



Inspiring Excellence

BRAC University

School of General Education

*Resettlement and Livelihood Restoration
Programme for Shoal and Riverside
Communities Displaced by Teesta River
Erosion*

Student Information:

Name: Abdullah Al Mazid Zomader

ID: 24241189

Section: 01

Email: abdullah.almazid.zomader@g.bracu.ac.bd

Name: Debojit Saha

ID: 23301338

Section: 01

Email: debojit.saha@g.bracu.ac.bd

Name: Pronoy Paul

ID: 23201381

Section: 01

Email: pronoy.paul@g.bracu.ac.bd

Course Information:

Course Code: DEV320

Course Title: Project Planning and Management In International Development

Project Information:

Project duration: 5 years

Total budget: USD 4.1 million (BDT 5,330 lakh @ 130 BDT/USD)

Geographic coverage (Districts): Lalmonirhat, Nilphamari, and Rangpur

Date: 27 December, 2025

Contents

1	Project Summary	1
2	Problem Analysis	3
2.1	Development Problem Definition	3
2.2	Scale and Dynamics of Teesta River Erosion	4
2.3	Who Is Affected: Gender, Age, Class, and Location	4
2.4	Institutional, Economic, and Climatic Drivers of Vulnerability	5
2.5	Evidence-Based Approaches and Gaps in Teesta Responses	6
3	Project Design	9
3.1	Overall Goal and Specific Objectives	9
3.2	Target Population and Geographic Focus	9
4	Project Components and Activities	11
4.1	Planned Resettlement of Erosion-Affected Households	11
4.2	Livelihood restoration and Human development Strategy	12
4.2.1	Livelihood Recovery amongst Men.	12
4.2.2	Economic Empowerment and Restoration of Livelihoods of Women.	13
4.2.3	Children Education, Health and well-being.	13
4.2.4	Liabilities and Institutionalization.	14
4.2.5	Integrated Outcome	14
5	Theory of Change/Logical Framework	15
5.1	Theory of Change	16
5.2	Logical Framework	17
5.3	Bangladesh realities defining the Theory of Change	17
5.3.1	Political economy	17
5.3.2	Informality	17
5.3.3	Administrative capacity	17
6	SWOT Analysis	18
6.1	SWOT Analysis	18
6.1.1	Political and Institutional Risks	18
6.1.2	Environmental and Climatic Risks	18
6.1.3	Economic and Market Risks	18
6.1.4	Social and Operational Risks	19
6.1.5	Conclusion on Integrated Risk Management	19
7	Implementation Phases, Roles and Responsibilities	20
7.1	Implementation Phases and Time Limits	20
7.2	Phase 1: Preparation and Community Assessment (Months 0–6)	20
7.2.1	Resettlement	20
7.2.2	Livelihood	20
7.3	Phase 2: Mobilization and Selection (Months 6–18)	21
7.3.1	Resettlement	21
7.3.2	Livelihood	21

7.4	Phase 3: Implementation and Capacity Building (Months 18–48)	22
7.4.1	Resettlement	22
7.4.2	Livelihood	23
7.5	Phase 4: Sustainability and Exit (Months 48–60)	23
7.5.1	Resettlement	23
7.5.2	Livelihood	24
7.6	Roles and Responsibilities	25
7.6.1	Resettlement Component	25
7.6.2	Livelihood Restoration, Children, and Community Components	27
8	Budget Summary	30
8.1	Total Budget Overview	30
8.2	Component-wise Budget Breakdown	30
8.3	Budget Rationale and Allocation Logic	31
8.4	Indicative Year-wise Budget Allocation	32
9	Monitoring, Evaluation, and Learning Framework	33
9.1	Monitoring Tools and Data Collection Mechanisms	33
9.2	Baseline, Midline, and Endline Evaluations	33
9.3	Learning, Accountability, and Adaptive Management	34
9.4	Reporting Schedule	34
10	Expected Results and Indicators	35
10.1	Output-Level Results and Indicators	35
10.2	Baseline, Targets, and Disaggregation	37
11	Annexes	38
11.1	SWOT Analysis	39
11.2	Logframe	40
11.3	Gantt Chart	46
11.4	Organizational Profile	47
11.5	Digital Attachments	48
12	References	49

Chapter 1

Project Summary

Bangladesh has realised considerable successes in reducing poverty, human development in the last decades but the successes progressively face shocks caused by climate, systemic inflation, labour vulnerability, and restrictions in governance. **River Erosion** is one of these toughest and little discussed issues of structural development, due to its tendency to dislocate thousands of households per year, drain productive factors, and fear-trap the vicious circles of poverty. One of the most critical erosion hotspots in the country with displacement being a regular rather than sporadic occurrence is in the **Teesta River basin, the shoal (char) and riverside communities of North-Bangladesh**.

Families living along the Teesta River shoal and riverside will find themselves losing land, homes, livelihoods and access to basic amenities over and over again. The livelihoods used by these communities are mostly informal and climate based including small-scale agriculture, fishing, wage labour and home based economic activities. Increased food cost, low employment, low tenure security and low service coverage are additional vulnerabilities. Women are subjected to unfair economic and social costs whereas children are deprived of education, poor health results, and a lifelong psychosocial load. The current answers are mostly reactive and disjointed and focus on short-term alleviation as opposed to long-term recovery and resilience.

This proposal is a **five** year combined Resettlement and Livelihood Restoration Proposal to communities that have been displaced by erosion of Teesta River, along with shoal and river banks. **The implementation model adopted in the programme is the *hybrid* approach which integrates government-oriented planned resettlement with non-governmental organization-oriented livelihood restoration and human development programmes.** According to this approach, it has been accepted that physical security, as well as socio-economic development, is necessary in order to restore sustainable recovery following displacement, where institutions placed in a more advantageous position of fulfilling these roles are required.

The intended impact of the project is about **500 affected households** due to erosion in some projects chosen unions of **Lalmonirhat, Nilphamari and Rangpur districts**. Such homes are susceptible to being displaced frequently, and somely fragile livelihoods based on informal tenure, weak access to basic services and susceptibility to climate shocks. Women and children are prone to further insecurity on income, protection and discontinued education and illness.

The objectives of the programme include:

- (i) Facilitate a safe, planned and climate-resilient resettlement of households impacted by erosion.
- (ii) Rehabilitate and diversify the livelihoods of men and women to enhance the income security and resiliency of households.
- (iii) Enhance the psychosocial wellbeing outcome, health, nutrition and education achievements among children.
- (iv) Strengthen access to essential services, community capacity, and disaster preparedness to ensure sustainable, resilient living conditions in resettled communities.

Significant interventions are to find safer resettlement locations; relocation support and basic tenure documentation; skills training, productive asset support, savings mechanisms, and market linkages; empowerment of women economically through savings groups and development of micro-enterprises; and child-specific support through education support, WASH services, basic

health and nutrition services and psychosocial services.

Expected Outcomes and Resilience Impacts

- (i) Greater income stability and income diversification in the target households.
- (ii) Greater involvement of women in the economy, such as taking of new and non-traditional economic roles.
- (iii) Increased education access and continuity of children who have experienced displacement.
- (iv) Reduced child mortality and better health nutrition.
- (v) Greater understanding of safety and minimal exposure to risks of river erosion via planned and resilient resettlement.
- (vi) Enhanced domestic and community resilience to future climate-environmental disruptions.
- (vii) Less reliance on outside help using a resilience based programme strategy.
- (viii) Intensive community engagement in the design, implementation and monitoring of the programmes.
- (ix) Phased handover of duties and ownership to the local institution so as to make it sustainable.

The projected programme cost is USD 4.1 million (BDT 533,000,000/130 BDT American/BDT) in five years. The budget shows the realistic cost assumption of the planned resettlement, restoration of livelihoods, human development provision, monitoring and evaluation, and programme management in a context that is climate vulnerable. There are also provisions on risk management, coordination and learning that will allow flexibility in the face of climatic and economic uncertainty.

The programme goes in line with its national development priorities, such as the Perspective Plan 2041, the 8 th Five Year Plan, and the SDG localization commitments, especially, the SDG 1 (No Poverty), SDG 4 (Quality Education), SDG 5 (Gender Equality), SDG 8 (Decent Work), and SDG 13 (Climate Action). It similarly resonates with the priorities of the donors in the context of climate resilience, livelihoods, and equality between genders, as well as inclusive development. This programme embodies a localized reality whilst based on the experience of communities, is a policy-relevant and scalable paradigm in the transformation of river erosion being a cause of persistent vulnerability to an open-door of dignified and sustainable development.

Chapter 2

Problem Analysis

2.1 Development Problem Definition

The erosion of the rivers in Bangladesh should not be a one-time disturbance of the environment but a severe and long-term issue of developing the region. Being a deltaic country with more than 700 rivers flowing through it, and being located in a low-lying zone, Bangladesh is intrinsically prone to changes in rivers; nevertheless, the magnitude, the proportion of erosion, and the socio-economic impacts of erosion have been increasing as time goes by. Contrary to sudden disasters like cyclones or floods, river erosion is a cumulative, slow-onset process that gradually transforms land, homes and productive assets into displacement and insecurity that repeats and leads to prolonged instability. Riverbank erosion has become one of the most important sources of displacement, landlessness and endemic poverty in the northern part of Bangladesh especially along the Teesta river basin. Settlements on shoals(chars) and riverbanks are gradually undermined by erosion of homestead land and agricultural plots with the erosion of riverbanks and changing of channels. This process forces households to move severally and within a short period of time, in most cases back to high-risk areas they have been to, as there are no safe, cheap and viable options elsewhere. Consequently, the displacement turns into a series as opposed to an exceptional one to avoid recovery and reduce development gains in the long term. The erosion implications that such a development has are far reaching that the immediate loss of land and shelter. Frequent displacement interferes with livelihood, education, health, water and sanitation amenities, and inter-personal connections. The productive assets households lose to crop, livestock, fishing equipment, and small businesses are detrimental in the aspect of income security, food supply, and availability. Coupled with time, temporary shocks due to the erosion transform into structural vulnerability and through it, the affected people become increasingly trapped in informal forms of livelihoods, debt bondage, and reduced human development results. Even after several decades of publicly-funded development interventions such as the instillation of embankments, river training development projects, installation of geobags, dredging and deterrence of livelihoods, the erosion-afflicted communities along the Teesta River still experience frequent displacement and collapse of livelihoods. The current reactions are disjointed and sector-based, considering either physical river management or a short-term relief or down to siloed livelihood assistance, perennial obstacles of land insecurity, economic resilience, and human advancement. In addition, formal resettlement programs are not very large in size and seldom offer secure tenure, sufficient services and sustainable livelihood source to displaced households. **A key development challenge has therefore been that interventions to address erosion do not offer integrated and sustainable frameworks that integrate planned resettlement, livelihood reinstatement and human development and as a result, the communities along the Teesta River affected by erosion are left in a vicious cycle of repeated displacement, loss of assets and socio-economic security, especially women and children.**

2.2 Scale and Dynamics of Teesta River Erosion

The physical dynamics of Teesta River are of great importance in determining the trends of erosion and displacement in Bangladesh in the north. The **Teesta-Brahmaputra** river regime is very mobile and its direction of flow and channel ranged changed frequently. This moving action predisposes riverbank settlements especially because the communities cannot forecast the riverbank erosion or even organize reputable and lasting residence. As shown by the remote sensing studies carried out in places like Hatia Union, there exist unmistakable and persistent trends on the lines of bankline recession and channel migration, which prove the fact that both settlements and agricultural lands are increasingly getting lost to the river with time. The erosion of the Teesta Rivers is not something that occurs abruptly in an instance but as a gradual process. Displacement Because of the absence of alternative viable options, and due to the temporary nature of migration, households are slowly deprived of homestead land and farm plots, relocate temporarily and sometimes resettle in the same area or even nearby areas. Such sites are left vulnerable to the erosion in future, the displacement reoccurs year after year. This recurring trend progressively erodes household income, sabotages recovery interventions, and because of it, it causes long-term livelihood insecurity. Past literature also shows that **the need to revert back to erosion prone shoal and riverside embankments are also indicative of the fact that no safe, affordable and sustainable resettlement opportunity is available to the displaced households. The new shoals, which are newly formed, only offer a short-term settlement area, which is highly vulnerable to flooding and erosion.** Consequently, households still live in risky areas even after being informed about the risk that they will face in the future, which strengthens the pattern of displacement and susceptibility. All in all, the available literature confirms that Teesta River erosion is a phenomenon that functions at massive spatial and subsequent levels and impacts large numbers of people in a way that the patterns of displacement are repetitive, irreversible, and accumulate the loss of properties. The combination of both the physical nature within the river, the channel migration, bank erosion, and availability of sediments, and the restricted settlement possibilities leave the people under the influence of such communities in a recurrent state of displacement. This literature shows that Teesta erosion can be seen as a structural cause of displacement in the long run, but not a short-run environmental shock which requires long-lasting or permanent developmental responses.

2.3 Who Is Affected: Gender, Age, Class, and Location

Effects of the erosion process of Teesta River disproportionately affect social groups and are mediated in terms of the connections between classes, sexes, age and place. Research reports that **poor, land-based households, whose main source of livelihood is agriculture, sharecrop, livestock rearing and fisheries and daily wage labour are the ones that are disproportionately affected by the erosion.** Since erosion ravages homestead land and arable plots, these families are left without their only source of income and a home to stay in. Tenure loss quickly turns marginal landholders into landless families to make them economically vulnerable in the long run and reliant on informal and unstable job opportunities.

Geographically, the riverside communities and shoal (char) community are the most vulnerable to displacement which is caused by erosion. Such settlements are usually sited along or close to the central river channel and are associated with low levels of infrastructure, inadequate market access and coverage of services. It is emphasized in literature **how char residents are often compelled to move to new developed shoals once there is a low tide of floods when several products are prone to damage due to erosion in the long run.** This recurring settlement on dangerous areas represents a lack of resettlement opportunities and

conservation of life at continuous threat. The process of erosion happens in gendered forms in women, thereby displacing them. Literature services in studies and reports have shown that when people get displaced, **women are left with a lot of work involving water collection, food preparation, childcare, and household control and management under unsafe and non-hygienic environments.** Tent and informal settlements tend to be improper in facilities of sanitation and privacy, which increase the vulnerability of women towards health hazards, harassment, and insecurity. The loss of economic ground also restricts women further to access income-generating opportunities and this aids in solidifying the existing gender inequalities and diminishing their power of decision-making at home. **Another group that is reported to be highly affected in erosion displaced communities is the children.** Displacement interferes with the learning because families find it difficult to meet the cost of school or migrate to the regions where schools are unavailable. The food security of households is negatively affected since agricultural land, livestock and fisheries are lost, leading to poor nutritional outcomes. The literature also observes that the erosion-based household causes the compulsive children to seek income recovery by working as wage earners or home workers, which raises the chances of child labour and irreversible indirect effects of eliminating education. Constant displacement and lack of knowledge about where to rest and live leads to psychological stress to the children and this will have consequences on their future wellbeing and development.

Informal tenure arrangements also make matters of vulnerability concerning classes. There are a lot of erosion affected house-holds occupying land with informal ownership or even without legal title especially in shoal areas whereby land formation and disappearance is common. Lack of tenure security also denies these households formal compensation, rehabilitation, and land allocation to further make them vulnerable after displacement. Consequently, erosion does not only render people homeless but also alienated in terms of institutions. The literature provides on the whole that Teesta River erosion has differentiated and cumulative effects on social groups. The most affected people are poor land dependent households in shoal and river areas and women and children suffer disproportionately socially, economically and psychologically. Such overlaying vulnerabilities intensify the long-term developmental effects of erosion and highlight the necessity of responses that expressly consider gender, age, and class as well as spatial inequality on communities impacted by erosion.

2.4 Institutional, Economic, and Climatic Drivers of Vulnerability

The consequence of rivers erosion through displacement and susceptibility continues to affect the Teesta River basin as a result of structural, institutional and environmental forces. Among communities that have suffered erosion one of the biggest roles has been played by the informality of settlements and livelihoods. **One of the reasons why households adjust on land without formal tenure and legal ownership is the fact that riverine land keeps being created and destroyed due to the constant movement of water.** This informality limits government rehabilitation and compensation and social protection systems, and displaced households have no formal access to resettlement and development programmes.

The barriers to good response to Teesta erosion are even more limited by governance bottlenecks. These interventions have been mainly based on structural and engineering intervention like embankment construction, riverbank revetment, geo-bag, dredging, and river training works among others. Although such actions will have a short-term solution in certain areas, they will not resolve the issue of land loss and recurrent displacement on the river basin. River action and channel processes in most instances push erosion pressure outward to other areas that are not as well covered. Inadequate integration of the agencies dealing with water management,

land management, resettlement, and services means that the ability to develop integrated and sustainable solutions is fragile.

Market based constraints are also very important in the need to maintain livelihood vulnerability. A majority of the affected by erosion families rely on agriculture, fishing, livestock breeding, and informal wage labour that are very sensitive to loss and displacement of land. Livelihood programs usually presuppose consistent access to land, markets and infrastructure-factors that are not possessed by erosion displaced households. Where there is displacement of the family, the fortunate assets like cropland, livestock, and fishing gears are lost, begging production. In as much as livelihood support programmes can alleviate short term relief, frequent displacement often makes the sustainability of such programs predisposed and households are often pushed back into irregular wage labour and informal jobs with low and unpredictable returns.

The risks that occur due to erosion in Teesta basin are also heightened by climate vulnerability. Higher variability of rainfall regime, intensified monsoon flows, and common flash flooding are some of the factors that enable the riverbank instability and loss of land. The climatic pressures interrelate with poverty and informality, increasing susceptibility to erosion and decreasing the ability to recover. The communities living along the shoals and riverside especially are not well equipped with early warning mechanisms, preparedness measures and protective emergency infrastructure and therefore are very susceptible to any sudden erosion occurrences. **Besides the regional environmental and institutional influences, erosion within the Teesta basin is conditioned by the greater hydropolitical and geopolitical dynamics. Being a transboundary river between Bangladesh and India, the flow regime of the Teesta river is affected by water regulation and infrastructure upstream.** Unexpected releases of water upstream without warning have been linked to down-stream water flooding and erosion at an impressive rate that causes crop, livestock and others to lose their livelihood at a short notice. Little advancement is made in official water sharing setups and this brings unpredictability in the actions of a river and it will also create limitations in long run erosion treatment and resettlement planning.

Combined, the displacement caused by erosion in the Teesta basin continues not only through the natural processes of the river but as a result of the interaction between informal systems of settlement, the lack of strong governance and weak livelihoods, intensified climate stress and the limitations to the management of transboundary water in the confines of the Teesta basin. These mutually reinforcing elements make it impossible to stabilize the recovery process and support the cycles of displacement and vulnerability, which means that there is a necessity of integrated and long-term responses to the development.

2.5 Evidence-Based Approaches and Gaps in Teesta Responses

The reaction to the erosion-initiated displacement context of rivers and other climate vulnerable settings demonstrates that the integrated and planned interventions are stronger than the isolated or sectoral ones. River basin, coastal zone, flood prone area experiences have shown that sustainable results are obtained when planned resettlement is integrated with secure tenure, livelihood restoration, access to basic services and community governance at community level. In cases where households are migrated to safer places under legal or semi legal tenure but with livelihood provision the income stability and social solidarity improve over time beyond expectations. It has been demonstrated that integrated strategies that combine physical safety with economic recovery and human development decrease cases of repetitive displacement and permanent dependence. In Bangladesh, housing support, livelihood support, and community-

based efforts (where land, market, and community access are guaranteed) have been shown to have superior results than unified training. When women are involved in economic activities as part of projects, their savings structures and community institutions, the resilience of households and decision-making is enhanced. Child based interventions that combine education, nutrition, health and psychosocial support also play a role in enhancing better human development consequences in the case of the stable settlement situations. What is brought out through these experiences is that displacement should be seen as a development challenge, rather than a humanitarian or engineering challenge.

Regardless of these lessons, the reaction to erosion of Teesta River is not filled with comprehensive solutions. The intervention strategies remain focused on structural and engineering interventions. **Some of the common measures put in place to protect settlements and farmlands include embankments, riverbank revetments, geo-bags, dredging and river training works.** Although these actions can decrease the risk of erosion in the short term, they hardly ensure a stable situation on a basin wide scale. **In most instances, erosion diverts to the surrounding unprotected places following a variation in flow and channel conduct, which makes new locations prone in the process.** Due to this, the structural interventions help reduce the current risk but do not help avoid repetitive displacement all across the river basin. Livelihood restoration programmes in the Teesta area have not also proven long term effectiveness. **The main subjects of these programmes are general agricultural assistance, micro credit and training on skills.** Although these will offer temporary relief in terms of income, the interventions usually presuppose the availability of steady access to land and resources, which are not available to the erosion-impacted households. **The families get displaced once more and those training benefits, investments and assets are often destroyed.** This weakens the recovery of income and plunges households into informal wage labour, seasonal immigration and debt. Livelihood aids provided without any sense of security settlement thus stand weak and unsustainable.

Teesta basin has formal resettlement and rehabilitation projects which lack sufficient scale and scope. Majority of the erosion affected households resort to self-relocation, whereby they relocate to embankments, newly formed shoals, relatives area, or those that are rented. The features of these settlements are usually poor housing conditions, poor tenure security, lack of access to services, and lack of livelihood opportunities. Unless such resettlement is planned, legally recognized, and institutionalized, it fails to lessen the long-term vulnerability and frequently puts the households in further danger of erosion. Coping at the household level is an important critical aspect in short term survival but it also adds to the vulnerability in the long term. **The use of borrowing others or neighbors, sale of productive resources, decreasing food intake, and utilization of social chains assist the family in dealing with temporary shocks.** Nevertheless, their strategies result in loss of assets, more debts, and a weakening resilience in the long run. Overall the end result is a progressive degradation of household ability to recuperate especially in cases where household displacement happens over and over again. The effects that human development has on-particularly on women and children- are accepted and are usually not incorporated adequately in the designing of interventions. The women are disproportionately impacted by increased workloads, threats to their safety and missed income-generating opportunities, with children experiencing an interrupted education, malnutrition, and psychological pressure. Development initiatives that are too small-scale, targeting the infrastructure or livelihoods instead of these social aspects, will not have long-term development impacts.

Moreover, the current practices do not take a sufficient consideration of the larger governance and hydropolitical context of the Teesta River. **Being a transboundary river, there is instability on the downstream flow patterns as a result of upstream water control, and without proper water sharing coordination, erosion potential and settlement plan-**

ning is subject to change. Until they are provided with mechanisms to play around with these realities to concretize them in the local development and resettlement strategies, interventions would be response-based, and not proactive. On the whole, the current programmes in the Teesta basin lack adequacy since they take erosion, livelihoods, and resettlement independently, as opposed to being linked issues in a long-run developmental issue. Structural interventions emphasize the control of rivers at the cost of securing livelihoods or settlements, livelihood programmes presuppose stability that is not the case, and resettlement is an informal and unsupported activity. Such restrictions also underscore the importance of a multi-sectoral approach with coordination strategies to combine planned resettlement, restoration of livelihood, human development, and community governance to interrupt the cycles of recurrent displacement and vulnerability.

Chapter 3

Project Design

3.1 Overall Goal and Specific Objectives

Overall Goal

The long-term objective of the project is to improve on the long-term livelihoods of the affected communities as a result of erosion caused by the Teesta River, social resilience, and human development impacts. This will be done by promoting sustainable solutions that merge the planned and climate-resilient resettlement with livelihood restoration and focused human development interventions so that erosion-affected families move away in a repetitive displacement and insecurity to stable and principled livelihoods.

Specific Objectives

1. **Restore and diversify men's livelihoods:** To diversify and re-establish income sources to erosion-prone men by availability of market-related skills training, productive assets, and permanent market links, allowing at least 600 men to have more stable and diversified livelihood portfolios and generate an average increase of income levels by at least 35 percent of their average household status in the course of four years of implementation.
2. **Strengthen women's economic security:** To position women with increased economic insecurity and household stability by assisting at least 800 women in household with erosion district to create or enhance household based and passive incomes through savings means, enterprise preparation, and accessibility to start-up capital, with the resultant increase in household saving and the ability of women to make determination within four years.
3. **Improve children's education, health, and wellbeing:** To enhance education and health outcomes and psychosocial wellbeing of an estimated 2,000 children in erosion-impacted families by lowering school dropout rates, enhancing access to safe water and sanitation facilities and providing integrated health, nutrition and psychosocial support services in four years.
4. **Enable safe and climate-resilient resettlement:** To achieve, among other things, safe and planned and climate-resilient resettlement of at least 500 households affected by erosion through identification of safer resettlement sites, basic services and shelter support, support in tenure or occupancy documentation, and hence mitigate the exposure to recurrent erosion induced-related displacement within four years.

3.2 Target Population and Geographic Focus

Primary Beneficiaries

The primary beneficiaries are the **500 households** or so that are directly impacted by the Teesta River erosion and that are on shoals and riverbanks. These comprise approximately **600 adult**

men who have been engaged in agriculture, fishing, livestock rearing, and informal wage labour; the figure on **adult women is about 800** and they have been facing livelihood disruption and taking more care burdens because of displacement and **some close 2,000 children aged between 6-18** have been experiencing disrupted education, health risks and psychosocial stress associated with recurrent displacement.

Secondary Beneficiaries

Secondary beneficiaries include host communities in and around resettlement sites, which benefit from improved infrastructure and services, as well as local government institutions and community-based organizations whose capacity to plan, coordinate, and manage erosion-related resettlement and recovery processes will be strengthened through project engagement.

Selection Criteria

The beneficiary households will be, chosen using the documented exposure to erosion of the Teesta River. During the last five years, there has been a history of displacement/repeated, reliance on informal and climate-dependent. Livelihoods, and inadequate access to secure tenure of land. Preference will be accorded to homes. increased exposures, such as, but not limited to, female headed household, families with children, the aged. members, or persons with disabilities.

Gender and Social Inclusion Lens

The project embraces a clear gender and social inclusion model on the basis of understanding that there are varied effects of erosion to men, women and children. Women shall be empowered by specific economic means in terms of personal empowerment and saving as well as offering children special educational programs, health, and psychosocial treatments. The project will also have community decision-making mechanisms that will enable stakeholders, especially women and youth, to have a meaningful involvement during governance and social integration.

Geographic Focus

The project will be done in highly damaged erosion prone areas along the Teesta River in Bangladesh in the north in the Rangpur Division comprising of selected unions in Lalmonirhat, Nilphamari, and Rangpur districts. Target upazilas will cover highly erosion exposed regions like Hatibandha and other riverbank and shoal position which is geographically based on intensity of erosion, direction of displacement and concentration of susceptible households.

Chapter 4

Project Components and Activities

This project is structured around a set of integrated components designed to address the multi-dimensional impacts of Teesta River erosion on livelihoods, human development, and community stability. **Recognizing that erosion-induced displacement affects housing security, income systems, education, health, and social cohesion simultaneously, the project adopts a whole-household and community-centered approach.** The components are implemented in a phased manner to support immediate stabilization, medium-term recovery, and long-term resilience, while ensuring coordination between government-led resettlement functions and NGO-led livelihood and social development interventions.

4.1 Planned Resettlement of Erosion-Affected Households

The core part of the project is planned resettlement where the same process of displacement due to erosion of a river such as Teesta keeps on eroding the livelihoods, education, health and social cohesiveness. Without thought out alternatives, households that have been affected by erosion normally make self-relocations to embankments, newly formed shoals, the land of their relatives or rented plots, which are all vulnerable to future erosion and floods. The proposed project employs a systematic and participative resettlement methods tailored to minimizing the exposure of people to recurring hazards as well as allowing the households to restore their lives to safer and more stable settings.

The study of resettlement activities is fully carried out in an organized institutional framework that ensures that roles and responsibilities are clearly distinguished. Government agencies are the heads in land identification, allocation, regulatory approval and co-ordination, regarding river management and settlement recognition. The implementing NGO assists in mobilisation, household transition, social integration and the linking of the resettlement interventions and livelihood restoration and human development interventions. Supervision and coordination are availed by the **Joint Resettlement and Livelihood Coordination Platform (JRLCP)**, which provides coordination within agencies and ensuring the agencies address issues on time.

The resettlement process originates by identifying high-risk erosion-prone households and communities along the Teesta River based on a joint hazard mapping, historical data on displacement as well as community-based validation. **Technical tests** are also the ones that determine the feasibility of land, the safety of the environment and the exposure to risks in the future of the possible resettlement areas. The intention of these tests is to save secondary erosion, flooding, or seclusion of infrastructure that may happen in areas under threats of moving.

Community and stakeholder consultations are also an important part of the resettlement process. The households are being consulted on the different options of the relocation, location, settlement design, and the entitlements of the households to ascertain the informed consent and transparency. The special needs of women, children, the aged and the households headed by women are accorded special consideration to guarantee the safety, access and equal services provision.

After choosing the sites, settlement plans are drawn, residential plots, access roads, water and

sanitation facilities, drainage and common community facilities are drawn. The fundamental development of the site is organized in such a way that the minimum standard of living is maintained prior to moving. Relocation parents are also given help of uprooting, transport help, and where appropriate, temporary accommodation plans, and non-foodstuff necessary to support a secure transit.

The project helps in providing access to basic occupancy or land documentation in cooperation with local authorities so as to enhance security of tenure and minimize future vulnerability. Although this may not be an urgent case because the full ownership of land is not always immediately possible, improved household stability and access to services can be contributed by basic documentation.

Committees at settlement level will be established and reinforced to help in the management of the site, redressing grievances, coordination of services, and social cohesion. These committees are made up of men, women and the youth where they are trained on basic governance, conflict resolution and maintenance of common infrastructure. Grievance mechanisms are created so that households can be able to express their concern regarding allocation, services or social tensions in an open and approachable manner.

The implementation of the resettlement process is done in a gradual way and in line with the overall strategy of the project. At the stabilization phase, the emphasis is made on the safe relocation, prompt service availability, and orientation to the community. With the recovery stage, resettled households have also been assisted in building livelihood, education, and community systems. Responsibility of settlement management and coordination becomes increasingly transferred to community-based institutions, decreasing the involvement of NGOs in it, by the resilience phase.

This participatory and holistic way of resettlement will shift beyond moving people physically to the location to become a place of long-term stability, livelihood restoration and social reconstruction that will reduce the chances of future displacement and allow permanent households that have been affected by erosion to seek more stable and strong.

4.2 Livelihood restoration and Human development Strategy

The project employs a community-based and house-wide livelihood restoration and human development of the erosion-exposed community on the Teesta River through the use of shoal and riverside population. As it is known that displacement interferes with economic operations, education, social cohesion, and identity at the same time, the plan distinguishes between interventions of men, women, children, and society as a whole, but these channels are closely connected. Market-based interventions are all gender-responsive and phase based to help stabilize, recover, and become resilient.

4.2.1 Livelihood Recovery amongst Men.

The men livelihood approach seeks to minimize forced migration, re-establish the livelihoods in terms of incomes and reorient the livelihoods to less land-based and river-dependent livelihoods and more on diversified and climate-adaptable livelihoods. The men in the riverine communities surrounding the Teesta river are generally engaged in agriculture and fishing as well as day labour which are very susceptible to erosions and seasonal shocks. The project is thus more focused on those skills that can be utilized at any time of the year and when the river is out.

In the stabilization phase, men will work in cash-work programmes that are associated with building resettlement related development as well as infrastructure. This will give instant rev-

enue, lower migration of distress, and enhance proprietorship of new settlements. Simultaneously, high demand trades and services will be determined by quick market and capability evaluations.

During the recovery period, men will undergo organized vocational and technical training on adaptive agriculture, sandbar farming of high economic value crops, vertical and non-space-intensive farming, and non-farm trades, including light engineering, solar maintenance, masonry, plumbing and the transportation service. These dexterities are chosen with the challenge of the market locally and viability in the land-starved surroundings.

In order to increase the sustainability, the men will be arranged in producer groups or collectives that share labour, services, and generate. This group formation enhances the bargaining power, ease of approach to markets and less exploitation by the intermediaries. With the course of time, these groups will become self-managed, and can be able to maintain livelihoods without the continued efforts of NGOs.

4.2.2 Economic Empowerment and Restoration of Livelihoods of Women.

The livelihood pathway of women is meant to turn women into the receivers of donations to productive economic agents and stabilizers of the household. Since women are the primary agents of household management and caregiving, increasing its financial power will contribute to better resiliency of households.

As part of the intervention, women will receive productive assets which would be appropriate in erosion-prone and mobile settings, such as small livestock (segoats and poultry) and homestead-based piece of technology such as sewing machine and food-processing machinery. Selection of assets will be based on the individual capacity, physical movement, and family demands.

Self-Help Groups (SHGs) of women will be established as the major source of collective savings, access to cheap micro-loan and financial literacy education. Such groups will also be used as safe peer space and support. It is by cooperatives that women will be directly connected to markets and they will sell their products together and no exploitative middlemen will be involved.

The training on leadership and decision making will be incorporated in the livelihood activities to enhance the empowerment of women in the household and community governance. This will minimise the conflicts in the household over control of income and lead to fair decision making and this enhances social stability in the long term.

4.2.3 Children Education, Health and well-being.

Repeated displacement has one of the greatest impacts on children, including impaired education, increased health risk, and psychosocial stress. The project takes a gradual approach to safeguard the children during the times of crisis as well as establishing ways to go towards the development of the human capital in the long term.

During the stabilization phase, children will be enhanced by establishing temporary learning and child friendly locations in areas surrounding the resettlement to avoid school drop outs and avail learning or amiable environments to the kids. Displacement children will be helped to reenter the formal education systems with education support packages through provision of learning material, enrolment facilitation as well as bridge classes.

Health and nutrition would be used to respond to urgent needs by way of hygiene education, nutrition awareness, and referrals to the local health services. Children will be assisted using psychosocial support activities that would reduce traumatic experiences related to displacement and uncertainty.

At the recovery and resilience stages, the children and adolescents will be assisted by formal reintegration at the schools, remedial tutoring, as well as the development of the adolescent skills development programmes in accordance with the local market demands. The young people will be trained in life skills i.e. leadership, financial literacy, and climate awareness which will equip them to leading productive adult-level. Apprenticeships and career guidance will enable education to livelihoods, minimizing the susceptibility of the communities to generations.

4.2.4 Liabilities and Institutionalization.

The interventions at the community level will be essential towards making sure that individual and household benefits are converted into a lasting collective resilience. It will co-ordinate the activities in the project by establishing and enhancing the community mobilisation committees, which will aid in sharing information and enabling communities to participate in project activities.

These committees in the initial stage will lead to prompt market evaluation, disaster sensitivity trainings and cash-for-work-programme arrangements. The local knowledge will be incorporated in preparedness planning, evacuation strategies, and service placement due to participatory risk mapping exercises.

The capacity building support on cooperative governance, record keeping, managing finances and resolving conflicts are among other areas, which the community groups will get as the project progresses. Producer groups and mentored community enterprises will be assisted in going through the start up challenges and slowly take the responsibility of making market connections and service management.

During the resilience stage, the institutions that are being run by the community will run livelihood networks, disaster risk management and social services on their own. Effective systems of community governance will strengthen social cohesion, communal identity, and decision-making, eliminating the need to seek external help.

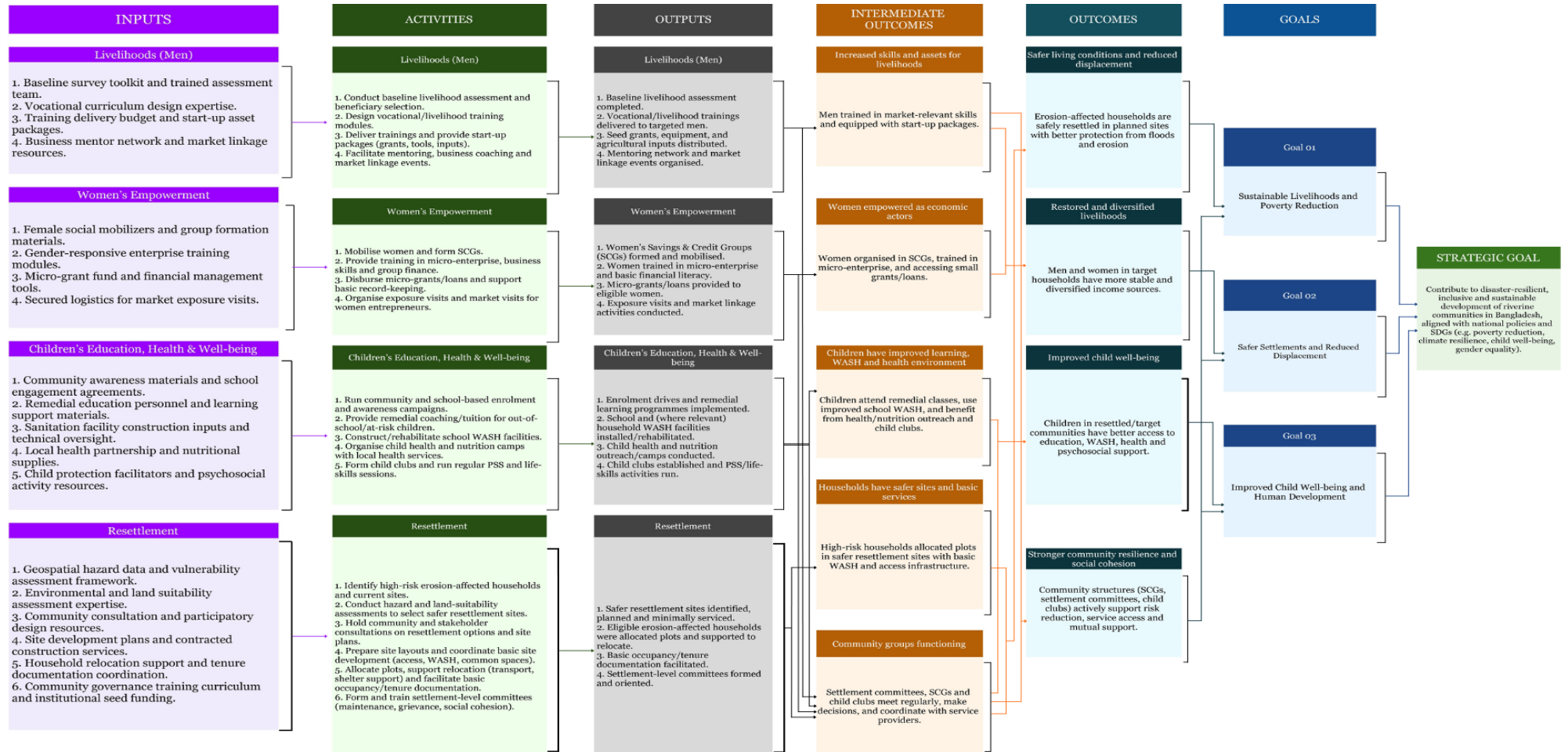
4.2.5 Integrated Outcome

The ultimate result of the intervention will be men and women with diversified and complementary incomes, children having gained education and skills to match future livelihoods, and communities being structured around functional institutions having access to markets and services. The net result of this is in the form of households and communities that are resilient to future shocks without future presence of NGOs.

Chapter 5

Theory of Change/Logical Framework

5.1 Theory of Change



5.2 Logical Framework

[For Logical Framework diagram, Click here or go to page 40](#)

5.3 Bangladesh realities defining the Theory of Change

5.3.1 Political economy

Power and politics are very strong influences on the response to river erosion in Bangladesh. Depending on competing claims, local patronage networks, and political instability, land allocation, settlement recognition, and local service delivery can be affected. The subject of Teesta river management also is linked with the greater upstream- downstream processes that are firmly in the inability of the local communities to control them. This project also presupposes that the informal coordination process facilitating resettlement and livelihood support via the Joint Resettlement and Livelihood Coordination Platform (JRLCP) will decrease ad hoc decision-making and enhance transparency and ensure that the resettlement and recovery undertakings will be in line with the government systems.

5.3.2 Informality

Informal livelihoods including agriculture, fishing, day labour, petty trade and seasonal migration are relied on by most Teesta riverine households. Informality restricts access to credit, insurance and social protection, and makes recovery of income after being displaced more fragile and slow. The conduit of influence of the project is not based on prompt formal labor. As an alternative to this, it cultivates resilience by connecting market-based job skills and productive assets with savings schemes, and collective action (producer groups and women Self-Help Groups) that enable families stabilize income, despite the nature of formal systems turning vulnerable.

5.3.3 Administrative capacity

The administrative systems in erosion prone deafening Bangladesh, are also constrained with recurrent disasters, distance, understaffing and lack of coordination among agencies. This may slow down land registration, servicing of the sites and provision of education, health and WASH facilities to new residents. The project will be therefore based on a hybrid delivery model in which government leadership entails land and approvals, NGOs mobilisation, which is supported by the last-mile services, and local oversight by the community committees. By doing these, it can be implemented in stages to accommodate delays and shocks and keep progressing on the way to results.

Chapter 6

SWOT Analysis

6.1 SWOT Analysis

For SWOT analysis diagram, [Click here](#) or go to page 39

This section profiles and discusses the Bangladesh-specific risks, which may lead to heinous effects of the success of the implementation of the Teesta River erosion resettlement and livelihood restoration project. The design and the staged implementation strategy of the project incorporate risk management strategy that is proactive.

6.1.1 Political and Institutional Risks

Political instability, especially transition of the local government or alteration of political priorities can affect beneficiary selection and site approvals as well as inter-agency coordination. More so, systemic constraints are common bureaucratic delays in land assignment, environment clearance and fund disbursement. To alleviate these, the project will ensure relevance of the multi-partisan participation at the local level and entrench its goals within the national development plans like 8 th Five Year Plan and SDGs where its goals will have political legitimacy. The formal Joint Resettlement and Livelihood Coordination Platform (JRLCP) will be initiated so as to create an active inter-agency communication and approvals track, and all the beneficiaries lists and site plans will be officially sanctioned by the Union Parishads and the Upazila administration to assure transparency and institutional buy-in.

6.1.2 Environmental and Climatic Risks

The area of the project is still at great risk of sudden erosion on the riverbank, extreme flooding during the monsoon period or unpredictable discharge of water by the upstream infrastructure in India. Such climate shocks might destroy new infrastructures, database beneficiaries again and again, and livelihood property. Mitigation will be focused on strict site selection with the help of geospatial hazard maps and hydrological modeling to evade high-risk areas. There will be early warning mechanisms through community-based surveillance and early warning vehicles such as river gauges and SMS alerts that are in tune with the Water Development Board (BWDB). More so, the infrastructure and livelihood resources of resettlement sites (e.g. elevated homesteads, flood resistant seeds) shall be built using climate resistant specifications and community disaster preparedness and evacuation strategies shall be prepared and practiced frequently.

6.1.3 Economic and Market Risks

There is the risk of high inflation and currency devaluation, which will impact the buying capacity of grants and escalate input and construction costs. At the same time, the profitability of micro-enterprises assisted by CFI such as poultry or vegetable production can be destabilized by the market volatility. The project budget estimates in a contingency line of 10 -15 percent

related to cost escalation. Procurement will resort to local suppliers and collective bargaining in order to gain positive rates. Livelihood strategies will aim at deploying buffers against market shocks (train participants in a variety of complementary trades); and will enable forward market connections, and prior buy-back deals with local aggregators to secure constant outlets to produce.

6.1.4 Social and Operational Risks

Gender norms, along with a risk of gender-based violence, can limit the safe and productive engagement of women in the economy and the rule of law in society. Individually, temporary distress migration of men in the household who are seeking employment may interrupt training programs and the social fabric of the group. Some of the mitigation measures will include mandatory gender-sensitivity training of all the staff and leaders in the community, development of Women Seldom Spaces and strong and confidential protection and redress systems. In a bid to curb the migration, the project will balance intensive training in skills and cash-for-work programmes especially those associated with site development to match the lean seasons in agricultural production, so that individuals will have sufficient local income to earn, and the economic burden leading to migration to be lessened.

6.1.5 Conclusion on Integrated Risk Management

The risks are interrelated and of the nature of the operating environment in northern Bangladesh. The hybrid governance model, implementation process in phases and incorporated Monitoring, Evaluation and Learning (MEL) model of the project has been created to offer the agility required to adaptive management. Frequent interaction with the community via already formed committees will be the main line of feedback when it comes to recognizing the new threats, so risk mitigation will be timely and be based on local reality.

Chapter 7

Implementation Phases, Roles and Responsibilities

7.1 Implementation Phases and Time Limits

- (i) **Phase 1: Preparation and Community Assessment** (Months 0–6).
- (ii) **Phase 2: Mobilization and Selection** (Months 6–18).
- (iii) **Phase 3: Implementation and Capacity Building** (Months 18–48).
- (iv) **Phase 4: Sustainability and Exit** (Months 48–60).

7.2 Phase 1: Preparation and Community Assessment (Months 0–6)

7.2.1 Resettlement

- (i) Identify high-risk erosion-affected households along the Teesta River.
- (ii) Map riverbank, shoal, and temporary settlements for targeting.
- (iii) Conduct hazard screening for erosion and flood exposure.
- (iv) Complete household socio-economic and vulnerability profiling.
- (v) Prioritize vulnerable groups (women-headed, elderly, disability, child-dependent).
- (vi) Activate coordination arrangements with local government and JRLCP.

7.2.2 Livelihood

Men

- (i) Assess current income sources (agriculture, fishing, day labour, services).
- (ii) Document seasonal income gaps and distress migration patterns.
- (iii) Map local market demand for trades and services.
- (iv) Identify feasible non-farm and climate-adaptive livelihood tracks.
- (v) Conduct preliminary beneficiary listing and verification.
- (vi) Align livelihood planning with expected relocation timelines.

Women

- (i) Assess women's economic roles, mobility constraints, and time burden.
- (ii) Map viable home-based and erosion-resilient income options.
- (iii) Review household decision-making and asset control patterns.
- (iv) Identify priority women beneficiaries, including female-headed households.

- (v) Assess access gaps in banking, savings, and digital financial services.
- (vi) Prepare SHG formation plan and safeguard measures for participation.

Children

- (i) Identify displaced and at-risk children and their schooling status.
- (ii) Assess education disruption patterns and learning loss risks.
- (iii) Map health, nutrition, WASH, and protection gaps affecting children.
- (iv) Screen psychosocial stress needs and referral options.
- (v) Coordinate with schools and local service providers for reintegration.
- (vi) Plan temporary learning and child-friendly space modalities.

Community

- (i) Map existing community structures and leadership arrangements.
- (ii) Identify coordination gaps for information and service access.
- (iii) Assess community-level disaster preparedness and early warning gaps.
- (iv) Analyze local market systems and shared infrastructure needs.
- (v) Identify potential community facilitators and committee members.
- (vi) Design institutional strengthening pathway for later phases.

7.3 Phase 2: Mobilization and Selection (Months 6–18)

7.3.1 Resettlement

- (i) Mobilize communities through consultations on relocation options.
- (ii) Conduct land suitability and environmental screening of candidate sites.
- (iii) Facilitate agreement on site selection, layout preferences, and entitlements.
- (iv) Finalize household eligibility and verification lists transparently.
- (v) Initiate administrative steps for land allocation and site approvals.
- (vi) Establish grievance intake channels for selection and entitlement issues.

7.3.2 Livelihood

Men

- (i) Enroll men into livelihood pathways and explain program sequencing.
- (ii) Identify participants for cash-for-work linked to site development.
- (iii) Conduct skills and aptitude screening for trade selection.
- (iv) Finalize training cohorts, schedules, and delivery locations.
- (v) Validate market demand assumptions with rapid market checks.
- (vi) Prepare mentoring and follow-up mechanisms for continuity.

Women

- (i) Mobilize women and households to support participation and safety.
- (ii) Form Women's Self-Help Groups (SHGs) with agreed rules.
- (iii) Register members and establish savings routines and meeting plans.
- (iv) Identify asset and training needs per participant profile.
- (v) Initiate financial literacy orientation linked to savings practices.
- (vi) Identify market outlets and cooperative sales opportunities.

Children

- (i) Establish temporary learning and child-friendly spaces near settlements.
- (ii) Support enrolment processes and document transfers for school admission.
- (iii) Distribute learning materials and starter education packages.
- (iv) Implement bridge classes to prevent dropout during transition.
- (v) Start hygiene and nutrition awareness sessions for caregivers and children.
- (vi) Set up referral links for urgent health and protection cases.

Community

- (i) Form community mobilization committees with inclusive membership.
- (ii) Define committee roles for coordination and information dissemination.
- (iii) Conduct rapid market and skills appraisal at community level.
- (iv) Run disaster awareness sessions on warning and evacuation procedures.
- (v) Establish community communication channels for alerts and updates.
- (vi) Initiate conflict prevention norms for allocation and relocation processes.

7.4 Phase 3: Implementation and Capacity Building (Months 18–48)

7.4.1 Resettlement

- (i) Prepare detailed settlement layout (plots, access routes, common spaces).
- (ii) Develop basic infrastructure (water, sanitation, drainage, pathways/roads).
- (iii) Allocate plots and support physical relocation of selected households.
- (iv) Provide relocation assistance (transport, temporary shelter, essential NFIs).
- (v) Form settlement-level committees for maintenance and service oversight.
- (vi) Support occupancy/tenure documentation processes with local authorities.

7.4.2 Livelihood

Men

- (i) Implement cash-for-work during construction and site servicing activities.
- (ii) Deliver training on adaptive agriculture and sandbar cultivation techniques.
- (iii) Deliver training on vertical and homestead-based production methods.
- (iv) Provide training on non-farm trades (solar, repair, masonry, plumbing, transport).
- (v) Provide starter inputs/tools where required and feasible.
- (vi) Provide mentoring, coaching, and market linkage events for trainees.

Women

- (i) Provide productive assets suitable for erosion-prone and mobile contexts.
- (ii) Deliver enterprise training and practical financial literacy modules.
- (iii) Operationalize SHG savings, lending, and record-keeping systems.
- (iv) Facilitate cooperative production and collective sales arrangements.
- (v) Link women to markets and, where feasible, digital financial services.
- (vi) Integrate leadership training and support women's community participation.

Children

- (i) Reinforce formal school reintegration and attendance monitoring.
- (ii) Provide remedial tutoring to address learning gaps after displacement.
- (iii) Support WASH practices through school and community sessions.
- (iv) Organize health and nutrition outreach and referral support.
- (v) Deliver psychosocial support through structured child/youth activities.
- (vi) Provide adolescent skills exposure aligned with local market demand.

Community

- (i) Train committees in governance, record-keeping, and basic planning.
- (ii) Build community financial management capacity (funds, savings, budgeting).
- (iii) Support formation and strengthening of producer groups and enterprises.
- (iv) Establish community conflict resolution and grievance handling routines.
- (v) Strengthen linkages with Union Parishad and relevant line departments.
- (vi) Support shared market infrastructure planning (collection points, storage).

7.5 Phase 4: Sustainability and Exit (Months 48–60)

7.5.1 Resettlement

- (i) Transition settlement management responsibilities to local committees.
- (ii) Ensure grievance mechanisms function independently and transparently.

- (iii) Link settlement services with routine local government provision systems.
- (iv) Support completion/regularization of occupancy documentation where pending.
- (v) Reduce NGO support to periodic monitoring and technical backstopping.
- (vi) Confirm settlement safety practices and preparedness plans are maintained.

7.5.2 Livelihood

Men

- (i) Formalize producer groups for collective service and market engagement.
- (ii) Transition market linkage roles from NGO to group leadership.
- (iii) Strengthen bargaining and contract practices with buyers/clients.
- (iv) Promote savings and reinvestment for equipment and business growth.
- (v) Establish peer mentoring within groups for continuity after exit.
- (vi) Support diversification to reduce dependence on a single income stream.

Women

- (i) Strengthen SHG independence in savings, lending, and governance.
- (ii) Transition cooperative sales and market management to women leaders.
- (iii) Expand women's decision-making roles in household and community forums.
- (iv) Promote asset upgrading and diversification of income activities.
- (v) Maintain safe participation practices and referral linkages as needed.
- (vi) Reduce NGO facilitation to periodic review and technical guidance.

Children

- (i) Ensure stable enrolment and retention in formal education systems.
- (ii) Strengthen education-to-livelihood pathways through guidance and links.
- (iii) Facilitate apprenticeships and youth engagement in skilled activities.
- (iv) Support youth volunteering in disaster preparedness and community services.
- (v) Promote intergenerational transfer of skills and innovations.
- (vi) Reduce project-delivered learning support to targeted follow-up only.

Community

- (i) Transition coordination functions fully to community committees.
- (ii) Maintain community-led market systems and enterprise support structures.
- (iii) Operationalize local disaster risk management committees and emergency funds.
- (iv) Institutionalize conflict resolution processes and collective decision-making.
- (v) Strengthen social cohesion and collective identity within settlements.
- (vi) Reduce NGO involvement to monitoring and documentation of lessons learned.

7.6 Roles and Responsibilities

7.6.1 Resettlement Component

This section clarifies institutional responsibilities for planned resettlement, land allocation coordination, settlement development, and post-relocation governance. The purpose is to ensure accountability, transparency, and long-term sustainability of resettlement outcomes through coordinated action between the government, implementing NGO, and community structures.

Internal NGO Staff Roles (Resettlement)

Role	Key Responsibilities	Whom they primarily coordinate with
Resettlement Coordinator	<ul style="list-style-type: none"> • Overall planning and coordination of resettlement activities. • Liaison with government on land, site approval, and relocation sequencing. • Ensuring safeguards, inclusion, and grievance processes are operational. 	<ul style="list-style-type: none"> • UNO / District Commissioner (DC) • Union Parishad representatives • JRLCP members
Site Planning & Infrastructure Officer	<ul style="list-style-type: none"> • Conduct land suitability and hazard screening for candidate sites. • Prepare settlement layouts (plots, access, WASH points, common spaces). • Supervise basic site servicing and coordinate construction oversight. 	<ul style="list-style-type: none"> • LGED engineers • DPHE officials • Local contractors
Social Safeguards & Protection Officer	<ul style="list-style-type: none"> • Ensure transparent household selection and entitlement communication. • Safeguard women-headed and vulnerable households during relocation. • Manage grievance redress intake, documentation, and resolution follow-up. 	<ul style="list-style-type: none"> • Union Parishad • Community leaders and elders • Women representatives
Community Resettlement Facilitators	<ul style="list-style-type: none"> • Conduct household consultations and relocation counselling. • Support physical relocation, orientation, and settlement entry processes. • Facilitate formation and functioning of settlement-level committees. 	<ul style="list-style-type: none"> • Affected households • Settlement committees • Field mobilizers

Documentation & Data Officer	<ul style="list-style-type: none"> • Maintain resettlement database (selection, plot allocation, occupancy). • Track site-level progress and household relocation status. • Support documentation processes for basic occupancy/tenure records. 	<ul style="list-style-type: none"> • Union Parishad • Land Records Office • Project Manager
------------------------------	--	--

External Stakeholder Engagement (Resettlement)

Stakeholder	Role in resettlement	Why they are essential
Union Parishad (Chairman & Members)	Local governance authority	Validates beneficiary lists, supports community acceptance, mediates disputes, and links settlements to local services.
Upazila Nirbahi Officer (UNO)	Administrative oversight	Ensures inter-agency coordination, supports approvals, and reduces bureaucratic delays at Upazila level.
District Commissioner (DC)	Land and policy authority	Facilitates access to land where applicable and supports administrative clearance for planned resettlement actions.
Department of Public Health Engineering (DPHE)	WASH service provider	Ensures safe water points, sanitation facilities, and technical compliance for WASH installation at resettlement sites.
Local Government Engineering Department (LGED)	Infrastructure support	Provides technical guidance for access roads, drainage, site servicing, and basic settlement infrastructure.
Land Records Office	Documentation authority	Supports processing of basic occupancy/tenure documentation and verification records as required.
Community elders and representatives	Social legitimacy and mediation	Supports acceptance, reduces resistance, strengthens inclusion, and resolves local-level disputes peacefully.
Law enforcement (as needed)	Security support	Ensures safe relocation in sensitive situations and protects vulnerable households during transition periods.

Community-Level Structures (Post-Resettlement Governance)

Structure	Core function	Why it matters
-----------	---------------	----------------

Settlement Management Committee	Maintenance of shared services and common facilities; oversight of site-level coordination.	Ensures settlement functionality and service continuity beyond NGO involvement.
Grievance Redress Committee	Receives and resolves complaints on plot allocation, services, and social disputes.	Prevents escalation, improves transparency, and builds trust in the resettlement process.
Women and vulnerable group representatives	Safeguards inclusion, safety, and access to entitlements for high-risk households.	Protects women-headed households and marginalised groups from exclusion and insecurity.
Disaster Preparedness Sub-Committee	Coordinates early warning, evacuation planning, and basic preparedness actions.	Reduces exposure to future shocks and strengthens community self-reliance.

7.6.2 Livelihood Restoration, Children, and Community Components

This section outlines the operational roles and coordination mechanisms for livelihood restoration (men and women), child-focused interventions, and community-level institutional strengthening. Clear role delineation ensures effective delivery, accountability, and sustainability across interconnected components.

Internal NGO Staff Roles (Livelihood Restoration)

Role	Key Responsibilities	Whom they primarily coordinate with
Project Manager	<ul style="list-style-type: none"> Overall strategic oversight of livelihood components. Budget management and target monitoring for men and women. Reporting to donors and government counterparts. 	<ul style="list-style-type: none"> Donor representatives UNO / DC JRLCP members
Livelihood Officer (Men)	<ul style="list-style-type: none"> Design and delivery of training for adaptive agriculture and non-farm trades. Procurement and distribution of productive assets. Monitoring income recovery and migration trends. 	<ul style="list-style-type: none"> Department of Agricultural Extension Local contractors Male producer groups

Livelihood Officer (Women)	<ul style="list-style-type: none"> • Formation and supervision of women's Self-Help Groups (SHGs). • Distribution and monitoring of productive assets. • Addressing gender-sensitive risks related to income control. 	<ul style="list-style-type: none"> • Upazila Women Affairs Office • Livestock and veterinary officers • Female beneficiaries
Market Linkage Specialist	<ul style="list-style-type: none"> • Market analysis and buyer identification. • Negotiation of prices and contracts for producer groups. • Support for cooperative-based market entry. 	<ul style="list-style-type: none"> • Local wholesalers and traders • Private sector buyers • Transport unions

Internal NGO Staff Roles (Children)

Role	Key Responsibilities	Whom they primarily coordinate with
Child Protection and Education Officer	<ul style="list-style-type: none"> • Design child-friendly education and protection activities. • Monitor child protection risks and psychosocial well-being. • Ensure safeguarding standards across project sites. 	<ul style="list-style-type: none"> • Schools and head teachers • Upazila Education Office • Department of Social Services
Education Facilitators	<ul style="list-style-type: none"> • Operate temporary learning and child-friendly spaces. • Support enrolment, bridge classes, and remedial tutoring. • Track attendance and dropout risks. 	<ul style="list-style-type: none"> • Teachers • Parents and caregivers • Child clubs
Health and Nutrition Facilitator	<ul style="list-style-type: none"> • Conduct hygiene and nutrition awareness sessions. • Facilitate referrals to local health services. • Support child health and nutrition monitoring. 	<ul style="list-style-type: none"> • Community clinics • Health workers • Parents

Internal NGO Staff Roles (Community Development)

Role	Key Responsibilities	Whom they primarily coordinate with
------	----------------------	-------------------------------------

Community Development Officer	<ul style="list-style-type: none"> • Formation and strengthening of community committees. • Facilitation of participation, inclusion, and information sharing. • Support conflict resolution and collective decision-making. 	<ul style="list-style-type: none"> • Union Parishad • Community elders • Parent and youth groups
Field Facilitators	<ul style="list-style-type: none"> • Day-to-day household engagement and follow-up. • Organise group meetings and sensitisation sessions. • Report field-level risks and implementation challenges. 	<ul style="list-style-type: none"> • Beneficiary households • Community leaders • Teachers

External Stakeholder Engagement (Livelihoods, Children, Community)

Stakeholder	Role in project	Why they are essential
Department of Agricultural Extension	Technical livelihood support	Provides seeds, farming advice, and technical guidance for adaptive agriculture.
Upazila Veterinary Hospital	Livestock health support	Ensures survival and productivity of livestock assets provided to women.
Schools and teachers	Education partners	Track attendance, support reintegration, and reduce dropout risks.
Department of Social Services	Child protection support	Facilitates referrals for vulnerable children and families.
Microfinance Institutions (MFIs)	Financial sustainability partners	Gradually assume credit provision, enabling NGO exit.
Religious and community leaders	Social gatekeepers	Support behaviour change, girls' education, and community acceptance.
Youth clubs and volunteers	Sustainability partners	Continue community initiatives and disaster preparedness activities post-project.

Chapter 8

Budget Summary

8.1 Total Budget Overview

The overall estimated cost of the project is rolled out over a five year implementation period is BDT 534,300,000 (Bangladeshi Taka Five Thousand Three Hundred Forty-Three Lakh) and the same translates to about USD 4.11 million under an exchange rate of USD 1 = BDT 130. The budget indicates the size and magnitude of instituting an integrated resettlement, livelihood restoration and human development programme on the erosive subjects of shoal and riverside communities along the Teesta River.

8.2 Component-wise Budget Breakdown

Sl.	Project Component	Target / Unit	Total Cost (BDT)	Total Cost (USD)	%
1	Resettlement & Settlement Development	500 households	195,000,000	1,500,000	36.50%
2	Men's Livelihood Restoration	600 men	70,200,000	540,000	13.14%
3	Women's Economic Empowerment	800 women	65,000,000	500,000	12.17%
4	Children's Education, Health & Well-being	2,000 children	84,500,000	650,000	15.82%
5	Community Mobilisation & Governance	2 resettlement sites	26,000,000	200,000	4.87%
6	Monitoring, Evaluation & Learning (MEL)	Project-wide (5–7%)	28,600,000	220,000	5.35%
7	Programme Management & Operations	Project-wide (12–15%)	65,000,000	500,000	12.17%
Total			534,300,000	4,110,000	100%

Table 8.1: Indicative Budget by Project Component

8.3 Budget Rationale and Allocation Logic

Table 8.2: Budget Rationale by Component

Component	Share (%)	Rationale
Resettlement & Settlement Development	36.50%	Largest allocation due to high costs of planned relocation, site preparation, basic services, and shelter support required for durable and climate-resilient resettlement, aligned with reducing repeated displacement and erosion exposure.
Men's Livelihood Restoration	13.14%	Supports skills training, productive assets, and market linkages to stabilize and diversify income sources for erosion-affected men, strengthening household income security and resilience.
Women's Economic Empowerment	12.17%	Finances savings mechanisms, enterprise development support, and start-up inputs to expand women's income opportunities, strengthen household coping capacity, and increase women's decision-making power.
Children's Education, Health & Well-being	15.82%	Reflects commitment to protecting human development outcomes through education continuity, WASH access, and integrated health, nutrition, and psychosocial support in displacement-affected settings.
Community Mobilisation & Governance	4.87%	Covers community engagement structures and local coordination to support settlement management, inclusion, accountability, and sustained functioning of resettlement sites.
Monitoring, Evaluation & Learning (MEL)	5.35%	Allocates resources for baseline, midline, endline assessments, routine monitoring, learning loops, and accountability systems to ensure evidence-based adaptation and performance tracking.
Programme Management & Operations	12.17%	Covers staffing, coordination between government and NGO partners, logistics, financial management, and compliance needs for a multi-year, multi-component programme.

8.4 Indicative Year-wise Budget Allocation

Year	Key Focus	Estimated % of Budget
Year 1	Inception, baseline assessments, site identification, initial mobilisation	15%
Year 2	Resettlement site development, livelihood rollout, service expansion	25%
Year 3	Full-scale implementation of livelihoods, education, health, WASH	25%
Year 4	Consolidation of resettlement, livelihoods, and community governance	20%
Year 5	Sustainability measures, evaluation, exit and policy engagement	15%
Total		100%

Table 8.3: Indicative Year-wise Budget Distribution

Budget Note: Budget figures are estimated using an exchange rate of USD 1 = BDT 130.

Chapter 9

Monitoring, Evaluation, and Learning Framework

Monitoring, Evaluation and Learning (MEL) framework of the project is aimed at detecting the progress in a systematic way, evaluate the outcomes, provide accountability, and create learning to guide adaptive management in the project lifetime. Since the river erosion, displacement, and livelihood recovery process in Teesta River basin is volatile, the MEL system focuses on measuring the performance and learning on a continuous basis to react to changing risks, implementation obstacles, and context alteration.

9.1 Monitoring Tools and Data Collection Mechanisms

The monitoring will be performed as a mixture of quantitative and qualitative tools in accordance with the logical framework and indicators of the project. Examples of important monitoring tools will be structured household surveys, recipient tracking databases, activity and output rate monitoring forms, training attendance and completion forms, and asset distribution logs, savings and credit group records, school enrolment and attendance records, and health and WASH service records as well as community committee meeting records.

The project staff will conduct their daily monitors in the field through standardized formats to monitor progress against the planned activities, output, and timelines. The settlement committees, women groups, and child-friendly platforms will be incorporated to monitor what occurs at the community-level to get the beneficiary feedback and determine arising challenges on the access of services, conditions of resettlement, and performances of livelihoods. These quantitative data will be supplemented by qualitative data such as the emphasis group discussion, key informant interviews, and community reflection sessions which will help in giving a closer understanding of implementation quality, social inclusion, and unintended effects.

9.2 Baseline, Midline, and Endline Evaluations

The inception phase will entail a comprehensive baseline evaluation, to have the reference values of all the important indicators concerned with livelihoods, income stability, education, health, WASH access, housing conditions, and perceived safety against erosion. The baseline will also record household histories of household displacement, asset ownership and vulnerability profile at the disaggregation level that is gender, age and location-specific.

A midimplementation analysis will be conducted at the midpoint of implementation to review the development towards the outcome, bottlenecks, and make the required course correctives. The midline will put emphasis on the diversification of income, the economic engagement of women, school enrolment and retention, child health, and the contentment with the resettlement conditions.

Endline assessment will be undertaken at the end of the project to assess the overall effectiveness, sustainability and impact as compared to the baseline. The endline will evaluate how the project has helped to decrease exposure to frequent displacement, enhance livelihood of people

involved and improve human development outcomes. It will seek the services of an independent evaluator where possible to enhance objectivity and credibility of findings.

9.3 Learning, Accountability, and Adaptive Management

As part of the MEL framework, learning is interwoven with it. Data analysis through the review and reflection exercise will be practiced every time at field, management, and coordination levels to reflect on the monitoring results and lessons learnt. Such learning loops will allow an opportune change in implementation approaches, especially to the climate shock, market variability, or resettlement-related issues.

Affected communities will also have accountability by having transparent information sharing whereby they participate in monitoring and grievance redress mechanisms to enable this. The feedback on the beneficiaries will be gathered in a systematic way and analyzed to be utilized in the decision-making and servicing delivery enhancement. Particular focus will be on the elicitation of feedback of women and children to make the interventions responsive to unique needs and risks of them.

The main learning products such as case studies, briefs of lessons learned, and implementation notes will be recorded to facilitate learning in the institutions and inform the future programming and policy discourse on matters related to river erosion, resettlement, and livelihood restoration.

9.4 Reporting Schedule

The findings of monitoring and evaluation will be reported and disseminated via systematic reporting schedule in a bid to foster transparency and timely decisions. Progress reports will accordingly be made quarterly, to indicate progress, challenges, financial use, and risk management interventions. The annual reports will give comprehensive reports on progress made towards results, the learning created, and the inventive actions taken.

Standalone reports will be made on baseline, midline, and endline evaluation and shared with the concerned stakeholders, among them the implementing partners and the local authorities. A final completion report will incorporate a general outcome, lessons learned, and scaling/replication recommendations.

Chapter 10

Expected Results and Indicators

To capture the outcomes and outputs of the project, each of the expected results is defined on both outcome and output levels. altered livelihood insecurity, resettlement insecurity and human development among the erosion affected. riverside communities and shoal. The indicators are aimed at being measurable, time-bound. and decomposed through gender, age, and place so as to represent the difference in impacts on beneficiary groups.

10.1 Output-Level Results and Indicators

Table 10.1: Output Indicators, Targets, and Timeframe

Output Area	Output Indicator	Target	Timeframe	Disaggregation
Men’s Livelihood Restoration	Livelihood baseline report completed	Livelihood base- line report com- pleted	By Year 1	Location
	Men trained in diversified livelihood tracks	600 men trained in 3 livelihood tracks	By Year 3	Age, location, livelihood type
	Men receiving productive assets or inputs	400 men re- ceive starter as- sets/inputs	By Year 3	Asset type, location
	Functional market linkage mechanisms established	Functional market linkage mecha- nisms established	By Year 3	Location, livelihood type

Output Area	Output Indicator	Target	Timeframe	Disaggregation
Women's Economic Empowerment	Women's Savings and Credit Groups (SCGs) formed and holding regular meetings (at least monthly)	20 women's Savings and Credit Groups (SCGs) formed and holding regular meetings (at least monthly)	By Year 2	Location
	Women trained in micro-enterprise and financial literacy	800 women from erosion-affected households complete training in micro-enterprise and basic financial literacy	By Year 3	Age group, location
	Women starting or expanding micro-enterprises	By Year 4, at least 350–400 trained women have started or expanded at least one micro-enterprise (e.g. poultry, tailoring, petty trade, food processing)	By Year 4	Enterprise type, location
	Average monthly income change among supported women micro-entrepreneurs	Women micro-entrepreneurs supported by the project report an average 20–25% increase in monthly income compared to baseline	By Year 4	Enterprise type, location
Children's Education, Health and Well-being	Children enrolled or re-enrolled in education programmes	2,000 children enrolled/re-enrolled	By Year 4	Gender, age group, location

Output Area	Output Indicator	Target	Timeframe	Disaggregation
	Schools receiving full WASH facilities	15 schools receive full WASH package	By Year 3	Location
	Health/nutrition services delivered to children	Health/nutrition services delivered to 3,000 children	By Year 5	Gender, age group, location
	Child wellbeing clubs established	10 child wellbeing clubs established	By Year 5	Location
Resettlement of Erosion-Affected Households	Safer resettlement sites identified, planned and prepared (basic services in place)	At least 2 safer resettlement sites identified, planned and prepared (basic services in place)	By Year 2	Location
	Households relocated to planned settlements	500 erosion-affected households allocated residential plots and physically relocated to the new sites	By Year 4	Gender of household head
	Households receiving occupancy or tenure documentation	At least 60% of resettled households receive basic occupancy / land documentation	By Year 4	Gender of household head

10.2 Baseline, Targets, and Disaggregation

All indicators will have their baseline values set at the inception stage by conducting household surveys and livelihood assessment, school surveys and health facility and administrative documents. Goals are established depending on the capacity of implementation, budgetary allocation and erosion prone and climate vulnerable set up of the Teesta River basin. All indicators will be disaggregated systematically in line with gender, age group, and geographical location to create a balance in monitoring of results and to guide adaptable management during implementation.

Chapter 11

Annexes

11.1 SWOT Analysis

S STRENGTHS	W WEAKNESSES
<ul style="list-style-type: none"> (1) Clear government & NGO role separation (2) Strong community structure mobilisation capacity (3) Tailored support for men, women. (4) Integrated livelihoods with social services (5) Participatory tools for planning design (6) Phased rollout enables adaptive delivery 	<ul style="list-style-type: none"> (1) Limited control over upstream decisions (2) Resettlement depends on land approvals. (3) Limited continuity with seasonal migration. (4) Education services disrupted by relocation. (5) Low financial inclusion slows scaling. (6) Limited psychosocial service capacity.
O OPPORTUNITIES	T THREATS
<ul style="list-style-type: none"> (1) Leverage women-focused government programmes. (2) Integrate child services in settlements. (3) Digital finance enables safe transfers. (4) Diverse local livelihood options available. (5) Strong NGO networks in charlands. (6) Growing climate adaptation funding streams. 	<ul style="list-style-type: none"> (1) Sudden erosion and extreme floods. (2) Inflation increases costs and delays. (3) Political uncertainty disrupts operations. (4) Bureaucratic delays slow approvals. (5) Market volatility harms micro-enterprises. (6) Gender-based violence and insecurity. (7) Unpredictable upstream Teesta releases.

11.2 Logframe

Narrative Summary	Object Verifiable Indicators (OVIs)	Means of Verification (MOVs)	Time/Period	Assumptions
Goal				
Improve resilience, well-being, and sustainable livelihoods of shoal and riverside communities affected by Teesta River erosion through resettlement, livelihood restoration, and human development interventions for men, women, and children.	1. At least 40% increase in households living above the rural poverty line by Year 5. 2. 30% reduction in annual river-erosion-induced displacement in project areas by Year 5. 3. 20% improvement in Child Well-Being Composite Index (education + health) by Year 5.	1. Baseline endline household surveys 2. Government poverty and disaster displacement statistics 3. School, health, and WASH service records 4. Independent impact evaluation	• Long term (5 years)	Assumptions: 1. Macro economic stability 2. Government support for relocation 3. Functioning service systems. Risks: 1. Sudden severe erosion events 2. Extreme floods 3. Inflation reducing income gains 4. Political instability.
Purpose				
1. Men’s Livelihood Restoration: Men regain stable and diversified income sources through training, asset support, and market linkages.	1. 70% of targeted men engaged in two or more sustainable livelihood activities by Year 4. 2. Average monthly income increases by 35% from baseline by Year 4.	1. Livelihood assessment reports 2. Income monitoring surveys 3. Business registration/records 4. Training completion sheets	• Medium-term (3–4 years)	Assumptions: 1. Market demand exists 2. Men participate actively 3. Training matched to market. Risks: 1. Market failure 2. Climate shocks 3. Input supply chain issues.
2. Women’s Passive Income & Household Resilience: Women develop passive or home-based income streams that strengthen household financial stability.	1. 60% of participating women generate passive or home-based income by Year 3. 2. Household monthly savings increase by 25% by Year 4.	1. Savings and Credit Group (SCG) registers 2. Micro-enterprise income logs 3. Household financial surveys	• Medium-term (3–4 years)	Assumptions: 1. Families support women’s participation; safe mobility 2. Cultural acceptance. Risks: 1. Gender-based restrictions 2. Domestic workload preventing participation.

Narrative Summary	Object Verifiable Indicators (OVIs)	Means of Verification (MOVs)	Time/Period	Assumptions
3. Children's Education, Health & Well-being: Children achieve better education, health, and well-being through improved school access, WASH, and health/nutrition services.	1. School enrolment among 6–18-year-olds increases from baseline by 30% by Year 4. 2. 40% reduction in diarrheal & water-borne diseases among children by Year 4. 3. 100% of targeted schools equipped with adequate WASH facilities.	1. School attendance/enrolment records 2. Health centre data; WASH infrastructure completion reports 3. Child well-being assessments	• Medium-term (3–4 years)	Assumptions: 1. Schools remain accessible 2. Teachers available 3. Health services operational. Risks: 1. Flooding disrupting school access 2. Disease outbreaks.
4. Safe and planned resettlement of erosion-affected households: Erosion-affected households are relocated to safe, planned, and climate-resilient sites with secure housing and access to essential services.	1. At least 500 erosion-affected households relocated to safer, planned settlements with access to basic services. 2. 70% of resettled households report feeling safer from floods and erosion than in their previous locations. 3. 60% of resettled households have received basic land/occupancy documentation.	1. Project resettlement database and completion reports 2. Household survey / perception survey 3. Land/plot allocation and occupancy records	• Long term (4 years)	Assumptions: 1. Suitable land is available and can be allocated for resettlement sites. 2. Local government cooperates with site selection and land allocation. 3. Most targeted households are willing to move to safer locations. Risks: 1. Land disputes or political interference delay land allocation. 2. Newly identified sites later face emerging flood/erosion risks. 3. Some households refuse to relocate or return to high-risk areas.
Outputs				
Men's Livelihoods 1. Baseline livelihood assessment completed 2. Men trained in diversified income options 3. Men receive productive assets/seed funding 4. Market linkages & coaching system established	1. Livelihood baseline report completed 2. 600 men trained in 3 livelihood tracks 3. 400 men receive starter assets/inputs 4. Functional market linkage mechanisms established	1. Baseline report 2. Training registers 3. Asset distribution logs 4. Mentor/market linkage reports	• Medium term (3 years)	Assumptions: 1. Target households responsive 2. Trainers available. Risks: 1. Procurement delays 2. Poor product marketability.

Narrative Summary	Object Verifiable Indicators (OVIs)	Means of Verification (MOVs)	Time/Period	Assumptions
Women's Economic Empowerment: 1. Women's savings groups established 2. Women trained in micro-enterprise, financial literacy 3. Micro-investments disbursed 4. Market connections created	1. 20 women's Savings and Credit Groups (SCGs) formed and holding regular meetings (at least monthly) by Year 2. 2. 800 women from erosion-affected households complete training in micro-enterprise and basic financial literacy by Year 3. 3. By Year 4, at least 350–400 trained women have started or expanded at least one micro-enterprise (e.g., poultry, tailoring, petty trade, food processing). 4. By Year 4, women micro-entrepreneurs supported by the project report an average 20–25% increase in monthly income compared to baseline.	1. SCG formation and meeting records 2. Training attendance sheets and completion records 3. Micro-grant/loan disbursement records and SCG loan registers 4. Follow-up enterprise monitoring forms and household income surveys (baseline vs endline) 5. Market linkage reports	<ul style="list-style-type: none"> Long term (4 years) 	Assumptions: 1. Strong community buy-in 2. Women's mobility allowed 3. Local markets can absorb additional goods and services. Risks: 1. Gender norms limiting participation 2. Women trained but unable to start/sustain enterprises due to market barriers or household restrictions.
Children's Education, Health & Well-being 1. Enrolment drives & remedial programmes 2. WASH facilities installed in schools & homes 3. Child health & nutrition outreach 4. Child wellbeing clubs established	1. 2,000 children enrolled/re-enrolled 2. 15 schools receive full WASH package 3. Health/nutrition services delivered to 3,000 children 4. 10 child wellbeing clubs established	1. School enrolment lists 2. WASH completion certificates 3. Health camp reports 4. Child club attendance logs	<ul style="list-style-type: none"> Long term (5 years) 	Assumptions: 1. Schools cooperate 2. Community prioritizes children's well-being. Risks: 1. Flood displacement 2. Health crises.

Narrative Summary	Object Verifiable Indicators (OVIs)	Means of Verification (MOVs)	Time/Period	Assumptions
Resettlement of Erosion-Affected Households 1. Safer resettlement sites identified, planned and serviced 2. Erosion-affected households allocated plots and supported to relocate 3. Basic occupancy/tenure documentation provided to resettled families 4. Settlement-level committees formed to manage services and social cohesion	1. At least 2 safer resettlement sites identified, planned and prepared (basic services in place) by Year 2. 2. 500 erosion-affected households allocated residential plots and physically relocated to the new sites by Year 4. 3. At least 60% of resettled households receive basic occupancy / land documentation by Year 4.	1. Site assessment and planning reports 2. Resettlement site layout maps 3. Plot allocation lists, household resettlement database, and site occupancy records 4. Copies of allotment slips, tenure/occupancy documents, and administrative records from local authorities	<ul style="list-style-type: none"> Long term (4 years) 	Assumptions: 1. Suitable land for resettlement is available and can be legally allocated. 2. Local government and relevant agencies cooperate with site selection, servicing, and plot allocation. 3. Most targeted households agree to relocate to the designated resettlement sites. Risks: 1. Land disputes or political interference delay site selection/allocation/servicing. 2. New resettlement sites later face unexpected environmental risks (e.g., flooding, erosion). 3. Inadequate basic services reduce occupancy and acceptance of new sites.
Activities				
Men's Livelihoods: 1. Conduct baseline livelihood assessment and identify target men's beneficiary households. 2. Develop vocational/livelihood training packages based on assessment findings and local market demand. 3. Provide seed grants, equipment, and agricultural inputs to trained men to start or restore livelihoods. 4. Establish a mentoring network and organise regular market linkage / business networking events for supported men.	1. 1 baseline study completed 2. 40+ training sessions conducted 3. 400–500 start-up packages distributed	1. Study report 2. Training attendance sheets 3. Procurement/distribution logs	<ul style="list-style-type: none"> Medium term (3 years) 	Assumptions: 1. Men are willing to participate and adopt new skills. 2. Local markets can absorb new/expanded livelihood activities. 3. Families support men in income restoration programmes. Risks: 1. Floods/erosion/climate shocks disrupt livelihood activities. 2. Market fluctuations reduce profitability. 3. Seasonal migration reduces continuity in programmes.

Narrative Summary	Object Verifiable Indicators (OVIs)	Means of Verification (MOVs)	Time/Period	Assumptions
Women Empowerment: 1. Conduct group mobilisation and form women's self-help / savings and credit groups (SCGs). 2. Provide training in micro-enterprise models, basic business skills, and group savings/credit management. 3. Provide micro-grants / loans to trained women (individually or via SCGs) to start or expand micro-enterprises. 4. Facilitate exposure visits and market linkage events for potential women entrepreneurs.	1. 20 SCGs formed 2. 800 trained 3. 500 women receive support	1. Mobilization records 2. Training reports 3. Loan documents	<ul style="list-style-type: none"> Long term (4 years) 	Assumptions: 1. Families allow and support women's participation. 2. Women can safely and reliably access training/resources/markets. 3. Savings groups and community structures remain stable. Risks: 1. Cultural/gender restrictions limit participation. 2. Household responsibilities reduce time. 3. Male relatives may control or misuse grants/assets.
Children's Education, Health & Well-being: 1. Conduct community and school-based campaigns on schooling, health, and hygiene. 2. Provide remedial coaching and learning support for out-of-school or at-risk children. 3. Build or rehabilitate school WASH facilities. 4. Organise periodic child health and nutrition camps with local health services. 5. Establish child clubs and deliver regular psychosocial support (PSS) and life-skills activities.	1. 2,000 children supported through education, healthcare, and psychological support 2. 15 complete WASH installations	1. School reports 2. Infrastructure logs 3. Health camp records	<ul style="list-style-type: none"> Long term (5 years) 	Assumptions: 1. Parents/caregivers prioritise schooling and health. 2. Schools/health facilities/WASH remain accessible. 3. Teachers/health staff/facilitators remain available. Risks: 1. Flooding/displacement disrupt attendance and services. 2. Child labour/household responsibilities limit participation. 3. Disease outbreaks/malnutrition exceed capacity.

Narrative Summary	Object Verifiable Indicators (OVIs)	Means of Verification (MOVs)	Time/Period	Assumptions
<p>Resettlement of Erosion-Affected Households:</p> <ol style="list-style-type: none"> 1. Identify high-risk erosion-affected households and current riverbank/shoal settlements along the Teesta. 2. Conduct hazard and land-suitability assessments to select safer potential resettlement sites. 3. Facilitate community and stakeholder consultations on resettlement options, site plans, and entitlements. 4. Prepare resettlement site layouts (plots, access routes, WASH points, community spaces) and coordinate basic site development. 5. Allocate residential plots and provide relocation assistance (transport, temporary shelter, basic shelter/NFI support). 6. Support formation and capacity-building of settlement-level committees for maintenance, grievance redress, and social cohesion. 	<ol style="list-style-type: none"> 1. At least 2 safer sites identified/planned/minimally serviced by Year 2. 2. 500 households allocated plots and relocated by Year 4. 3. At least 60% receive basic occupancy/tenure documentation by Year 4. 4. At least 2 settlement-level committees established and meeting regularly (at least quarterly) by Year 3. 	<ol style="list-style-type: none"> 1. Site assessment and planning reports; layout maps 2. Plot allocation lists; resettlement database; occupancy records 3. Allotment slips; occupancy/tenure documents; local authority records 4. Committee formation records; meeting minutes; attendance registers 	<ul style="list-style-type: none"> • Long term (4 years) 	<p>Assumptions:</p> <ol style="list-style-type: none"> 1. Suitable land is available and can be formally allocated. 2. Government/agencies cooperate in site selection, servicing, and plot allocation. 3. Most targeted households are willing to relocate. <p>Risks:</p> <ol style="list-style-type: none"> 1. Land disputes/political interference delay processes. 2. Sites later face unexpected environmental risks. 3. Delayed basic services reduce acceptance and sustained occupancy.

11.3 Gantt Chart

The detailed Gantt chart is available online at [Gantt Chart \(Google Sheets\)](#).

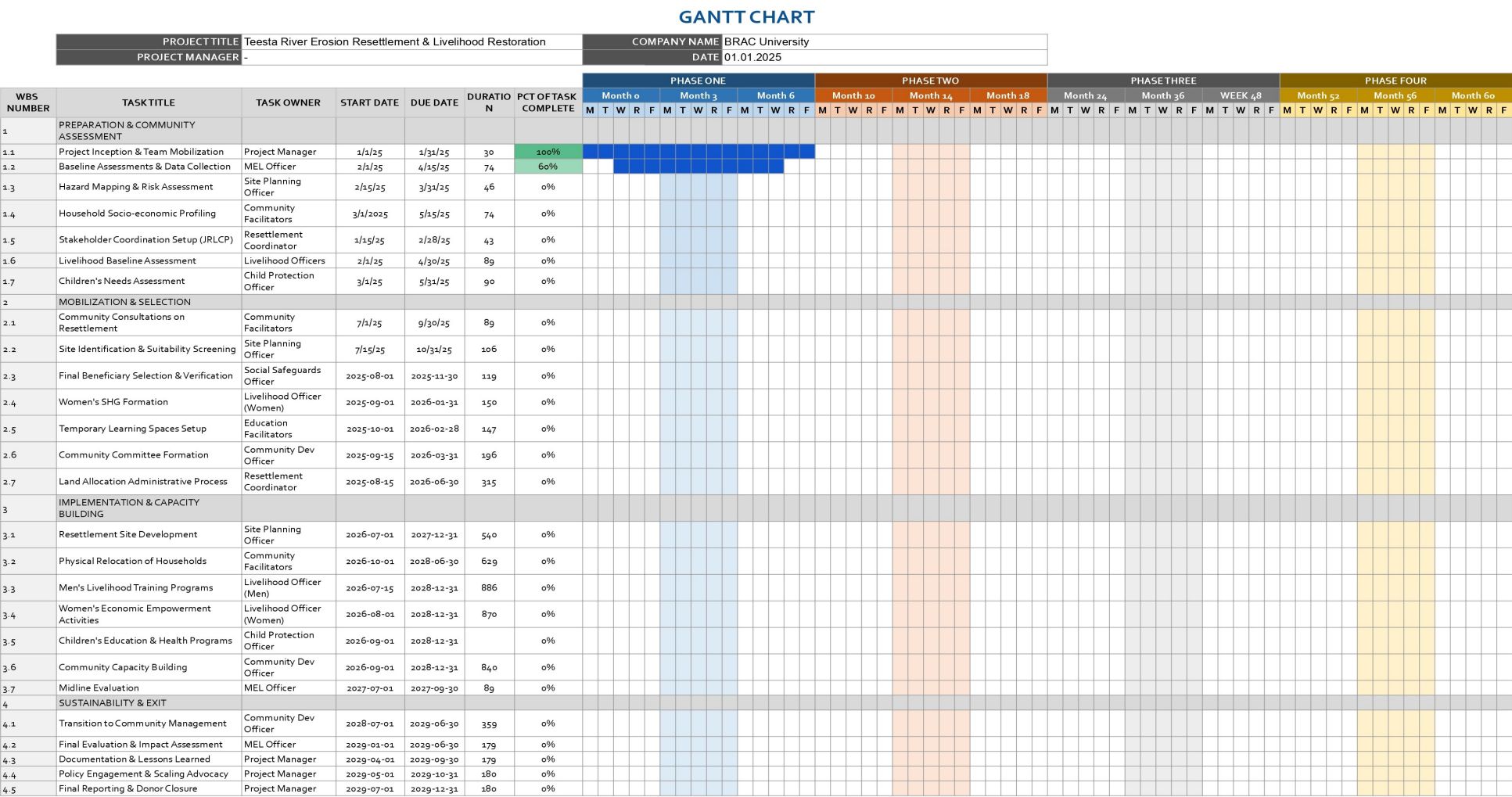


Figure 11.1: Gantt Chart

11.4 Organizational Profile

The implementing organization is a nationally registered non-governmental organization (NGO) in Bangladesh with experience in supporting climate-affected and displacement-prone communities, particularly in riverine and erosion-affected areas. The organization works in close coordination with government systems to deliver community-based livelihood, human development, and resilience interventions.

The organization's mandate is to strengthen household and community resilience through livelihood restoration, women's economic empowerment, child protection and education continuity, and participatory community governance. Its programming approach emphasizes gender equity, safeguarding, and sustainability, with a focus on complementing rather than substituting government functions.

The organization has implemented projects related to livelihood recovery, women's savings and asset-based empowerment, education support for displaced children, and community mobilisation in partnership with Union Parishads and relevant local government departments, including LGED, DPHE, the Department of Agricultural Extension, the Department of Social Services, and the Education Department.

Technically, the organization has capacity in market-based livelihood design, value chain analysis, gender-responsive programming, child-friendly education approaches, participatory planning, and Monitoring, Evaluation, and Learning (MEL). Standard operating procedures are in place for beneficiary selection, grievance redress, safeguarding, and data management.

Operationally, the organization maintains field teams experienced in working in remote and disaster-prone contexts, supported by systems for procurement, financial management, reporting, and coordination with government authorities. Governance is provided by an Executive Committee/Board, with clear accountability and financial oversight mechanisms.

Through its established partnerships with local government institutions and community-based structures, the organization is well positioned to implement the livelihood, human development, and community components of the proposed Teesta River resettlement and livelihood restoration programme in coordination with government-led resettlement initiatives.

Preferred Implementing NGOs (Livelihood, Community, Children)

- BRAC (livelihoods, education, health, social development): <https://www.brac.net/>
- RDRS Bangladesh (north Bangladesh, char/riverine resilience, livelihoods): <https://www.rdrsbangladesh.org/>
- Friendship (char and riverine services, climate adaptation, health/education): <https://friendship.ngo/>
- Practical Action (climate resilience, WASH, livelihoods, market systems): <https://practicalaction.org/where-we-work/asia/bangladesh/>
- Caritas Bangladesh (disaster management, integrated development, community services): <https://caritasbd.org/>

Key Government Departments and Agencies (Resettlement, Services, River Management)

- Ministry of Disaster Management and Relief (policy, disaster coordination): <https://modmr.gov.bd/>

- Department of Disaster Management (DDM) (coordination, relief programming interface): <http://ddm.gov.bd/>
- Bangladesh Water Development Board (BWDB) (river training, embankments, river management): <https://www.bwdb.gov.bd/>
- Local Government Division (LGD) (local governance oversight and coordination): <https://lgd.gov.bd/>
- Local Government Engineering Department (LGED) (roads, site infrastructure, settlement connectivity): <https://lged.gov.bd/>
- Department of Public Health Engineering (DPHE) (water supply, sanitation, WASH infrastructure): <https://dphe.gov.bd/>
- Ministry of Land (land allocation, tenure/occupancy documentation support): <https://minland.gov.bd/>
- Department of Agricultural Extension (DAE) (adaptive agriculture and extension support): <https://dae.gov.bd/>
- Department of Social Services (DSS) (child protection referrals, social safety nets interface): <https://dss.gov.bd/>
- Directorate of Primary Education (DPE) (school reintegration, enrolment coordination): <https://dpe.gov.bd/>
- Directorate General of Health Services (DGHS) (health service linkage and referrals): <https://dghs.gov.bd/>

11.5 Digital Attachments

Soft copies of the supporting documents are available through the external links provided below:

- **Logframe:** [\[Go to Page 40\]](#)
- **Problem Tree Analysis:** [\[Open\]](#)
- **SWOT Analysis:** [\[Go to Page 39\]](#)
- **Gantt Chart:** [\[Open\]](#)
- **Theory of Change(With Mapping):** [\[Open\]](#)
- **Theory of Change (Without Mapping):** [\[Open\]](#)

Note: Just click on the blue highlighted part to jump on the digital attachments

Chapter 12

References

1. Islam, A. I. B., Shah, M. F., Shabbir, R., Jahan, R., & Kuri, B. C. (2025). Vulnerability enforced by the Teesta River flow and coping strategies of local communities in Bangladesh. *International Journal of Asia Pacific Studies*, 21(2), 157–181. <https://doi.org/10.21315/ijaps2025.21.2.8>
2. Islam, Mst. J., Firoz, M. I., Islam, M. Z., Moniruzzaman, M., & Sarker, M. L. R. (2023). Erosion and mitigation measures in the Teesta River bank of Bangladesh. *Journal of Environmental Science*, 10(3), 159–173.
3. Obaidullah, M., & Howlader, M. R. (2025). Assessing geopolitical and socio-economic consequences of India–Bangladesh water disputes. *Discover Global Society*, 3, Article 1. <https://doi.org/10.1007/s44282-025-00137-0>
4. Our Correspondent, Lalmonirhat. (2022, August 30). Erosion by Teesta, Dharla: Many rendered homeless in Lalmonirhat, Kurigram. *The Daily Star*. <https://www.thedailystar.net/environment/crisis/natural-disaster/news/erosion-teesta-dharla-renders-many-homeless-lalmonirhat-kurigram-3106456>
5. Paul, R., & Hossain, M. P. (2025, November 10). When rivers swallow land: Bangladesh’s endless battle with erosion. *Reuters*. <https://www.reuters.com/sustainability/cop/when-rivers-swallow-land-bangladeshs-endless-battle-with-erosion-2025-11-10/>
6. Rahman, M. N., Sharifuzzaman, S. A. S. M., Sarker, M. N. I., & Lo, K. (2025). Socioeconomic impacts and migration dynamics of riverbank erosion. *npj Climate Action*, 4, Article 102. <https://doi.org/10.1038/s44168-025-00306-6>
7. Rijon, M. A. T., & Hossain, M. F. (2024, June). Assessing the flood and riverbank erosion impacts and coping strategies in Hatia Union of Ulipur, Kurigram, Bangladesh. *Journal of the Asiatic Society of Bangladesh, Science*, 50(1–2), 69–88.
8. Rumana, M. S., Ghosh, B. K., & Akther, S. (2023). Assessing the impacts of Teesta riverbank erosion on livelihood pattern: A case study of Tapa Kharibari union of Dimla upazila, Nilphamari in Bangladesh. *Journal of Life and Earth Sciences*, 1, 33–48.
9. Shamim, M. A. S., Islam, S., Podder, T., & Runa, M. S. S. (2025). Poor livelihood assets and adaptive strategies of the riverbank erosion induced charland people in Bangladesh: A study on the Teesta riverine ecosystem. *South Asian Journal of Development Research*, 4(2), 25–46.
10. Correspondent, O. (n.d.). Teesta water level drops, flood-affected families still struggle. *The Daily Star*. <https://www.thedailystar.net/news/bangladesh/news/teesta-water-level-drops-flood-affected-families-still-struggle-4003866>
11. UNB. (2025, August 24). Teesta, Dharla erosion leaves thousands in Lalmonirhat at risk. *Dhaka Tribune*. <https://www.dhakatribune.com/bangladesh/nation/389754/teesta-dharla-erosion-leaves-thousands-in>

12. BSS. (2025, September 17). River erosion at 33 points in Kurigram, hundreds of houses devoured. *The Business Standard*. <https://www.tbsnews.net/bangladesh/river-erosion-33-points-kurigram-hundreds-houses-devoured-1238686>
13. Rahman, A. (2025, August 19). Teesta project: Bangladesh seeks Tk 67 billion Chinese loan. *Prothom Alo*. <https://en.prothomalo.com/bangladesh/kp4ytpydf8>
14. UNB. (2025a, August 22). Floods recede, but no respite from river erosion in Lalmonirhat. *Dhaka Tribune*. <https://www.dhakatribune.com/bangladesh/nation/389625/floods-recede-but-no-respite-from-river-erosion>
15. Prothom Alo English Desk. (2022, April 11). Untimely Teesta erosion threatens nearly 80 houses in Kurigram. *Prothom Alo*. <https://en.prothomalo.com/bangladesh/local-news/untimely-teesta-erosion-threatens-nearly-80-houses-in-kurigram>