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# GCF REGIONAL DIALOGUE

## with EAST AND SOUTH ASIA

Colombo, Sri Lanka  
14–17 September 2026

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

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Colombo, Sri Lanka  
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# Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL)



**Project impact:** ~1.1 million people with increased climate resilience (375,975 direct beneficiaries)



**GCF Investment:** USD 42.2 million (grant)



**Cofinancing:** USD 7.79 million (USD 6.6million loan + USD 1.19million in-kind)



**Total project size:** USD 49.99 million

*A five-year (2023–2028) GCF adaptation project building climate-resilient homesteads and climate-adaptive livelihoods for highly vulnerable, women-headed coastal households across seven districts of southwest Bangladesh. PKSf serves as both the Accredited Entity and sole Executing Entity.*

# Demonstrating Impact Potential and Driving Paradigm Shift in GCF Proposals

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**Asset Protection & Risk Reduction from Extreme Weather:** Directly safeguards vulnerable marginal populations against sea-level rise, storm surges, cyclones, and coastal flooding by constructing climate-resilient homesteads (1760/3000) featuring elevated plinths, robust cyclone-resistant structural designs, sanitary latrines, and integrated rainwater-harvesting systems.



**Codified building standards:** establish a new, climate-resilient homestead building model for the coastal zone – a nationally replicable technical standard rather than a one-off construction output.



**Diversified, saline-tolerant livelihoods:** integrated fruit-fish-fibre and crab farming (12000/20000), slatted goat/sheep housing (14000/20000), and saline-tolerant vegetable cultivation (14000/20000) reduce dependence on climate-vulnerable subsistence agriculture and wage labour.



**Deep, measurable reach:** expected to build resilience for ~1.1 million people (375,975 direct beneficiaries) across 20 upazilas in seven coastal districts, with explicit targeting of highly vulnerable and women-headed households.



**Market and institutional shift:** strengthens local supply chains for resilient construction materials and embeds climate awareness in community institutions, laying the groundwork for financing and uptake beyond the project period.

## Photo story – Resilient Homestead as Micro Shelter

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**Photo 1.**  
Neighbors, on  
their way to a  
safe shelter,  
expecting a  
sudden flood



**Photo 4.**  
Resilient  
house after  
Colombo, Sri  
Lanka flood



**Photo 2.**  
Neighboring  
families find  
safety in a  
resilient  
house



**Photo 3.**  
A resilient  
house, safety  
for many  
families

# Photostory – Resilient Homestead

**Photo 1.**  
A resilient  
homestead  
along with  
latrine, RWHS,  
Solar on a  
raised plinth



**Photo 2.**  
Resilient  
Homestead  
with an  
extension



**Photo 4.**  
Resilient  
homestead  
along with  
latrine, RWHS,  
Solar on a  
raised plinth



**Photo 3.**  
Ensuring  
EHS and  
Gender in the  
construction



# Photostory – Livelihood Opportunities

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**Photo 1.**  
A resilient  
homestead  
along with  
latrine, RWHS,  
Solar on a  
raised plinth



**Photo 2.**  
Ginger  
cultivation



**Photo 4.**  
Goat rearing  
on slatted  
Colombo, Sr  
house



**Photo 3.**  
Aromatic  
ginger  
cultivation



# Photostory – Climate resilience and Engagement

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**Photo 1.**  
PRA for  
beneficiary  
selection



**Photo 2.**  
CCAG  
monthly  
meeting



**Photo 4.**  
GRAM

**Photo 4.**  
Tree  
Plantation on  
roadside



**Photo 3.**  
IGA training  
for  
beneficiaries

# Operationalizing GCF Investment Criteria: The AE Approach



**Impact potential:** quantified ex-ante at ~1.1 million people with increased resilience, anchored to modified, verifiable outputs – homesteads built, households reached, and adaptive livelihoods.



**Paradigm shift potential:** PKSf designed the project around a new climate-resilient building concept and a replicable housing-plus-livelihoods model that other Bangladeshi coastal programmes and financiers can adopt.



**Sustainable development co-benefits:** combines adaptation with gender-responsive targeting of women-headed households, food and water security, and diversified income – addressing GCF's multiple investment criteria through one integrated design.



**Needs of the recipient:** targets a most climate-exposed geography – 22% of Bangladesh's population living in 19 coastal districts faces the highest level of climate risk.



**Country ownership:** aligned with Bangladesh's National Adaptation Plan and endorsed by the NDA (Economic Relations Division, Ministry of Finance); PKSf is a national apex development institution accountable to government oversight.



**Efficiency and effectiveness:** PKSf, as Accredited Entity and Executing Entity, deploys its long-established network of Partner Organisations for last-mile delivery, lowering transaction costs per beneficiary and accelerating disbursement.

# Effective Financial Structuring/Implementation Arrangements



**Blended financing structure:** USD 42.2 million GCF grant plus USD 7.79 million co-financing (USD 6.6M loan + USD 1.19M in-kind) – a total project size of USD 49.99 million (Received \$26 million and expenditure \$23 million)



**Direct access modality:** PKSf holds the dual role of Accredited Entity and sole Executing Entity, removing intermediary layers and giving PKSf full accountability for delivery.



**Last-mile delivery network:** implementation is channelled through PKSf's established Partner Organisations – microfinance and development NGOs already active in the 20 target upazilas across seven coastal districts.



**Instrument matched to activity:** grant resources fund public-good investments (resilient homesteads, sanitation, community infrastructure), while loan and in-kind co-financing support revenue-generating livelihood activities.



**Safeguards and oversight:** Category B environmental and social risk classification, a dedicated gender action plan, and joint oversight by the NDA (Economic Relations Division, Ministry of Finance) and GCF.



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# Thank you

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