
Annual Performance Report

Project/Programme title:	Enhancing adaptive capacities of coastal communities, especially women, to cope with climate change induced salinity (FP069)
Accredited Entity:	United Nations Development Programme (UNDP)
Date of Report submission:	22 August 2026
Version number	V4.0



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RATIONALE

This report layout is designed to support the drafting of a structured report that assesses, evaluates, documents, and communicates the progress on Funding Proposal (FP) implementation and on its associated Funded Activity Agreement (FAA). The layout aims to provide a clear and comprehensive understanding of key objectives, progress, and risks, drawing on project implementation related data provided by Accredited Entities (AEs). Considering the Green Climate Fund's (GCF) evolving strategic direction toward a Risk-Based Approach, the report is intended to:

- Track quantitative and qualitative progress of the project implementation.
- Highlight critical findings and emerging trends.
- Identify risks and propose actionable mitigation strategies.
- Support evidence-based decision-making.
- Promote transparency and accountability.
- Align with strategic and regulatory frameworks.
- Serve as a foundation for AE engagement on project performance

METHODOLOGY

The report's layout mirrors, to the extent possible, the structure of the Funding Proposal (FP) to maintain coherence with the presented information. However, the FP and the Report differ in scope and strategic intent; thus, while the FP serves a functional role in informing the Report, it does not dictate a strictly parallel structure.

A. PROJECT DATA (Prefilled where possible)

Should any information/data prefilled from Section A.1 to Section A.12 be incorrect or require updating, please inform GCF's Project Lead of appropriate corrective action.

A.1. Date of report submission		22 August 2026												
A.2. Project or programme	Project	A.3. Sector	Public											
A.4. Total Financing (GCF + Cofinance)	<table border="1"> <tr> <td>GCF Financing</td> <td>Mill. USD 25.0</td> </tr> <tr> <td>Grants</td> <td>Mill. USD 25.0</td> </tr> <tr> <td>Co-Financing</td> <td>Mill. USD 8.0</td> </tr> <tr> <td>Grants</td> <td>Mill. USD 8.0</td> </tr> <tr> <td>Total Financing</td> <td>Mill. USD 33.0</td> </tr> </table>				GCF Financing	Mill. USD 25.0	Grants	Mill. USD 25.0	Co-Financing	Mill. USD 8.0	Grants	Mill. USD 8.0	Total Financing	Mill. USD 33.0
	GCF Financing	Mill. USD 25.0												
	Grants	Mill. USD 25.0												
	Co-Financing	Mill. USD 8.0												
	Grants	Mill. USD 8.0												
Total Financing	Mill. USD 33.0													
A.5. Total GCF funding disbursed to this date	NA (draft)													
A.6. Implementation period	From 12 October 2018 to 30 June 2026													
A.7. ESS Category (Refers to GCF revised <u>Environmental and Social Policy</u> and GCF ESS Standards to assess your FP category.)			Category B											
A.8. Executing Entity Information														
Full legal name	Country of registration (or, for intl orgs, country of HQ)	Entity type	Role in project	Focal Point(s) and email(s)										
Ministry of Women and Children Affairs	Bangladesh	Public sector – Government (which may be acting through a ministry or department)	Executing Entity	Abdul Hye Al Mahmud, almahmud150@gmail.com										

A.9. Co-Financier information				
Full legal name	Country of registration (or, for intl orgs, country of HQ)	Focal Point(s) and email(s)	Ownership Type	Beneficial Owner(s)
Government of Bangladesh	Bangladesh	Abdul Hye Al Mahmud, almahmud150@gmail.com	Government	Government of Bangladesh

A.10. Alignment with country NDCs & NAP <i>(NB Only populate if applicable, e.g., if your project/programme specifically contributes to a country's NDC or NAP target/s)</i>				
Country	Date of NDC/ NAP submission	NDC/ NAP objective	Brief description of project's alignment with NDC/ NAP objectives	Percentage of target met with proposed project.Beneficial owner(s)
Bangladesh	23 March 2023	NAP objective: Building a climate resilient nation through effective adaptation strategies for fostering a robust society, ecosystem and stimulating sustainable economic growth	Alignment: the GCA project is aligned with the NAP goal 05: Impart good governance through the integration of adaptation into the planning process, in particular to its Outcome 5: Locally led, gender-, disability- and youth-inclusive adaptation initiatives increased	7%

A.11. Estimated duration of impact		
A.12 Report to be shared with NDA		Yes ☒ No ☐
17 May 2026		

B. EXECUTIVE SUMMARY

Should any information/data prefilled in Section “B” be incorrect or require updating, please inform GCF’s Project Lead for appropriate corrective action.

B.1. Summary

As of the 2024 APR reporting period, the project exceeded its end-of-project target, reaching 992,685 people against the target of 719,229—comprising 337,103 direct (target: 245,516) and 655,582 indirect (target: 473,713) beneficiaries, representing 20.6% (target: 16.25%) of the total population in the project area. In 2025, the project continued supporting these beneficiaries to strengthen resilience and livelihoods in climate-exposed coastal communities, reaching 683,471 people (343,102 women and 340,369 men) through ongoing interventions while maintaining gender parity and reinforcing support to climate-vulnerable households.

At the outcome level, the project substantially enhanced adaptive capacity and reduced exposure to climate risks. Livelihood interventions achieved the end-of-project target of 111,870 beneficiaries (56,159 female and 55,711 male), with around 98 percent reporting positive outputs from agricultural and aquacultural activities. For water-related interventions, the end-of-project target of 136,110 beneficiaries (68,327 female and 67,783 male) is expected to be fully achieved by May 2026. During the reporting period, safe drinking water access was ensured for 71,893 beneficiaries (36,090 women and 35,803 men), representing 53 percent of the target.

Progress at the output level was particularly notable in livelihoods. Under Output 1, 24,825 women out of the targeted 25,425 improved assets and incomes through climate-resilient livelihood activities, achieving 97.6 percent of the target. Gender-responsive early warning information reached all direct beneficiaries (245,516), and social audit mechanisms were established across all 39 project unions, strengthening accountability and participatory monitoring.

Under Output 2, climate-resilient rainwater harvesting systems expanded year-round safe drinking water access to 71,893 people, delivering tangible resilience benefits, despite infrastructure targets not yet being fully achieved. There were delays in achieving these due to the political situation during the reporting period.

Under Output 3, adaptive learning initiatives reached 2,962 children (98.7% of target), while national-level capacity building strengthened gender-responsive climate governance, institutional capacity, and community-driven climate adaptation.

C. RESULTS AND IMPACTS

C.1. Overall Summary of the Project Progress

(This section provides a narrative report summarizing the overall progress of the implementation status of the funded activity progress during the reporting period. 1,500 words)

Outcome: Strengthened adaptive capacity and reduced exposure to climate risks.

Having exceeded its end-of-project beneficiary target in 2024, during the reporting period, the project focused on consolidating results, improving sustainability, and completing remaining infrastructure. In 2025, 204,931 (50.2% women) beneficiaries received multiple support from the project. Indirect beneficiaries reached also exceeded cumulative total by 2024 despite marginal shortfalls in the reporting period year. Climate resilience was enhanced for all 25,425 households through land leasing assistance and provision of aquacultural inputs to 1,020 Women Livelihood Groups. Over 98% of these groups reported positive production outcomes in 2025, indicating tangible gains in income, household resilience, and adaptive capacity to climate variability and salinity risks in coastal areas, thereby reducing households' exposure to salinity-induced livelihood shocks.

Output 1: Climate-resilient livelihoods, focusing on women, for enhanced adaptive capacities of coastal agricultural communities.

The project advanced women-centered, climate-resilient livelihoods in coastal agricultural communities through inputs, value-chain support, and community-based risk management. In 2025, 1,020 Women Livelihood Groups received 2,569 livelihood inputs, with 98% generating profits totaling USD 313,135, demonstrating improved productivity and financial resilience. Government co-financing enabled over 40,000 households to sustain livelihoods through cash support exceeding USD 3.4 million. Market linkages with 515 local actors, capacity-building, and value-chain planning strengthened women's bargaining power and income. Training for 3,120 women volunteers and 78 community committees enhanced early warning, preparedness, and climate-risk-informed livelihood management, strengthening women's adaptive capacity and ensuring climate-resilient livelihood sustainability.

Activity 1.1: Enterprise- and community-based implementation of climate-resilient livelihoods for women.

In 2025, 1,020 Women Livelihood Groups received 2,569 units of climate-resilient livelihood inputs under enterprise and community-based implementation, with 1,000 groups (98%) generating profits totaling USD 313,135. Government co-financing supported over 40,000 households with more than USD 3.4 million in cash to sustain activities. Timely input delivery improved returns, while careful land selection reduced climate-related losses. Implementation was facilitated through group-based training, technical guidance, and community monitoring, enabling the adoption of resilient practices and reinvestment of savings, demonstrating strengthened ownership, sustainability, and effective community-led enterprise development.

Activity 1.2: Strengthened climate-resilient value-chains and market linkages for alternative, resilient livelihoods.

The project strengthened climate-resilient value chains and market linkages by forming 4,506 sub-groups from Women Livelihood Groups (WLGs) and developing 1,074 value chain plans. Achievements included a sustainable aquaculture validation workshop with 42 participants (Female 21 & male 21), 43 Public-Private Initiative events reaching 968 people, (463 women and 505 men) and 199 capacity-building and networking events attended by 6,164 participants (5168 women and 996 men). Engagement with 515 local market actors (all women) improved market systems, price bargaining, and profits.

Activity 1.3: Community-based monitoring and last-mile dissemination of EWs for climate-risk informed, adaptive management of resilient livelihoods.

In 2025, the project strengthened community-based early warning dissemination through the Cyclone Preparedness Programme. A total of 101 trainings reached 3,120 women volunteers, while 78 ToT sessions trained 2,340 disaster management and volunteer group members. All 39 Social Audit Committees received refresher training, and five advanced monitoring sessions were conducted. 101 Women Volunteer Groups received early warning materials and emergency orientation, enabling households to adjust cropping, aquaculture, and livelihood activities. These efforts enhanced preparedness, accountability, and climate-risk-informed adaptive management, protecting livelihood investments against climate hazards.

Output 2: Gender-responsive access to year-round, safe and reliable climate-resilient drinking water solutions.

The project enhanced gender-responsive, year-round access to safe, climate-resilient drinking water through participatory site selection, resilient infrastructure, and strengthened community management. In 2025, 658 community-based Rainwater Harvesting Systems (CbRWHS) serving 10 households each and 2,000 household systems (3,000 litres) supported via government co-financing were procured and partially constructed. One institutional system and 28 CbRWHS plus seven pond-based ultra-filtration systems were handed over. Sustainability was reinforced through 99 reformed Water Management Committees (WMCs), Operation and Maintenance (O&M) strengthened via user group

meetings and a fee-based model. Concrete pillars for the water harvesting system will replace existing bamboo pillars to enhance durability.

Activity 2.1: Participatory, site-specific mapping, beneficiary selection, and mobilization of community-based management structures for climate-resilient drinking water solutions.

The project completed participatory site selection for 658 community-based rainwater harvesting systems for 10 households each and 2,000 individual household-based rainwater harvesting systems, engaging beneficiaries in planning and prioritization. 99 ward-level Water Management Committees were re-established to oversee management, maintenance, and community mobilization. Procurement of installation materials was finalized. Delays in completing and handing over community systems occurred due to weak vendor coordination, and water quality testing was postponed. Lessons learned highlighted that aligning implementation with the rainy season is critical to ensure timely verification and climate-resilient, year-round water access for communities.

Activity 2.2: Implementation of climate-resilient drinking water solutions (at HH, community, and institutional scales).

In 2025, under the leadership of DPHE, the project established 10 community-based rainwater harvesting systems (covering 25–50 households each, totaling 750 households) and one institutional system serving 100 households. Additionally, 28 community-based and seven pond-based ultra-filtration systems were successfully handed over to the communities. Meanwhile, RP NGO continued work on 658 community-based systems (each covering 10 households), achieving 61% progress. Delays were primarily caused by limited vendor labor and coordination gaps among RP NGO, contractors, and other procured vendors, particularly those supplying water plant equipment such as tiles, ATM units, and solar components. The project concluded that strengthened coordination and proper vendor planning are essential to maintain implementation timelines and ensure the timely delivery of climate-resilient water solutions.

Activity 2.3: Community-based, climate-risk-informed Operation & Maintenance (O&M) and management of the resilient drinking water solutions.

The project re-established 99 Water Management Committees, engaging 1,372 members (85% women), while Water User Groups held 3,627 monthly meetings with 50,948 women, and Committees conducted 536 meetings with 5,491 participants (84% women). A three-tier, fee-based Operation and Maintenance (O&M) module was drafted, and 75 NGO staff received ToT (training of trainers). Communities applied climate-risk-informed management practices to maintain and protect water systems and bamboo pillars were replaced with concrete pillars for enhanced durability, ensuring long-term functionality. These measures strengthened community-led, resilient management and adaptive operation of drinking water solutions.

Output 3: Strengthened institutional capacities, knowledge and learning for climate-risk informed management of livelihoods and drinking water security.

The project strengthened institutional capacity, cross-sector coordination, and knowledge management for gender-responsive, climate-risk-informed management of livelihoods and drinking water. The MoWCA (Ministry of Women and Children Affairs) validated training manuals and a policy brief assessing gender integration across 19 national policies, while a three-day course for 25 officials from 20 ministries enhanced climate finance and gender advocacy skills. DPHE (Department of Public Health Engineering) was supported with climate risk and scenario modelling modules and R&D (Research and Development) on MAR (Managed Aquifer Recharge), Pond Sand Filters, Reverse Osmosis, and groundwater salinity. Five Upazila workshops, 101 pot song campaigns reaching 45,000 people, identification of 25 role reversal champion households, and publications promoted inclusive, evidence-based learning, advocacy, and improved management practices. The work on integration of gender and climate change adaptation in four policy documents are in progress.

Activity 3.1: Strengthen MoWCA's technical and coordination capacities for design and implementation of gender-responsive, climate-resilient coastal livelihoods.

A national validation workshop endorsed three gender-climate tools, two training manuals and a policy brief reviewing 19 national policies with 62 high-level stakeholders, strengthening MoWCA's technical ownership and coordination. A three-day course for 25 officials from 20 ministries on gender, climate policy, advocacy, and finance increased knowledge scores by 23 percentage points, enhancing institutional capacity to design and implement gender-responsive, climate-resilient coastal livelihood initiatives. Lessons confirmed that high-level engagement strengthens tool legitimacy, while cross-ministerial collaboration is essential for coherent gender-climate integration and effective implementation.

Activity 3.2: Strengthen DPHE capacities for climate-risk informed management of drinking water solutions across the Southwest coast.

The project strengthened DPHE's capacity for climate-risk-informed drinking water management across the southwest coast by engaging international and national experts to develop a climate risk and scenario modelling module supported by field studies. Two R&D (Research and Development) studies conducted on Managed Aquifer Recharge, Pond Sand

Filters, Reverse Osmosis, and groundwater salinity informed resilient solution design. A consultancy was launched to train DPHE's R&D wing, enhancing institutional capacity for innovation, evidence-based planning, and implementation of climate-resilient water systems.

Activity 3.3: Establish knowledge management, evidence-based learning and M&E mechanisms to promote long-term, adaptive capacities of coastal communities.

Five Upazila-level workshops engaged 185 participants to document lessons and strengthen local knowledge systems. Outreach included International Women's Day events reaching 800 people, recognition of 25 Role Reversal Champion families, participatory storytelling, theatre, youth idea competitions on adaptive capacities, and two exposure visits for 33 adolescents. Over 100 traditional pot song performances reached about 45,000 people, promoting climate and gender awareness. By generating four success stories, four web stories, and one policy brief in 2025, the project improved evidence-based learning and visibility, resulting in stronger adaptive capacities and more sustainable, community-driven climate-resilient practices in coastal areas.

C.2. Performance against the Funding Proposal Logical Framework Indicators

For each of the indicators please report only the 'annual value' for the reporting year; this means reporting solely the values achieved from January 1st, 2025, to December 31st, 2025. The "cumulative value" will automatically be updated by the system by aggregating reported annual values since project FAA effectiveness.

Please ensure that targets are clearly defined and reported using the following categories:

- *Midterm Target: The results to be achieved by the midpoint of implementation.*
- *Final Target: The results to be achieved by the conclusion of project or programme implementation.*
- *Lifetime Target: The total results expected over the entire operational period of the project or programme.*

Note that the baseline, midterm, final and lifetime targets will be prefilled based on your previous Annual Performance Report and/or Funding Proposal. It is imperative that you carefully review, verify and update where relevant.

Should the project be Multicountry, please report the achievement by Country.

Lastly, avoid using commas or periods as thousand separators. Periods should only be used as decimal separators.

For REDD+ Results-Based Payment (RBP) projects, you are only required to report on the progress of activities.

Should any prefilled information/data in the Logical Framework be incorrect or require updating, please inform GCF's Project Lead for appropriate corrective action.

GCF Outcome Level: Standardized Indicators

PMF/IRMF Results Management Framework

No indicators/questions defined.

(PMF) A1 and A2 Total number of direct and indirect beneficiaries (IRMF) Core 2 Direct and indirect beneficiaries reached						
Provide the total number of direct beneficiaries (female/male) cumulatively receiving adaptation benefits from GCF-supported interventions, disaggregated by result area.						
Unit						No. of Beneficiaries
Disaggregation by: Result Areas (Adaptation)	Baseline	Mid-term	Final target	Previous Year Cumulative Value	Annual value	Cumulative Value
Health and well-being, and food and water security	57,737	136,110	245,516	337,103	0	337,103
Livelihoods of people and communities	57,737	136,110	245,516	337,103	0	337,103

(PMF) A1 and A2 Total number of direct and indirect beneficiaries (IRMF) Core 2 Direct and indirect beneficiaries reached						
Provide the total number of direct beneficiaries (female/male) cumulatively receiving adaptation benefits from GCF-supported interventions, disaggregated by Gender.						
Unit						No. of Beneficiaries
Disaggregation by: Gender	Baseline	Mid-term	Final target	Previous Year Cumulative Value	Annual value	Cumulative Value
Male	28,753	67,782	122,266	167,877	0	167,877
Female	28,983	68,327	123,249	169,225	0	169,225

(PMF) A1 and A2 Total number of direct and indirect beneficiaries (IRMF) Core 2 Direct and indirect beneficiaries reached						
Provide the total number of direct beneficiaries (female/male) cumulatively receiving adaptation benefits from GCF-supported interventions, disaggregated by Country.						
Unit						No. of Beneficiaries
Disaggregation by: Project Countries	Baseline	Mid-term	Final target	Previous Year Cumulative Value	Annual value	Cumulative Value
Bangladesh	57,737	136,110	245,516	337,103	0	337,103

(PMF) A1 and A2 Total number of direct and indirect beneficiaries (IRMF) Core 2 Direct and indirect beneficiaries reached						
Provide the total number of indirect beneficiaries (female/male) cumulatively receiving adaptation benefits from GCF-supported interventions, disaggregated by result area.						
Unit						No. of Beneficiaries
Disaggregation by: Result Areas (Adaptation)	Baseline	Mid-term	Final target	Previous Year Cumulative Value	Annual value	Cumulative Value
Health and well-being, and food and water security	0	473,713	473,713	655,582	0	655,582
Livelihoods of people and communities	0	473,713	473,713	655,582	0	655,582

(PMF) A1 and A2 Total number of direct and indirect beneficiaries (IRMF) Core 2 Direct and indirect beneficiaries reached						
Provide the total number of indirect beneficiaries (female/male) cumulatively receiving adaptation benefits from GCF-supported interventions, disaggregated by Gender.						
Unit						No. of Beneficiaries
Disaggregation by: Gender	Baseline	Mid-term	Final target	Previous Year Cumulative Value	Annual value	Cumulative Value
Male	0	235,909	235,909	326,479	0	326,479
Female	0	237,803	237,803	329,102	0	329,102

(PMF) A1 and A2 Total number of direct and indirect beneficiaries (IRMF) Core 2 Direct and indirect beneficiaries reached						
Provide the total number of indirect beneficiaries (female/male) cumulatively receiving adaptation benefits from GCF-supported interventions, disaggregated by Country.						
Unit						No. of Beneficiaries
Disaggregation by: Project Countries	Baseline	Mid-term	Final target	Previous Year Cumulative Value	Annual value	Cumulative Value
Bangladesh	0	473,713	473,713	655,582	0	655,582

Livelihoods of people and communities

No indicators/questions defined.

(PMF) A1.2 Number of males and females benefiting from the adoption of diversified, climate resilient livelihood options (including fisheries, agriculture, tourism, etc.) (IRMF) Supplementary 2.1 Beneficiaries (female/male) adopting improved and/or new climate-resilient livelihood options						
Provide the total number of direct beneficiaries (female/male) adopting diversified or strengthened climate-resilient livelihood strategies (including agriculture, fisheries, natural resource-based, and informal livelihoods), disaggregated by gender.						
Unit						No. of Beneficiaries
Disaggregation by: Gender	Baseline	Mid-term	Final target	Previous Year Cumulative Value	Annual value	Cumulative Value
Male	0	41,784	55,711	42,084	12,313	54,397
Female	0	42,120	56,159	42,422	12,411	54,833

(PMF) A1.2 Number of males and females benefiting from the adoption of diversified, climate resilient livelihood options (including fisheries, agriculture, tourism, etc.) (IRMF) Supplementary 2.1 Beneficiaries (female/male) adopting improved and/or new climate-resilient livelihood options						
Provide the total number of direct beneficiaries (female/male) adopting diversified or strengthened climate-resilient livelihood strategies (including agriculture, fisheries, natural resource-based, and informal livelihoods), disaggregated by country.						
Unit						Enter unit
Disaggregation by: Project Countries	Baseline	Mid-term	Final target	Previous Year Cumulative Value	Annual value	Cumulative Value
Bangladesh	0	83,904	111,870	84,506	24,724	109,230

Health and well-being, and food & water security

No indicators/questions defined.

(PMF) A2.3 Number of males and females with year round access to reliable and safe water supply despite climate shocks and stresses (IRMF) Supplementary 2.3 Beneficiaries (female/male) with more climate-resilient water security						
Provide the total number of direct beneficiaries (female/male) with improved access to and adoption of climate-resilient and reliable water supply in climate-stressed areas, disaggregated by gender.						
Unit						No. of Beneficiaries
Disaggregation by: Gender	Baseline	Mid-term	Final target	Previous Year Cumulative Value	Annual value	Cumulative Value
Male	28,753	67,783	67,783	34,682	1,120	35,802
Female	28,984	68,327	68,327	34,961	1,130	36,091

(PMF) A2.3 Number of males and females with year round access to reliable and safe water supply despite climate shocks and stresses (IRMF) Supplementary 2.3 Beneficiaries (female/male) with more climate-resilient water security						
Provide the total number of direct beneficiaries (female/male) with improved access to and adoption of climate-resilient and reliable water supply in climate-stressed areas, disaggregated by country.						
Unit						Enter unit
Disaggregation by: Project Countries	Baseline	Mid-term	Final target	Previous Year Cumulative Value	Annual value	Cumulative Value
Bangladesh	57,737	136,110	136,110	69,643	2,250	71,893

Project Specific Indicators							
Indicator	Unit	Baseline	Target		Previous Year Cumulative Value	Annual value	Cumulative Value <i>(automatically calculated)</i>
			Mid-term	Final target			
Number of males and females with year- round access to reliable and safe drinking water	No. of Persons	57,737	136,110	136,110	69,643	2,250	71,893
Total Number of project-established climate-resilient drinking water systems operational	No. of Projects	0	7,000	14,136	13,125	0	13,125
Number of males and females with access to timely, gender-responsive early warning information	No. of Persons	49,103	122,758	245,516	280,748	0	280,748
Number of women in targeted wards with improved assets and income from climate resilient livelihoods	No. of Persons	0	19,069	25,425	19,206	5,619	24,825
Social audit protocols established and operational across 39 Unions for participatory monitoring of resilient livelihoods	No. of Policy Instruments	0	15	39	39	0	39
Evidence of policy/programs in other sectors integrating gender and climate change	No. of Policy Instruments	0	0	2	0	0	0
Number of girls and boys with increased awareness through 'adaptive learning' training through school and community-based communications	No. of Persons	0	1,500	3,000	2,962	0	2,962
Number of government staff across MoWCA and DPHE who effectively apply skills in climate-risk informed planning and management for livelihoods and water (disaggregated by gender)	No. of Persons	0	250	525	227	25	252

Activities				
Activity Name	Implementation Progress (%)	Utilised GCF Budget	Allocated GCF Budget	% (Automatically calculated)
Activity 1.1 Enterprise- and community-based implementation of climate-resilient livelihoods for women	100	6,245,089.24	6,060,530	103

Activities				
Activity Name	Implementation Progress (%)	Utilised GCF Budget	Allocated GCF Budget	% (Automatically calculated)
Activity 1.2 Strengthened climate-resilient value-chains and market linkages for alternative, resilient livelihoods	80	850,968.89	926,270	91
Activity 1.3 Community-based monitoring and last-mile dissemination of EWs for climate-risk informed, adaptive management of resilient livelihoods	100	1,467,822.31	1,515,153	96
Activity 2.1 Participatory, site-specific mapping, beneficiary selection, and mobilization of community-based management structures for climate-resilient drinking water solutions	100	472,608.66	883,444	53
Activity 2.2 Implementation of climate-resilient drinking water solutions (at HH, community, and institutional scales).	95	8,625,834.02	8,366,055	103
Activity 2.3. Community-based, climate-risk informed Operation & Maintenance (O&M) and management of the resilient drinking water solutions	60	574,599.85	644,882	89
Activity 3.1 Strengthen MoWCA's technical and coordination capacities for design and implementation of gender-responsive, climate-resilient coastal livelihoods	56	726,940.49	1,271,086	57
Activity 3.2. Strengthen DPHE capacities for climate-risk informed management of drinking water solutions across the Southwest coast	30	740,938.63	1,137,380	65
Activity 3.3 Establish knowledge management, evidence-based learning and M&E mechanisms to promote long-term, adaptive capacities of coastal communities	90	1,193,669.45	1,318,380	90

C.2.1. Subprojects

Where applicable, include information on sub-projects. For projects and programmes approved until B.31, the logical framework should focus on the mitigation and adaptation Performance Measurement Frameworks (PMF). For projects and programmes approved from B.32 onwards, the logical framework should reflect the Integrated Results Management Framework (IRMF).

Title	Currency	GCF Funds	Co-Financing	Country	GHG Emissions Reduced	Direct Beneficiaries	Indirect Beneficiaries
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
C.3. Compliance with FAA covenants				Yes ☒ No ☐			
It is confirmed that the legal agreements have been complied with.							
C.4. Funded Activity Implementation Arrangements in the Following Year				Yes ☐ No ☒			
NA							

D. RISKS ASSESSMENT AND MANAGEMENT

D.1. Risk and mitigation measures

As stated in the Board-approved "Risk Appetite Statement," a cornerstone of the GCF's Risk Framework is proactive risk management. This includes risk identification, assessment, monitoring, reporting and appropriate mitigation to minimize and respond to risks, both directly and through partners implementing GCF's projects and programmes.

Risk Management Matrix

A risk is the probability of an event to adversely affect the achievement of the project Impact (its objectives, outcomes, and results). "Inherent risk" refers to the level of risk present before any of the mitigating measures are applied. "Residual risk" represents the level of risk after mitigating measures have been implemented.

Please update the project risk matrix by reviewing and revising information for all previously identified risks, and adding any new risks identified during implementation by selecting the adequate Risk Area in the drop-down menu. For each risk, ensure you provide a clear risk description, outline the potential negative consequences, specify the mitigating measures in place, and complete the severity scoring as required.

For the Integrity Risk Area, an annual reporting (and more frequent and prompt reporting if stated in the legal agreements with the GCF) is required for each of its 3 Risk Sub-areas, as GCF has zero tolerance for Prohibited Practices, for SEAH in Fund-related Activities, and for working with parties and engaging in activities subject to sanctions imposed by the United Nations Security Council. The AE reporting obligations under GCF's policies and in the legal agreement(s) with the GCF include but are not limited to requiring AEs to take action to identify, mitigate and promptly disclose to the GCF any real or perceived Conflict of Interest, any alleged or suspected Prohibited Practice, promptly notify the Fund of any material risks or other indications of money laundering and/or financing of terrorism in relation to the Project and promptly take remedial steps in consultation with the GCF.

The AE shall also provide updates on the risks and mitigating measures under the other Risk Areas when changes to already identified risks or new risks have been identified.

Risk scoring:

For likelihood, please rate on a scale from 1 to 5: 1. Unlikely, 2. Possible, 3. Likely, 4. Almost certain, 5. Certain

For impact, please rate on a scale from 1 to 5: 1. Close to none, 2. Low, 3. Medium, 4. High, 5. Catastrophic

The severity of each risk is automatically computed based on the likelihood and impact of the risk.

Risk 1	Discrimination against vulnerable groups (Adivasi and Hindu religious minorities) and beneficiary selection challenges.
Risk Origin	Project Related
Risk Area	Environmental and Social
Risk Sub-area	Indigenous Peoples
Description	Extremely poor ethnic and religious minority households, including Hindu communities (about 30% of the population in Satkhira and Khulna) and indigenous Munda families, reside in the project areas and face entrenched social discrimination. They are at risk of unequal access to community and institutional water services and may be overlooked or contested during beneficiary selection for livelihood support, potentially causing local tensions whether they are included or excluded. The underlying causes include limited representation of these groups in community decision-making bodies, exclusion from community platforms, and persistent discriminatory norms, particularly affecting Munda women, which restrict their participation and voice. Consequently, even when eligible, such households may be absent during beneficiary selection processes or deprioritized due to assumptions that they have already received assistance from other initiatives. These structural barriers increase the likelihood of unintended exclusion from project benefits and may undermine equitable outcomes if not proactively addressed.
Consequences	If these underlying risks are overlooked, they may trigger tensions and conflict within targeted communities, potentially undermining social cohesion and trust in project processes. Perceived exclusion or unequal access to resources could lead to grievances among marginalized groups, weakening community participation and ownership. Such dynamics may adversely affect the effective implementation of Output 1, particularly in the equitable selection of beneficiaries for climate-resilient livelihood interventions, and Output 2, by limiting fair access to safe drinking water systems. Addressing these risks through inclusive targeting, transparent selection criteria, and

	strengthened community engagement will be critical to ensuring equitable benefit distribution and sustaining project outcomes.		
Inherent Risk	Likelihood 3 - Likely	Impact 3 - Medium	Severity 9 - Medium High
Mitigation Measure(s)	Risk Treatment 1.1: A standard beneficiary-selection guideline, supported by a grievance redress mechanism (GRM), was implemented to ensure equitable distribution of benefits, with priority given to marginalized and indigenous communities. Risk Treatment 1.2: Consultation meetings were held in each Indigenous Peoples (IP) community, and Free, Prior, and Informed Consent (FPIC) was obtained from all IP households to ensure inclusive participation and fair benefit sharing. Risk Treatment 1.3: An Indigenous Peoples Plan (IPP), was developed and utilized in implementation. Under this plan, a demographic survey and census identified all IP households and ensured their inclusion in project community groups and local decision-making processes.		
Residual Risk	Likelihood 1 - Unlikely	Impact 1 - None	Severity 1 - Low
Current Residual Risk	Likelihood 1 - Unlikely	Impact 1 - None	Severity 1 - Low
Comments	The risk treatment measures have been completed under the supervision of the Monitoring and Evaluation Specialist and Safeguard Specialist, ensuring alignment with project safeguards and inclusion commitments. Actions such as a transparent beneficiary selection process (the list was publicly displayed for two weeks for community review), FPIC compliance, and implementation of the Indigenous Peoples Plan (IPP) have reduced risks of discrimination and exclusion. Monitoring report confirms that Indigenous Peoples and minority households were identified, consulted, and included in community groups and decision-making processes. The operational grievance redress mechanism further strengthens accountability and enables timely resolution of concerns. Based on monitoring verification and field validation, the residual risk is now assessed as low and manageable. Periodic monitoring will continue to sustain inclusion, equitable benefit distribution, and early detection of any emerging social risks.		
Risk 2	Pond-based filtration treatment technology fails due to poor water quality		
Risk Origin	Project Related		
Risk Area	Environmental and Social		
Risk Sub-area	N/A		
Description	The effectiveness of the Ultra Filtration treatment technology may be compromised if ponds are not selected based on acceptable salinity levels and low suspended solids during the design and planning phase. Inadequate source assessment could reduce filtration efficiency, increase the risk of membrane clogging, and lead to higher operation and maintenance requirements, ultimately affecting system reliability and water quality. This may disrupt consistent supply of safe drinking water, diminish user confidence, and place additional financial and technical burden on community management structures. Therefore, rigorous water quality testing, careful site selection, and adherence to technical design standards are essential to ensure optimal system performance and long-term sustainability.		
Consequences	This could significantly affect drinking water security for vulnerable and low-income households by disrupting their access to reliable and safe water sources. Reduced system performance or failure may force communities to depend on unsafe or distant alternatives, increasing health risks, time burdens, and economic strain—particularly for women and children who are often responsible for water collection. Consequently, service gaps may undermine community confidence in climate-resilient infrastructure and weaken the sustainability of project investments. As a result, progress toward Output 2 could be adversely affected, limiting the project's ability to ensure equitable, year-round access to safe drinking water for targeted populations.		
Inherent Risk	Likelihood 3 - Likely	Impact 2 - Low	Severity 6 - Medium
Mitigation Measure(s)	Risk Treatment 2.1: Perennial water bodies (ponds) were identified for the installation of pond ultrafiltration systems using established technical criteria, including some water quality parameters like acceptable salinity levels, turbidity, PH etc.		

	Risk Treatment 2.2: The ponds are confined with fencing, located at safe distance from latrines, drains, or waste dumps and flooding risk or tidal intrusion of the ponds. Ponds meeting these requirements have been nominated for social mobilization processes to ensure community acceptance, ownership, and informed participation prior to final selection. Risk Treatment 2.3: Prior to large-scale implementation, the Department of Public Health Engineering (DPHE) conducted pilot demonstrations of pond ultrafiltration system to assess design sensitivity and operational feasibility under local conditions. Lessons learned from these pilots were used to refine the core design, thereby improving system reliability, performance efficiency, and long-term sustainability.		
Residual Risk	Likelihood 2 - Possible	Impact 2 - Low	Severity 4 - Medium
Current Residual Risk	Likelihood 2 - Possible	Impact 2 - Low	Severity 4 - Medium
Comments	Risk Treatment Owner: Project Analyst- Water and Sanitation		
Risk 3	Inadequate biosafety protocols in crab hatcheries		
Risk Origin	Project Related		
Risk Area	Environmental and Social		
Risk Sub-area	N/A		
Description	Waterborne and airborne pathogens, inadequate hygiene of staff and equipment, and the introduction of organisms that are not properly quarantined prior to entry into the hatchery can adversely impact crab hatchery stock. These gaps in biosafety protocols can lead to disease outbreaks, reduced larval survival, and contamination of culture systems, ultimately compromising hatchery productivity and economic viability. Maintaining a high level of biosecurity is essential to ensure optimal larval survival and to support the successful production of cablets for the subsequent nursery phase of crab culture.		
Consequences	Failure to maintain proper biosecurity in crab hatchery can result in disease outbreaks or high larval and juvenile mortality, directly reducing the availability of healthy cablets for nurseries. This disruption compromises subsequent crab farming activities, leading to lower production levels, decreased household incomes, and diminished food security for communities dependent on aquaculture. Inadequate hatchery biosecurity also undermines the resilience of climate-adaptive livelihoods promoted under Output 1, as farmers face higher economic and operational risks due to stock losses. Persistent biosecurity lapses may increase the spread of pathogens to surrounding aquaculture systems, further exacerbating production risks and threatening the sustainability of local crab culture enterprises.		
Inherent Risk	Likelihood 3 - Likely	Impact 3 - Medium	Severity 9 - Medium High
Mitigation Measure(s)	Risk Treatment 3.1: the proposed treatment measures included - design of hatchery facilities according to best international practices and ensure that functional areas are separated to minimize the spreading of contaminants between areas. Risk Treatment 3.2: Sterilization areas will be kept separate from operations areas, and staff will be trained to maintain proper hygiene and sterilization. Risk Treatment 3.3: The operation schedule of the hatchery will include regular shutdown periods for cleaning and disinfection. Inlet and outlet water and wastewater will be thoroughly treated. Risk Treatment 3.4: Training will be given to all crab hatchery staff on best practices in biosecurity and knowledge dissemination, technical exchange and capacity building will be emphasized. However, the project did not establish any crab hatchery due to reasons already highlighted in previous APRs as well as below under "comments."		
Residual Risk	Likelihood 2 - Possible	Impact 2 - Low	Severity 4 - Medium
Current Residual Risk	Likelihood	Impact	Severity

	2 - Possible	2 - Low	4 - Medium
Comments	The activity “upgrading of an existing crab hatchery of Bangladesh Fisheries Research Institute (BFRI)” has been dropped since the BFRI is not operating its hatchery due to several technical challenges, such as the high cost of brine water collection from deep-sea areas, low survivability rates, and high operational costs. The issue was also raised in the GCA PSC meeting, and accordingly, was dropped considering the lack of technical assistance for crab hatchery in the coastal belt in Bangladesh. Risk Treatment Owner: Safeguard Specialist Risk Treatment Status: Completed		
Risk 4	Generation of waste materials from the installation of rainwater systems and tanks.		
Risk Origin	Project Related		
Risk Area	Environmental and Social		
Risk Sub-area	N/A		
Description	The installation of rainwater harvesting systems and tanks may create extra waste, such as leftover pipes, gutters, and fittings. This usually happens when the tank sites are uneven or the earthworks do not provide a level surface, requiring extra materials to adjust or fix the platform. Other causes include over-ordering materials, design changes during installation, or insufficient planning and supervision. If these leftover materials are not properly managed, they can create environmental problems, block community spaces, and increase project costs. Careful planning, accurate measurement of materials, proper site preparation, and close supervision during installation are essential to reduce waste. By addressing these root causes, the project can ensure that rainwater systems are installed efficiently, safely, and in an environmentally responsible way, while minimizing unnecessary leftover materials.		
Consequences	If waste materials from rainwater systems and tank installation are not properly managed, there is a risk of harmful substances such as chemicals, nutrients, heavy metals, and construction debris entering surrounding waterways. This can negatively affect water quality, posing potential health risks to communities that rely on these sources for drinking, cooking, and hygiene. Contamination may also harm aquatic biodiversity, disrupt local ecosystems, and reduce the ecological balance of ponds and streams. Such environmental impacts can undermine the successful implementation of Output 1, as communities may lose access to safe and reliable water for domestic use and climate-resilient livelihoods. In addition, unmanaged waste can create social and safety hazards, reduce community trust, and increase project maintenance burdens. Ensuring proper disposal, reuse, or recycling of leftover materials, along with environmental monitoring, is essential to protect human health, ecosystems, and the long-term sustainability of project outcomes.		
Inherent Risk	Likelihood 2 - Possible	Impact 2 - Low	Severity 4 - Medium
Mitigation Measure(s)	Risk Treatment 4.1: The issues are incorporated in the ToT manual. The safeguard team provided orientation during the ToT programs for field engineers and contractors. Risk Treatment 4.2: The WMC (Water management committee) members have received orientation on the risks and their mitigation measures. Risk Treatment 4.3: The contractors are restricted from carrying out earthworks during the rainy season, as specified in the Work Order issued by DPHE.		
Residual Risk	Likelihood 1 - Unlikely	Impact 2 - Low	Severity 2 - Low
Current Residual Risk	Likelihood 1 - Unlikely	Impact 2 - Low	Severity 2 - Low
Comments	Risk Treatment Owner: Safeguard Specialist		
Risk 5	Lack of gender integration in the aquaculture value chain		
Risk Origin	Project Related		
Risk Area	Environmental and Social		
Risk Sub-area	N/A		

Description	Women are increasingly involved in aquaculture, but their participation is mostly limited to tasks like seeding and feeding ponds. This is due to local beliefs about what work is suitable for women, restrictions on their movement outside home (purdah), and their heavy, unpaid household work. Efforts to involve women in other parts of the aquaculture value chain have had mixed results. If these cultural norms, gender roles, movement restrictions, and unequal household responsibilities are not addressed, women will continue to have limited opportunities and benefits in aquaculture activities.		
Consequences	If local norms, gender roles, mobility restrictions, and the unequal burden of unpaid care work are not addressed, women's participation in aquaculture value chains will remain limited. This could reduce the effectiveness of Output 1, as women may not fully benefit from climate-resilient livelihood interventions, resulting in lower household income, productivity, and resilience. The risk also affects Output 3, as limited involvement of women in project activities may reduce their engagement in adaptive learning, community decision-making, and knowledge-sharing processes. Marginalized women may remain excluded from training, leadership opportunities, and access to resources, which can perpetuate inequality and limit the project's gender-responsive outcomes. Ultimately, failure to address these barriers may reduce the overall impact of the project, weaken social inclusion, and compromise the sustainability of livelihood and adaptive capacity gains in climate-exposed coastal communities.		
Inherent Risk	Likelihood	Impact	Severity
	3 - Likely	3 - Medium	9 - Medium High
Mitigation Measure(s)	Risk Treatment 5.1: The Project implemented a comprehensive Behaviour Change Communication (BCC) Strategy and Adaptive Learning Module, grounded in analysis of local context, gender norms, perceptions, unpaid care work, hygiene, doer and non-doer practices. Risk Treatment 5.2: Gender-responsive capacity development had been designed through flexible scheduling and engagement of female trainers. In parallel, male household members had been engaged through separate training to promote shared responsibility for unpaid care work and support women's sustained participation in aquaculture value chains. Risk Treatment 5.3: The Project supported safe and dignified working conditions for female beneficiaries and had integrated targeted training on negotiation skills, financial management, and market access. Risk treatment 5.4: The Project had organized a series of structured awareness-raising and role-reversal demonstrations, complemented by community dialogue through interactive popular theatre, to actively engage men as allies in gender norm transformation aligned with national and international observance days.		
Residual Risk	Likelihood	Impact	Severity
	2 - Possible	2 - Low	4 - Medium
Current Residual Risk	Likelihood	Impact	Severity
	2 - Possible	2 - Low	4 - Medium
Comments	Risk Treatment Owner: Gender Analyst.		
Risk 6	Lack of Community Ownership and Buy-in to water supply solutions		
Risk Origin	Project Related		
Risk Area	Environmental and Social		
Risk Sub-area	N/A		
Description	A lack of community ownership and buy-in can significantly undermine the effectiveness and sustainability of water supply solutions. When communities are not adequately consulted or engaged during site selection, planning, and design, they may feel excluded from decision-making, reducing their sense of responsibility for the system's operation and maintenance. Root causes include insufficient stakeholder engagement, limited participation of local leaders and households, inadequate communication about project objectives and benefits, and a lack of mechanisms for incorporating community feedback. Without active involvement, communities may not understand proper usage, maintenance requirements, or the value of protecting water resources, leading to neglect, misuse, or premature system failure. Ensuring inclusive and participatory		

	planning processes, transparent communication, and active involvement of all stakeholders, especially women and vulnerable groups, during every stage of project implementation is critical to building ownership, fostering accountability, and sustaining safe and reliable water supply systems over the long term.		
Consequences	A lack of community ownership and buy-in can lead to poorly maintained or non-functional water supply systems. This would reduce access to safe and reliable drinking water, compromise the sustainability of project investments, and negatively impact the health, well-being, and resilience of vulnerable households. Ultimately, it could hinder the achievement of Output 2 and weaken overall project outcomes.		
Inherent Risk	Likelihood	Impact	Severity
	3 - Likely	3 - Medium	9 - Medium High
Mitigation Measure(s)	Risk Treatment 6.1: The Project did not encounter ownership issues with household-based water solutions; risks are primarily associated with community-based systems. To address this, beneficiaries were engaged through a demand-driven approach. After confirming technical feasibility, Water User Groups (WUGs) were formed, and the WUGs went through rigorous consultations serve as the first phase of securing ownership. Risk Treatment 6.2: Water Management Committees (WMCs) were established, represented the LGI, WATSAN Committee, School Management Committee, WUG, and a local service provider woman. The WMC oversees final site selection, which serves as the second phase of securing ownership. Risk Treatment 6.3: Community-scale drinking water sites were selected in the most crisis-prone areas. Risk Treatment 6.4: Awareness raising activities have been initiated through meetings with WMCs and School Management Committee (SMCs) of respective institutions. Both the management committees are also aware of the fee-based model, community contribution for O&M etc.		
Residual Risk	Likelihood	Impact	Severity
	2 - Possible	2 - Low	4 - Medium
Current Residual Risk	Likelihood	Impact	Severity
	2 - Possible	2 - Low	4 - Medium
Comments	Risk Treatment Owner: Project Analyst- Water and Sanitation		
Risk 7	Insufficient water stored in the rainwater tanks		
Risk Origin	Project Related		
Risk Area	Environmental and Social		
Risk Sub-area	N/A		
Description	Insufficient water storage in rainwater harvesting tanks can create shortages, particularly during the dry season, undermining the reliability of the water supply for domestic use and climate-resilient livelihoods. This risk arises when rainfall is lower than expected or unevenly distributed, reducing the volume of water captured. Additional root causes include variability in rainfall patterns due to climate change, which further increases the uncertainty of water availability. If storage is insufficient, households may face intermittent access to safe drinking water, leading to reliance on unsafe sources, increased health risks, and reduced resilience of water-dependent livelihoods. Careful assessment of rainfall patterns, accurate estimation of household water demand, and proper tank design, siting, and maintenance are essential to ensure adequate water storage and reliable access throughout the year.		
Consequences	If rainwater harvesting tanks fail to store sufficient water, households may face water scarcity during the dry season, leading to intermittent or limited access to safe drinking water. This can force communities to rely on unsafe sources, increasing the risk of waterborne diseases and negatively affecting public health. Water-dependent livelihoods, such as aquaculture, small-scale farming, and other climate-adaptive activities, may be disrupted, reducing household income and food security. Insufficient water supply can also lower community satisfaction and trust in project interventions, weakening participation in system operation and maintenance. Ultimately, this risk undermines the achievement of Output 2, compromising the project's goal of providing a safe, reliable, and sustainable water supply, while reducing the resilience of households and communities to climate variability and seasonal water shortages.		
Inherent Risk	Likelihood	Impact	Severity
	3 - Likely	2 - Low	6 - Medium

Mitigation Measure(s)	Risk Treatment 7.1: To ensure storage of rainwater from the beginning of the monsoon, the HH-based RWHS has been handed over to the beneficiary HHs, and the community based-RWHS are in progress to be completed soon. Risk Treatment 7.2: The caretaker of each community-scale and institution-scale rainwater tank is responsible for monitoring the distribution of 2 litres of drinking water per person per day to the target households with the quality of the RWHS water.		
Residual Risk	Likelihood 2 - Possible	Impact 2 - Low	Severity 4 - Medium
Current Residual Risk	Likelihood 2 - Possible	Impact 2 - Low	Severity 4 - Medium
Comments	Risk Treatment Owner: Project Analyst- Water and Sanitation and Project Associate-O&M		
Risk 8	Exacerbation of soil and water salinity in pond culture of mud crabs.		
Risk Origin	Project Related		
Risk Area	Environmental and Social		
Risk Sub-area	N/A		
Description	The use of brackish water for mud crab pond culture can increase soil and water salinity in and around pond sites, potentially affecting neighboring agricultural lands. Salts from pond water may be transferred through seepage, pond discharge, and sediment deposition, leading to temporary salinization of adjacent fields. This can reduce crop productivity for 3-4 months during the dry season, limiting farmers' agricultural output and income. Root causes include climate and seasonal factors, such as low rainfall and high evaporation, with humidity issues during the dry season, which can further exacerbate salt accumulation in soils. Without measures to manage water discharge and monitor salinity levels, pond culture practices may unintentionally degrade surrounding land, compromise agricultural productivity, and affect local livelihoods dependent on both aquaculture and crop farming.		
Consequences	Increased salinity could lead to reduced agricultural production, limiting the availability of crops, fish, or other livelihood outputs. As a result, the achievement of Output 1 would be negatively affected, reducing household income, food security, and the overall resilience of communities benefiting from climate-resilient livelihood interventions.		
Inherent Risk	Likelihood 3 - Likely	Impact 3 - Medium	Severity 9 - Medium High
Mitigation Measure(s)	Risk Treatment 8.1: The potential mitigation measures (for example, raising embankment considering the highest recorded flood level and using only existing shrimp/crab ponds) are incorporated in the training manual and provided orientation to the WLGs. Risk Treatment 8.2: The safeguard team conducted ISEE (Initial Social and Environmental Examination) and spot checks before initiating operations at 45 crab farms. Only the existing shrimp/crab ponds are used for crab farming.		
Residual Risk	Likelihood 2 - Possible	Impact 2 - Low	Severity 4 - Medium
Current Residual Risk	Likelihood 2 - Possible	Impact 2 - Low	Severity 4 - Medium
Comments	Risk Treatment Owner: Safeguard Specialist		
Risk 9	Vulnerability of both water provision solutions (RWH tanks and pond-based systems) as well as livelihood options (aqua geaponics, hydroponics, plantations, crab farms) to storm surges, extreme winds and cyclones		
Risk Origin	External Factors		
Risk Area	Natural hazard		
Risk Sub-area	N/A		
Description	Water supply solutions, including rainwater harvesting (RWH) tanks and pond-based systems, as well as livelihood options such as aqua-geaponics, hydroponics, plantations, and mud crab farms, are vulnerable to extreme weather events like cyclones, storm surges, and high winds. Cyclones can dislodge or damage RWH tanks, posing safety risks to nearby households and disrupt water availability. Storm surges can contaminate pond water, reducing water quality for aquaculture and affecting associated livelihoods. Extreme winds and flooding can damage physical assets, including farming structures, nurseries, and aquaculture installations, leading to		

	production losses and financial setbacks for households. Root causes include the location of assets in low-lying, exposed coastal areas, lack of protective infrastructure, and insufficient climate-resilient design and construction. Without proper site selection, structural reinforcement, and disaster preparedness measures, both water systems and livelihood assets remain highly susceptible to damage, threatening project outcomes, household incomes, and climate-adaptive resilience.		
Consequences	Storm surges could contaminate water in rainwater harvesting (RWH) tanks and sky hydrants, compromising water quality and access. They may also damage infrastructure and assets linked to livelihood options. As a result, Output 2 could be affected due to reduced availability of safe drinking water, and Output 1 could be impacted through loss or damage to productive assets, lowering household income, food security, and community resilience.		
Inherent Risk	Likelihood 3 - Likely	Impact 3 - Medium	Severity 9 - Medium High
Mitigation Measure(s)	Risk Treatment 9.1: Based on the experience of the pilot demonstration, the design modification has been made. Risk Treatment 9.2: The catchment and plumbing system for HH-based RWHS is further tightened by a nylon rope. Risk Treatment 9.3: Project has taken initiatives to replace bamboo pillars with RCC pillars to enhance durability.		
Residual Risk	Likelihood 3 - Likely	Impact 2 - Low	Severity 6 - Medium
Current Residual Risk	Likelihood 3 - Likely	Impact 2 - Low	Severity 6 - Medium
Comments	Risk Treatment Owner: Project Analyst- Water and Sanitation		
Risk 10	Depletion of fish stocks due to demand as input for crab/fish feed processing for feed for crab farming and for the brackish water fish in the aqua-geoponics systems		
Risk Origin	Project Related		
Risk Area	Environmental and Social		
Risk Sub-area	N/A		
Description	Fish feed processing, as well as the feed used for crab, requires inputs of small, low-value fish, dried fish and shrimp heads, which can put pressure on wild fish stocks if not sustainably sourced. Shrimp heads are also used locally for human consumption, and feed demand may disrupt supply.		
Consequences	Increased pressure on wild fish stocks can lead to overfishing, reduced biodiversity, and degradation of the local ecosystem. This may compromise the sustainability of fisheries-based livelihoods, disrupt ecological balance, and reduce the availability of natural resources for communities relying on them for food and income.		
Inherent Risk	Likelihood 3 - Likely	Impact 3 - Medium	Severity 9 - Medium High
Mitigation Measure(s)	Risk Treatment 10.1: The Project has established one crab/fish feed processing plant in Paikgacha, Khulna. To reduce the pressure on local fish stocks, imported fishmeal, mustard oil cake, rice polish, etc. are used as ingredients.		
Residual Risk	Likelihood 2 - Possible	Impact 2 - Low	Severity 4 - Medium
Current Residual Risk	Likelihood 2 - Possible	Impact 2 - Low	Severity 4 - Medium
Comments	Risk Treatment Owner: Safeguard Specialist		
Risk 11	Public health and sustainability risks from improper maintenance and operation of the Rainwater Harvesting System		
Risk Origin	Project Related		
Risk Area	Environmental and Social		
Risk Sub-area	N/A		
Description	Rainwater harvesting (RWH) tanks require regular operation and maintenance to ensure safe water quality and quantity. Improper maintenance or handling can lead to microbial contamination, while stagnant water in tanks may become a breeding site for mosquitoes, flies, and other disease vectors. Using the 5F hygiene framework (fluids,		

	fingers, flies, fields, and food), these vectors and contaminated water can pose significant public health risks, including waterborne diseases such as diarrhea, dengue, or other vector-borne illnesses. Root causes of this risk include insufficient user knowledge of proper cleaning and maintenance, lack of clear operation guidelines, limited community monitoring, and weak behavioral practices around hygiene. Structural issues, such as poorly covered tanks or damaged inlets and outlets, can exacerbate contamination and vector breeding. Without proper training, supervision, and preventive measures, RWH systems may compromise water safety and public health, threaten the sustainability and intended benefits of the water supply intervention		
Consequences	The cost for operation and maintenance would increase, and the safe water for round the year would not be available, which may directly impact Output 2 of the Project.		
Inherent Risk	Likelihood 2 - Possible	Impact 3 - Medium	Severity 6 - Medium
Mitigation Measure(s)	Risk Treatment 11.1: A pre-filter technology has been introduced in the design of RWHS. Risk Treatment 11.2: A Water Safety Plan has been developed, which is made available with each system and provided orientation to the beneficiaries and water user groups. Risk Treatment 11.3: The training on operation and maintenance (O&M) is provided to the water management committees (WMCs), caretakers and Pani Apas (local service provider for O&M). Risk treatment 11.4: Pani Apa and Caretakers of CsRWHS are providing training to the members of WMCs for better O&M of the water points. Risk treatment 11.5: The Environmental Science Department of Khulna University and the Institute of Disaster Management (IDM) of Khulna University of Engineering & Technology (KUET) conducted a water quality test before handing over 13,308 HH-based RWHS.		
Residual Risk	Likelihood 2 - Possible	Impact 2 - Low	Severity 4 - Medium
Current Residual Risk	Likelihood 2 - Possible	Impact 2 - Low	Severity 4 - Medium
Comments	Risk Treatment Owner: Project Analyst- Water and Sanitation		
Risk 12	Elite capture of aquaculture interventions and issues with land tenure.		
Risk Origin	Project Related		
Risk Area	Environmental and Social		
Risk Sub-area	N/A		
Description	In the shrimp aquaculture value chain, it has been observed that due to the demand and profitability of farms, there was an effective privatization of resources which may have previously been under common property regimes for some or all of the year (by intermediaries, local elites and companies), and this led to profits and assets being controlled by powerful actors and local 'elites' rather than poor small-scale farmers. The vested interest of powerful groups has captured and controlled the use of land for shrimp culture, avoiding the interests of the common people. This influences the livelihood of the poor communities during the monsoon (April to August) every year.		
Consequences	Elite capture leads to profits and assets being controlled by powerful actors and local 'elites' rather than poor small-scale farmers that will ultimately impact Output 1.		
Inherent Risk	Likelihood 3 - Likely	Impact 3 - Medium	Severity 9 - Medium High
Mitigation Measure(s)	Risk Treatment 12.1: The arrangement for the land lease agreement between WLGs and landowners is ensuring that it will substantially reduce the risks. Risk Treatment 12.2: A long-term (3 years) land lease agreement between WLGs and landowners is ensuring that it will substantially reduce the risks. Risk Treatment 12.3: The Project GRM system is in operation to minimize the risk.		
Residual Risk	Likelihood 2 - Possible	Impact 2 - Low	Severity 4 - Medium
Current Residual Risk	Likelihood 2 - Possible	Impact 2 - Low	Severity 4 - Medium
Comments	Risk Treatment Owner: Safeguard Specialist		
Risk 13	Generation of waste materials from the installation of rainwater systems and tanks		

Risk Origin	Project Related		
Risk Area	Environmental and Social		
Risk Sub-area	N/A		
Description	The project involves the installation of very large rainwater tanks at 19 government building locations for institutional level rainwater harvesting, 228 tanks at community sites, and smaller tanks at the household level. There is potential for waste materials to be generated from extra pipe and guttering that exceeds the needs of the project. Due to poor roofing materials, inappropriate RWH system design and lack of maintenance, waste materials may be generated.		
Consequences	If the waste generated is not properly managed, it may negatively affect nearby agricultural and fisheries facilities and hinder the achievement of Output 1.		
Inherent Risk	Likelihood 2 - Possible	Impact 2 - Low	Severity 4 - Medium
Mitigation Measure(s)	Risk Treatment 13.1: Before installation, sites were inspected and evaluated by DPHE Engineers in terms of space, coverage, demand, availability of roofing, etc. Then an effective estimate and design were considered to minimize waste generation. Risk Treatment 13.2: The PMU Safeguard team conducted site-specific assessments and mandated mitigation measures, including using brick chips or other suitable debris to make the approach road usable during the rainy season, and ensuring that unusable solid waste is either sent to recyclers or safely buried. Field-based WASH Engineers, as the extended hands of PMU, closely monitored the implementation of these measures.		
Residual Risk	Likelihood 2 - Possible	Impact 1 - None	Severity 2 - Low
Current Residual Risk	Likelihood 2 - Possible	Impact 1 - None	Severity 2 - Low
Comments	Risk Treatment Owner: Project Analyst- Water and Sanitation		
Risk 14	Sediment movement during the installation of rainwater harvesting tanks		
Risk Origin	Project Related		
Risk Area	Environmental and Social		
Risk Sub-area	N/A		
Description	Sediment movement during the installation of rainwater harvesting tanks poses environmental and sustainability risks if earthworks are not properly managed. Construction requires ground leveling and platform preparation, which can loosen soil and generate sediment. Without adequate containment, compaction, leveling, and cambering, this sediment may disperse as dust (air pollution) or be washed away by rainfall through surface runoff. Poor earthwork workmanship practices, inadequate site supervision, lack of erosion-control measures, or weak technical guidelines can increase this risk. Uncontrolled sediment movement may degrade surrounding land, clog drainage, affect nearby water sources, and undermine tank stability, ultimately reducing system durability and effectiveness. Ensuring proper earthwork methods, supervision, and sediment-control measures is therefore critical to prevent environmental damage and long-term functionality issues of the rainwater harvesting systems.		
Consequences	If the identified risks are not addressed, the achievement of Output 2 may be negatively impacted, leading to reduced access to safe and reliable drinking water for communities. This could compromise health, hygiene, and overall resilience, undermining the project's intended outcomes in water security.		
Inherent Risk	Likelihood 2 - Possible	Impact 2 - Low	Severity 4 - Medium
Mitigation Measure(s)	Risk Treatment 14.1: The sediment management issue has been included in the bidding documents for hiring contractors/vendors to install RWHs and strictly monitored by project staff during implementation. Risk Treatment 14.2: To ensure that the sediment does not contaminate water bodies, the construction work is taking place in the dry season. The safeguard team is monitoring whether the contractors are addressing the mitigation measures incorporated in the bidding documents. Risk Treatment 14.3: Conduct initial social and environmental examination (ISEE) for all proposed sites, issued safeguard observation notes to the respective authority (i.e. DPHE) and shared the safeguard concerns regularly with the hired contractors joining in the monthly coordination meeting.		
Residual Risk	Likelihood	Impact	Severity

	2 - Possible	1 - None	2 - Low
Current Residual Risk	Likelihood	Impact	Severity
	2 - Possible	1 - None	2 - Low
Comments	Risk Treatment Owner: Project Analyst- Water and Sanitation and Safeguard Specialist.		
Risk 15	Contamination of existing surface water		
Risk Origin	Project Related		
Risk Area	Environmental and Social		
Risk Sub-area	N/A		
Description	During the installation of the rainwater tanks, it will be necessary to undertake earthworks to provide a level platform to construct the tanks. There is the potential for release of chemicals, nutrients, heavy metals and other materials that may be within the existing sediment and for these to enter waterways and groundwater systems during the works. Furthermore, semi-intensive aquaculture systems also risk degrading surface and groundwater quality if the contractors/vendors do not undertake earthworks properly with adequate leveling during the installation of rainwater harvesting tanks.		
Consequences	There is potential for the release of chemicals, nutrients, heavy metals and other materials into waterways, which may pose risks to public health, biodiversity, ecosystems, as well as the achievement of Output 1.		
Inherent Risk	Likelihood	Impact	Severity
	3 - Likely	3 - Medium	9 - Medium High
Mitigation Measure(s)	Risk Treatment 15.1: To ensure contaminants do not enter surface water, the construction work is implemented in the dry season. The safeguard team monitors if the contractors are addressing the mitigation measures which incorporated in the bidding documents. Risk Treatment 15.2: The safeguard team provided training to the hired contractors, the field staff of DPHE and the Wash Engineers deployed by GCA. Risk Treatment 15.3: A Safeguard Booklet is prepared that is being used at the community level as a facilitating guide for the awareness of WMCs and WUGs.		
Residual Risk	Likelihood	Impact	Severity
	2 - Possible	2 - Low	4 - Medium
Current Residual Risk	Likelihood	Impact	Severity
	2 - Possible	2 - Low	4 - Medium
Comments	Risk Treatment Owner: Project Analyst- Water and Sanitation and Safeguard Specialist.		
Risk 16	Extreme weather events and/or disasters may affect project progress due to national and local urgency to address immediate disaster emergencies.		
Risk Origin	External Factors		
Risk Area	Natural hazard		
Risk Sub-area	N/A		
Description	Extreme weather events, particularly cyclones, can significantly disrupt project implementation by creating urgent national and local priorities to respond to immediate disasters. Coastal areas of Bangladesh are frequently affected by devastating cyclones, often accompanied by high-speed winds exceeding 250 km/hour, and storm surges with waves 3–10 meters high. Such events can damage or dislodge water supply solutions, including rainwater harvesting (RWH) tanks and sky hydrants, as well as assets associated with livelihood interventions like aquaculture, plantations, and hydroponics. The root causes of this risk include the geographic exposure of project sites in low-lying coastal areas, insufficient climate-resilient design of water and livelihood infrastructure and limited protective measures against wind and flood hazards. These factors increase vulnerability to extreme events, potentially delaying project activities, reducing community access to safe water, and affecting household livelihoods, thereby compromising the achievement of project outputs if disaster preparedness.		
Consequences	If this risk materializes, it could significantly slow overall project progress. Output 1 may be affected through reduced productivity and income from livelihood interventions, while Output 2 could be compromised by limited access to safe and reliable drinking water, ultimately undermining the project's effectiveness and intended impact on community resilience.		
Inherent Risk	Likelihood	Impact	Severity
	4 - Almost certain	3 - Medium	12 - Medium High

Mitigation Measure(s)	Risk Treatment 16.1: The Safeguard team physically investigated the sites for aquaculture-related livelihood options and community and institution-based water options and suggested raising the embankment/plinth, where essential. Risk Treatment 16.2: Before start of cyclone season, the plumbing system of the water structure is tightened by the respective HHs/WMC. Risk Treatment 16.3: Project undertook initiatives to replace bamboo pillars with RCC pillars to enhance durability.		
Residual Risk	Likelihood	Impact	Severity
	4 - Almost certain	3 - Medium	12 - Medium High
Current Residual Risk	Likelihood	Impact	Severity
	4 - Almost certain	3 - Medium	12 - Medium High
Comments	Risk Treatment Owner: Safeguard Specialist		
Risk 17	The household-level RWH system may not work after 1 year of construction completion.		
Risk Origin	Project Related		
Risk Area	Environmental and Social		
Risk Sub-area	N/A		
Description	The household-level rainwater harvesting (RWH) system may fail within one year of construction due to inadequate consideration of operation and maintenance (O&M) requirements during the design and planning phase. If user capacity, maintenance responsibilities, access to spare parts, and clear guidance on cleaning, repair, and water safety are not integrated into system planning, households may be unable to properly operate or maintain the system. Poor awareness, lack of training, weak follow-up support, or absence of community-level accountability mechanisms can further increase this risk. As a result, systems may become clogged, contaminated, damaged, or abandoned, posing public health risks and undermining sustainability and project outcomes. Integrating O&M planning, user training, monitoring, and support mechanisms from the outset is therefore essential to ensure long-term functionality and safe water use.		
Consequences	This could reduce water availability and compromise the long-term sustainability of the water supply system. As a result, Output 2 may not be fully achieved, limiting access to safe and reliable drinking water and undermining the project's goals of improving community resilience and water security.		
Inherent Risk	Likelihood	Impact	Severity
	2 - Possible	3 - Medium	6 - Medium
Mitigation Measure(s)	Risk Treatment 17.1: Water User Groups and Women Livelihood Groups have deployed 'Pani Apa', to provide services dedicated to regular O&M of household-based rainwater harvesting solutions and ensure long-term sustainability. Risk Treatment 17.2: Pani Apas are providing hands-on training to the beneficiaries/water management committees to ensure regular O&M of HH-based RWHS and ensure long-term sustainability. Risk Treatment 17.3: A booklet on Operations and Maintenance has been prepared and is used as a facilitation guide for raising awareness for the HHs and WUGs.		
Residual Risk	Likelihood	Impact	Severity
	2 - Possible	2 - Low	4 - Medium
Current Residual Risk	Likelihood	Impact	Severity
	2 - Possible	2 - Low	4 - Medium
Comments	Risk Treatment Owner: Project Analyst- Water and Sanitation		
Risk 18	Increase in community conflict and Gender Based Violence (GBV) due to challenging community gender norms and targeting women as primary beneficiaries of project interventions.		
Risk Origin	Project Related		
Risk Area	Environmental and Social		
Risk Sub-area	Gender & SEAH		
Description	Challenging community gender norms and targeting women as primary beneficiaries of project interventions may lead to an increase in community conflict, Gender Based Violence (GBV), Sexual Exploitation and Abuse (SEA) and Sexual Harassment during the project implementation. If entrenched traditional gender norms continue to restrict women's mobility, public		

	participation, and access to economic spaces, these constrains women's empowerment and agency throughout the implementation period. Traditional gender norms limit the mobility of women and have an effect on women's empowerment.		
Consequences	This risk may have adversely affected the overall achievement of Project results by constraining women's safe participation, weakening gender-transformative outcomes, and undermining the sustainability and inclusiveness of Project interventions.		
Inherent Risk	Likelihood 3 - Likely	Impact 3 - Medium	Severity 9 - Medium High
Mitigation Measure(s)	Risk Treatment 18.1: The Project had initiated structured community sensitization and role-reversal interventions to challenge entrenched norms regarding the appropriateness of women's work, mobility, and public participation. These efforts had been delivered through facilitated community dialogue using interactive popular theatre and pot song performances as culturally resonant awareness tools, complemented by practical role-reversal demonstrations. The interventions have been strategically aligned with the annual observance of International Women's Day and World Rural Women's Day to enhance social legitimacy, reduce resistance, and promote positive gender norm transformation at household and community levels. Risk Treatment 18.2: A Grievance Redress Mechanism (GRM) has been established to address gender-related issues and social conflicts. In the GRM process, the complainants can lodge their complaints and keep them confidential.		
Residual Risk	Likelihood 2 - Possible	Impact 3 - Medium	Severity 6 - Medium
Current Residual Risk	Likelihood 2 - Possible	Impact 3 - Medium	Severity 6 - Medium
Comments	Risk Treatment Owner: Gender Analyst		
Risk 19	There is a possibility of increased application of pesticides and fertilizers in the target areas due to the expansion of plant cultivation activities.		
Risk Origin	Project Related		
Risk Area	Environmental and Social		
Risk Sub-area	N/A		
Description	If the project does not introduce organic farming system, control use of pesticide and offer training for the farmers on Integrated Pest Control methods before and during the implementation of agricultural related livelihood interventions, there is high likelihood of increasing use of pesticides and fertilizers, due to increasing demand for agriculture activities.		
Consequences	This may lead to a decline of surface water and land quality and a negative impact on public health and the overall achievement of Output 1.		
Inherent Risk	Likelihood 3 - Likely	Impact 3 - Medium	Severity 9 - Medium High
Mitigation Measure(s)	Risk Treatment 19.1: The issues are incorporated in the ToT manual. The safeguard team facilitated an advocacy session during the ToT programs. The WLG members received theoretical and on-the-job training from the field staff of the project and the Department of Agriculture Extension (DAE). Risk Treatment 19.2: The Project provides targeted agricultural input support (e.g., vermicompost and essential micronutrients) to the relevant community groups (WLGs). In addition, the Project facilitates capacity-building at the local level on the preparation and use of organic pesticides (by using neem leaf extract and mahogany fruit extract).		
Residual Risk	Likelihood 2 - Possible	Impact 3 - Medium	Severity 6 - Medium
Current Residual Risk	Likelihood 2 - Possible	Impact 3 - Medium	Severity 6 - Medium
Comments	Risk Treatment Owner: Safeguard Specialist		
Risk 20	Crab disease risk		
Risk Origin	Project Related		
Risk Area	Environmental and Social		
Risk Sub-area	N/A		
Description	Crab culture faces significant disease risk, particularly when farming conditions are poorly managed. High stocking densities can increase stress, competition, and waste		

	accumulation, while inadequate water exchange, poor pond hygiene, and low water quality (e.g., low dissolved oxygen, high ammonia, or contamination) create conditions favorable for pathogens. Limited farmer knowledge, insufficient monitoring, and a lack of timely disease control measures can further heighten vulnerability.		
Consequences	A decline in crab production could reduce household income and the effectiveness of aquaculture-based livelihood interventions. This would directly impact Output 1, limiting the project's ability to enhance climate-resilient livelihoods and reduce economic vulnerability among targeted communities.		
Inherent Risk	Likelihood 3 - Likely	Impact 3 - Medium	Severity 9 - Medium High
Mitigation Measure(s)	Risk Treatment 20.1: To minimize the risk of crab diseases, the Project has established several practices, including sourcing disease-free crablets, maintaining water quality, controlling stocking density, providing balanced nutrition, and regularly monitoring crab health. Risk Treatment 20.2: Provided training to the respective WLGs for maintenance of low stock densities, water quality, feeding system and disease control issues.		
Residual Risk	Likelihood 2 - Possible	Impact 3 - Medium	Severity 6 - Medium
Current Residual Risk	Likelihood 2 - Possible	Impact 3 - Medium	Severity 6 - Medium
Comments	Risk Treatment Owner: Safeguard Specialist		
Risk 21	Expansion of crab farming will exacerbate already depleted wild stocks of crab fry and create an incentive for communities to enter mangrove areas and the Sundarbans Protected Forest for the collection of wild fry, with impacts on biodiversity		
Risk Origin	Project Related		
Risk Area	Environmental and Social		
Risk Sub-area	N/A		
Description	Currently, crab farming in Bangladesh depends on the collection of crab fry from mangrove areas, which has led to the depletion of wild stocks. Crab farming feed demand can also put pressure on wild stocks due to the demand for fishmeal, which currently comes from by-catch. If the Project follows the same practice and does not ensure the use of hatchery-produced crab fry, this may lead to depletion of wild stocks.		
Consequences	If this risk occurs, it could significantly degrade biodiversity and the natural resource base of the Sundarbans Protected Areas. This may disrupt ecosystem balance, reduce habitat quality, and undermine the sustainability of livelihoods that depend on these natural resources, negatively impacting environmental conservation and community resilience.		
Inherent Risk	Likelihood 3 - Likely	Impact 3 - Medium	Severity 9 - Medium High
Mitigation Measure(s)	Risk Treatment 21.1: The use of hatchery-produced crablets is strongly regulated. The respective WLGs are collecting crablets from Nowbeki Gonomukhi Foundation (NGF), Shyamnagar and a nature-based hatchery established at Shyamnagar with the support of another UNDP Project named SIDA Global Programme for Environment and Climate Change.		
Residual Risk	Likelihood 2 - Possible	Impact 3 - Medium	Severity 6 - Medium
Current Residual Risk	Likelihood 2 - Possible	Impact 3 - Medium	Severity 6 - Medium
Comments	Risk Treatment Owner: Safeguard Specialist		
Risk 22	Exposure to money laundering and terrorist financing risks in project financial flows, procurement and partner transactions		
Risk Origin	Project Related		
Risk Area	Integrity		
Risk Sub-area	Money Laundering (ML) & Terrorist Financing (TF)		
Description	There is a risk that project financial flows, procurement transactions or partner/vendor payments may be exposed to money laundering or terrorist financing risks. It may be		

	due to inadequate due diligence, incomplete vendor/partner screening, weak transaction monitoring, insufficient documentation, or limited awareness of AML/CFT red flags.		
Consequences	This might result in financial irregularities, regulatory or donor non-compliance, suspension of payments or activities, reputational damage to UNDP and partners, reduced stakeholder trust, and increased scrutiny from oversight bodies, which may affect future funding and partnerships.		
Inherent Risk	Likelihood 1 - Unlikely	Impact 3 - Medium	Severity 3 - Low
Mitigation Measure(s)	1. Conduct proper due diligence and screening of vendors, contractors, implementing partners and other relevant parties before engagement, including verification of registration, legal status, ownership, banking information and relevant supporting documents. 2. Ensure that all procurement, contracting, payment and fund-utilization processes are properly documented, processed through institutional banking channels, and supported by segregation of duties and multi-level approvals. 3. Orient relevant project, procurement, finance and operations personnel on AML/CFT red flags, reporting obligations and escalation procedures, and include AML/CFT-related checks in monitoring, spot checks, assurance activities, internal reviews and audits.		
Residual Risk	Likelihood 1 - Unlikely	Impact 2 - Low	Severity 2 - Low
Current Residual Risk	Likelihood 1 - Unlikely	Impact 2 - Low	Severity 2 - Low
Comments	N/A		
Risk 23	Non-compliance with applicable sanctions requirements during procurement, partnership and financial transactions		
Risk Origin	Project Related		
Risk Area	Integrity		
Risk Sub-area	Sanctions		
Description	There is a risk that the project may inadvertently engage with sanctioned individuals, entities, vendors, partners, service providers or restricted transactions. It may be due to incomplete or irregular sanctions screening, inadequate verification of vendors and partners, weak documentation of compliance checks, or insufficient integration of sanctions screening into procurement and payment workflows.		
Consequences	This might result in regulatory or donor non-compliance, suspension or cancellation of contracts, delays in implementation, reputational damage, and increased scrutiny from UNDP, donors or oversight mechanisms.		
Inherent Risk	Likelihood 1 - Unlikely	Impact 2 - Low	Severity 2 - Low
Mitigation Measure(s)	1. Conduct sanctions screening for vendors, contractors, implementing partners, service providers and other relevant parties before procurement, partnership engagement, contracting and payment. 2. Update sanctions checks at key stages, including before award, contract signing and major payments, particularly for high-value or higher-risk transactions. 3. Maintain clear documentary evidence of sanctions screening, verification results and related compliance checks in procurement, partnership and payment files.		
Residual Risk	Likelihood 1 - Unlikely	Impact 2 - Low	Severity 2 - Low
Current Residual Risk	Likelihood 1 - Unlikely	Impact 2 - Low	Severity 2 - Low
Comments	N/A		
Risk 24	Fraud, bribery, corruption or collusion affecting procurement, contract management, financial management or delivery of project activities		
Risk Origin	Project Related		
Risk Area	Integrity		
Risk Sub-area	N/A		
Description	There is a risk that project staff, implementing partners, contractors, vendors or other stakeholders may engage in fraud, bribery, corruption, collusion or other unethical		

	practices in procurement, financial management, contract execution or activity delivery. It may be due to weak internal controls, inadequate oversight, insufficient segregation of duties, limited field verification, pressure to accelerate delivery, or insufficient awareness of ethical and anti-fraud obligations.		
Consequences	This might result in misuse of project resources, compromised value for money, audit findings, delayed or cancelled activities, reputational damage to UNDP and partners, and reduced achievement of project results.		
Inherent Risk	Likelihood 3 - Likely	Impact 3 - Medium	Severity 9 - Medium High
Mitigation Measure(s)	1. Ensure a transparent and competitive procurement process following the Public Procurement Rules (PPR) of the Government of Bangladesh and the Procurement Policy of UNDP. 2. Ensure that project staff complete all relevant mandatory trainings, including: i) Ethics and Integrity in UNDP; ii) Fraud and Corruption Awareness and Prevention; and iii) UNDP Legal Framework. 3. Conduct regular oversight, monitoring, field verification, and spot checks. 4. Carry out regular internal and external audits with follow-up actions. Note: The project has not yet identified or received any complaints related to this risk.		
Residual Risk	Likelihood 2 - Possible	Impact 2 - Low	Severity 4 - Medium
Current Residual Risk	Likelihood 2 - Possible	Impact 2 - Low	Severity 4 - Medium
Comments	N/A		
Risk 25	Conflict of interest influencing project procurement, partner selection, decision-making or oversight processes		
Risk Origin	Project Related		
Risk Area	Integrity		
Risk Sub-area	N/A		
Description	There is a risk that individuals or institutions involved in project decision-making, procurement, partner engagement, technical review or oversight may have actual, potential or perceived conflicts of interest. It may be due to personal, financial, institutional or professional relationships that are not declared, insufficient conflict-of-interest screening, or weak recusal arrangements.		
Consequences	This might result in biased decision-making, compromised procurement or partner selection, reduced transparency and value for money, reputational damage, and weakened trust among UNDP, implementing partners, donors and stakeholders.		
Inherent Risk	Likelihood 2 - Possible	Impact 3 - Medium	Severity 6 - Medium
Mitigation Measure(s)	1. All procurement processes are conducted in accordance with established competitive and transparent procedures, supported by strong internal controls, including segregation of duties, transparent evaluation procedures, and multi-level approval mechanisms to prevent undue influence. 2. Where an actual, potential or perceived conflict of interest is identified or anticipated, the concerned individual is formally excluded from related decision-making, evaluation, review or approval processes to ensure impartiality and integrity. 3. Compliance is reinforced through periodic internal audits, monitoring, and oversight mechanisms, with corrective actions taken promptly in cases of non-compliance. Note: The project has not yet identified or received any complaints related to this risk.		
Residual Risk	Likelihood 1 - Unlikely	Impact 2 - Low	Severity 2 - Low
Current Residual Risk	Likelihood 1 - Unlikely	Impact 2 - Low	Severity 2 - Low
Comments	N/A		

D.2. Report risk incidents

If any risk (previously identified or not) has materialized, please capture it here as a risk incident.

(this section is confidential)

E. FINANCIAL INFORMATION

E.1. GCF financing

In addition to the financial report in the annex, update the table with relevant GCF financial data for each country and instrument, including amounts and allocation percentages.

Country	Instrument	Currency (as per FAA)	Committed Amount	Disbursed Amount	Expenditure (reporting year)	Cumulative Expenditure	Mitigation	Adaptation
Bangladesh	Grants	USD	24,980,000	24,980,000	2,920,526.18	20,827,857.42	0%	100%
Total		USD	24,980,000	24,980,000	2,920,526.18	20,827,857.42	N/A	N/A

E.2. Co-financing

Please populate the table with relevant Co-financing data for each Co-financier and instrument, including amounts and allocation percentages.

Co-financier	Instrument	Currency (as per FAA)	Committed Amount	Disbursed Amount	Expenditure (reporting year)	Cumulative Expenditure	Mitigation	Adaptation
Government of Bangladesh	Grants	USD	8,000,000	4,695,207.09	131,030.4	4,695,207.09	0%	100%
Total		USD	8,000,000	4,695,207.09	131,030.4	4,695,207.09	N/A	N/A

E.3. Additional Finance Mobilised Beyond Approved Co-financing

Report the realised (cumulative value) and/or expected volume (Final Target) of private/public finance leveraged as a result of GCF involvement in the investment, in addition to and beyond any co-financing originally committed at approval. This datapoint shall be reported separately from official co-financing figures and is intended to capture the catalytic effect of GCF investments and support institutional learning.

GCF Policy: <https://www.greenclimate.fund/sites/default/files/document/policy-cofinancing.pdf>

Institution Type (public/private)	Instrument	Currency	Cumulative Value	Final Target (estimation)
Public	Grants	USD	211,159.67	0
Total		USD	211,159.67	0

File Name: 5724_APR_2025_SECTION-3 BGD clean version 13 Mar 26.xlsx

File Name: 5724_APR_2025_SECTION-3 BGD clean version 13 Mar 26_27June2026_adding co-finance explanation.xlsx

File Name: Explanation on low materialization of co-finance.docx

F. ENVIRONMENTAL & SOCIAL SAFEGUARDS, GENDER, and INDIGENOUS PEOPLES	
<i>This section provides an update against the ESS standards agreed as part of the Environmental and Social Action Plan (ESAP) and Environmental and Social Management Framework (ESMF), as well as Environmental and Social Management System (ESMS), Environmental and Social Impact Assessment (ESIA), Environmental and Social Management Plan (ESMP), Indigenous Peoples Plan (IPP), Indigenous Peoples Plan Framework (IPPF), Resettlement Action Plan (RAP), Resettlement Policy Framework (RPF) when applicable.</i>	
F.1. progress on key challenges and updates regarding Environmental and Social Safeguards	
Key Environmental and Social Changes <i>Have there been any changes in the key environmental and social risks and impacts? If you tick 'Yes,' please provide further information.</i>	Yes ☐ No ☒
Environmental and Social Safeguarding Updates <i>Have there been any change/update on environmental and social safeguarding? you tick 'Yes,' please provide further information.</i>	Yes ☒ No ☐
The overall Project risk rating remains Moderate. Of the 21 risks identified in the Funding Proposal, the risk “Inadequate biosafety protocols in crab hatcheries” is no longer applicable. The related activity- upgrading of an existing crab hatchery of Bangladesh Fisheries Research Institute (BFRI)- has been dropped following the decision of PSC meeting, since the BFRI is not operating its hatchery due to several technical challenges, such as the high cost of brine water collection from deep-sea areas, low survivability rates, and high operational costs. As an alternative, the respective WLGs are sourcing crablets from a local hatchery established by the NGO Nowabenki Gonomukhi Foundation (NGF) The impact of the risk “Vulnerability of both water provision solutions (RWH tanks and pond-based systems) as well as livelihood options (aqua geaponics, hydroponics, plantations, crab farms) to storm surges, extreme winds and cyclones” has been reduced from Medium to Low due to the effective implementation of mitigation measures. These include- the Project undertook initiatives to replace bamboo pillars with RCC pillars for the Household-based Rainwater Harvesting Systems which is less susceptible to potential climate-related impacts and raised the embankment considering the highest recorded flood level for the pond-based water solutions, and the ponds for aqua geaponics and crab farms.	
F.2. Compliance with laws and regulations applicable to ESS. Gender and Indigenous Peoples.	
Have there been any changes or updates regarding compliance with applicable laws and regulations of the country, as well as the relevant conditions or covenants under the FAA?	Yes ☐ No ☒
Fully compliant. The EE ensured that all planned interventions comply with applicable national laws, policies, and regulations, while the AE confirmed that the management of environmental and social risks and impacts are complied with FAA covenants. The Project developed the Indigenous Peoples' Plan (IPP) in compliance with national laws, including the Bangladesh Khudro Nrigoshthi Sanskritic Protisthan Bill (2010), and the Project's Indigenous Peoples' Planning Framework (IPPF). Cleared by GCF in December 2023 and implemented from early 2024, the IPP safeguards human rights, protects cultural heritage, and delivers equitable benefits and opportunities to Munda communities with their full and effective participation.	
F.3. ESS standards implementation progress	
Does this reporting period include any ESS standards-related activities or updates?	Yes ☒ No ☐
<i>If you tick 'Yes', please provide further information to report on the progress made in complying with the requirements of the relevant ESS standards that were triggered during the approval of the funding proposal and during the reporting period, if any; and the GCF Indigenous Peoples Policy, if relevant, describing achievement and specifying details outlined in the tables below.</i>	
Activities implemented during the reporting period, including monitoring	

During the reporting period, the Project strengthened implementation and monitoring of Environmental and Social Standards (ESS) requirements. ESS 1: Assessment and Management of Environmental and Social Risks and Impacts Initial Social and Environmental Examinations (ISEE) were conducted for 558 CbRWHS (10 HHs capacity), and 45 crab farms, which were newly selected. For water schemes, the written landowner consent was obtained prior to installation to reduce social conflicts. Based on the findings from assessment and spot checks, the site-specific mitigation measures were recommended through the issuance of five Observation Notes for water schemes and two Observation Notes for crab farming, formally shared with the implementing partner and implementing agencies for compliance and follow-up. The Safeguards Team conducted follow-up meetings with the implementing partners and agencies for their clear understanding of the mitigation measures outlined in the Observation Notes and carried out routine monitoring to ensure that the mitigation measures are implemented timely. ESS 7: Indigenous Peoples The Indigenous Peoples Plan (IPP) continued to be implemented. A household survey identified that 20 out of 126 Munda beneficiary households (Koyra: 11; Shyamnagar: 9) not yet received water facilities from the Project. The PMU Safeguards Team conducted immediate verification and confirmed that all 20 households had received the facilities through co-finance, supported an additional 3,000 liter household-based rainwater harvesting systems. All 126 Munda households are actively engaged in project-supported livelihood activities of their choice and participate in Project mobilized Women's Livelihood Groups, Water User Groups (WUGs), and Water Management Committees (WMCs), ensuring meaningful inclusion in planning and decision-making processes. ESS 9: Stakeholder Engagement and Information Disclosure Stakeholder engagement activities continued during the reporting period, including regular consultations and information sharing with beneficiaries and local institutions (see Section F.5 for details).

Outputs during the reporting period

- Provided livelihood support activities and RWHSs to all 126 Munda households. • Included representatives from Munda community in all planning and decision-making processes • Site-specific assessments (ISEE) were completed for all 658 Community-Based Rainwater Harvesting Systems (10 HH capacity) and Observation Notes were issued for each site, outlining required mitigation actions to be implemented prior to implementation. Implementation of these measures will be verified in 2026. • Assessment completed for all 45 newly selected crab farms, and Observation Notes were disseminated, defining required mitigation actions to be implemented prior to implementation. Implementation of these measures will be verified in 2026. Implementation of these measures will be verified in 2026.

Key environmental, social and gender issues, risks and impacts addressed during implementation

Key issues identified and addressed included waste and sediment management, weak community ownership, and inadequate operation and maintenance of water solutions. In aquaculture livelihoods, risks included crab disease management and pressure on wild stock and biodiversity. Social risks included unpaid care burdens, gender-based violence, limited women's control over income and productive resources and equitable access for Indigenous communities (Munda households) to project benefits. 3. (a) During the deployment of site specific Initial Social and Environmental Examination (ISEE), it was observed that crab farming has several environmental, social and sustainability risks, including pressure on wild crab stocks, water pollution and biodiversity impacts, and limited hatchery supply capacity. It was therefore agreed, in consultation with the beneficiaries - to drop crab-farming livelihood option and instead provide alternative climate-resilient livelihood options (such as aqua-geoponics). Therefore, there was no need for quantitative assessment to determine hatchery supply capacity in relation to actual demand. (b). Please see response above in (a) (c) Water quality tests were conducted prior to handover of all RWHS. Parameters tested included pH and fecal coliform. A sample water quality test result is attached for reference. (d) Two sample land rights documentation - one for activities related to drinking water system and the other related to livelihood interventions, are attached for reference. (e) On GRM management - the PMU undertook several initiatives to further strengthen awareness of the GRM - included incorporating GRM as a regular agenda item in community group meetings, organizing awareness and info-sharing events, displaying GRM message stickers on or near water points, and disseminating information sheet among community stakeholders and Local Government Institutions (LGIs), containing clear information on GRM mechanism, contact details, and complaint submission procedures. The project's GRM system is complemented by the Social Audit system. Beyond their formal ToR, the Social Audit Committees (SACs) established by the project played an important role in preventing social conflicts and resolving local complaints during community visits. As trusted and independent bodies comprising retired government officials, teachers, community leaders, and youth representatives, the SACs effectively complemented the project's GRM by addressing issues at the local level. Therefore, as opposed to the large number of project beneficiaries, only few grievances were actually received. (f) 126 Indigenous Munda HHs gained access to livelihood interventions and drinking water solutions. Among 126 HHs, 98 Munda HHs have received household level RWHS and 28 HHs gained access to community level RWHS. All the HHs have joined the project mobilized women livelihood groups and water management committees, and currently, they are actively participating in local decision-making processes and project interventions.

Any pending key environmental, social and gender issues needing accredited entity's actions and GCF attention

<i>None</i>	
Remarks/Notes	
<i>None</i>	
F.4. Sub-projects information	
Have any subprojects been implemented?	Yes ☐ No ☒
N/A	N/A

F.5. Implementation of the stakeholder engagement plan	
Were any actions undertaken to increase engagement of relevant stakeholders in the project, particularly regarding environmental, social, and gender elements?	Yes ☒ No ☐
Activities implemented during the reporting period	
1. Project Board Meeting 2. Project Implementation Committee Meeting 3. Project Steering Committee Meeting 4. Organized 12 workshops on Market Development Strategy and Private Sector Engagement at District and Sub-district level. 5. Workshop to develop Code of Practice for sustainable aquaculture. 6. Orientation of Community based Local Market Agents (CbLMAs) 7. Organize GRM Committee Meeting at the Sub-district level 8. Knowledge codification and lessons learned workshops 9. Conducted 38 Focus group discussions 10. Role Reversal Exercise Phase I (International Women's Day) 11. Role Reversal Exercise Phase II (International Rural Women's Day) 12. Campaign: 16 Days of activism 13. Awareness campaign through popular pot songs 14. Mobile storytelling workshop 15. Awareness raising event: Run 4 Her Resilience	
Dates and venues of engagement activities	
1. 14 August 2025, DWA Meeting 2. 8 September 2025, DWA Meeting 3. 17 December 2025, Bangladesh Secretariat 4. May-June 2025, District and Upazila 5. December 15, 2025, CSS Ava Centre, Khulna 6. October 08, 21, 22, 27 & 28, Upazila project office, Upazila Parishad, DAE and DWA office. 7. 20 October 2025, AC-Land, Assasuni Upazila and 06 November 2025, AC-Land, Dacope Upazila. 8. 14-19 September, Upazila 9. 15-21 September 2025, five upazila 10. 4-6 March, upazila 11. 12-23 October, upazila 12. December 2025, Upazila	

13.	October-December 2025, 101 Wards
14.	26-27 November 2025, Shyamnagar
15.	25 November 2025, Shyamnagar
Sex-disaggregated data on stakeholder engagement participants (male + female = total)	
1.	PB Meeting: 9 men and 3 women, Total: 12
2.	PIC Meeting: 9 women and 12 men, Total: 21
3.	PSC Meeting: 10 women and 16 men, Total: 26
4.	Women: 118, Men: 211, Total: 329
5.	Female: 21, Male: 21, Total: 42
6.	CbLMA: 492 (all women)
7.	14 men and 8 women;
8.	Participants: 76 women, 62 men
9.	423 all women
10.	50 participants. Women: 25, Men: 25
11.	960 participants. Women: 480, Men: 480
12.	2530 participants. Women: 1800, Men: 730
13.	More than 50,000 people from community with over 80% women audience.
14.	6 girls and 6 boys
15.	Roughly 100 with 30% women
Information shared with stakeholders	
1.	Updates on activities: Cash distribution, installation status of water systems, procurement, audit objections and replacement of bamboo poles with concrete pillars.
2.	Progress update, plan for 2025-26, FAPAD Audit issues, distribution of early warning equipment, and replacement of bamboo poles with RCC .
3.	Installation of 2000 HHbRWHSs, Cash grant distribution, Inclusion of unspent PA fund to RADP, distribution of early warning materials, and replacement of bamboo poles with RCC
4.	Climate-resilient and sustainable technologies, standards and best practice.
5.	"Codes of Practice" for sustainable production and management of small aquaculture
6.	Climate smart agricultural and aquacultural technologies, farming practice, advisory services and market information.
7.	Registered cases have been presented and resolved.
8.	Objectives of the project, interventions and what we learned.
9.	Field experience on climate-resilient livelihood and water systems.
10.	Gendered climate risks, unequal unpaid care burden, women's limited control over income and productive resources, and the importance of joint household decision-making for resilience.
11.	Gender-based violence, cyber harassment, early marriage risks, safe water access challenges, shared household responsibilities, and GRM.
12.	Climate adaptive livelihood and water options and usefulness of these.
13.	Creating stories on adaptive livelihoods and water options.
14.	Gender empowerment related messages
Outputs including issues raised and addressed during the reporting period	
1.	PB Meeting: Solid decisions made on all the issues with timelines.
2.	PIC Meeting: Decisions given considering the requirement of the project.
3.	PSC Meeting: Decisions given considering the requirement of the project.
4.	Initial business relationships were built among the WLG representatives, input dealers, company representatives, bank and micro-finance institutes and output (crops and fish traders) market actors, relevant government line departments (DAE, DoF and DWA), representatives of local market management committees and local government.
5.	"Codes of Practice" developed for sustainable production and management of small aquaculture
6.	The process of building the business and technical capacities of the CbLMAs for continuing sustainable business opportunities.
7.	GRM: Issues resolved.
8.	A set of points that say what worked well and what needs to be changed.
9.	Experience documented for future interventions
10.	Role playing on real life roles help understand the work burden of the women on unpaid activities
11.	Role playing on real life roles help understand the work burden of the women on unpaid activities

12.	Awareness increased through interactive activities.
13.	People enjoyed the message and there were some take home messages
14.	Increase creativity among the adolescents about adaptive livelihood and water options.
15.	Participation of Upazila level government officials made the event graceful and participants received some messages on gender transformation.
Remarks/Notes	
None	

F.6. ESS forward planning and lessons learned	
Are there any planned ESS activities for the next reporting period or lessons learned to share from this period?	Yes ☒ No ☐
Provide planned activities on environmental and social safeguards for the next reporting period	
1. Conduct Initial Social and Environmental Examination (ISEE) for aquaculture-based livelihood options-Crab Farming, and Crab Nursery and recommended site specific mitigation measures (if any new ponds are selected). 2. Conduct ISEE for CbRWHS and recommend site specific mitigation measures if DPHE target construction of CbRWHS in any new sites. 3. Facilitate quarterly meeting of Social Audit Committees (SACs) and half-yearly Social Auditing (SA) in April 2026. 4. Update the Project Risk Register and Social and Environmental Screening Procedure (SESP) aligning with UNDP's SES and incorporating local context in April and June 2026. 5. Routine activities including- integrate safeguard across all project activities and materials (i.e. modules, guidelines, booklets etc.) and whistleblowing safeguard concern by issuance of Safeguard Observation Notes and Advisory Notes 6. Organize exit meeting with GRM Committee and Social Audit committees in April-May 2026. 7. Follow up and monitoring that the IP HHs received equal benefits from the project and develop a report on IPP implementation. 8. Follow-up and monitoring the recommended mitigation measures are implemented for all 658 Community-Based Rainwater Harvesting Systems (10 HH capacity) and 45 newly selected crab farms.	
Provide any success stories, good practices, or challenges, including those related to the engagement of Indigenous peoples and local communities, promoting Indigenous knowledge and benefits to Indigenous peoples and local communities	
As a plainland Indigenous community in Koyra and Satkhira upazilas, some Munda households adopted Bengali surnames (e.g., changing from "Munda" to "Sardar") during the 2008 National ID registration to reduce discrimination and improve access to government services and land ownership. While socially beneficial, this created challenges in accurately identifying Indigenous households and ensuring their equitable inclusion in project benefits. In line with the approved Indigenous Peoples' Plan (IPP), the project conducted demographic verification and household-level censuses in 2024 and 2025. During IPP formulation in 2023, 125 households were identified; subsequent census and field verification recorded 128 households in 2024 and 126 in 2025, reflecting the migration of two households. All 126 currently identified households have been included in the project, mobilized into community groups and local decision-making processes. To strengthen culturally appropriate engagement, the project recruited two female Ward Facilitators from the Munda community on 1 October 2020. Shapna Munda, deployed in Uttar Bedkashi Union of Koyra Upazila, facilitated consultations and trainings in the Munda language, promoting meaningful participation and equitable access to climate adaptation benefits. The Munda community is now actively adopting project-supported technologies in adaptive livelihoods and year-round water solutions, demonstrating increased resilience and inclusion. Case study attached.	
F.7. Grievance Redress Mechanism - confirmation & grievances	
<i>Please indicate whether the project can confirm the following statement:</i>	
Fully functional and operational Grievance Redress Mechanisms are in place, have been communicated to and are accessible by all stakeholders applicable to this project	
☒ The accredited entity confirms the statement above at project-level, AE-level, and GCF-level grievance mechanisms.	
☐ The accredited entity does not confirm the statement above	

Have there been any grievances received during the reporting period?	Yes ☒ No ☐		
<i>Two GRM committee meetings were convened to address beneficiaries' complaints in this reporting period. On 20 October 2025, a meeting was held in Assasuni Upazila, chaired by the Chairperson of Upazila GRM committee, the Assistant Commissioner (Land) and facilitated by the Member Secretary of GRM committee, the Upazila Women Affairs Officer (UWAO). The GRM committee members, including the Sub-Assistant Engineer from the Department of Public Health Engineering (DPHE), representative from implementing partner (NGO Forum), PMU representatives, respective female UP members, and complainants participated in the meeting. Two complaints forwarded from UP were presented by UWAO and elaborated by the complainants and discussed in detail. The committee resolved the issues in a very inclusive way of discussion (see Annex 3 for details). On 6 November 2025, another meeting took place in Dacope Upazila, convened by the UWAO and chaired by the Assistant Commissioner (Land). The meeting was held with the participation of GRM committee members, including engineers of DPHE, PMU representatives, the implementing partner, respective female UP members, and complainants. Two complaints received were presented by the UWAO and elaborated by the complainants. The committee adopted resolutions to ensure effective redress, improved coordination, and accountability among stakeholders</i>			
F.8. Implementation of activities and actions agreed in the Gender Action Plan			
The implementation of the GAP generated measurable institutional strengthening and behavior-level transformation across climate-vulnerable coastal areas. At the institutional level, 62 stakeholders validated two gender-responsive climate training manuals and a policy brief reviewing gender integration across 19 national policies. A three-day intensive training engaged 30 officials from 20 ministries, resulting in a 23-percentage point increase in post-training knowledge scores and strengthened understanding of gendered climate risks, women's limited control over productive resources, and exclusion from adaptation decision-making. These actions directly support institutionalization of gender within formal climate governance systems. At the community, five International Rural Women's Day observances engaged 166 participants, elevating unpaid care work as a structural resilience issue. Role-reversal exercises across 101 wards reached 1,010 participants, while 16 Days Interactive Popular Theatre events engaged 2,530 community members. Pre- and post-campaign perception surveys demonstrate a significant household power shift: sole male decision-making declined from 68% to 27%, and joint decision-making increased from 19% to 54% within 30 days. The "Run for Her Resilience" engaged 120 youth, reinforcing male allyship and empathy regarding women's care burden. Despite administrative transitions, the project remains on track, evidencing tangible progress in shifting norms and advancing equitable control over resources critical to climate resilience.			
Are there GAP implementation activities or progress to report for this period?	Yes ☒ No ☐		
<i>Summary on Activities and Actions agreed in the Gender Action Plan (max. 200 words)</i> <i>Provide a progress report on the gender action plan developed during project preparation stage for the reporting period. This will primarily be a report on activities undertaken and results achieved because of completion of an activity. Further, it should also indicate if the project is on track to achieving the intended outcome(s). The reporting should be done for activities, targets and indicators already set in the action plan including on vulnerable groups (youth, poor, female heads of households, etc.) as would have been identified in the gender analysis and action plan. If activities or targets are not achieved as per plan, reasons should be provided, and recourse action should be proposed. Please include reporting on any changes or deviations. Include a Report on implementation challenges and lessons learnt and how these will inform on-going actions and what action will be taken by when to address the challenges faced. Incorporate both quantitative data and qualitative reports on the performance of such actions, and on progress on actions identified.</i>			
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #f2f2f2; padding: 5px;">GAP Activity</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;"> During the reporting period, GAP Activity 1 focused on strengthening women's economic resilience through climate-adaptive livelihood support and gender-responsive capacity building, as approved under Output 1 of the Gender Action Plan. The activity aimed to enhance women's control over productive assets, improve income stability, and address structural barriers to market access and financial inclusion. Gender-transformative content was integrated into training modules delivered to all 25,425 women beneficiaries, addressing mobility constraints, access to markets, and joint household decision-making through monthly meetings and events organized around national and international days. Participatory market linkage initiatives supported 515 </td> </tr> </tbody> </table>		GAP Activity	During the reporting period, GAP Activity 1 focused on strengthening women's economic resilience through climate-adaptive livelihood support and gender-responsive capacity building, as approved under Output 1 of the Gender Action Plan. The activity aimed to enhance women's control over productive assets, improve income stability, and address structural barriers to market access and financial inclusion. Gender-transformative content was integrated into training modules delivered to all 25,425 women beneficiaries, addressing mobility constraints, access to markets, and joint household decision-making through monthly meetings and events organized around national and international days. Participatory market linkage initiatives supported 515
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women in accessing value chains. Women's participation in governance and accountability structures was strengthened through the formation or operationalization of 39 social audit committees, with women representing 57% of members. Under community norm-transformation indicators, role-reversal activities reached 1,010 participants across 101 wards, meeting the planned outreach threshold, while the 16 Days campaign engaged 2,530 participants, exceeding the community engagement benchmark. Activities remain on track against the annual target of 25,425 women. Perception data indicate sole male decision-making reduced from 68% to 27%, while joint decision-making increased from 19% to 54% within 30 days, demonstrating measurable behavioral change aligned with GAP outcome targets. Youth engagement (120 participants), participation of women leaders, and female-headed households were also integrated throughout.	
Indicator	
Number of women in targeted wards with improved assets and income from climate resilient livelihoods	
Rating of Indicator	GREEN (on track to be met)
Baseline	0
Target, including sex-disaggregation where applicable	25425
Annual progress update (Reporting Period)	
A total of 25,425 women received climate-resilient livelihood inputs and technical training across targeted unions. Sex- and age-disaggregated monitoring indicates that 97.6% of supported women adopted improved practices, contributing to an average annual income of USD 137.	
Cumulative progress update (Entire period)	
The project continues working with the 25,425 women who were selected through a rigorous process at the initial stage of the project.	
Budget	134,716
Currency	USD
Timeline (Planned completion of activity)	31 May 2026
Responsibility	
United Nations Development Programme Department of Women Affairs NGO Forum for Public Health	
Remarks/Notes	
The indicator is highlighted as GREEN. The project has reached all the group members through selected livelihood options, and more than 96% of them have gained positive results from their interventions.	
GAP Activity	
During the reporting period, GAP Activity 2 advanced gender-responsive water access and governance under Output 2 of the approved Gender Action Plan. The activity aimed to reduce women's time poverty, strengthen participation in water governance structures, and improve equitable access to climate-resilient water systems. Women's participation in Water User Groups (WUGs) and Water Management Committees (WMCs) reached 56,439 (50,948 in WUGs and 5491 in WMCs). All women in WUGs, while 84% of the WMC members are women. Capacity-	

building initiatives trained 75 staff of the implementing NGO in operation and maintenance. Participatory mapping and site selection processes ensured inclusion of women and vulnerable households.	
Indicator	
Number of males and females with year-round access to reliable and safe drinking water.	
Rating of Indicator	AMBER (needs attention to be met)
Baseline	57737
Target, including sex-disaggregation where applicable	136110
Annual progress update (Reporting Period)	
A total of 13,460 rainwater harvesting systems have been established since the start of the project. A December-2025 study identified that 9,584 rainwater harvesting systems of various types became operational, providing year-round safe water access to 64,420 people (32,339 female and 32,081 male).	
Cumulative progress update (Entire period)	
The project targeted 136,110 people through the establishment of 14,136 rainwater harvesting systems. It was progressing well until 2024. At the end of 2025, we found that a substantial number of rainwater harvesting systems turned non-functional due to technical and social reasons. The cumulative progress is currently 71, 893 people (36,090 female and 35,803 male). These beneficiaries are accessing reliable and safe drinking water. Corrective measures are being taken by the project with support from DPHE to make all systems functional by June 2026. Meanwhile, DPHE will establish 2,000 more HH-based RWHS through GoB Co-finance alongside repair of the non-functional systems.	
Budget	56,374
Currency	USD
Timeline (Planned completion of activity)	31 May 2026
Responsibility	
United Nations Development Programme Department of Public Health Engineering NGO Forum for Public Health	
Remarks/Notes	
Marked 'amber'. Two issues have arisen as negative factors in achieving the target through reliable and safe drinking water. One is a delay in establishing 658 community-based rainwater harvesting systems for 10 households each, and the other is a substantial number of rainwater harvesting systems turned as non-functional.	
GAP Activity	
GAP Activity 3 focused on institutionalizing gender-responsive climate governance and shifting harmful social norms under Output 3 of the approved Gender Action Plan. The activity targeted both government institutions and community-level behaviour change. At the community level, five International Rural Women's Day events engaged 166 participants, elevating unpaid care discourse. Role-reversal interventions reached 1,010 participants, while five Interactive Popular Theatre events during the 16 Days campaign engaged 2,530 individuals. Perception surveys demonstrate a reduction in sole male decision-making from 68% to 27%, and an increase in joint decision-making from 19% to 54% within 30 days.	

Youth engagement was reinforced through the "Run for Her Resilience," mobilizing over 120 youth and community members in experiential advocacy to highlight women's water burden and leadership	
Indicator	
Number of government officials trained to strengthen technical and coordination capacities for the design and implementation of gender responsive, climate -resilient coastal livelihoods and drinking water solutions	
Rating of Indicator	AMBER (needs attention to be met)
Baseline	0
Target, including sex-disaggregation where applicable	525
Annual progress update (Reporting Period)	
At the institutional level, 30 government officials from 20 ministries completed structured ccGAP (Climate Change and Gender Action Plan) training, achieving a 23%-point increase in post-training knowledge scores. A national validation workshop engaged 62 stakeholders to endorse two gender-responsive climate training manuals and a policy brief assessing gender integration across 19 national policies. These actions directly contribute to the GAP indicator on strengthening institutional capacity for gender-responsive climate planning and budgeting	
Cumulative progress update (Entire period)	
227 (119 women and 108 men) against the target of 525 (405 from MoWCA and 120 from DPHE): 50% women	
Budget	275,511
Currency	USD
Timeline (Planned completion of activity)	31 May 2026
Responsibility	
United Nations Development Programme Ministry of Women and Children's Affairs	
Remarks/Notes	
Marked Amber. Many activities against this GAP activity have been completed. One particular activity (capacity building) is largely pending. Within the next 3-month time, all training will be completed.	
F.9. Gender Action Plan implementation review	
Is the gender expert for the project/programme engaged to support the implementation of the gender action plan? If engaged previously, please advise if the gender expert has been retained by the project/programme, including plans to engage another expert if a previously engaged expert has left the project/programme.	Yes ☒ No ☐
The project has retained a dedicated gender analyst to oversee implementation of the approved Gender Action Plan throughout the reporting period. The Gender Analyst has led institutional capacity strengthening initiatives, including validation of gender-responsive climate training manuals and delivery of structured government training to 30 officials from 20 ministries. The analyst also guided community-level norm transformation interventions, including role-reversal activities, unpaid care dialogues, male engagement and 16 Days campaign engagement. Continuous technical oversight ensures alignment with GCF Gender Policy requirements, monitoring of GAP indicators, and adaptive follow-up with government counterparts despite administrative transitions.	
Has the implementation of gender action plan/s being implemented according to Funding Activity Agreements and GCF's Updated Gender Policy? Please ensure that the budget is included in the	Yes ☒ No ☐

reporting above if it was indicated in the approved or updated gender action plan.	
Implementation of the Gender Action Plan (GAP) during the reporting period remains aligned with the Funding Activity Agreement (FAA) and the principles of GCF's Updated Gender Policy, including gender-responsive programming, participation, and movement toward gender-transformative outcomes. Institutional strengthening commitments under the approved GAP were implemented as planned. A national validation workshop (62 participants) endorsed two gender-responsive climate training manuals and a policy brief reviewing gender integration across 19 national policies. Subsequently, 30 government officials from 20 ministries completed structured training, achieving a 23-percentage point increase in post-training knowledge scores. These activities directly fulfill FAA commitments related to institutional capacity building and policy-level gender integration. Community-level actions targeting harmful norms and unpaid care burdens were implemented through five International Rural Women's Day observances (166 participants), role-reversal activities across 101 wards (1,010 participants), and 16 Days campaign events (2,530 participants). Perception data demonstrate measurable outcomes, including a reduction in sole male decision-making from 68% to 27% and an increase in joint decision-making from 19% to 54%, evidencing progress toward GAP outcome indicators. Gender-budget implementation remains within the approved allocation of approximately USD 466,601.57, representing around 9% of the total project budget for the reporting period as per the approved GAP. Expenditure during the reporting period covered institutional training, community engagement, and norm-transformation interventions. No deviations from approved budget categories were recorded. While policy revision processes require longer administrative timelines, all GAP activities scheduled for the reporting period were implemented as per the agreement. The project remains compliant with FAA provisions and GCF Gender Policy standards and is on track to achieve intended gender-related outcomes.	
Are the planned activities, targets, indicators, timelines, etc. on track during the reporting period?	Yes ☒ No ☐
Implementation of the 2025 Gender Action Plan progressed across all three Outputs: climate-resilient livelihoods, gender-responsive water access, and institutional capacity strengthening in alignment with approved indicators, targets, and timelines. Under Output 1, activities aimed at improving women's access to productive assets, market linkages, and financial inclusion were operationalized. Livelihood input support and capacity-building initiatives reached targets, contributing to improved asset ownership and income diversification. Gender-responsive ToT modules were delivered to targeted participants, integrating mobility, market access, and financial literacy components. Social audit mechanisms were strengthened with women comprising 57 % of committee members. These actions remain aligned with the indicator on women's improved income and asset control. Under Output 2, climate-resilient water systems were operationalized in targeted unions, providing year-round safe water access to women and men. Women's participation in Water User Groups and Water Management Committees reached 100%. Under Output 3, institutional targets were met through the training of 30 government officials from 20 ministries, achieving a 23-percentage point knowledge increase. Community norm-change interventions reached over 3,700 participants, evidencing early shifts in shared decision-making patterns. Despite minor administrative delays affecting policy formalization, all planned activities were implemented within the reporting cycle. Overall, the GAP remains on track to achieve its intended outcomes within the approved timeframe.	
Were there any revisions of the approved GAP during the reporting period? Please submit the updated GAP in Annex section of this APR and ensure that the updated GAP has details on each change.	Yes ☐ No ☒
No	
Are the reported results on track to contribute to meeting the sex-disaggregated targets for the direct beneficiaries in the funding proposal, if applicable?	Yes ☒ No ☐
In 2025, the project's direct reach was very close to the target set in the funding proposal. Achievement against sex-disaggregated targets followed a similar pattern. Although the number of direct beneficiaries reached in 2025 was slightly below the annual target, this was offset by the project's overachievement in 2024, when beneficiary numbers exceeded projections. As a result, cumulative progress remains broadly aligned with overall expectations. The calculation of direct reach is significantly influenced by the number of beneficiaries receiving early warning messages. In 2025, the anticipated coverage through early warning dissemination could not be fully achieved, which directly affected total beneficiary figures. Additionally, some non-functional rainwater harvesting systems limited the number of households effectively benefiting from the intervention, further constraining direct reach. It is important to note that the livelihood component fully achieved its direct beneficiary target, demonstrating strong implementation performance in this area. Overall, while minor shortfalls occurred in specific components, cumulative progress remains consistent with project objectives.	
Has the project/programme experienced any implementation challenges that affect gender-related activities? If yes, please	Yes ☒ No ☐

include lessons learnt and how they are informing ongoing actions.	
<i>During implementation, structural gender norms and mobility constraints posed barriers to women's full participation in certain livelihood interventions, particularly aqua-geoponics sites located at a distance from participants' households. Prevailing socio-cultural expectations regarding women's domestic responsibilities and restricted public mobility initially limited engagement, as some male household members expressed reluctance to support women's travel beyond immediate community boundaries. This directly affected participation under the indicator on women's access to productive assets and market-oriented livelihood opportunities. However, once tangible economic returns from input support became evident, intra-household attitudes shifted positively, with male members demonstrating increased support for women's continued participation. This underscores the catalytic role of women's visible economic contribution in challenging entrenched gender norms and enhancing bargaining power within households. To mitigate mobility-related constraints, the project introduced a geographically clustered subgroup approach, reducing travel burdens and strengthening collective accountability. Parallel male engagement and dialogue processes were reinforced to address normative resistance proactively. Key lessons include the necessity of embedding gender-sensitive site selection, early male sensitization, and adaptive delivery models in livelihood programming. These insights are informing ongoing actions, ensuring future interventions integrate accessibility, norm-change facilitation, and economic empowerment pathways to sustain gender-transformative outcomes aligned with GAP objectives.</i>	
Were there any best practices identified, or case studies prepared on benefits/activities undertaken as agents of action by women and the female heads of households during the reporting period? Please share any case studies in the text boxes or in the Annex section of the APR.	Yes ☒ No ☐
<i>Case studies added in the Annex section (annex 2).</i>	
Provide planned activities on gender elements for the next reporting period	
<i>Output 1: 1.1.5 Community sensitization/awareness for WLGs on skills development on climate resilient technologies, best practices and norms, sustainable management practices, and O&M of resilient livelihoods 1.2.1 Participatory, climate-risk informed, value- chain development planning 1.2.5 Establishment and facilitation of the PPIs at Upazila level to enable replication and scale of climate-resilient livelihoods Output 2: 2.3.4 ToT based technical training on operations, maintenance and use for HHs, water user groups, WMCs, technicians/caretakers, LGIs, and DPHE staff Output 3: 3.1.1 Development of and training for MoWCA and on climate risks and livelihood scenarios for coastal livelihoods 3.1.2 Development of and training for MoWCA, DWA, and LGI staff on tool kit for gender-responsive, climate-resilient livelihoods design and implementation for the Southwest coast 3.1.4 Training for MoWCA and DWA staff (30 staff) to coordinate and integrate gender and climate change across policy and programs for other sectors in partnership with DoE. 1. Policy dialogue and negotiation for integrating gender and climate issue 2. Observing International Women's Day and World Water Day 3. Dialogue with WLG Leaders and Pani Apas on SEA and disseminate leaflet on SEA 4. Gender & Care Economy Role-Reversal experience workshop 5. Women Conclave 6. Multi-Stakeholder Gender Dialogue /charter</i>	

G. ANNEXES (UPLOADED)
Annex 1: GHG emission reduction calculation methodology (for projects reporting GHG emission reductions) and details on the calculations of the annual and cumulative value.
No annexes provided.
Annex 2: Communication and visibility material
File Name: Annex 2_Communication and visibility material.docx File Name: Case studies.pdf
Annex 3: List of grievances received
File Name: Annex 3_ List of grievances received.docx
Annex 4: Procurement information
File Name: Annex 4 Procurement information.docx
Annex 5: Updated implementation timetable for the Funded Activity for the following year
File Name: APR2025_GCF5724_implementation plan.docx
Annex 6: Updated Gender Assessment and/or Action Plan
No annexes provided.
Additional Annexes (if applicable)
File Name: Wtare Quality Test Report.pdf File Name: Deed of Agreement for CbRWHS.pdf File Name: Land Lease Agreement_Crab Farming_GCA.pdf File Name: Approved meeting minutes_Bengali_GRM.pdf

File Name: Approved meeting minutes_Bengali_GRM_2.pdf

File Name: Livelihood database_2025.xlsx

File Name: MMBL_co-finance disbursement.pdf

File Name: Review Feedback_Procurement Information.xlsx