			
1.1	Number of community-based adaptation sub-grants awarded.			

Date Achieved	0	40	40	41 October 2016
	ACHIEVED: 103%			
Comments (including % achievement)	Functional financing mechanism refers to PKSFs capacity to award sub-grants to PIPs. This included PKSF's capacity to undertake the whole process, beginning from call for proposals, to shortlisting, to final contract signing and to channeling the funds to the PIPs. The target was set to reach 40 PIPs. 41 PIPs (103% of target) were awarded sub-grants.			
	By December 2012, a total of 498 project concept notes (PCNs) were received. PKSF screened all the 498 PCNs based on required criteria and prepared a short list of 150 NGOs. A Technical Review Committee (TRC) was formed. After the preliminary screening of PCNs, PKSF officials visited all shortlisted PIPs to verify their field existence. A workshop was organized for shortlisted NGOs to help them submit detailed and high quality sub project proposals. PKSF's internal team evaluated the detailed project proposals with the support from TRC, obtained fiduciary clearance from the World Bank and approval from PKSF Governing Body. In this process a total of 41 sub -grants were finally awarded over about two-year period (in three phases starting from July 2013 until October 2014). Fund disbursement to the PIPs was done according to the Operations Manual developed for the project, as well as fiduciary requirements of the Bank. PKSF signed contracts with each PIP and based on receipt and review of each PIP's yearly action plan (with costed indicative budget), PKSF transferred the grant funds. Each PIP received a 35% advance (which was adjusted during the second last quarter before project closing) and received the rest of the designated funds on a reimbursement basis. Before processing the reimbursement, PKSF reviewed their action plans every quarter and did field checks (cross checking vouchers). Their findings were then reviewed by the PKSF's audit department, and then the funds were reimbursed to the PIPs.			
	CCCP Contribution in US\$: 10,384,925. Breakdown: CCCP contribution: 8307.94, Community contribution: 614.44, PIP contribution: 265.67, Total: 9188.06(lakh taka)			
	Investment into saline area in US\$: 3,590,688. Breakdown: CCCP contribution: 2872.55 (34.57% of US\$ 10.3 million), Community contribution: 202.91, PIP contribution: 89.48, Total: 3164.95(lakh taka)			
	Investment into flood area in US\$: 4,326,525. Breakdown: CCCP contribution: 3461.22 (41.44% of US\$ 10.3 million), Community contribution: 268.78, PIP contribution: 121.60, Total: 3851.61(lakh taka)			
	Investment into drought area in US\$: 2,467,700. Breakdown: CCCP contribution: 1974.16 (23.76% of US\$ 10.3 million), Community contribution: 142.74, PIP contribution: 54.58, Total: 2171.49(lakh taka)			



✓ 1.2	% of PIPs with awarded sub-projects found fully compliant with policies and procedures agreed under CCCP			
	80%	No change	95%	
Date Achieved	October 2016			
	ACHIEVED: 119%			
Comments (including % achievement)	<p>The target for this indicator was set at 80%, or that 33 of 41 PIPs should be fully compliant with policies and procedures agreed under CCCP. The result was that 39 PIPs (95% of them or 119% of target) met this target. Those PIPs that were found to be non-compliant were given additional supervision to ensure they became compliant. This was one of the positive aspects of the Results Based Monitoring (RBM) approach that problems could be spotted early on and give time to correct them.</p> <p>The policies and procedures are laid out in the Operational Manual and other guidelines prepared by the project (details are captured in indicator 2.3 below).</p>			
1.3	Sub-grants have been disbursed to the NGOs in a timely manner.			
✓	0	80%	No change	80%
Date Achieved	October 2016			
	ACHIEVED: 100%			
Comments (including % achievement)	<p>Sub-grants were disbursed to 33 of 41 (80%) PIPs in a timely manner. 100% of the target was met.</p> <p>"Timely" refers to targets set in the quarterly and monthly disbursement targets that PKSf agreed with each PIP. It contributes to the PDO by demonstrating capacity at the PIP levels to complete the quality task within the stipulated time.</p> <p>If any PIP failed to complete the quality task within the timeframe, the payment was not disbursed as initially agreed time.</p>			
Intermediate Result (Component Two):	Knowledge management, M&E and Capacity Building: Systematic process of sharing lessons and incorporation of best practices into the design and implementation of interventions is operationalized. A robust M&E system to ensure effective monitoring of sub-project outcomes at the community and project levels operationalized.			
2.1	PIPs with awarded sub-projects have identified a list of lessons learned during annual workshops for use in their adaptation initiatives			
✓	0	80%	No change	85%
Date Achieved	October 2016			
Comments (including % achievement)	ACHIEVED: 107%			

	35 (85% of PIPs or 107% of target) of 41 PIPs as compared to a target of 33 PIPs identified and shared lessons learned during annual workshops. This was done through power point presentations and discussions.				
2.2	Percent of PIPs report best practices to PKSf and other stakeholders	0	80%	No change	89%
Date Achieved					October 2016
	<b>ACHIEVED: 110%</b>				
Comments (including % achievement)	36 (89% or 110% of target) of 41 PIPs as compared to a target of 33 PIPs reported best practices to PKSf. Reports contained descriptions/explanations of best practices. These lessons learned were entered into the PKSf website and stored in the PKSf climate change library.				
2.3	Toolkit & guidelines prepared for community-based climate change adaptation	0	3	No change	6
Date Achieved					October 2016
	<b>ACHIEVED: 200%</b>				
Comments (including % achievement)	6 toolkits and guidelines were prepared against a target of 3 (200% of target). They were aimed at the PIPs to facilitate and streamline operations and included: Operation Manual; Implementation Manual; Activity Implementation Guideline; Procurement Guideline; Financial and Accounts Management Guideline; Monitoring Manual, including (i) baseline questionnaire, (ii) beneficiary profile format, and (iii) community profile format.				
2.4	Number of inter-community visits	0	20	No change	22
Date Achieved					October 2016
	<b>ACHIEVED: 110%</b>				
	22 (110% of target) intercommunity visits were undertaken. The purpose of these visits was to allow for cross learning between communities and individuals working on adaptation initiatives.				
Comments (including % achievement)	Inter community visits were very helpful to the project in quickly conveying to communities what the possible options are, and how to construct and maintain an intervention (e.g. plinth raising or pond excavation). Community visits were especially useful in the case of sanitary latrines and goat rearing. Once the initiative was demonstrated, the communities grasped the solution much more quickly. PKSf believes this reduced errors in construction also. It also helped motivate communities to participate as a collective group and keep up with maintenance. This contributed towards the PDO by building community knowledge base.				
2.5	Sub-project has conducted a baseline study, vulnerability and risk assessment and investment plan	0	80%	No change	87%

Date Achieved		October 2016	
ACHIEVED: 100%			
Comments (including % achievement)	All 41 PIPs completed vulnerability and risk assessments as well as baseline profiles of each beneficiary as a basis for their investment plans (also through community mechanisms and investment plans that were made). 87% were judged to be of good quality by PKSF.		
	11 sub-projects or PIPs conducted detailed baseline studies as part of the Results Based Monitoring (RBM). The outcome and impact results reported in the RBM report are based on these 11 baselines. It is a small sample with few measuring points so results are not statistically significant. The main benefit and lesson learned is more the approach and methodology than the results themselves.		
Intermediate Result (Component Three):		A Project Management Unit (PMU) established to administer project funds and to monitor implementation performance of activities.	
3.1		PMU has the required staff, equipment, office space & manuals	
0		Core staff: 12 Office equipment: 80% Office space: 80%	No change Core staff: 12 Office equipment: 80% Office space: 80%
Date Achieved		October 2016	
ACHIEVED: 125%			
Comments (including % achievement)	The target with regard to recruitment of office staff for the PMU was fully met with 12 staff (target met to 125%). Targets with regard to equipment and office space were met as per established equipment list and planned office space.		
	PKSF produces regular Activity (quarterly), Progress (bi-annually, annually) and Impact evaluation reports (MTR and Project Completion); Third Party Outcome monitoring (Annual)		
3.2		Activity (2), Progress (1), Impact evaluation (1)	
0		No change	Activity Report (4) Communiqué 3, Brochure for all 41 PIPs
Date Achieved		October 2016	
ACHIEVED: 100%			
Comments (including % achievement)	The target was met to 100%. Details are as follows:		
	Year 1: Inception Report (Brochure), Activity Report (1) (Feb 6, 2013), Activity Report (2) (April 7, 2013) Activity Report (3) (July 29, 2013), (Half Yearly Progress Report October 2012-March 2013(April 25, 2013).		
	Year 2: Activity Report (1) (Oct 21, 2013) Activity Report (2) (Jan 13, 2014) Activity Report (3) (April 24, 2014), Activity Report (4) (July 24, 2014) Progress Report (1) (Dec 31, 2013) Half Yearly Progress Report (May 29, 2014).		

	<p><b>Year 3:</b> Activity Report (1) (Nov 3, 2014) Activity Report (2)(Jan 22, 2015), Activity Report (3)(June 24, 2015), Activity Report (4)(September 27, 2015). Progress Report includes narrative report of 11 NGOs and narrative report of 27 NGOs.</p> <p>Activity Report (1) (August 8, 2015); Activity Report (2) (February 18, 2016); Activity Report (3) (August 17, 2016); Activity Report (4) (September 27, 2016); Progress Report includes narrative report of all 41 PIPs; Lessons Learned Report; Environment and Social Impact Report; Baseline Report &amp; RBM report</p>
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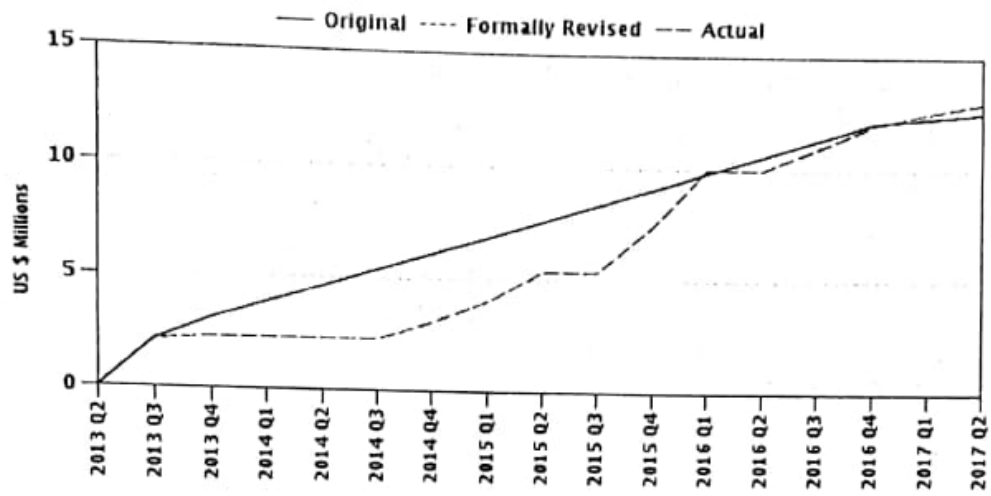
#### G. Ratings of Project Performance in ISRs

No.	Date ISR Archived	DO	IP	Actual Disbursements (USD millions)
1	06/17/2013	Satisfactory	Satisfactory	2.16
2	11/17/2013	Moderately Satisfactory	Satisfactory	2.30
3	06/09/2014	Moderately Satisfactory	Satisfactory	3.08
4	01/07/2015	Moderately Satisfactory	Satisfactory	5.35
5	07/30/2015	Moderately Satisfactory	Satisfactory	9.98
6	03/22/2016	Satisfactory	Satisfactory	10.94
7	10/14/2016	Satisfactory	Satisfactory	12.53

#### H. Restructuring (if any)

Not Applicable

# I. Disbursement Profile



## 1. Project Context, Development Objectives and Design

### 1.1 Context at Appraisal

1. **Country Context.** The sixth Climate Change Vulnerability Index (CCVI), released by the global risks advisory firm *Maplecroft* rated Bangladesh as the country most at risk from climate shocks due to extreme levels of poverty and a high dependency on agriculture. In addition, two key reports – The Intergovernmental Panel on Climate Change's *Fifth Assessment Report* and the World Bank's *Turn Down the Heat*<sup>1</sup> – revealed long-term implications for Bangladesh and its people from probable catastrophic impacts of climate change. Bangladesh consists of mostly low lying land (only about 10% of the country is 1 meter above mean sea level) and is home to the world's largest river delta, comprised of the Ganga, Meghna, and the Brahmaputra rivers. One third of the land is under tidal excursions. Due to its unique geographic, socio-economic, population density and physical characteristics, the country is extremely vulnerable to the impacts of climate change. Most Bangladeshis rely on agriculture, forestry and fisheries for their livelihoods. Salt water intrusion, sea level rise, cyclonic storm surge, extreme flood events and severe droughts can damage and even destroy livelihoods options for the people in the most climate vulnerable zones of Bangladesh. This vulnerability profile provides the context and rationale for climate resilient development being the top priority for the Government of Bangladesh. The Government's strategy is to make livelihoods of the poorest/vulnerable populations climate resilient, so that the national economy is insulated from climate change as much as possible.

2. The chief national strategy document – *Bangladesh Climate Change Strategy and Action Plan (BCCSAP), 2009* – includes a ten-year program to build country capacity and resilience to meet climate change challenges over the next few decades. It also provides an action plan for integrating climate change issues into sustainable development. The BCCSAP was put into practice through the Bangladesh Climate Change Resilience Fund (BCCRF), which was a multi donor trust fund (set up in 2010) hosted by the Ministry of Environment and Forests (MOEF). The fund has supported investment projects and analytical research in line with the BCCSAP core principles and pillars.

3. **Rationale for Bank Involvement.** The World Bank has been supporting the Government in building Bangladesh's climate resilience by investing over a billion dollars on coastal infrastructure and cyclone shelters in the past decade. This has been reflected in the Bank's Country Assistance Strategies (CAS) over the years<sup>1</sup>. The Bank was also the Trustee of the BCCRF, and was designated as the sole agency responsible for managing the implementation of activities supported by the BCCRF. The Bank had accessed BCCRF financing in building cyclone shelters, solar irrigation pumps, promoting afforestation, and undertaking significant analytical work on climate resilience.

4. In addition to substantial investments in critical infrastructure, preparedness and response, the Bank recognizes the need for inclusive development and the acute threat of climate change to the livelihoods of the most climate vulnerable people. The Bank supported the Palli Karma-

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<sup>1</sup> The project remains strongly consistent with the Bank's current Country Partnership Framework (2016-20) objectives under Focus Area 3: Climate and Environment Management, as detailed in section 3.

Sahayak Foundation (PKSF) to prepare and implement this project as it contributes to two CAS (2011-2014) outcomes: strengthened water resources management and coastal protection; and enhanced disaster preparedness. The CCCP was a stand-alone project, financed fully from BCCRF funds through its off-budget window.

## **1.2 Original Project Development Objectives (PDO) and Key Indicators (as approved)**

5. The Project Development Objective was defined as: to enhance the capacity of selected communities to increase their resilience to the impacts of climate change.

6. The 3 PDO level indicators are below:

-Indicator One: Community mechanisms established and functioning in selected communities to respond effectively to specific climate risk

-Indicator Two: Communities to have applied sustainable adaptation practices to address specific climate change risk

-Indicator Three: Sub-grants implemented in the selected communities are assessed to have achieved the targeted objectives

## **1.3 Revised PDO (as approved by original approving authority) and Key Indicators, and reasons/justification**

7. The PDO or the indicators related to the PDO were not changed during implementation.

## **1.4 Main Beneficiaries**

8. According to the PAD, the primary beneficiaries of the project were to be communities in saline-affected, flood affected and rainfall-scarce zones of the country. The final beneficiaries were selected once the project was effective and the sub-project proposals were approved by PKSF. Secondary benefits, which was to enhance capacity to plan and implement effective community-driven climate change adaptation projects, were to accrue to the PKSF and participating NGOs.

## **1.5 Original Components (as approved)**

9. **Component 1: Community Climate Change Fund (US\$10.40 million, revised US\$10.79 million).** This was the largest component in CCCP and was designed to establish a fund to finance community-based climate change adaptation projects to be implemented with the assistance of NGOs (subsequently named Project Implementation Partners (PIPs)). The fund would be managed by PKSF through a separate Project Management Unit (PMU), to be set up and supported (including staffing, equipment, and operation costs) under Component 3. The PKSF was to call for project concept notes from eligible NGOs and set criteria for submission eligibility. The sub projects proposals were to address at least one of the six BCCSAP thematic areas.<sup>2</sup> Please see Annex 2 for details on the activities supported through the sub projects.

<sup>2</sup> The BCCSAP pillars are: (i) Food security, social protection and health, (ii) Comprehensive disaster management, (iii) Infrastructure, (iv) Research and knowledge management, (v) Mitigation and low carbon

10. **Component 2: Knowledge Management, Monitoring and Evaluation, and Capacity Building (US\$ 0.44 million, revised US\$ 0.55 million).** This component aimed at sharing best practice lessons between communities, among the participating PIPs, as well as within the wider NGO community nationally, regionally and globally. It also supported a structured learning process through cross peer visits in different vulnerable zones. Knowledge creation and management was also to be achieved through the preparation of toolkits and guidelines for the PIPs. It would thus build the capacity of NGOs to prepare eligible community-based climate change adaptation project proposals. The PMU would operationalize an M&E system to ensure effective financial and activity monitoring during project implementation as well as enable an independent evaluation at project completion.

11. **Component 3: Project Management (USD1.66 million).** This component was to establish the PMU within PKSf and hire/train staff to manage funds and monitor the implementation of sub-projects; as well as finance the PMU's operating costs, procurement, and other expenses related to the administration of project funds; and build the technical capacity of PKSf to appraise climate change adaptation sub-project proposals submitted by NGOs, and to operationalize the procedures for fund management.

#### 1.6 Revised Components

12. None of the components were revised during implementation.

#### 1.7 Other significant changes

13. The BCCRF had allocated 10% of its total funds to the NGO window. US\$130 million was paid in as capital contribution, which translated to US\$13 million for the CCCP. The original CCCP amounted to US\$12.5 million, resulting in an additional US\$0.5 million being available from BCCRF. Following the project Mid Term Review (MTR) recommendations, and internal evaluation by the Bank, an additional financing (AF) of US\$ 500,000 was approved by the Bank. During the AF process, it was found that the original CCCP was on track to meet its PDO, and satisfactory progress had been made in meeting implementation targets. The AF met the eligibility criteria under OP10.00<sup>3</sup>. As the AF was approved at a late stage of the project with eleven months before field activities would have to be completed, it was agreed not to ask for new PIP proposals through a bidding process but to distribute this additional amount to 11 of the best performing PIPs.

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development, and (vi) Capacity building and institutional strengthening. The CCCP directly supports all the pillars except (v).

<sup>3</sup> The ISR ratings for implementation progress (IP) and Development Objectives (DO) over the most recent 12 months were rated Moderately Satisfactory or better. The project impact, as evidenced from the results recorded in the ISRs, was consistent with targets set out in the PAD. The project complied with legal covenants, including fiduciary and safeguards. The AF was not expected to change fiduciary and safeguards aspects. The AF activities were consistent with the project PDO and strategically aligned with the CAS.



## 2. Key Factors Affecting Implementation and Outcomes

### 2.1 Project Preparation, Design and Quality at Entry

#### Project preparation.

14. The analytical basis and lessons learned that underpinned the project design were sound. The project design was based on comprehensive analyses of similar projects undertaken by NGOs at the community levels and (GIS based) studies of climate change impacts in Bangladesh, both with regard to geographical areas affected and consequences for people's livelihoods, and in particular how the poorest parts of the population were affected. The background studies focused on adaptation, and not mitigation. The selection of project area and type of interventions to be pursued were thus based on these studies.<sup>4</sup>

15. The PDO of the project was to enhance community capacity to increase their resilience to climate change. The definition and understanding of the term "resilience" can be very broad and can capture economic resilience, social resilience or environmental resilience to cope with hazards. Hazards can also be defined in many ways – it could be a flood event, or a slow moving climate hazard like drought conditions or salinity intrusion. The definition of "resilience" in the PDO has been kept broad to capture the complexities and different aspects of resilience in the context of climate resilience. The 3 PDO level indicators directly reflect the essential functions required at community level for building climate resilience and maintain a community's identity and structure in the face of a climate hazard, while also learning and changing.

16. The project design was highly influenced by this broad definition and is reflected in the component design and the justification of activity sequencing. The project was designed as an innovative learning project based on the Bank's past experience in community mechanisms in Bangladesh and regionally, as well as the PKSF's experience in micro credit financing. Unlike other projects, the CCCP was designed to specifically address climate resilience and that too in a manner tailor-made to different climate risks zones. Project design as a result was flexible and the sub projects that were to be funded were only indicative at appraisal. The final project interventions (sub projects) directly demonstrated their links to attaining the PDO. However, these links were made explicit in the design of sub projects at the project implementation stage, and not at the project design stage. The complexity and challenge of the project design was concealed in the fund mechanism set up, implementation of the sub projects by PIPs in remote areas; their uneven competences in implementation capacities; and in the results monitoring approach to capture "resilience" at the field level.

17. The most important goal of the project was to operationalize the Community Climate Change Fund that would be channeled to the selected PIPs who would then implement the selected sub projects (that met the selection criteria) at the field level. Fundamental to this was to understand climate change at the adaptation level and translate it into possible sub projects designed that would support the PDO (as well as the BCCSAP pillars and the Bank CAS 2011-2014); and set up an

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<sup>4</sup> A point to note is the lack of economic or financial analysis in the PAD, which is justified, given that the details of the sub-projects were not yet known. Project design at the appraisal stage did not build in mechanisms for data gathering for cost-benefit economic analysis at project closing. This is discussed later in Section 3.3.

organizational and implementation mechanism (involving the Bank, the PKSf, the selected PIPs and the communities) that would deliver the outcomes.

18. The risks involved in doing this in a transparent and credible way were correctly assessed in the PAD as reputational risk, technical and managerial oversight weakness risks, accountability and transparency in the selection of PIPs and sub projects, lack of climate change expertise at the PKSf, social and environmental safeguards risks associated with unidentified sub projects at appraisal, strong adherence to Government and donor priorities. It was also noted at appraisal that CCCP would be a challenge to PKSf because PKSf is a micro-credit organization and it would be PKSf's first time implementing a grant mechanism, and monitoring the impact of such programs.

19. In the PAD, the guidance with regard to design of climate resilient sub projects was vague. However, the mechanisms put in place for project management, such as PIP screening (with qualifying criteria that was to be widely disseminated to ensure transparency and credibility), sub project selection (with criteria on supporting BCCSAP and the Bank CAS 2011-2014, technical soundness, and beneficiary demand), fund management (including special training on fiduciary requirements of the Bank for the PKSf as well as for each individual PIP, plus arrangements on fund tracking against sub project targets, and arrangements for cross vetting of PIP expenditures by the PKSf and finally, auditing), sub project implementation (starting from the setting up of the community groups to sub project completion), cross peer learning, monitoring and evaluation and rounds of training on project management and results monitoring (including safeguards aspects) demonstrated the pragmatism of the design against perceived risks.

20. The project design was mindful of its innovative nature and sought to capture the learnings (what worked and what did not) in a transparent and candid way. The project design also had provisions for the development of guidelines and toolkits for the PIPs and the beneficiaries as implementation evolved. The various knowledge sharing and dissemination activities planned for were adequate, and discernibly helped PIPs learn from each other's successes and mistakes during implementation.

21. One area of project design weakness was in the results framework (RF) in the PAD, and required a substantial amount of refinement and further development during project implementation to serve its purpose. For example, the RF makes a reference to Community Mechanisms that should "respond effectively to specific climate risks" but no guidance was given on how to identify the risks, or how to establish the community mechanisms to address that specific risk. This gap in the design was addressed successfully during implementation, and is discussed in the implementation section of the ICR.

22. The risk to the project from this being PKSf's first climate change project was mitigated by the organizational set up of the PMU. The PMU had a project coordinator, dedicated project officers for each climate zone (who were selected based on their multi-disciplinary backgrounds related to livelihoods in climate vulnerable areas), accounts and procurement staff, an M&E specialist and secretarial staff. The technical staff at the PMU had to be consistently of the highest quality. The PMU had adequate resources to conduct training for the PIPs on diverse project management related topics. A Technical Review Committee reviewed sub project proposals submitted by PIPs for approval. The integration of the project PMU into the PKSf's own management structure contributed towards good governance of the project. The way the PMU was designed, and its' functions for supervision, field presence, results monitoring and reporting, was critical in ensuring that the PIPs delivered at the field level, and that the PDO was met.

23. The project design was approved by the BCCRF Governing Council. From the beginning the BCCRF donors were kept abreast of project design. It was agreed that yearly updates from the project would be provided to the donors, as well as briefings at the end of every project supervision mission. This contributed towards mitigation of risks associated with donor priorities.

24. **Quality at entry.** In summary it can be said that the project was well designed for an innovative learning project (with two shortcomings discussed earlier) with a well-qualified organization selected for its implementation. The challenges that were foreseen in the risk assessment during project preparation were by and large addressed early on with the following specific measures incorporated into project design: (i) ensuring high quality technical staff at the PMU and at the PIP level, (ii) ensuring a transparent and credible screening method for the selection of PIPs and sub projects, (iii) ensuring adequate resources and time for training of PMU as well as the PIP staff on a wide range of topics – including understanding of climate resilience in the community context, fiduciary and safeguards requirements, and very importantly, monitoring and evaluation, (iv) flexibility in project management to incorporate lessons emerging from one area to be applied in another area if appropriate, (v) strict supervision on safeguards and (vi) enhanced supervision arrangements for slow performing PIPs.

## 2.2 Implementation

25. Project implementation was completed satisfactorily and without major delays, as judged by the achievement of targets, and ISR ratings. This was a result of a number of adjustments that were made early in the implementation phase by the project, in response to field conditions and design shortcomings: (i) the community climate adaptation approach was sharpened theoretically and operationally in Component 1; (ii) results capturing and dissemination was strengthened to address weaknesses in Component 2; and (iii) PMU performance was kept consistent by maintaining high quality staff and field presence in Component 3.

26. The recommendations in the Mid Term Review (MTR) were further instrumental in achieving project results by proposing a number of actions/improvements. Notably (i) specific guidelines for each PDO indicator (and project component), (ii) improving guidelines for the PIPs, (iii) clarifying exit strategies for the PIPs, (iv) conducting more learning exchanges between the community action groups, (v) increased monitoring of specific interventions to ensure site specific suitability of technological interventions, (vi) better assessments of how these technologies performed, and (vii) adequate record keeping and reporting by PIPs to PKSf. As noted in the post MTR Aide Memoires, PKSf increased its supervision efforts (especially on slow performing PIPs).

27. Implementation encountered challenges in two areas due to design weaknesses: (i) how to clearly define climate adaptation sub projects, and (ii) how to tailor the M&E system to specifically capture adaptation measures. These challenges were addressed early on due to timely action by the Bank and PKSf (guidance notes prepared and disseminated through training) and did not significantly hamper the implementation speed once the PIPs were on board.

28. **Selection criteria (of PIPs and sub projects) were key factors in implementation.** This was one of the keys to the success of the project. The NGOs that became PIPs were selected after a systematic screening of the NGO itself as well as of the sub-project proposals they submitted for approval. The screening criteria were developed by the PKSf and the Bank after several rounds of

technical discussions<sup>5</sup>. The criteria included past experience of the NGOs in relevant geographical areas, their yearly disbursements, their manpower capacities, etc., and was done in a transparent manner, keeping in mind issues of governance and credibility. The sub projects that were finally selected were based on suggestions from the communities themselves on what has worked in the past, and what they were interested in pursuing. The balance between the desirable and the achievable was key in selecting the right partners and activities.

29. *Understanding climate risks and elaborating the Results Framework in a learning project were critical.* These two design shortcomings were highlighted in section 2.1. In order to assist the PIP screening, it was recognized that a climate vulnerability assessment was needed that puts the new and different adaptation measures front and center against the climate threats that each community faces. The Bank and the PKSF together prepared a guidance note that linked climate change threat factors (floods, drought, salinity) to risks/opportunities faced by the different groups of people (e.g. farmers, the landless, all community members etc.). By directly linking threats to risks/opportunities it was possible to arrive at a list of possible adaptation response measures (e.g. planting of short duration crop varieties by farm laborers in the area due to floods). This assessment helped not only in identifying suitable sub project ideas for funding, it also helped the PIPs keep focus on climate adaptation (as opposed to more traditional micro credit livelihoods work).

30. As mentioned earlier, the RF in the PAD needed to be refined at the implementation stage. Remedial action was taken by the project through the preparation a guidance note titled, *Explanations and Clarifications on how to identify climate risks and vulnerability at community level, how to organize adaptation interventions, how to monitor and evaluate implementation in line with PDO level indicators*. This document served as a practical guide that clarified to the PIPs how to translate the project results framework better to everyday monitoring –especially the linkages between the PDO, PDO-level Results Indicators and Intermediate Results Indicators. The project also adopted PKSF's own Result-Based Monitoring (RBM) Framework and adapted it to suit CCCP (details in section 2.3). The explanatory note, supporting supervision, trainings and the RBM framework together addressed a significant gap in the project design. They also represent a lesson learnt for future projects where final activities are not defined in the PAD, and where the project implementation is through many partners with varying understandings of a concept like climate resilience as well as different capacities for M&E.

31. *Incorporating lessons learnt in a learning project is key.* The project involved many community groups and PIPs that generated a rich storehouse of data and information on climate resilience. CCCP has now prepared a considerable amount of knowledge products, and in addition, each PIP participated in yearly lessons learnt meetings to candidly discuss and record their problems and achievements. Over time, the numerous learning products combined with seminars, workshops and field visits did of course contribute significantly to capacity building of all concerned. The field visits organized between communities were maybe the most important ones.

32. *No substitute for adequate resources for technical and operational supervision in a highly dispersed project involving diverse community activities.* The project set up a PMU with 14 employees: a project manager and a deputy manager, 3 program officers, an M&E officer, 3 accounts officers, and technical staff for training, environment and natural resources, social

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<sup>5</sup> In the sections on project preparation and economic efficiency, we discuss that the sub project screening criteria could have been expanded to include cost effectiveness information on each selected sub project. However, the selection criteria were otherwise judged as adequate for the task at hand.

development, engineering, communication and MIS. While this is a good indicator of the implementing agency's commitment to the project, it is also commendable that they had sufficient staff to cover the scale of the project (41 PIPs and numerous communities). Field presence in the remote areas was critical in following M&E requirements and fiduciary oversight, especially when slow performing PIPs were identified, or when technical issues arose. For example, PKSF prepared an *Activity Implementation Guideline* which contained drawings and instructions on how to build, in a climate resilient way some of the most sought after investments, like plinth raising for homesteads and community grounds, construction of tube wells, other water management installations, sanitary latrines and sheds for goats, poultry and ducks. The project also organized "mini technical workshops" at the field level to demonstrate solutions to construction problems (e.g. for the desalination plants, and the cook stoves) for the PIPs and communities when such a need was identified. High quality technical guidance from the PMU at the right time and the availability of considerable project resources were a positive factor contributing considerably to satisfactory implementation.

33. *Engaging Donors was important in reporting results and creating visibility.* As agreed during project preparation, BCCRF donors were briefed regularly at the end of each implementation supervision mission. Resource materials showing gradual target attainment was also shared with the donors regularly. The project also hosted several field visits by donors as part of their annual reviews, as well as a head of agency visit. This helped communicate the lessons being learnt in a learning project, and in ensuring donor objective alignment throughout implementation.

### 2.3 Monitoring and Evaluation (M&E) Design, Implementation and Utilization

34. **M&E indicators and design.** The results framework in the PAD was designed keeping in mind that the final activities would be chosen after project effectiveness. The guidance on what certain terms meant ("established and functioning", "effective response", "climate risks" for example) were not as clear as they could have been, especially since the results framework had to be operational at the level of PIPs whose M&E capacities and understanding varied. However, the three tiered monitoring system put in place was adequate (i.e. each PIP had a dedicated Sub-Project Monitoring Officer (SMO) reporting to the Chief Executive or to a senior official not directly entrusted with implementation of the sub-project; PKSF had its own M&E unit; and (iii) the project was subject to external audits, monitoring and evaluations).

35. As noted earlier in Section 2.2, remedial action on the PAD RF was a key factor in smooth implementation of the project. The project adopted PKSF's own Result-Based Monitoring (RBM) Framework, through which a climate resilience index (CRI) was developed to measure the achieved resilience. The CRI development exercise refined terms such as "climate resilience" and translate theoretical concepts into practical and measurable indicators. Four indicators were set to measure resilience. Each of the indicators was weighted based on their significance in the context of minimizing risks, budget allocation and community needs<sup>6</sup>. The RBM measured achievements

<sup>6</sup> First, three risks zones i.e. flood, salinity and drought, were weighted based on their impacts on community and budgetary allocation. Salinity received the highest score which is 45%, followed by flood 30% and drought 25%. Four indicators were set to measure the resilience. These are a) resilient households (HHs) established, meaning HHs are protected from climate change variability and related shocks mainly in char lands and coastal areas by raising plinths above the flood level and reconstructing houses; b) reduction of

against these weightages. The RBM was to monitor and report on project activities and eventually evaluate output, outcome and impact in relation to indicators specified in the PAD. The RBM was also a management tool that helped the project adjust course during the implementation phase so as to ensure that the desired results (e.g. objectives) described in a plan are achieved. The RBM system as tailor made for CCCP is shown in the figure below. To complement the PAD results framework, therefore, the project developed a total of four result frameworks. A "mother result framework" was developed to measure CRI, which was supplemented by three other result frameworks for three distinct risk zones i.e. flood, salinity and drought. In addition, 41 PIPs developed their own result framework to measure outcome and impact of their interventions. The use of the RBM was instrumental in refining the PAD results framework to the credit of the project and its innovation in capturing terms such as "resilience" in practical terms is a good practice for future projects of this nature.

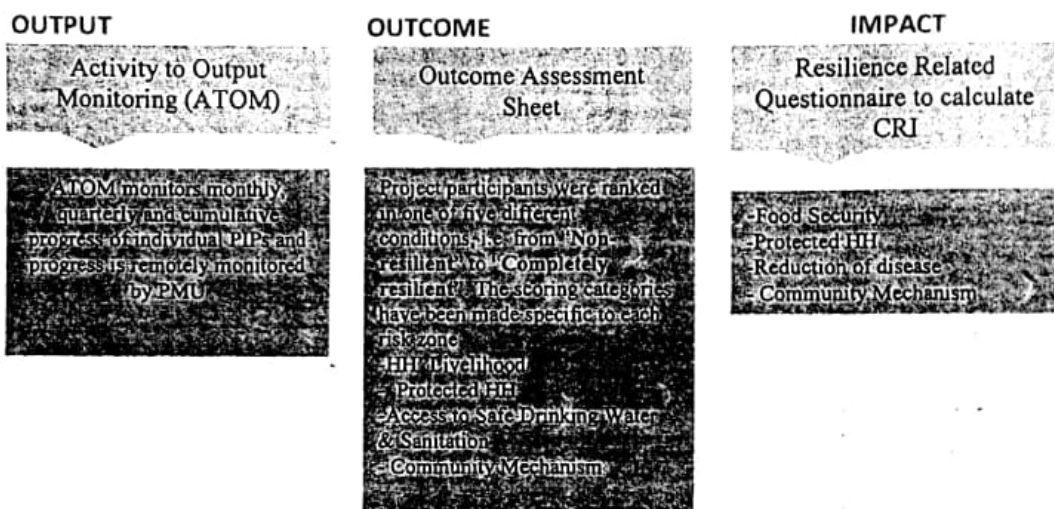


Fig 1: CCCP RBM system

disease incidence as to improving health and wellbeing of the community by securing water and sanitation systems and raising awareness; c) food security in terms of food availability and increased nutrition status by providing alternative IGA support; and d) ensured available water for drinking and irrigation for vegetable growing. Each of the indicators was weighted based on their significance in the context of minimizing risks, budget allocation and community needs. It was found that weightage of an indicator varies in different risk zone. For example, the indicator "resilient HHs established" gets 50% weight for flood and 30% for salinity whereas this indicator is not considered in drought zone. Reduction of waterborne diseases is a common indicator for all three risk zones, which is weighted 20% for flood, 40% for salinity and 20% for drought. Food security is the other common indicator which is weighted 30% for all three risk zones. "Ensured available water" is the only indicator which is set for the drought risk zone and weighted 50%. The weightage has been distributed considering severity of impacts, proposed interventions and budget allocation.



36. **M&E Implementation:** Two RBM reports were created – the first in March 2015 (11 PIPs were covered and the HH sample size was 84) and the final in June 2016 (11 PIPs but with a larger sample size of 300 HHs). 11 PIPs were selected as being representative of the 3 climate risk areas. Given the remoteness of the areas and the dispersed households and communities, getting a more inclusive sample size was desirable but not practicable. Activity To Output Monitoring (ATOM) data quality (gathered by PIPS) was adequate but the data aggregation and analysis could have been improved at the PKSf end (for economic efficiency calculations at project closing and for future reference). Training of PKSf and PIP staff in M&E helped considerably, however, a lesson learnt is that attention must be given to designing an M&E system, when it requires considerable time, resources and capacity on the part of implementers (PIPs and the PKSf in this case) to do it full justice.

37. **M&E Utilization:** The project used the ATOM data to continuously measure progress through tracking utilization of funds in relation to budgets allocated to each PIP. This proved to be an important tool in ensuring steady progress and that corrective measures were taken early on when so needed. In addition, and in keeping with the theme of a learning project, PIPs also candidly shared their experiences which helped other PIPs in make design changes when needed. GIS-based monitoring has proven highly effective by CCCP, for example, according to the Department of Public Health and Engineering, distance of a tube well and a latrine should be at least 30 ft. It is possible to measure this distance using Google Earth. The PMU could easily monitor whether these types of infrastructures are rightly placed or not.

#### 2.4 Safeguard and Fiduciary Compliance

38. **Financial Management:** A robust financial management assessment of PKSf was carried out during preparation phase of CCCP in accordance with OP/BP 10.02, in order to identify financial management risks and mitigation measures with the view to design an appropriate financial management arrangement. FM risk was rated substantial and appropriate mitigating measures were incorporated into project design. Financial Management performance of the project remained Satisfactory for most part of the project life and there are no pending issues as agreed on the FM action plan. The financial reports were submitted to the Bank on a timely manner and the Bank found them acceptable based on its desk reviews. Financial Statements were audited by private audit firm on an annual basis and the auditors have expressed unqualified opinion for all the audits, however, it was agreed that the audit of the financial statements for the period from July to December 2016 will be carried out by a private audit firm and will be submitted to the Bank before June 30, 2017. There are no pending material audit observations on the previous audit reports.

39. **Procurement performance:** There was significant improvement of capacity in managing procurements at the PMU and PIP level compared to the initial stage of the project. The PMU has successfully developed and disseminated simplified procurement documents and instructions for the PIPs. The PMU also provided continuous hands-on support and training to the PIPs in executing day to day procurement activities. As a result of these interventions, procurement activities at the filed level gained momentum during the mid-term of the project, and all procurements were completed within the project duration. PIPs also expressed that for the first time they followed the Public Procurement Rules (PPR) for their procurements, and the training sessions and hands on support provided by the PMU were very helpful.

40. **Environmental Safeguards:** There were no deviations from the applicable Bank OP/BPs - Environmental Assessment (OP) (BP 4.01). The project was a Category B for environmental

safeguards. Visits to project sites during the implementation, found that the environmental management measures had been complied with and a system of community monitoring and reporting had been introduced and followed. Environmental enhancement parameters had been considered in the design of sanitary latrines, cluster based raised plinths and other activities. CCCP played a strong role in awareness building to ensure safe drinking water conservation in the drought and saline prone areas. CCCP PMU organized a number of awareness building workshops to train the communities in maintaining project interventions in an environmentally sustainable manner.

41. **Social Safeguards:** There were no deviations from the applicable Bank OP/BPs - Indigenous Peoples (OP) (BP 4.10) and Involuntary Resettlement (OP) (BP 4.12). No land acquisition was permitted or required in implementing schemes for income generating activities and community level sub schemes under this project. It was also highly unlikely to affect the small ethnic communities negatively. However, OP 4.10 was triggered to ensure positive impacts for the communities. Over the project period, PKSf submitted quarterly reports to the World Bank. In these reports no adverse social impact were recorded. For example, according to the report (April-June, 2016), 2.04% of the project's beneficiaries were from small ethnic community groups (2668 people in total). Given that the total population belonging to small ethnic groups is only between 1.5 to 3 million in the country (less than 2%), it can be said that the inclusion of these communities in accessing the project benefits was very good. The project also established a functional Grievance Redress Mechanism (GRM). The GRM received 42 written complains and 234 verbal complains. All of these complaints were resolved by the community in the presence of local government representatives and relevant NGO focal person. The project worked very well in gender mainstreaming as 92.32% beneficiaries of the project were women.

#### 2.5 Post-completion Operation/Next Phase

42. Following the successful implementation of CCCP, PKSf requested World Bank support for expanding the intervention beyond climate change and to enable the use of micro-enterprises as a tool to make income generating activities environmentally sustainable. In response to the request, Sustainable Enterprise project (SEP) is being prepared and seeks to expand support to integrating environmental sustainability in microenterprise development as a means of strengthening resilience and livelihoods. The concept of the proposed SEP builds on the needs of the local communities to move toward resilient livelihoods, from climate, environmental, and economic perspectives. The key lessons learned from CCCP relevant to the SEP are:

- Selection process of Project Implementation Partner (PIP) was highly commendable and transparent and did not receive any unsolvable complaint. The NGOs disqualified at the second stage were notified after final approval of proposals. Agreements with successful PIPs were signed in three batches.
- The NGOs that became PIPs were selected based on their past experience in the relevant geographic areas, their yearly disbursements, their manpower capacities, etc. This approach was successful, as given the training that the NGOs needed, they could ultimately deliver the supervised activities.
- The competitively selected NGOs helped to introduce innovative adaptation practices in new locations, drawing on indigenous knowledge and with technical support from the project. Such approaches provided new opportunities for women to enter the workforce and had wide demonstration effects beyond the targeted beneficiaries.
- Sustainability solutions depend on networks at the field level with larger demonstration effect and awareness building. Collectively, these changes exemplified the capacity of local communities to become more financially self-reliant and resilient to extreme weather and climate risks.



### **3. Assessment of Outcomes**

#### **3.1 Relevance of Objectives, Design and Implementation**

43. Relevance of Objectives. The objectives of the project are highly relevant, timely and appropriate to Bangladesh's current needs and are consistent with Government commitment to climate change mitigation and adaptation, both at the time of appraisal and at project closure. At appraisal, CCCP aimed at contributing to achieving two CAS (2011-2014) outcomes—strengthened water resources management and coastal protection; and enhanced disaster preparedness. The PDO remained highly relevant to the Bank's CAS (2011-2014). The project remains strongly consistent with the Bank's current Country Partnership Framework (2016-20) objectives under Focus Area 3: Climate and Environment Management. Overall, by targeting the most-vulnerable and poorest communities, the project contributed to the Bank's strategic goals of ending extreme poverty and shared prosperity. Given the above, the relevance of objectives is rated High.

44. Relevance of Design. The relevance of design is rated High. The project components were appropriate and well designed and collectively contributed towards meeting the PDO. As identified earlier, the results framework design in the PAD needed substantial refinement, however, the logical chain between components, their inputs, activities, outputs to achieve intermediate outcome targets and the PDO were sound. The PDO was covered by sufficient and relevant indicators to measure its achievement in the results framework but they were extended through the CRI and RBM.

45. The project design drew upon Bangladesh's extensive experience in working with civil society and local communities in designing a credible and functioning financing mechanism and a community mechanism to help selected communities increase their resilience to climate change. The financing mechanism design (through the design of the PIP screening, sub project screening and the fund reimbursement mechanism) effectively harnessed the right mixture of PIPs with relevant field experience from the three climate risk zones. This has effectively helped achieve the PDO.

46. Bank's implementation assistance was responsive and relevant to project design and intended objectives, including achieving BCCSAP goals and CAS objectives. The project was responsive to changing needs and challenges and adjusted itself to ensure it stayed focused on achieving the PDO.

#### **3.2 Achievement of Project Development Objectives**

47. The achievement of project objectives is rated Satisfactory. The project achieved its PDO to enhance the capacity of selected communities to increase their resilience to the impacts of climate change. All project targets that were set in the PAD were either fulfilled or exceeded by project closure, as presented in the Results Framework Analysis section in the Datasheet. The data here have been validated by PKSf and are also in line with the findings of the independent third party evaluators.<sup>7</sup>

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<sup>7</sup> ATOM's monthly data quality is adequate and is the basis for project results reporting.

48. The project had the following 3 PDO indicators:

- (i) *Community mechanisms established and functioning in selected communities to respond effectively to specific climate risks,*
- (ii) *Communities to have applied sustainable adaptation practices to address specific climate change risk, and*
- (iii) *Sub-grants implemented in the selected communities are assessed to have achieved the targeted objectives*

49. With regard to indicator 1, the external evaluation at project completion (June 2016) notes that 100% of the target in the RF had been reached. Achievements shown in the final Results Framework prepared by PKSF at project closing was 112%. This means that about 98% of project beneficiaries are participating in Climate Change Adaptation Groups (CCAGs) formed by the 41 PIPs. They obtained training on different income generating activities as well as support through the activities implemented in the community. The final evaluation identified 24 different topics discussed in CCAG meetings, which take place on average every 15 days. Members of CCAGs contribute financially to participate in CCAG activities. They have prepared long-term adaptation action plans for their locality. The project expects that they will gradually implement their own adaptation plan. Collectively, all these activities have directly helped the communities improve their capacity to respond to climate risks.

50. With regard to indicator 2, an adaptation measure is judged as "sustainable" through quality of work, benefits accrued, and recording of lessons learned. The target was met in 34 or in 84% of the communities as against a target 70% or 29 communities. This means the target was met to 120%. The external evaluation found that the slatted housing for goats was the most popular activity with 17155 or 45% of the households having adopted this practice. However, there is a significant difference in adoption between the three risks zones (26% in the saline zone, 72% in the flood and 79% in the drought zone). Household plinth raising was adopted by 32% beneficiaries in flood and salinity zones. This is an indigenous practice but an improved design was introduced by the project to cope with the additional stress caused by climate change. A factor behind successful uptake is that the communities themselves were instrumental in identifying which interventions they needed through the CCAGs.

51. The CCCP has significant demonstration effects at the community level. The activities that have been implemented by other people being influenced by CCCP participants include raising homestead plinths, constructing slatted house, producing vermi compost, installing improve cooking stoves, building sanitary latrines, undertaking poultry and duck rearing, starting crab fattening activities, and cultivating drought and salinity resistant crops.

52. With regard to indicator 3, the final evaluation found that 97% of the beneficiaries surveyed had got the expected results from the sub grants received. 41 individual sub-projects with different activities have jointly contributed to the PDO. This is due to the rigor in selecting PIPs and sub-projects and through close supervision by the Bank and PKSF.

### 3.3 Efficiency

53. The overall efficiency of the project is rated Substantial, however with caveats. Firstly, a full economic or financial analysis of the project was not done at appraisal due to the fact that the sub projects to be funded were to be decided after reviewing PIP proposals, after project effectiveness. Secondly, when the sub project proposals were appraised, it was done with regard to

certain minimum financial and economic soundness criteria but the screening appraisals did not include a systematic financial or economic review of the proposed activities. When PKSF were reviewing the PIP proposals (with indicative budgets) they evaluated those budgets based on PKSF's experience in other projects (for example, livestock prices in similar areas as part of their micro credit projects). There is a gap in cost data. As identified earlier in the ICR, this was a design flaw that was not addressed. Thirdly, at the implementation stage, the ATOM data quality was adequate to track disbursements, however, data was not gathered in a manner to allow it to be aggregated to calculate average costs of sub projects; no assessments were done on household income impacts beyond the sample in the third party evaluation; and there is no data on counterfactuals. There is a gap in benefits data that has been monetized. The lessons learnt here is to design sub project screening criteria that rates each proposal against an average cost; to design the project M&E systems to allow for collecting of benefits data; and to include an activity for baseline data gathering once all sub projects have been finalized.

54. The household survey (which was done as a part of the third party final evaluation) that was undertaken at project closing contains some data on monetary benefits accrued to the sample surveyed for the income generating activities. However, they are not sufficient for traditional calculations of economic efficiency (for example, net present value, economic rate of return, cost effectiveness, unit rate norms, service standards, least cost analysis and comparisons, and financial rate of return, as stated in the ICR Guidelines). The ICR Guidelines allows for efficiency calculations as practical, and in that spirit a post factum analysis of each component's benefits is given below. Annex 2 shows the budget spent in each region, and the detailed outcomes achieved in Component 1. In the absence of Net Present Value/Economic Rate of Return estimates, the ICR is rating this component's efficiency using the component costs and outcomes. The benefits have not been measured in monetary terms, however, household survey results show increased monthly incomes for families participating in Income Generating Activities (IGAs).

55. **Household income.** According to final project data, about 72% of the direct beneficiaries had undertaken different types of climate resilient IGAs. A majority (60%) the beneficiaries are involved with goat rearing, while 32% are involved with poultry rearing, and 20% are cultivating vegetables. The following table presents income data from the final evaluation report based on a sample survey at project closing. According to the final evaluation, significant difference in economic return from the income generating activities was observed. Crab culture has the highest return (in saline areas only) while goat rearing was found most appropriate for all areas. It was observed by PKSF that incidence of different goat diseases (e.g. PPR, Goat Pox, Pneumonia etc.) reduced from 20% to 6.5% in the CCCP working areas. As the goat population became healthier and more productive, goat population of the areas increased by over 50%.

56. Cost calculations available with PKSF suggest that one slatted house (costing about 6,500 takas on average, which is US\$81, which covers the slatted house, capacity building, and vaccinations) can on average hold 8 goats (which would cost about US\$ 600 from beneficiary contributions that they got through micro credit<sup>\*</sup>). At the end of year 1, 8 goats on average will produce 8 kids each, totaling 64 goats. Assuming 10% mortality (which is a reduction from about 80% mortality), this would mean that the household would have 57 goats. At the end of year 2 when the goats are mature (weighing 5 kilos each minimum), these can be sold at the market (700

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<sup>\*</sup> Micro credits were not offered in the project.

taka/kg price estimate), generating about taka 199,5009 (US\$ 2,493) in income in year two, against an investment cost of US\$681. Now, with a very rough and generous estimation of running costs over these 2 years (time, labor, opportunity costs of goat shed land, vaccination, fodder, trips to the market, etc. based on similar activities by PKSf) of about taka 174,500, means that an average householder is earning taka 25,000 (US\$ 312) in year two. 15,315 people (mostly women) have reared goats under this project, thereby it can be estimated that the total additional income from goat selling is taka 372,875,00010 (US\$ 4.78million). Given that the CCCP total cost is US\$ 13 million, just from the goat plinth raising IAG, a rough calculation of about 35% return can be made. This is, of course, assuming that each beneficiary continues with the goat rearing practice in year 3, and fully acknowledging the rough estimations made. PKSf has case studies of income impacts due to IGAs, and some are presented in Annex 3.

Table 1: Comparison of IGAs in terms of average investment and return (Source: HH survey 2016)

Average	Duck/Poultry Pigeon	Slatted house for Goat/sheep rearing	Crab Culture	Vermi Compost
Total Capital required for the IGA (Taka)	6500	7360	9400	6224
Funding from CCCP (Taka)	5638	5998	9000	5679
Own investment (Taka)	430	1140	500	750
Monthly income (Taka)	712	1718	5250	990

57. **Food security.** 68% of surveyed beneficiary households reported that production and income from agriculture had increased. Production and consumption of eggs and meat increased thanks to backyard poultry and duck farming. In many cases this has been an unintended positive consequence of more secure homesteads (see below). Vegetable production on homesteads has significantly improved diversity in the diet as well as food availability for beneficiary households. Access to increased quantities of more varied food are good indicators of increased food security.

58. **Improved homesteads (flood and saline zones).** 46% of the beneficiaries made physical changes to their houses after joining the project. 77% raised their homesteads through earth filling. 87% beneficiaries took up homestead tree plantation. The CCCP found that raising plinths in the low-lying char lands and coastal areas is a very effective adaptation activity. The project raised cluster-based homesteads instead of single houses. As per guideline of the CCCP, a cluster must have at least 4 households because raising a large space is more sustainable than a smaller one. In addition, cluster-based raised homesteads work as flood shelters during floods. The participants get multiple opportunities from this single intervention. They can grow vegetables round the year, which they could not do earlier. They prepare seed bed on the raised plinth during floods so that they can transplant immediately after receding of flood water. Their poultry and livestock are safe from flood which they used to sell at a relatively cheap price during floods. It is important to note that other flood-affected people from surrounding areas now take shelter on the cluster-based raised plinths. In addition, conversations with the PIPs reveal that: cluster dwellers are able to establish a

<sup>9</sup> Breakdown: 57 goats\*5 kilo weight\*700 taka per kilo = 199,500 taka

<sup>10</sup> Breakdown: 15,315 beneficiaries \*25,000 taka = 382,875,000 taka

social network within the cluster and can exchange daily necessary commodities during emergency periods which they could not do before; beneficiaries planted fruit and other trees by themselves on a cluster-based raised plinth which helped meet nutrition needs, earn extra money and protect the homestead from soil erosion; having a secure home enables the dwellers, especially women, to engage in income-earning activities such as poultry, cattle rearing and vegetable cultivation (not necessarily as part of the project). The clusters of houses with raised plinths have served as flood shelters for people and livestock during the floods of 2015 and 2016, saving not only the people but also their livestock and thereby increasing their ability to get back to normal living conditions very soon after the flood was receded. During the ICR field visits, beneficiaries mentioned the importance of receiving technical guidance on how to do something better, over the grant received. They also mentioned increased feelings of security, economic independence and a sense of hope. These aspects cannot be monetized.

59. **Access to clean safe water, health and hygiene.** No data is available on the health impacts of CCCP's safe drinking water and sanitary latrine interventions. However, household survey shows that the project has installed about 1941 Rain Water Harvesting (RWH) systems at household level and over 12 community RWH systems. All together these RWH systems have the capacity of 1.2 million liters storage of rainwater. Only 9% of beneficiary households had access to sanitary latrine at the beginning of the project but thanks to project interventions, access to sanitary latrine has been increased to 51%. As a result, there has been a significant reduction of disease incidences compared to baseline survey and an example is the prevalence of diarrhea that has been reduced from 42% at the beginning of the project to 16%. Although solid data demonstrating improved health and hygienic conditions are not available, interviews with, in particular women, clearly demonstrates the positive effects of the project with regard to environmental health.

60. **Knowledge generation.** A dedicated webpage, several publications, seminars and workshops, exposure visits and reports produced by PKSf and PIPs have largely contributed to building a knowledge base which is available to all, nationally as well as internationally. Different tools and guidelines produced by the project as well as reports from seminars and workshops are important reference material for future project planning and implementation for government and non-government organizations alike. The CCCP also adopted a GIS-based data management and monitoring system. GPS coordinates of each sub project activity and its households were incorporated with the CCCP community investment plan. Maps for each unit of activities were produced to understand the spatial distribution of all activities under the CCCP. A KML file of the database was produced to link it with Google Earth. Each activity is linked with Google Earth and is accessible to all. The KML file has been uploaded on the PKSf website ([www.pksf-cccp.bd.org](http://www.pksf-cccp.bd.org)). The benefits of these achievements have not been monetized.

### 3.4 Justification of Overall Outcome Rating

Rating: Satisfactory

61. The project has been rated Moderately Satisfactory or Satisfactory throughout its implementation in all aspects, overall rating, and rating in relation to fiduciary aspects. The trend has been steady in improving its performance. The final external evaluation and the results framework with final achievements (and details in Annex 2) indicates that the project has met or surpassed the targets set in the PAD results framework for all indicators. The achievements shown with regard to the development objective has been explained above and they also support a satisfactory rating. The overall outcome is rated Satisfactory based on the assessment described in

the above sections: Relevance of PDO (High); Relevance of Design (High); Achievement of PDO (Satisfactory); and Efficiency (Substantial).

### **3.5 Overarching Themes, Other Outcomes and Impacts**

#### **(a) Poverty Impacts, Gender Aspects, and Social Development**

62. **Poverty impact.** The overarching theme is building climate resilience at the community level. The income generating activities have demonstrated a direct contribution to poverty alleviation in the sample survey done at project closing. Earlier discussion on efficiency covers issues related to income data.

63. **Gender aspect.** The project had the poor and ultra poor as its target group with no specific gender focus. However, as in so many other projects reaching out to the poorest it turns out that women are the ones who become most engaged and are the most benefitted. 92% of beneficiaries are women. Discussions with the PIPs reveal that access to water for drinking and other purposes has increased through the rain water harvesting and pond maintenance activities, which reduces the sufferings of women in the rural areas because traditionally it is always the women who collect water for the households.

64. Most of the income generating activities have been pursued by women and it is noteworthy that as soon as it has been demonstrated that they work, neighboring women have picked them up on their own initiative. This is of course limited to activities that do not require significant cash investments, like vegetable gardening on raised homesteads or production of vermi-compost, to support the vegetable garden. The CCCP has several such success stories of women beneficiaries who have increased their income, especially in the haor areas.

#### **(b) Institutional Change/Strengthening**

65. One of the most important outcomes of CCCP has been the formation of community mechanisms, and their continued functioning. As noted earlier, about 98% of project beneficiaries are participating in the Climate Change Adaptation Groups (CCAGs) formed by the 41 PIPs. They are meeting twice a month and are contributing financially as a condition to participate in community activities. The final evaluation team also noted that several CCAGs have formulated their own sustainability plans.

#### **(c) Other Unintended Outcomes and Impacts (positive or negative)**

66. The demonstration effect among non-CCCP communities was not foreseen but is an unintended positive outcome.

### **3.6 Summary of Findings of Beneficiary Survey and/or Stakeholder Workshops**

67. Not applicable

### **4. Assessment of Risk to Development Outcome**

Rating: Moderate

68. The risk that the community level initiatives will not be sustainable is Moderate. Income generating activities are extremely likely to continue. Livelihood activities depending on group



management and maintenance are a different story. Pond Management Committees, Pond Sand Filter Management Committees and Deep Tube Well Management Committees have been set up in project areas by the PIPs. Some have opened bank accounts for future maintenance expenditures. These committees are tasked with raising funds from the users for lifetime repairs. The committees have been informally linked up with the local government union parishods. However, past project experience shows that similar management committees do not always manage to complete their repair tasks on time, or to effectively seek and receive support from local government, and this remains a risk.

69. Discussions with PIPs suggested that the people in coastal area drink pure rainwater during the monsoon and at that time, the pond sand filters remain unused. As a consequence, it becomes non-functional for the next dry season. However, if the management committee is active and raises funds for maintenance, then the pond sand filters will continue providing benefits. The risk of gradual demise is probably highest with regard to the CCAGs but also here, the fact that most of them are linked together in savings groups are very strong incentives for them to stay together.

## **5. Assessment of Bank and Borrower Performance**

### **5.1 Bank Performance**

#### **(a) Bank Performance in Ensuring Quality at Entry**

Rating: Moderately Satisfactory.

70. Bank performance is rated Moderately Satisfactory. Bank staff brought in international expertise both on climate adaptation and with regard to community development projects and this has considerably contributed to developing and clarifying the missing aspects in the design of the project. However, the shortcomings during the preparation phase (as discussed earlier) results in a lower rating.

#### **(b) Quality of Supervision**

Rating: Satisfactory.

71. Bank performance is rated as Satisfactory. During the implementation period, supervision missions were undertaken about every six months and agreed upon follow-up actions were recorded in the AMs and duly implemented. The Bank submitted extensive comments on the project proposals submitted by PKSF by PIPs for non-objection. Bank staff participated in workshops organized by the project and visited some of the sub-projects in the field. At the early stage of project implementation the Bank team quickly identified the design gaps and contributed to the conceptual development of the project clarifying what characterizes a climate adaptation project from a more traditional livelihoods project in a poor rural context (e.g. CRI and the RBM). Safeguards and fiduciary supervision performance was also Satisfactory.

#### **(c) Justification of Rating for Overall Bank Performance**

Rating: Satisfactory

72. The overall rating of Bank performance is based on ratings for quality at entry and during supervision, considering the overall satisfactory outcome rating. Although it was a learning project, the Bank team remained vigilant in project monitoring and took measures to adjust implementation

design to address the learning elements. The measures taken were justified and supported the project in achieving its PDO.

## **5.2 Borrower Performance**

### **(a) Government Performance**

Rating: Satisfactory

73. The project was critically needed in Bangladesh, and the Government considered the project to be of high importance. The Government demonstrated strong commitment to the project and consequently, the project started disbursing shortly after signing. The MOEF provided clearance to the additional financing as part of the Management Committee and also hosted wrap up meetings at the end of each implementation support mission.

### **(b) Implementing Agency or Agencies Performance**

Rating: Satisfactory

74. Implementing agency performance is rated Satisfactory. The PMU has been actively involved in appraising the proposals, preparing all technical documents as required, and guiding the PIPs during field implementation. Although certain procedures had to be modified to meet Bank standards with regard to both financial management and procurement, this was done relatively quickly. PKSF's role in adapting the RBM to suit CCCP was a key factor behind smooth project implementation supervision. PKSF and the PMU also developed at the very early stage of the project a number of guidelines for these functions as well as for environmental and social safeguards, which further help in ensuring smooth project implementation. A grievance mechanism was put in place but was used sparingly thanks to good preparations. The PMU staff were quick to respond to senior management and Bank guidance (for example, on increasing supervision of slow performing PIPs in mid-2015) and spent a considerable time of their man months in the field conducting site visits, monitoring progress, problem shooting and finding solutions with the communities and the PIPs (for example, PKSF organized seminars on desalination plants with relevant PIPs to facilitate a better understanding of the desalinization technology and to find the best design option, which was finally adapted by the project). There were no legal issues, staff changes were not a hindrance to implementation, and the same Project Director continued for most of the project's lifetime.

### **(c) Justification of Rating for Overall Borrower Performance**

Rating: Satisfactory

75. Given that the performance of the implementing agency has been rated Satisfactory consistently, and that there were no delays from the government on financing, and the fact that all project targets were met and or surpassed, the borrower's overall performance is rated as Satisfactory.

## **6. Lessons Learned**

76. This was an innovative project that has now yielded a rich storehouse of knowledge on the technical side of sub projects. These lessons are available in detail with PKSF (soon to be uploaded on the CCCP website) and contribute significantly to the knowledge available on climate resilient



livelihoods. The project's implementation generated a number of overarching lessons, among which the ICR team feels to share the following, most significant ones.

77. Income generating activities merging innovations and indigenous knowledge saw the most amount of traction. Beneficiaries were also interested in receiving project interventions once their basic life needs were met (e.g. shelter, basic income, etc.). Only when these two conditions have been met can they start thinking "out of the box". Once there, communities and households are very receptive to new initiatives and good ideas are replicated by neighbors.

78. Community contribution is a key factor behind continued engagement and project sustainability beyond closing. The fact that both PIPs and communities contributed their own resources to their respective projects and activities was a significant factor behind project success. This also proved to be an essential factor in securing ownership and thus success of the project.

79. Awareness building is more important than was initially thought. People's concept of climate risks and increasing vulnerability has to be assessed as part of project interventions. For example, before the NGOs got there, for many beneficiaries, climate consequences were not laid out in terms of increasing damages/risks to their livelihoods. Without this conceptual linkage, their participation would not have been as complete as it has been. Building climate resilience in highly vulnerable and poor communities depend on the communities first understanding that instead of responding to almost yearly disasters, they need to respond to permanently new and different climatic conditions. This shift in mind-set is important as a base for discussing and finding new climate resilient activities. Based on an improved understanding of the climate challenge, new and more climate resilient initiatives become more easily accepted and can spread fast as demonstrated in this project.

80. Stringent supervision has no substitute and must acknowledge field level complexities. It was found during field supervisions that there were incidents of rusting in the corrugated iron sheets used for the sanitary latrines in the salinity prone areas. The type of metal sheet was changed and the problem was solved. This led PKSf to introduce a new guarantee condition (defect liability period clause) with contractors to ensure that they used high quality material.

81. Monitoring and Evaluation needs careful attention at design and implementation stage. This lesson might be an old worn one, but is no less significant when the exact project beneficiaries and activities are to be finalized post project effectiveness. It is recommended that project design allows for a RF refinement and a baseline; also, adequate resources must be allocated for M&E training and data collection when a project involves so many different partners with varying capacities.

#### **7. Comments on Issues Raised by Grantee/Implementing Agencies/Donors**

##### **(a) Grantee/Implementing agencies**

82. No specific issues were raised.

##### **(b) Cofinanciers/Donors**

83. BCCRF donors visited the project in the field on a few occasions and expressed their satisfaction with progress. They were briefed regularly at the end of every implementation supervision mission. All copies of aide memoires were shared with them as well.

##### **(c) Other partners and stakeholders**

84. No specific issues were raised.

# Annex 1. Project Costs and Financing

## (a) Project Cost by Component (in USD Million equivalent)

Components	Appraisal Estimate (USD millions)	Actual/Latest Estimate (USD millions)	Percentage of Appraisal
Component 1. Community Climate Change Fund	10.4	11.04	106.15%
Component 2. Knowledge Management	0.44	0.45	102.27%
Component 3. Project Management, M & E and Capacity Building	1.66	1.51	90.96%
<b>Total Baseline Cost</b>	12.5	13.0	
Physical Contingencies	0.00	0.00	0.00
Price Contingencies	0.00	0.00	0.00
<b>Total Project Costs</b>	12.5	13	
<b>Total Financing Required</b>	12.5	13	

## (b) Financing

Source of Funds	Type of Cofinancing	Appraisal Estimate (USD millions)	Actual/Latest Estimate (USD millions)	Percentage of Appraisal
Trust Funds		0.00	0.00	
Bangladesh MDTF for Climate Change		12.50	13.0	104%

## Annex 2. Outputs by Component

Project budget and benefits at the outcome level in the three climate zones in Component 1

	Saline Area	Flood Area	Drought Area
CCCP Contribution in US\$ (Total: 10,384,925) <sup>11</sup>	3,590,688 <sup>12</sup>	4,326,525 <sup>13</sup>	2,467,700 <sup>14</sup>
Protected House	5,759 families are now protected from storm surges and can produce vegetables round the year	7,037 families are now protected from floods and can produce vegetables round the year  26 community grounds will provide shelter to 5,000 people during floods	
Livelihood	3,475 families are now capable (space-wise and technically) of rearing more than 35,000 goats and sheep in slatted houses  5,815 families are now capable (space-wise and technically) of rearing more than 1.0 lac birds in poultry sheds  643 families are now capable (technically) of fattening crabs	6,029 families are now capable (space-wise and technically) of rearing more than 70,000 goats and sheep in slatted houses  1,187 families are now capable (space-wise and technically) of rearing more than 20,000 birds in poultry sheds  650 families are now capable of producing vegetables and crops with organic fertilizers	5,811 families are now capable (space-wise and technically) of rearing more than 60,000 goats and sheep in slatted houses  1,930 families are now capable (space-wise and technically) of rearing more than 40,000 birds in poultry sheds  277 families are now capable of producing vegetables and crops with organic fertilizers

<sup>11</sup> CCCP contribution: 8307.94, Community contribution: 614.44, PIP contribution: 265.67, Total: 9188.06(lakh taka)

<sup>12</sup> CCCP contribution: 2872.55 (34.57%), Community contribution: 202.91, PIP contribution: 89.48, Total: 3164.95(lakh taka)

<sup>13</sup> CCCP contribution: 3461.22 (41.44%), Community contribution: 268.78, PIP contribution: 121.60, Total: 3851.61(lakh taka)

<sup>14</sup> CCCP contribution: 1974.16 (23.76%), Community contribution: 142.74, PIP contribution: 54.58, Total: 2171.49(lakh taka)

	720 families are now capable of producing vegetables and crops with organic fertilizers		
Water	<p>At least 10,000 families have access to safe drinking water through deep tube-wells</p> <p>A total of 403 tube-well platforms with soak wells working for recycling used water, aquifer recharge and irrigation for homestead gardening</p> <p>82 PSFs serve sweet water to 4,000 families</p> <p>83 pond and canals serve adjacent communities. Two of the canals help 300 farmers in agricultural cultivation during the dry season</p> <p>Rain water harvesting systems (RHWS) are capable to reserve at least 2.0 million rainwater in a season, which can serve 2,500 families during the dry-season</p> <p>The desalination plants produced 1.50 lac liters of pure drinking water a day that can serve at least 15,000 families</p>	<p>At least 5000 families have access to safe drinking water through deep tube- wells</p> <p>No less than 10,000 families have access to safe drinking water through shallow tube-wells</p> <p>A total of 3,113 platforms protecting tube-wells from intrusion of polluted water</p>	<p>At least 18,000 families have access to safe drinking water through shallow tube-wells</p> <p>A total of 1,647 tube-well platforms with soak wells working for recycling used water, aquifer recharge and irrigation for homestead gardening</p> <p>Re-excavated ponds provide 1,350 families with water for household uses and small-scale irrigation</p> <p>Two deep tube-wells allows 195 farmers to irrigate a total of 65-acre land round the year</p>
Health, education and sanitation	<p>At least 10,000 members are now using sanitary latrines and are knowledgeable about hygiene practices.</p> <p>Two community latrines are used by around 100 people daily.</p>	<p>At least 9,000 members are now using sanitary latrines and are knowledgeable about hygiene practices.</p> <p>29 community latrines are used by around 3,000 people daily.</p>	<p>At least 12,000 project participants are now using sanitary latrines and are knowledgeable about hygiene practices.</p> <p>Approximately 2.4 lac poultry and livestock</p>

	<p>Approximately 4.0 lac poultry and livestock vaccinated over the project period.</p> <p>Approximately 6,000 people are no more exposed to indoor air pollution due to the installation of improved cooking stoves</p>	<p>Health camps served no less than 20,000 patients over the project period</p> <p>Approximately 2.0 lac poultry and livestock vaccinated over the project period</p> <p>Approximately 17,000 people are no more exposed to indoor air pollution due to the installation of improved cooking stoves</p> <p>At least 1,225 families and 4,500 children are now able to work and read at night due to installation of the solar home systems.</p>	<p>vaccinated over the project period</p> <p>Approximately 35,000 people are no more exposed to indoor air pollution due to the installation of improved cooking stoves.</p>
Capacity building	<p>A total of 11415 project participants are now familiar with climate change and technically relatively better understanding on different adaptation options.</p> <p>Now PIP staff and project participants technical know- how are better to manage different adaptation activities of different climatic risk zone</p>	<p>A total of 8539 project participants are now got different trainings.</p> <p>Now PIP staff and project participants technical know- how are better to manage different adaptation activities of different climatic risk zone</p>	<p>Training completed - 402 batches which covered different IGAs and climate change issue. A total of 10024 project participants got different trainings.</p> <p>Now PIP staff and project participants technical know- how are better to manage different adaptation activities of different climatic risk zone</p>
Agricultural and special interventions	<p>Minimum 250 farmers are cultivating salinity-tolerant crops round the year and 50 households rear Koyel birds, an alternative IGA that has significantly improved livelihoods in the salinity-prone areas</p>	<p>At least 250 farmers are producing flood-tolerant crops year round the year</p>	<p>50 farmers are producing drought-resilient fodders</p> <p>At least 690 farmers are practicing salinity-tolerant crops round the year and 200 households are rearing cows in an improved method</p>

Community mechanism	<p>All project participants are actively involved with 616 CCAGs and 649 activity maintenance committees</p> <p>A total of Tk 202.91 lac invested by communities to implement project activities</p> <p>A total of 14,000 meetings were held by the CCAGs</p>	<p>All project participants are actively involved with 629 CCAGs and 1,413 activity maintenance committees</p> <p>A total of Tk 268.78 lac invested by communities to implement project activities</p> <p>A total of 15,000 meetings were held by the CCAGs</p>	<p>All projects participants are actively involved with 479 CCAGs and 1,329 activity maintenance committees</p> <p>A total of Tk. 142.74 lac invested by communities to implement project activities</p> <p>A total of 11,000 meetings were held by the CCAGs</p>
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**Annex 3. Economic and Financial Analysis**  
(including assumptions in the analysis)

**Crab Fattening Case Study:**

The beneficiary received input from CCCP which consisted of 120 yards of nylon net, 120 yards of bamboo fencing (locally called "Pata") and technical training on the crab culture. He stocked crab fingerling (each weighing over 100 gm) at the cost of taka 175-200 per kg. For 15 days he provided crab feed. The cost and return is shown below:

Bangla Month	Production cycle	Cost (Tk)	Gross Return (Tk)	Gross Profit (Tk)
Poush	1st	1200	2800	1600
	2nd	800	1800	1000
Magh	1st	900	2300	1400
	2nd	1000	2500	1500
Falgun	1st	1050	1600	550

**Crab Culture Case Study:**

The beneficiary stocked 10 kg small crab (10-12 per kg) at the price of taka 90—120 per kg in a saline pond adjacent to his house for 120 days. He fed the crabs with Tilapia and Silver crap fishes at the rate of 5 kg per day. He sold crab (more than 200 gram size) at taka 500 per kg for male and taka 1000-1400 per kg for female crabs. On average with an investment of taka 1000, he got a return of taka 6000 per production cycle of 120 days.

#### Annex 4. Grant Preparation and Implementation Support/Supervision Processes

##### (a) Task Team members

Names	Title	Unit	Responsibility/ Specialty
<b>Lending/Grant Preparation</b>			
Burhanuddin Ahmed	Consultant	GHNDR	
Md. Akhtaruzzaman	Consultant	GSU06	
Teen Kari Barua	Consultant	GSU06	
Angie Harney	Program Assistant	SACBD	
Marghoob Bin Hussein	Senior Procurement Specialist	OPSPF	
Yuka Makino	Sr Natural Resources Mgmt. Spe	GSU18	
Khawaja M. Minnatullah	Sr Water & Sanitation Spec.	GWASS - HIS	
Jose Ramon R. Pascual IV	Senior Counsel	LEGCF	
Nadia Sharmin	Senior Environmental Specialist	GSU18	
Chau-Ching Shen	Senior Finance Officer	WFALN	
<b>Supervision/ICR</b>			

##### (b) Staff Time and Cost

Stage of Project Cycle	Staff Time and Cost (Bank Budget Only)	
	No. of staff weeks	USD Thousands (including travel and consultant costs)
<b>Lending</b>		
	Total:	0.00
<b>Supervision/ICR</b>		
	Total:	0.00



## **Annex 5. Beneficiary Survey Results**

## **Annex 6. Stakeholder Workshop Report and Results**

### **Findings from Lessons Learned and Way Forward Workshop (September 2016)**

#### **Overall Lessons Learned**

Based on the presentation of all the 41 projects and the discussion with the eighteen PIPs, it has become clear that building climate resilience in highly vulnerable and poor communities depend on the communities' first understanding that instead of responding to almost yearly disasters, they need to respond to permanently new and different climatic conditions. This shift in mindset is important as a base for discussing and finding new climate resilient activities. Secondly, building resilience depend on diversifying the income base and thereby the livelihood base. It is further important to improve what is already being done so that it responds better to the new climatic conditions. For example, plinth raising must take account of the increasing flood levels and not be based on historic flood date only. Based on an improved understanding of the climate challenge, new and more climate resilient initiatives become more easily accepted and can spread fast as demonstrated in this project.

Two of the most popular initiatives have proven to be plinth raising and construction of slated goat sheds. It is also important to improve the livelihood conditions at community level and also here such improvements must take the climate factor into account. Two of the most appreciated initiatives at community level are latrines and water supply. Latrines have been designed to be resilient to rust in saline areas (see previous AM) and they are being built on sites that are not flooded and inundated. Rainwater harvesting and desalinization plants are very important in salinity areas and in flood prone areas, tube-wells are installed on raised concrete platforms to avoid unhygienic conditions around them. In order to capture these lessons, the PMU is preparing a booklet summarizing the experience of each of the 41 sub-grants. Vertical and horizontal upscaling of already proven technologies facilitated through exchange visits, crab fattening as a new and popular alternative income generating activity in the salinity risk zone and combining production of vermi-compost with homestead gardening.

#### **Preference of Activities**

It was clear from the workshop that responding to the climate challenge is different in different risk zones and dependent on the socio-economic condition of each community. For example, in flood prone areas plinth raising is the number one priority. It is difficult for communities or households to focus on other things before they are assured of their homesteads not being destroyed by floods. However, once this is secured they are quick to take the next step is indicated by households taken up vegetable production on the raised plinths as their own initiative. In the salinity zone, access to fresh water is a high priority and slated sheds for goats and ducks are very popular as income generating activities. In the drought zone, introduction of drought resistant varieties of crops combined with adjustments in the cropping pattern and introduction of slated sheds for goats are high priority activities.

#### **Sustainability**

The key to sustainability is that communities and individuals (households) are able and willing to maintain structures and practices that have been implemented. At the individual level, activities that have a clear economic added value are easily sustained. Their value is further proven by the

fact that in many cases those activities have strong foot print of demonstration effect. The households that are not beneficiaries of the project decide to do the same thing. Clearly this happens mostly with activities that do not require substantive capital investments, like growing vegetables on raised plinths or construction of raised and slated sheds for goats and ducks. The latter improves the hygienic conditions and reduces sickness and death considerably. In one case the increased number of goats in a community has even triggered a market in fodder for goats, a positive economic spin-off not anticipated. Production of vermin-compost is another example of an activity that has 'taken off' based on its inherent economic benefit.

With regard to community based activities sustainability requires a functioning community mechanism able to take responsibility for maintenance of shared investments or for maintaining ties with a service provider like a veterinary service which can be called upon to visit the community at agreed times to vaccinate livestock. The PIPs have assisted communities in establishing such contacts with Upazila and Union Parishads that are regularly informed of project activities and ready to provide agreed upon services upon request and for a fee. In one case a community decided to construct five foot bridges with its own resources to facilitate its communication with other communities. However, community based activities require a solid, functioning community mechanism and, being aware of this, some PIPs will continue to support communities in this respect.

## **Annex 7. Summary of Grantee's ICR and/or Comments on Draft ICR**

Following is the summary of the PKSf's project completion review, which was undertaken by a team of independent evaluators:

Community Climate Change Project (CCCP) is an adaptation project that aims at enhancing the capacity of selected communities to increase their resilience to the adverse impacts of climate change. Originated from BCCRF, the CCCP is mandated to channel 10% of the multi-donor trust fund through NGOs for community level climate actions. CCCP introduced a new and innovative approach to finance community-based adaptation interventions in selected climate-vulnerable areas by building the institutional capacity of PKSf to administer a climate change adaptation fund. PKSf received a total of USD 13 million under two separate agreements signed with the BCCRF for implementation of CCCP. The project had also received contribution from the Project Implementing Partners and also from community people directly involved with the project. Community contribution was 6.69% that has made the project unique. CCCP is being implemented in 36 upazilas (sub-district) under 15 districts of Bangladesh. The project focuses on three climate risks that are prevalent in Bangladesh: salinity, drought and flood. A total of 41 Project Implementing Partners (PIPs) are implementing 41 sub-projects under the CCCP.

### **Relevance of PDO**

CCCP is an attempt to support the implementation of the Bangladesh Climate Change Strategy and Action Plan (BCCSAP) 2009 developed by Government of Bangladesh. Furthermore, CCCP supports one of the four strategic objectives of the World Bank's Country Assistance Strategy for Bangladesh (2011-2014), specifically strategic objective-2, "Reduce environmental degradation and vulnerability to climate change and natural disasters".

### **Participation**

Beneficiaries of CCCP are the poor and extreme poor population of the country who are the most vulnerable due to the adverse impacts of climate change. Beneficiaries of the project were selected through following rigorous interactive process at grassroots level. The number of direct beneficiaries under CCCP is about 43189 and community beneficiaries are about 94415. 93% of the project direct beneficiaries are female. CCCP through the PIPs has been able to form 1724 functional community groups to respond effectively to climate risks called Climate Change Adaptation Group (CCAG). Community groups are functional as they are holding regular meetings, managing activities undertaken by CCCP.

### **Efficiency**

The project has achieved all the target values against the indicator set for Results Framework and Monitoring developed for CCCP by the World Bank. 97% of the beneficiaries surveyed during the final evaluation have admitted that they have got expected results from intervention of the project.

CCCP aims to increase the resilience of the climate vulnerable communities through establishment of an effective grant financing mechanism to channel funds to eligible NGOs. PKSf is found successful to meet the intermediate result indicators for component one (to award 40 sub-grants awards). As of June 2016, PKSf has been able to disburse 76.34 crore taka, which is about 92% of the target.

CCCP was found successful in promoting sustainable adaptation practices to address specific climatic risks in three risk zones. Selected adaptation practices are well accepted and being practiced at community and household levels. All the beneficiaries were found have applied at least one adaptation practice identified by CCCP. Though CCCP could not reach target for the initial three years of project implementation but it has successfully overcome and achieved its stated target mentioned in the PAD RF&M for adoption of sustainable practices. It seems that adoption and practice of sustainable adaptation practices by the targeted beneficiaries of CCCP has gained momentum in the fourth year (2016). Among 41 PIPs, communities of 34 PIPs applied sustainable adaptation practices to address specific climate change risk. Rest 7 PIPs are in the process to apply sustainable adaptation practice. Adoption of slated housing for goat was found highest in all three climate risk zones, 15315 households under the project were supported. Household plinth raising was adopted by 32% beneficiaries in flood and salinity zones.

CCCP can be termed as an umbrella project; all the sub-projects under CCCP have specific objectives to achieve contributing towards the CCCP objectives. CCCP M&E data analysis revealed that 35 sub-projects under implementation in the selected communities are on track to achieve the targeted objectives. It has achieved 86% against set target of 75% mentioned in the RF&M of PAD. The project during the last year is well advance to achieve the target.

CCCP substantially contributed in knowledge management through documentation, publication and dissemination. CCCP has developed nine different manuals for proper execution of the project. These guidelines helped the PIPs to implement the sub-projects at field level. The project has its own website. It also used virtual reporting systems for all PIPs through use of Activity to Outcome Monitoring (ATOM).

A Project Management Unit (PMU) was established to administer project funds and to monitor implementation performance of activities by CCCP. The PMU has a total of 14 staffs headed by a Project Coordinator. The PMU team has provided the technical support to PKSf to manage the Community Climate Change Project and monitor the implementation of sub-projects. Despite limited human resources the CCCP PMU delivered all the activities planned in the project. The small team has acted as planner, implementer, trainer and many other roles for success of the CCCP project.

### **Effectiveness and Impacts**

CCCP has taken innovative strategy for increasing household income through promotion of different income generation activities by the project beneficiaries. The project was successful in the promotion of technologies to protect productive assets of its beneficiaries that has contributed towards increased income and livelihood activities. About 72% of the direct beneficiaries had undertaken different types of IGAs. Majority (60%) of them are involved with goat rearing; while 32% are involved with poultry rearing, 20% are cultivating vegetables. On an average the CCCP beneficiaries have earned 9000 Taka from the IGAs they are implementing during the project period. Monthly average income from IGAs is 791 Taka. Thus, the IGAs promoted by CCCP are contributing towards poverty reduction. CCCP was also found successful to promote nonconventional income generating activities like fodder production. Beneficiaries practicing the IGAs with improved technologies were found successful to increase their family incomes.

Food security status of the beneficiary households improved after participation with CCCP. It is observed that availability of food increased due to increased production of crops, livestock and fish. Production and consumption of vegetable increased from homestead gardens. Consumption of eggs and meat increased from backyard poultry and duck farming. 68% of the respondent households

opined that production and income from agriculture has increased after involvement with the CCCP. This can be termed as a significant impact of the project in terms of food security.

46% of the beneficiaries made physical changes of their houses after joining the CCCP initiatives. Among them, 77% raised their homesteads through earth filling. Homestead tree plantation was also observed as a significant change of homesteads (87%). Plinth raising has created the opportunity for the beneficiaries to produce vegetable and to rear livestock. These clusters of houses with raised plinths have served as flood shelter during the floods of 2015 and 2016. The people of the areas have also saved their livestock using the raised plinths.

Considering the local context, CCCP have taken different water related interventions. The project has identified different and appropriate technologies for different climate risk zones as. All these water related interventions significantly increased the availability of safe drinking water. CCCP project has achieved its stated target (70%) to ensure safe drinking water.

This is difficult to ensure safe drinking water for all in the saline prone coastal areas as in most of the areas tube-well water is not suitable for drinking or cooking. The CCCP has implemented different alternative options in coastal areas. These are Pond Sand Filter, Rain Water Harvesting at household and community level and desalination plants to improve drinking water availability. It is estimated that the project has installed about 1941 RWH systems at household level and over 12 community RWH systems. All together these RWH systems have the capacity of 1.2 million liters storage of rainwater. However, it is found that rainwater alone is not sufficient for ensuring safe drinking water.

CCCP has successfully promoted good practices for health and hygiene among the beneficiaries. There were only 9% households had access to sanitary latrine at the beginning of the project. Due to intervention of CCCP, access to sanitary latrine has been increased to 51%. The project provided 6615 sanitary latrines currently used by around 21 thousand families.

The CCCP has implemented various interventions to improve environmental health. Use of safe drinking water, sanitary latrine and improved cooking stoves are contributing towards improved environmental health for the project beneficiaries. Significant reduction of disease incidence compared to baseline survey was found for diarrhea. Prevalence of diarrhea was 42% at the beginning of the project; this has reduced to 16%. About 13 thousand households in all risk zones were given improved cooking stoves through CCCP. This intervention is supposed to reduce indoor air pollution; thus saving women and children from respiratory diseases.

The CCCP has enormously contributed in knowledge generation on adaptation to climate change. Dedicated webpage, publications, seminar and workshops, exposure visits and reports produced by PIPs have largely contributed in generating knowledge on climate change. Different tools and guidelines produced also would be very useful in future project implementation by government and non-government organizations.

### **Sustainability**

CCCP is a community based project. The project has promoted adaptation activities those have been proved sustainable and are already being practiced by community. The project has been implemented through capable NGOs are long been involved in the project areas. Most of the PIPs are financially sustainable and have large Micro-credit programme. It can be assumed that sustainability of adaptation actions at beneficiary level would sustain as there is financial contribution from the beneficiaries for all the activities. Particularly the IGAs would sustain as these are producing economic returns. However, CCCP has developed exit strategy through a

workshop held during 22-23 June 2016. Different activities have been suggested and agreed to ensure sustainability of the CCAG groups. This includes preparation and implementation of adaptation plan for action; integrate CCAGs with micro-credit programme to have access to seasonal loans etc.

#### **Recommendations:**

The evaluation team proposed the following recommendations based on the findings of the evaluation study:

- PKSF should consider new projects to cover more climate vulnerable areas and continue its efforts to establish itself as a National Implementing Entity of Green Climate Fund under UNFCCC. PKSF may also try other sources of fund including Bangladesh Climate Change Trust Fund (BCCTF) and the multilateral development banks such as World Bank and Asian Development Bank.
- In future projects promotion of local/indigenous practices as well as new improved technologies should be considered. Adaptation activities might be considered based on different sectors; such as livelihood, agriculture, water, energy, health and so on. Good practices for adaptation for specific sectors might be promoted through funding of innovative projects in different climate vulnerable areas of Bangladesh.
- Future project by PKSF should consider promotion of solar home systems.
- In future project intervention, awareness raising and capacity building might be given due attention.
- PKSF should consider linking the community groups to government agencies, so that they can tap resources as well as establish networks for their development.
- In future projects PKSF may also consider other agriculture related adaptation options like water saving technology, as well as other management practices. Community seed bank and other similar risk reduction options might be introduced in future projects.
- In future projects PKSF may consider market linkage for the beneficiaries to have stable income from their IGAs.
- PKSF should consider long-term projects for Climate Change.

The evaluators consider the project implemented by PKSF has achieved its stated objectives, but the achievements shall not last long if there is no further effort for holding this. This is expected that the global community as well as the Government of Bangladesh being the initiator of CCCP would be able to contribute in developing resilient communities through continuous fund flow.



**Annex 8. Comments of Cofinanciers and Other Partners/Stakeholders**

#### **Annex 9. List of Supporting Documents**

1. Project Appraisal Document
2. Aide Memoires and ISRs
3. Management letters after implementation of support missions
4. Bangladesh Country Partnership Strategy FY2011-14 (extended to FY2015)
5. Bangladesh Country Partnership Framework FY2016-20
6. Financial Management Manual
7. Environmental and Social Management Framework
8. PKSF's project completion report
9. BCCRF Implementation manual and Grant Agreement

# MAP

