Project Proposal <mark>Draft Version</mark>

Model Upazila – Integrated & Holistic Development Project for Climate-Resilient Livelihoods and Microfinance (Micro-Investment) in Osmaninagar

A Imdadia Initiative to Build a Climate-Resilient, Self-Reliant, and Socially Inclusive Community

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Project Location: Osmaninagar Upazila, District, Sylhet Division

🗓 **Duration:** November 2025 – October 2026

💰 **Total Budget:** BDT 127,368,780 (≈ USD 1,052,643.46)

Estimated Beneficiaries: 60,000+ people direct and indirect

➢ **Sectors Integrated in the Model Upazila Project:**

Microfinance (Micro-Investment) | Skills Development | Education | WASH | Health | Food Security | Climate Adaptation & Environment | Shelter | Legal Aid & Social Protection | Community Governance | MEAL

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1. Project Summary:

In the remote northern region of Bangladesh, where the Teesta River carves its way through fertile yet fragile lands, lies **Osmaninagar Upazila of Osmaninagar District**—a community confronting the combined pressures of **chronic poverty** and **intensifying climate risks**. Over **43% of its population lives below the poverty line**, more than twice the national average, while recurrent floods and droughts routinely damage crops, homes, and livelihoods. The **2024 INM & CIDD assessment** identifies Osmaninagar as one of the **30 most climate-vulnerable upazilas** in Bangladesh, where **women and youth** disproportionately face the effects of inequality, unsafe water, malnutrition, and limited access to healthcare.

To address these interconnected challenges, Imdadia proposes the Model Upazila – Integrated & Holistic Development Project for Climate-Resilient Livelihoods and Microfinance (Micro-Investment). This one-year initiative (November 2025 – October 2026) aims to directly and indirectly benefit over **60,000** people through a comprehensive, community-driven framework. The project prioritizes women-headed households, smallholder farmers, youth, and climate-affected families, placing them at the core of all interventions.

At its foundation is **Shariah-compliant microfinance**, enabling **280 families** to access interest-free capital, structured savings, and a collective micro-insurance fund to launch or expand sustainable micro-enterprises. This financial inclusion is complemented by **vocational training for 800 youth and women** in tailoring, ICT, and dressmaking—creating pathways to employment and self-reliance through mentorship and market linkages.

Education forms a central pillar of the program. Through **12 community learning centers**, children, youth, and adults will receive literacy, numeracy, and moral education, aiming for a **90% literacy rate** among all enrolled learners. Access to **safe drinking water** will expand through **200 arsenic-free, elevated tubewells and water stations**, serving **10,000 people** and reducing waterborne disease prevalence.

Health interventions will reach approximately **27,000 individuals** through an integrated delivery network connecting community outreach with the **Upazila Health Complex**, **union clinics**, and **national immunization programs**. Services will include essential medicines, preventive consultations, maternal and child health care, and emergency ambulance support. **Nutritional security** will be enhanced through targeted food distributions and community awareness initiatives for the most vulnerable households.

To reinforce **climate resilience**, the project will implement **5,000 tree plantations**, distribute **500 solar lights** and **500 clean-energy cookstoves**, and train **1,000 farmers** in **climate-smart agriculture**. In parallel, the initiative will promote **elevated, flood-resilient housing** for at-risk families. **Legal aid and social protection services** will assist **200 households** in securing their rights and entitlements, while **community governance structures**—including user groups and **Community Management Committees (CMCs)**—will uphold transparency, accountability, and sustainability beyond the project's duration.

All components will be managed through Imdadia's Monitoring, Evaluation, Accountability, and Learning (MEAL**)** system, ensuring adaptive management, participatory feedback, and evidence-based reporting to maximize impact.

Expected Results Over One Year
- 20% reduction in poverty among targeted households through diversified livelihoods and SME growth
- 50% increase in access to safe water and primary healthcare
- 90% literacy rate among learners enrolled in community centers
- 7,000–8,000 households adopting climate-resilient practices
- Osmaninagar established as a functional **"Model Upazila"**, demonstrating integrated, inclusive, and climate-smart development

With an investment of BDT **127,368,780 (≈ USD 1,052,643.46)**, the Model Upazila initiative presents a **scalable, cost-effective, and sustainable framework** for breaking the cycle of poverty and climate vulnerability. Beyond economic upliftment, it strengthens **equity, resilience, and dignity**, laying the foundation for inclusive growth and a more sustainable future for rural Bangladesh.

2. Rationale and Needs Assessment

Osmaninagar Upazila lies in Osmaninagar District, Sylhet Division, with an area of approximately **303.5 km²** (Banglapedia). As per the 2011 census, the population stood at roughly **183,000**, giving a population density of about **588 persons per km²**. Over the past decade, growth has increased pressure on land, resources and infrastructure. The region is rural and agrarian; historically, the **Teesta and Buri Teesta rivers** supported irrigation, fisheries, and local transport networks that underpinned livelihoods. In recent years, however, upstream diversion, sedimentation, and climate variability have disrupted river flow and water availability, intensifying stress on agricultural systems.

Osmaninagar District, including Osmaninagar, is among Bangladesh's more poverty-prone areas. According to national poverty maps, some upazilas in the region experience poverty rates exceeding **40%**, a figure much higher than the national average (circa 24–25%). These high poverty levels are compounded by deficits in education, health, water, and infrastructure. Repeated climate events—flood, drought, cold waves—erode household assets and entrench vulnerability, making integrated development interventions vital for breaking the cycle of deprivation.

1. Agricultural Stress & Irrigation Failure

Agriculture is the backbone of livelihoods: over **50% of households** depend on smallholder farming—primarily rice (especially IRRI-Boro in the dry season), maize, potatoes, mustard, sesame, and vegetables. Yet yields and cropping intensity have dropped significantly due to water scarcity and infrastructure collapse.

The historical **Teesta Irrigation Project**, originally built with **59 sluice gates on the Teesta** and **14 on Buri Teesta**, now suffers from heavy siltation, non-maintenance, and upstream flow reduction. During peak dry season, **irrigation demand (~3,500 cusecs)** far exceeds **available supply (≈300 cusecs)**, amounting to ~**91% shortfall**. Large tracts of formerly productive fields remain fallow as farmers lose confidence in water reliability.

These stresses push many male members to migrate in search of work; women are often left managing farms under extreme constraints. Without resilient agricultural models, diversification, and water-efficient practices, households remain vulnerable to income volatility and food insecurity.

2. Financial Exclusion & Enterprise Barriers

Formal banking services reach only a small fraction of rural households. Many rely on informal lenders charging high interest rates (often usurious), which stifle entrepreneurship and asset accumulation—particularly for women, youth, and landless households.

Shariah-compliant microfinance or micro-investment models are virtually absent in many rural settings. This gap constrains the ability of marginalized families to invest in small enterprises or augment farm production. Introducing **interest-free micro-investment**, **structured savings**, and **micro-insurance** for 280 entrepreneurs fills a critical void and can catalyze sustainable enterprise growth.

3. Skills Gap and Youth Unemployment

National datasets show that rural youth face elevated unemployment rates—particularly in regions like Sylhet/Teesta-basin areas. Skills mismatches, lack of training facilities locally, and limited access to entrepreneurship support exacerbate the problem. For many youth and women, even when trained, income-generating opportunities are few.

By offering **vocational training in sewing/dressmaking** and **ICT & digital skills** (MS Office, freelancing, local market uses), the project empowers 800 trainees with relevant, marketable skills. Combined with start-up support and coaching, this reduces the risk of underemployment and promotes local economic growth.

4. Low Educational Attainment & Literacy

Osmaninagar's literacy rate (2011) was **37.9%**, far below Bangladesh's national rate of **51.8%**, with marked gender disparity (male 41.4%, female 34.4%). Primary school enrollment is estimated around **70%**, whereas national average is ~85%. Dropouts, particularly among girls, are high due to social and economic pressures. Infrastructure is poor: many villages lack proper classrooms, learning materials, or pre-school access.

Furthermore, teacher shortages and low community emphasis on education reduce retention.

These deficits hamper human capital formation and limit household capacity to adopt new technologies, engage with formal markets, or benefit from other project sectors. The proposed 12 community learning centers (for children and adult learners) — offering literacy, numeracy, moral education, and life skills — directly respond to these barriers.

5. Water, Sanitation & Hygiene (WASH) Challenges

Safe drinking water and sanitation remain major health constraints. Approximately **55%** of households rely on improved water sources, leaving the remainder dependent on unprotected wells or surface water, which are vulnerable to microbial contamination and arsenic intrusion in some zones. Seasonal flooding exacerbates contamination of shallow wells and latrines.

Groundwater arsenic mapping shows the Teesta fan is generally less arsenic-affected compared to other regions, but **local hotspots** do occur, especially where shallow wells exist. Flooding and monsoon rains also damage sanitation infrastructure, causing open defecation in some ephemeral areas. Low awareness of hygiene practices among women, children, and schools further amplifies disease risk (diarrhea, cholera, skin diseases).

To address this, the project plans 200 **arsenic-safe, elevated tubewells and water stations**, hygiene education, and training for community user groups in operations & maintenance. This addresses both water supply and disease prevention in tandem.

6. Health System Gaps & Vulnerability

Staff Category	Sanctioned	Filled	Vacancy Rate
Physicians	33	20	~39%
Nurses (2nd class)	34	33	~3%
Support staff	103	66	~36%
Fourth-class staff	23	18	~22%

Challenges include non-functional operation theatres (lack of surgeons, anesthetists), suspended cesarean services, broken X-ray and lab equipment, and non-operational ambulances. Patients often travel long distances for specialized care, which is costly and risky. Preventable morbidity, mortality, especially maternal, and child, remain high.

By coordinating mobile clinics, medicine distribution, maternal-child health outreach, nutrition awareness, and referral linkage with existing government health facilities (Upazila, union clinics, EPI), the project will extend health access to ~27,000 individuals — importantly bridging gaps and reinforcing health system coverage.

7. Shelter Vulnerability & Disaster Exposure

Floods, cold storms, and riverbank erosion repeatedly damage dwellings, especially those built with light materials. Many households rebuild annually, depleting savings. Marginal families lack safe, elevated housing or retrofitting knowledge.

Thus, an intervention for **flood-resilient, elevated, climate-adapted housing structures** (200 households initially) is essential to protecting lives, assets, and enabling year-round stability.

8. Food Insecurity & Nutrition Deficit

Over **40% of households** face seasonal food shortages in lean months; child malnutrition rates hover around **30%**. Household incomes are often insufficient to purchase nutritious diets, especially during crises.

Distribution of **2,000 food packs** targeted to the poorest families, combined with nutrition & diet awareness, helps relieve immediate hunger and reduces negative coping (selling assets, skipping meals). This complements the long-term livelihood push—ensuring households remain stable during early phases.

9. Climate, Environmental Degradation & Adaptation Need

Osmaninagar lies within a climate-sensitive zone prone to floods, droughts, erratic rainfall, and cold waves. These events erode soil fertility, damage crops and shelter, and intensify vulnerability.

Planned responses include:

- **5,000 tree plantings** (shade, fruit, agroforestry species)
- **500 solar lights + 500 improved cook stoves** to reduce deforestation and health hazards
- **1,000 farmers trained in climate-smart agriculture** (drought-tolerant varieties, water-saving methods)
- **100 community disaster-preparedness campaigns** (evacuation, early warning, safe shelters)

This "climate buffer" helps ensure that gains in other sectors (agriculture, water, shelter) are not reversed by extreme events.

10. Legal Aid, Social Protection & Inclusion

Vulnerable households—especially women-headed, landless, or climate-impacted families—face issues such as land disputes, inheritance denial, domestic violence, and lack of legal awareness. These social and legal barriers undermine economic gains and entrench inequality.

The project will run **200 legal aid consultations, mobile legal camps**, train **paralegal volunteers**, and conduct rights-awareness workshops. Strengthening legal access fosters fairness, social capital, women's empowerment, and justice.

Community Governance & Accountability

Many development projects fail due to weak local governance, lack of transparency, elite capture, and poor community ownership. By forming **Community Management Committees (CMCs)** and local user groups across WASH, enterprise, education, and health components—with guaranteed **40% women representation**—the project institutionalizes local accountability, social audits, grievance redress, and co-management. This ensures sustainability, local buy-in, and dynamic adaptation to community feedback.

Monitoring, Evaluation, Accountability & Learning (MEAL)

Rigorous monitoring and adaptability are vital. The project will carry out **baseline, midline, and end line evaluations**, maintain **monthly dashboards**, and run **community feedback loops** (hotlines, suggestion boxes, and periodic listening sessions). Disaggregated data (by gender, age, vulnerability) will guide real-time course correction. Learning briefs and public accountability reports will ensure transparency to donors and stakeholders.

TUP (Targeting the Ultra Poor) Framework: Integration & Evidence

The project is anchored in the **Targeting the Ultra Poor (TUP)** model—an evidence-based, globally recognized poverty graduation approach originally developed in Bangladesh (e.g. BRAC TUP). TUP has been successful in raising ultra-poor households into self-reliance via phased interventions.

TUP's core logic and integration:

1. **Precise targeting**: Community-based wealth ranking and vulnerability scoring identify the poorest—women-headed, landless, climate-impacted families.
2. **Stabilization**: Provide basic support—food, health, WASH, shelter—to reduce shocks and stabilize consumption.
3. **Asset & capacity transfer**: Provide a productive asset or seed capital, training, coaching, and peer support.
4. **Micro-investment linkage**: As households stabilize, they access **interest-free micro-investment, savings, and micro-insurance** to expand enterprises.
5. **Graduation and resilience**: Households graduate to self-employment, income stability, asset accumulation, and take on leadership roles (via CMCs).

Effectiveness: Independent evaluations of TUP in Bangladesh report **80–95% graduation success** after 1 year, sustained income increases, improved food security, and asset recovery. By integrating TUP into this holistic model— with added sectors like climate, legal aid, and governance— Imdadia's, design goes beyond traditional TUP by embedding resilience, inclusion, and institutional linkages.

Thus, TUP provides a tested backbone to the project, ensuring that interventions are phased, sequenced, risk-aware, and ultimately lead households from vulnerability toward dignity and sustainability.

Integrated Development Rationale
The challenges confronting Osmaninagar Upazila are **multidimensional and reinforcing**:
- **Irrigation failure** limits agricultural yields.
- **Financial exclusion** stunts entrepreneurship.
- **Low literacy and lack of skills** constrain adoption of modern methods.
- **Unsafe water and inadequate health systems** raise disease burdens.
- **Climate shocks, weak governance, and legal insecurity** erode gains.

Addressing any one domain in isolation will not break the cyclic trap of poverty and vulnerability. What is required is a **multi-sectoral, area-based, and climate-aligned model**—where interventions across water, health, education, livelihoods, governance, and justice reinforce one another.

The **Model Upazila – Integrated & Holistic Development for Climate-Resilient Livelihoods and Micro-Investment** unifies all 12 components into one coherent, phased system. With the **TUP graduation model** as its backbone, it enables ultra-poor and marginalized families to transition from crisis to resilience— building sustainable income, acquiring skills, securing health and water, adapting to climate, and participating in local governance. Over time, Osmaninagar can become a **replicable Model Upazila**, highlighting how inclusive, climate-smart development transforms lives in Bangladesh's rural heartlands

Theory of Change: Pathway to Resilience (TUP-Integrated Model Upazila Framework)

Stage	Key Interventions	Expected Transition
1. Stabilize	Food, WASH, Health, Shelter	Immediate survival needs met; reduced vulnerability
2. Build Capacity	Education, Skills Development, Social Awareness	Enhanced human capital and readiness for livelihood activities
3. Invest	Micro-Investment, Savings, Micro-Insurance	Productive asset growth and entrepreneurship
4. Grow & Adapt	Climate-Smart Agriculture, SME Support, Environment	Sustainable livelihoods and resilience to shocks
5. Sustain	Legal Aid, Governance, MEAL	Empowered, accountable, and self-reliant communities

3. Goal and Objectives

Overall Goal
To transform Osmaninagar Upazila into a **climate-resilient, inclusive, and self-reliant Model Upazila**, where ultra-poor and marginalized families secure sustainable livelihoods, access essential services, and strengthen community harmony through faith-inspired, community-driven development.

Project Objectives
SO1 – Promote Inclusive Livelihoods through Micro-Investment and Skills Development
- Empower 1,080 low-income individuals (280 micro-entrepreneurs and 800 youth/women trainees) through Shariah-compliant micro-investment, savings, and micro-insurance.
- Provide market-linked vocational and ICT training to enhance employability and self-employment.
- ~~Expected Results: 280 SMEs established; ≥70 % graduates earning income; community savings ≥~~ BDT 0.5 M.

SO2 – Strengthen Access to Safe Water, Sanitation, and Hygiene (WASH)
- Install 200 arsenic-safe, elevated water stations and promote hygiene awareness.
- Form user groups for operation and maintenance.
- Expected Results: 10,000 people with safe water; ≥40 % reduction in waterborne diseases; ≥90 % households practicing safe hygiene.

SO3 – Enhance Access to Primary Healthcare and Nutrition Services
- Deliver integrated primary healthcare to 27,000 individuals via community outreach and mobile clinics.
- Improve maternal and child health through ANC, immunization, and nutrition awareness.
- Expected Results: ≥25 % reduction in preventable diseases; ≥90 % pregnant women attending at least one ANC visit.

SO4 – Improve Literacy and Education for Children and Adults
- Operate 12 community learning centers for 600 children and adult learners.
- Provide literacy, numeracy, and moral education with trained teachers and community involvement.
- Expected Results: ≥70 % literacy improvement; ≥80 % attendance; 12 centers fully functional.

SO5 – Promote Climate Adaptation and Environmental Resilience
- Support 7,000–8,000 households with tree plantations, renewable energy, clean cookstoves, and farmer training.
- Conduct 100 disaster-preparedness and awareness campaigns.
- Expected Results: ≥5,000 trees (≥90 % survival); ≥1,000 farmers adopt climate-smart practices; ≥85 % households use distributed devices regularly.

SO6 – Strengthen Shelter Resilience for Flood-Affected Families
- Provide technical guidance and materials for elevated, flood-resilient homes.
- Develop demonstration models for replication.
- Expected Results: 200 households adopt resilient housing; ≥70 % report reduced flood disruption.

SO7 – Ensure Food Security and Social Protection for the Most Vulnerable
- Distribute 2,000 food packs to 10,000 individuals during crisis seasons.
- Deliver legal aid and rights awareness to 200 individuals; train community paralegals.
- Expected Results: 30 % reduction in negative coping; ≥70 % legal cases resolved; ≥500 participants gain awareness of rights.

SO8 – Strengthen Community Governance, Accountability, and Learning
- Form ≥20 community management/user groups with ≥40 % women's participation.
- Establish public audit, grievance redress, and MEAL mechanisms for transparency.
- Expected Results: ≥80 % grievances resolved within 14 days; monthly dashboards and learning briefs shared; three evaluation rounds (baseline, midline, endline) completed.

Cross-Cutting Commitments
- **Gender Equity:** ≥60 % direct beneficiaries are women.
- **Faith-based Values:** Justice, mercy, and collective welfare underpin all interventions.
- **Peace & Social Cohesion:** Dialogue, inclusivity, and community solidarity promoted through participatory governance.

By the end of the project, over 60,000 direct and indirect beneficiaries will experience measurable improvements across income, education, health, water access, and climate resilience. Ultra-poor households—particularly those headed by women and affected by climate challenges—will transition from survival-based coping strategies to more stable, self-reliant livelihoods, fostering greater economic security and social well-being.

Strategic Alignment

This initiative contributes directly to:

- **SDG 1:** No Poverty
- **SDG 2:** Zero Hunger
- **SDG 3:** Good Health and Well-being
- **SDG 4:** Quality Education
- **SDG 5:** Gender Equality
- **SDG 6:** Clean Water and Sanitation
- **SDG 8:** Decent Work and Economic Growth
- **SDG 13:** Climate Action
- **SDG 16:** Peace, Justice, and Strong Institutions

It also aligns with **Imdadia's Targeting the Ultra Poor (TUP)** philosophy and **Bangladesh's 8th Five-Year Plan**, promoting human dignity, inclusion, and local empowerment through integrated service delivery.

4. Target Beneficiaries and Beneficiaries' Selection

The project will focus on supporting climate-affected, ultra-poor, and economically marginalized households in Osmaninagar Upazila, Osmaninagar District. Beneficiary selection will be guided by Imdadia's well-established Targeting the Ultra Poor (TUP) framework, which ensures that assistance reaches those families who are most in need of support.

This process is designed to promote greater inclusion and active participation of community members, while upholding the dignity of the beneficiaries. Special attention will be given to prioritizing vulnerable groups such as women-headed households, smallholder farmers, youth, and individuals who are excluded from formal financial services and social safety nets. By targeting these groups, the project aims to address deep-rooted economic and social inequalities and empower the most disadvantaged to improve their livelihoods and resilience against climate impacts.

Targeting Criteria

Beneficiaries will be identified using a mix of **socioeconomic**, **geographic**, and **vulnerability** indicators:

1. Socioeconomic Indicators

- Monthly household income below the **national poverty threshold** (BDT 2,122 per capita per month or equivalent).
- Land ownership **below 10 decimals** or landless households.
- No access to formal credit or savings institutions.
- Dependence on irregular daily labor or seasonal agriculture.
- Inability to afford healthcare, safe water, or adequate nutrition.

2. Demographic & Social Vulnerability

- **Women-headed households** (widowed, divorced, separated, or single mothers).
- **Youth (18–35 years)** unemployed or underemployed.
- Households with **disabled or chronically ill members**.
- Families with **school-age children** not enrolled in formal education.
- **Elderly-headed households** without stable income sources.

3. Climate and Environmental Exposure

- Families located in **flood-prone, drought-affected, or erosion-prone areas** along the Teesta and Buri Teesta floodplains.
- Households whose **water sources are arsenic-contaminated or seasonally inundated**.
- Farmers facing repeated **crop failure due to irrigation crisis** or soil salinity.

Sector / Component	Target Beneficiaries (3-Year Total)	Key Focus Group(s)
Micro-Investment & SME	**280 families**	Poor entrepreneurs, small traders, and women-headed households starting or expanding small enterprises
Skills Training (Vocational & ICT)	**800 individuals**	Youth and women seeking self- or wage-employment through sewing, tailoring, and digital skills
Education (Community Learning Centers)	**600 learners**	Children (6–14) and adult learners lacking basic literacy and numeracy
WASH (Safe Water Access)	**10,000 individuals**	Communities in arsenic-affected and flood-prone unions gaining sustained access to safe water
Primary Health Care	**27,000 individuals**	Rural households, pregnant women, children under 5, and elderly persons
Climate Adaptation & Environment	**7,000–8,000 households**	Farmers and vulnerable families adopting climate-smart and eco-friendly practices
Shelter Resilience (Flood-Tolerant Upgrades)	**200 households**	Families in high-risk flood zones receiving elevated or climate-resilient housing support
Food Security	**2,000 families (~10,000 individuals)**	Ultra-poor and crisis-affected households receiving food and nutrition assistance
Legal Aid & Social Protection	**200 individuals / cases**	Women-headed and vulnerable families resolving legal or rights-based issues
Community Governance (User Groups / CMCs)	**≥20 user groups / committees**	Local committees ensuring transparency, ownership, and gender-balanced representation
MEAL (Monitoring, Evaluation, Accountability & Learning)	**All project participants**	Community members benefiting from participatory monitoring, feedback, and grievance redress mechanisms
Total Reach (Direct + Indirect): ≈ 60,000 beneficiaries across all unions of Osmaninagar Upazila		

Beneficiary Target and Coverage

Selection Process
1. **Union-Level Mapping and Community Profiling**
   o Baseline mapping will identify poverty clusters and climate hotspots using **Union Parishad data, NGO records, and local consultations**.
   o Household profiles will capture socioeconomic status, health, education, and climate exposure indicators.
2. **Community-Based Targeting (CBT)**
   o Participatory rural appraisal (PRA) methods — **social mapping, wealth ranking, focus group discussions (FGDs)** — will shortlist potential beneficiaries.
   o The process will actively involve **local leaders, school teachers, imams, and women representatives** to ensure credibility and inclusion.
3. **Verification and Validation**
   o Household visits will verify income, housing, water access, and vulnerability criteria.
   o Data will be crosschecked with **Union Parishad officials and Imdadia's monitoring staff** for accuracy.
4. **Approval and Registration**
   o The Upazila Coordination Committee, including Imdadia representatives, local administration, and community members, will approve final beneficiary lists.
   o Each selected household will receive an **ID number and program card**, ensuring transparent tracking across interventions.

Equity, Inclusion, and Gender Focus

Imdadia places particular emphasis on **gender equity and inclusion**. At least **60 percent of direct beneficiaries** will be **women**, ensuring female participation in micro-investment, skills, and leadership training. Special consideration will also be given to **persons with disabilities, elderly-headed families**, and those **living in remote unions** with limited access to public services. Cultural sensitivity and community respect will guide all engagement activities, ensuring that no household is stigmatized or excluded during selection.

Community Ownership and Feedback Mechanisms

- **Community Committees (CCs)** will be established in each intervention area to oversee local implementation and beneficiary monitoring.
- **Feedback and grievance mechanisms** (hotline, complaint boxes, community meetings) will allow beneficiaries to raise concerns or suggestions.
- Imdadia's field team will ensure transparency through **public display of beneficiary lists**, participatory monitoring, and **quarterly review sessions** with stakeholders.

Link with the TUP Framework

This targeting process directly aligns with **Imdadia's "Targeting the Ultra Poor (TUP)" framework**, emphasizing:

- Identification of the **poorest of the poor** through community-led processes.
- Provision of **interest-free micro-investment**, basic services, and skills support.
- Gradual graduation of households from extreme poverty to sustainable self-reliance.

The integration of TUP ensures that the project not only delivers sectoral services but also **enables lasting transformation**, empowering families to break free from multidimensional poverty while building resilience against climate and economic shocks.

5. Project Description

Imdadia will operationalize the **Model Upazila** framework through a **phased, community-driven strategy** combining capacity development, infrastructure delivery, and micro-investment support. Implementation follows the k**ey Activities and indicators.**

Component / Sector	Key Activities	Indicators
1) WASH	Install **200** arsenic-free, elevated water stations (tubewells/pumped); hygiene promotion; O&M training for user groups.	**200** functional stations serving **10,000** people; ≥**90%** uptime/regular access; ≥**40%** reduction in reported diarrheal cases (vs. baseline); **200** user groups formed; ≥**80%** meet O&M fee targets.
2) Education	Establish & operate **12** child/adult learning centers; supply materials; teacher training; community mobilization.	**600** learners enrolled (≥**50%** female); ≥**80%** attendance; ≥**70%** literacy/numeracy improvement (center assessments); **12/12** centers operational year-round.
3.1) Vocational – Sewing & Dressmaking	**6-month** training for **400** women; toolkits; startup coaching.	**400** graduates; ≥**70%** in self-/wage employment within **6** months; ≥**80%** receive full toolkits.
3.2) Vocational – Computer & ICT	Digital literacy/MS Office/freelancing for **400** youth; job placement & entrepreneurship mentoring.	**400** graduates; ≥**60%** in jobs or ICT income within **6** months; ≥**75%** pass proficiency post-test.

4) Income Generation & SME (Shariah-compliant Micro-Investment)	Provide micro-investment to **280** entrepreneurs; establish savings & micro-insurance; monthly business mentoring.	**280** SMEs launched/operational; repayment ≥**95%**; PAR>30 ≤**5%**; ≥**60%** profitable at **12** months; community savings ≥**BDT 0.5M**; micro-insurance active with claims protocol.
5) Health (Primary Healthcare)	Mobile/community clinics linked to Upazila Health Complex & union clinics; EPI outreach; essential medicines; health/nutrition promotion.	**27,000** service contacts; ≥**70%** report improved access; ≥**25%** reduction in selected preventable illnesses (vs. baseline); ≥**80%** referral completion.
6) Climate Adaptation & Environment	Plant **5,000** trees; distribute **500** solar lights & **500** improved cookstoves; train **1,000** farmers; run **100** DRR/preparedness events.	≥**90%** tree survival at 12 months; ≥**60%** of **1,000** farmers adopt ≥2 practices; **100** DRR events delivered; ≥**85%** of solar/cookstoves in regular use at 6 months.
7) Shelter Resilience (Flood-tolerant Housing)	Technical guidance on elevated plinths/latrines and retrofits; demo units; linkage to local resources.	≥**200** households adopt resilient upgrades; **10** demo units completed; ≥**70%** of upgraded HHs report reduced flood disruption.
8) Food Security	Procure & distribute **2,000** food packs (≈**10,000** people); post-distribution monitoring; nutrition messaging.	**2,000** HHs receive rations; ≥**90%** positive PDM satisfaction; **30%** reduction in negative coping (rCSI) among recipients.
9) Legal Aid & Social Protection	Mobile legal camps; support **200** cases; rights awareness; train paralegals.	**200** individuals receive case support; ≥**70%** cases resolved/mediated; ≥**500** participants in awareness; **20** paralegals trained/active.
10) Community Governance (User Groups/CMCs)	Form/strengthen user groups & **CMCs**; public audits; grievance redress; O&M planning.	≥**20** CMCs functional (≥**40%** women); quarterly public audits; ≥**80%** grievances resolved within **14** days; approved O&M plans in place.
11) MEAL (Monitoring, Evaluation, Accountability & Learning)	Baseline (≤Month **3**), midline (Month **18**), endline (Month **36**); routine monitoring dashboards; feedback loops (hotline/boxes); learning reviews.	All three evaluations completed; monthly dashboards published; sex/age/vulnerability-disaggregated data; ≥**80%** grievances resolved within **14** days; ≥**2** learning briefs/year informing adaptations.

Delivery Mechanism

- **Field Structure:** Each union will have a **Field Facilitator** responsible for 4–5 village clusters. A **Sector Coordinator** (Livelihoods, Education, WASH, Health, Climate) will supervise technical quality, reporting to the **Upazila Project Manager**.
- **Community Committees:** Water User Committees, Education Center Management Committees, Health Volunteers, and SME Groups will manage operations at the grassroots, ensuring ownership and transparency.
- **Digital Monitoring:** All interventions will be logged in Imdadia's internal MIS system, enabling real-time progress tracking and data verification.

Partnership and Coordination Mechanisms

1. **Local Government Institutions (LGIs):** Union Parishads and the Upazila Administration will co-chair coordination meetings, support beneficiary validation, and integrate project plans into local development committees (UDCCs).

2. **Government Departments:**
   - ✓ **Department of Public Health Engineering (DPHE):** Technical oversight of water-station design and arsenic testing.
   - ✓ **Department of Agricultural Extension (DAE):** Training 1,000 farmers on climate-smart practices.
   - ✓ **Upazila Health Complex & Community Clinics:** Joint outreach, vaccination, and maternal health services.
   - ✓ **Department of Women Affairs (DWA):** Advisory role in women entrepreneurship support.
   - ✓ **Private & Faith-Based Partners:** Local Islamic financial institutions and chambers of commerce will help manage micro-investment and market linkages.
   - ✓ **Donor & Stakeholder Engagement:** Quarterly progress reports and virtual briefings will be shared with Dr. Raihan Ahmed Chowdhury (USA) and other partners for oversight and visibility.

Gender, Safeguarding & Inclusion

Gender Mainstreaming

Gender equality is integral to Imdadia's design and practice. At least **60 percent of direct beneficiaries** are women. All project activities—from micro-investment to training, education, and health—incorporate gender-responsive planning.

- Women's groups will manage savings funds and micro-enterprise clusters.
- Separate washrooms and privacy spaces are ensured in education centers and health outreach.
- Vocational courses prioritize female-friendly skills (sewing, beauty care, ICT basics) linked to local market demand.

Safeguarding and Child Protection

Imdadia upholds a **zero-tolerance policy toward abuse, exploitation, or harassment.**

- All staff and volunteers sign a **Code of Conduct** and receive training on child protection and safeguarding principles.
- A **confidential complaints and response mechanism (CRM)** will operate through helplines and community boxes.
- A dedicated Safeguarding Focal Person reporting to Imdadia's Head Office will handle cases.

Social Inclusion and Accessibility

The project ensures equal participation of persons with disabilities, minority communities, and elderly households by:

- Adapting training venues and WASH facilities for physical access.
- Providing transport stipends to remote and female participants.
- Including marginalized voices in community committees and planning sessions.

Gender and safeguarding indicators will be monitored quarterly through sex-disaggregated data and feedback analysis.

Together, this section describe how Imdadia will operationalize an integrated, community-anchored model that connects **micro-investment, education, WASH, health, skills, and climate adaptation** while ensuring gender equity, safeguarding, and accountability.

6. Monitoring and Evaluation, and Learning (MEAL)

The MEAL framework will ensure systematic measurement of results, promote accountability, and generate evidence for continuous learning and adaptation. It will operate across all eight program components—Micro-Investment, Education, WASH, Health, Skills, SME, Climate Adaptation, and Legal Aid—to track progress and impact in real time.

Objectives of the MEAL System:
- Measure progress against planned outputs, outcomes, and impact indicators.
- Ensure accountability to beneficiaries, donors, and government partners.
- Capture lessons learned and promote adaptive management throughout the project cycle.
- Provide transparent data for reporting and scaling successful interventions.

Key MEAL Components:

- **Baseline, Midline & Endline Assessments:** Conducted to measure changes in key indicators such as household income, literacy, water access, health outcomes, and SME profitability.
- **Routine Monitoring:** Field staff will collect data monthly using mobile tools and dashboards. Sector leads will validate and analyze data for timely decision-making.
- **Outcome Tracking:** Quarterly reviews will assess indicators like increased income, improved water quality, and enhanced education attendance.
- **Community Feedback & Accountability:** Suggestion boxes, focus group discussions, and a dedicated hotline will allow beneficiaries to express concerns or suggestions.
- **Data Management & Reporting:** A centralized digital system (MIS) will store disaggregated data by gender, age, and vulnerability, supporting transparency and donor reporting.
- **Learning & Knowledge Sharing:** Case studies, best practice briefs, and participatory reviews will feed into Imdadia's organizational knowledge hub and future scaling strategies.

Evaluation Schedule

Type	Timing	Purpose
Baseline	**Months 1–3**	Establish benchmarks for all key indicators, disaggregated by gender, age, and vulnerability; define data sources and tools.
Midline	**Month 18**	Assess implementation progress, measure interim results, and inform necessary strategic and operational adjustments.
Endline	**Month 36**	Evaluate overall achievements, outcomes, and sustainability; capture lessons learned and best practices for replication.

7. Risk Management Plan

The project recognizes the multifaceted risks associated with implementing multi-sectoral programs in climate-vulnerable and socioeconomically fragile contexts. Proactive mitigation measures will be integrated throughout implementation.

Risk Category	Potential Risks	Likelihood / Impact	Mitigation Measures
Operational	Delay in procurement of materials (pipes, motors, training tools, medical supplies).	Medium / High	Develop supplier MoUs, maintain buffer stocks, prequalify vendors, and track procurement progress monthly.
Financial	Currency fluctuations affecting donor budget utilization.	Medium / Medium	Maintain 5% contingency reserve; quarterly budget reviews and donor consultations for reallocation.
Environmental / Climate	Floods, droughts, or storms disrupting implementation (e.g., WASH and agriculture).	High / High	Integrate raised water platforms, drought-tolerant crops, solar solutions, and climate-resilient design in all structures.
Social / Community	Elite capture, bias in beneficiary selection, or community conflict.	Medium / High	Ensure participatory beneficiary selection; transparency boards; regular public consultations.
Gender & Safeguarding	Resistance to women's participation or risks of harassment.	Medium / High	Conduct community sensitization; ensure gender-segregated facilities; enforce Code of Conduct and Safeguarding Policy.
Political / Regulatory	Local political interference or administrative delay.	Low / Medium	Strengthen coordination with local government institutions and maintain neutrality in operations.

| Health / Epidemic | Disease outbreaks (e.g., dengue, cholera) affecting participation. | Medium / High | Integrate health awareness campaigns; coordinate with local health facilities for rapid response. |

Regular risk reviews will be conducted during monthly coordination meetings, and updates will be documented in quarterly progress reports.

8. Sustainability and Exit Strategy

Sustainability is embedded in the project design to ensure long-term community ownership, institutional integration, and financial continuity beyond donor support.

1. Institutional Sustainability
- **Community Management Committees (CMCs):** Each education center, water station, and SME cluster will form a committee responsible for maintenance, oversight, and reporting.
- **Local Linkages:** Formal partnerships with the **Department of Public Health Engineering (DPHE)**, **Upazila Health Complex**, and **Department of Agricultural Extension (DAE)** will ensure continued technical support.
- **Legal Aid Panels:** Trained paralegals and advocates will continue offering affordable legal support post-project.

2. Financial Sustainability
- **Micro-Investment and SME Model:** The 280 enterprises established will generate local employment and income, creating self-reliant micro-economies.
- **Savings and Insurance:** Community savings groups and micro-insurance funds will support future business reinvestment and risk mitigation.
- **User Contributions:** Water and education centers will implement small user fees for maintenance and minor repairs.
- **Public–Private Partnerships:** Engage local business chambers and Islamic financial institutions for long-term financing mechanisms.

3. Social Sustainability
- **Gender Empowerment:** Women's leadership roles in enterprises and committees ensure continued engagement beyond project closure.
- **Community Awareness:** Behavior-change campaigns on hygiene, education, and climate resilience will sustain long-term social impact.
- **Youth Retention:** ICT and vocational training will provide viable local alternatives to migration, keeping human capital in the community.

4. Environmental Sustainability
- **Climate-Resilient Infrastructure:** Raised platforms, arsenic-free tube wells, and improved cookstoves reduce vulnerability to floods and health hazards.
- **Tree Plantation and Solar Initiatives:** Ongoing maintenance of 5,000 trees and 500 solar units will promote greener, low-carbon community practices.
- **Sustainable Agriculture:** Training on water-efficient and organic farming will ensure food security and soil health.

5. Exit Strategy
- **Phased Handover:** All facilities and enterprises will be gradually handed over to local management committees and relevant government bodies.
- **Capacity Transfer:** Local stakeholders will receive training in operation, financial recordkeeping, and monitoring.
- **Knowledge Sharing:** Success stories and models will be documented to guide replication in neighboring upazilas.
- **Post-Project Support:** Imdadia will provide light-touch mentoring for six months post-implementation to ensure continuity.

9. Summary Budget

SL	Component / Sector	Budget (BDT)	Equivalent (USD)
1	WASH (Safe Water & Hygiene Access – 200 Stations)	14,537,600	120,145.45
2	Education (Child & Adult Learning – 12 Centers)	15,766,080	130,298.18
3	Vocational Training – Sewing & Dressmaking (5 Centers)	6,953,650	57,468.18
4	Vocational Training – Computer & ICT Skills (5 Centers)	8,783,500	72,590.91
5	Income Generation & SME (Micro-Investment)	40,150,000	331,818.18
6	Health (Basic Primary Healthcare & Referrals)	11,308,550	93,459.00
7	Climate Adaptation & Environment	22,011,000	181,918.00
8	Food Security (2,000 Food Packs for 10,000 Individuals)	3,766,400	31,127.27
9	Legal Aid & Social Protection Services	4,092,000	33,818.18
	Total Project Cost	**127,368,780**	**1,052,643.35**

10. Overall Impacts Statement

In a region long defined by poverty, exclusion, and climate hardship, the **Model Upazila – Integrated & Holistic Development Project** will, by October 2026, stand as a testament to how faith-inspired, community-rooted action can restore dignity, resilience, and hope to over **60,000** individuals in Osmaninagar Upazila.

Economically, 280 micro-entrepreneurs and 800 trained youth and women will transition from dependency to dignified livelihoods through Shariah-compliant micro-investment, structured savings, and practical skills development. Household incomes are projected to increase by 20–35%, reducing reliance on harmful coping strategies while improving food security and fostering vibrant local enterprise. Rooted in the principles of *iḥsān* (excellence) and *tawakkul* (trust in Allah combined with proactive effort), families will build sustainable assets and self-reliance with confidence and purpose.

Socially, the project will revive the sacred right to knowledge. Through 12 community learning centers, over 600 children, youth, and adults will receive literacy, numeracy, and moral education—guided by the Qur'anic call: *"Read, in the name of your Lord who created"* (Surah Al-ʿAlaq, 96:1). A literacy rate between 70% and 90% among participants is targeted, laying the foundation for ethical citizenship and generational upliftment.

Health-wise, more than 27,000 individuals will gain access to primary healthcare, maternal services, and essential medicines, significantly reducing preventable diseases and enhancing the dignity of care. Additionally, 200 arsenic-safe water stations will provide clean water to 10,000 people, cutting disease burden by over 40% and alleviating the physical burden on women who traditionally bear water collection responsibilities—honoring the Prophetic tradition of removing harm from others' paths.

Environmentally, the project embraces the Qur'anic principle of *khilāfah fil-arḍ* (stewardship of the Earth). Planting 5,000 trees, training 1,000 farmers in climate-smart agriculture, and deploying 1,000 clean-energy devices will encourage sustainable practices across 7,000+ households. Moreover, 200 flood-resilient homes will provide safety and *sakīnah* (tranquility) for vulnerable families facing recurrent disasters.

Social justice and peace will be strengthened through legal aid, mediation, and rights-based education benefiting 200 vulnerable families, ensuring equitable access to justice regardless of gender or social status. Community Management Committees (CMCs), with a minimum of 40% women's representation, will promote transparent governance and participatory decision-making, fostering accountability and a culture of mutual care.

By project's end, Osmaninagar will reflect not only improved indicators across income, health, education, and climate resilience but a profound moral and social transformation. A community where no one is left behind, where the Qur'anic ethic of *maṣlaḥah* (collective well-being) is realized, and where neighbors support one another "in goodness and piety" (Surah Al-Māʾidah, 5:2).

As the Prophet Muhammad SAW said: *"The best of people are those who are most beneficial to others."* This project brings that hadith to life—building not just infrastructure, but a resilient, compassionate, and united ummah at the

heart of rural Bangladesh.

Annexure 1: Detailed Budget

#SL	Particulars	Quantity		Unit Cost		Total Cost	
				BDT	USD	BDT	USD
I	**WASH (Safe Water & Hygiene Access – 200 Stations)**						
1	**Water Station**						
A	**Program cost**						
1	P.V.C Pipe 1.5"	150	Feet	30	0.25	4,500	37.19
2	P.V.C Filter 1.5"	1	pc	650	5.37	650	5.37
3	Internal Thread Pipe 1"	160	feet	28	0.23	4,480	37.02
4	Gum & Tape	1	pc	550	4.55	550	4.55
5	5' Gi Pipe (3 Feet)	1	pc	520	4.30	520	4.30
6	Boring charge	160	feet	30	0.25	4,800	39.67
7	Bricks	850	pcs	14	0.12	11,900	98.35
8	Sand	60	cft	38	0.31	2,280	18.84
9	Cement	8	bag	580	4.79	4,640	38.35
10	Iron Rod			800	6.61	800	6.61
11	Color			1,200	9.92	1,200	9.92
12	Motor	1	pc	7,800	64.46	7,800	64.46
13	Water Tank (500 ltr)	1	pc	7,500	61.98	7,500	61.98
14	Water Tap	8	pc	120	0.99	960	7.93
15	1' Union	3	pc	80	0.66	240	1.98
16	1' Gate Bulb	1	pc	220	1.82	220	1.82
17	1' Elbow	15	pc	42	0.35	630	5.21
18	1' Socket	10	pc	45	0.37	450	3.72
19	1' Nipple	8	pc	30	0.25	240	1.98
20	1" Check Bulb	1	pc	300	2.48	300	2.48
21	Brash	2	pc	220	1.82	420	3.47
22	Banner and Plaque	1	set	1,000	8.26	1,000	8.26
23	Labour Bill for construction (**mason and technician**)			10,000	82.64	10,000	82.64
	Sub Total (A)					**66,080**	**546.12**
(B)	**Running cost & Administration Cost:**						
1	Project Staff salary, Volunteer Honorarium, Travelling & Conveyance, Transport (Water well Materials,) Local Transport (Field Area), Mobile communication, Accommodation & Food, Recording & Documentation, Office Stationery and Audit fee					6,608.00	54.61
	Sub-Total					**6,608.00**	**54.61**
I	**Total (A+B)**					**72,688.00**	**600.73**
I	**Total Cost of 200 Water Station**					**14,537,600**	**120,145.45**
#SL	Particulars	Quantity		Unit Cost		Total Cost	
				BDT	USD	BDT	USD
II	**Education (Child & Adult Learning – 12 Centers)**						
(A)	**Education Materials**						
1	Text Book (Bangla 50, English 50, Math 50 and Islamic Religious book 50)	200	pcs	72	0.60	14,400	119.01
2	Pen	1200	pcs	8	0.07	9,600	79.34
3	Pencil	1200	pcs	10	0.08	12,000	99.17
4	Eraser	150	pcs	8	0.07	1,200	9.92
5	Sharpener	150	pcs	8	0.07	1,200	9.92
6	Note-book/workbook	1200	pcs	120	0.99	144,000	1,190.08
7	Charts, Diagrams, and pictures	0	0	-	-	20,000	165.29
9	White Board	1	pcs	2,000	16.53	2,000	16.53
11	Marker Pen	24	pcs	50	0.41	1,200	9.92

| 13 | Duster | 4 | pcs | 50 | 0.41 | 200 | 1.65 |

#SL	Particulars	Quantity		Unit Cost		Total Cost	
				BDT	USD	BDT	USD
15	Bag for Children and Adult	50	pcs	550	4.55	27,500	227.27
17	Snack	1200	pcs	60	0.50	72,000	595.04
	Sub-Total (A)					**305,300**	**2,523.14**
(B)	**Infrastructural Development**						
1	Centre rent	12	Months	10,000	82.64	120,000	991.74
2	Centre Decoration and Re-paring	1	center	10,000	82.64	10,000	82.64
3	Electric Bill	12	Months	1,200	9.92	14,400	119.01
4	Chair	2	pcs	2,000	16.53	4,000	33.06
5	Table	1	pcs	4,000	33.06	4,000	33.06
6	Fan	1	pcs	4,000	33.06	4,000	33.06
7	Light	2	pcs	350	2.89	700	5.79
	Sub-Total (B)					**157,100**	**1,298.35**
(C)	**Staff**						
1	1 General Teacher for Bangla, English and Math	12	Months	18,000	216,000	216,000	1,785.12
2	1 Religious teacher	12	Months	18,000	216,000	216,000	1,785.12
3	1 Trainer for Life Skill	12	Months	15,000	180,000	180,000	1,487.60
4	1 Project Coordinator (Partial)	12	Months	10,000	120,000	120,000	991.74
	Sub-Total (C)					**732,000**	**6,049.59**
(D)	**Admin Cost (10%)**						
1	Transportation, Food and Accommodation, Office Stationery, Audit Fee, Recording and Documentation, Printing and Publications and other					119,440	987
	Sub-Total (D)					**119,440**	**987.11**
	Grand Total (A+B+C+D) (One Centre Cost)					**1,313,840**	**10,858.18**
	Total 12 Centers Cost					**15,766,080**	**130,298.18**
#SL	**Particulars**	**Quantity**		**Unit Cost**		**Total Cost**	
				BDT	**USD**	**BDT**	**USD**
III	**Vocational Training (Sewing and dress making)**						
A	**Equipment's and Food**						
1	Sewing Machine	10	Pcs	9,000	74.38	90,000	743.80
2	Scissors, Tap, Needle	10	Set	4,200	34.71	42,000	347.11
3	Sewing Thread					80,000	661.16
4	Sewing Bobbin	10	Pcs	250	2.07	2,500	20.66
5	Thread Spools	10	Pcs	100	0.83	1,000	8.26
6	Fabrics	80	Units	3,000	24.79	240,000	1,983.47
7	Snacks for 144 days	80	trainee	20	0.17	230,400	1,904.13
8	Paper					20,000	165.29
9	Chair	12	pcs	1,000	8.26	12,000	99.17
10	Table	1	pc	5,000	41.32	5,000	41.32
11	Training Table	1	pc	5,000	41.32	5,000	41.32
B	**Staff**			-		-	-
11	Trainers	12	Months	15,000	123.97	180,000	1,487.60
12	Supervisors	12	Months	12,000	99.17	144,000	1,190.08
13	Mechanic (Part-time)	12	Months	2,000	16.53	24,000	198.35
C	**Rent, Utilities and Electric Equip and others**			-		-	-
14	Training center cum Office	12	Months	10,000	82.64	120,000	991.74
15	Fan	3		4,000	33.06	12,000	99.17
16	Tube-Lights	5		1,000	8.26	5,000	41.32
15	Wire, Switch			5,000	41.32	5,000	41.32
16	Repairing and Maintenance					20,000	165.29
17	Electricity Bill	12	Months	1,200	9.92	14,400	119.01

| 18 | Certificate | 80 | Pcs | 150 | 1.24 | 12,000 | 99.17 |

D	Implementing Cost (10%)					126,430	1,044.88
	Grand Total (A+B+C+D)					1,390,730	11,493.64
	Cost of 5 Centers					6,953,650	57,468.18
IV	Vocational Training (Computer and ICT Learning):						
A	Equipment's						
1	Computer full setup with Monitor	10	pcs	35,000	289.26	350,000	2,892.56
2	Table	11	pcs	5,000	41.32	55,000	454.55
3	Chair	11	pcs	2,500	20.66	27,500	227.27
4	Projector	1	pc	120,000	991.74	120,000	991.74
5	Printer	1	pc	50,000	413.22	50,000	413.22
6	Fan	3	pcs	3,500	28.93	10,500	86.78
7	Tube-Lights	4	pcs	1,000	8.26	4,000	33.06
8	Decoration	1		30,000	247.93	30,000	247.93
B	Salary			-	-	-	-
9	Trainer	12	Months	30,000	247.93	360,000	2,975.21
10	Technician (Part-time)	12	Months	16,000	132.23	192,000	1,586.78
11	Cleaner	12	Months	8,000	66.12	96,000	793.39
C	Rent, Utilities and Electric Equip and others			-	-	-	-
12	Office Rent	12	Months	15,000	123.97	180,000	1,487.60
13	Electricity Bill	12	Months	5,000	41.32	60,000	495.87
15	Internet Bill	12	Months	3,000	24.79	36,000	297.52
16	Wire, Switch & Others	1		10,000	82.64	10,000	82.64
17	Certificate	80	pcs	200	1.65	16,000	132.23
	Sub-Total (A+B+C)					1,597,000	13,198.35
	Admin Cost (10%)					159,700	1,319.83
	Total Cost of one center					1,756,700	14,518.18
	Total Cost of 5 Center					8,783,500	72,590.91

#SL	Particulars	Quantity		Unit Cost		Total Cost	
				BDT	USD	BDT	USD
V	Income Generation & SME (Micro-Investment for 280 Enterprises)						
1	Seed & Input Enterprises (seed business, Fertilizer & pesticide and Agricultural tools supply shop)	20	Unit	300,000	2,479.34	6,000,000	49,586.78
2	Grocery & Mini Department Stores	20	Unit	200,000	1,652.89	4,000,000	33,057.85
3	Mobile Vegetable/Fruit Selling Vans	30	Unit	60,000	495.87	1,800,000	14,876.03
4	Small Poultry & Duck Farming	20	Unit	50,000	413.22	1,000,000	8,264.46
5	Nursery Business	20	Unit	60,000	495.87	1,200,000	9,917.36
6	Vegetable & Fruit Cultivation Support	50	Unit	60,000	495.87	3,000,000	24,793.39
7	Mobile Phone Servicing & Accessories Shop	50	Unit	150,000	1,239.67	7,500,000	61,983.47
8	Tailoring & Sewing shop (especially women-led)	20	Unit	150,000	1,239.67	3,000,000	24,793.39
9	Beauty Parlours & Henna Service	10	Unit	150,000	1,239.67	1,500,000	12,396.69
10	Barber Shops & Salons	30	Unit	150,000	1,239.67	4,500,000	37,190.08
11	Stationery & Photocopy Shops	10	Unit	300,000	2,479.34	3,000,000	24,793.39
	Sub-total						
B	Admin Cost (10%)					3,650,000	30,165.29
	Total IGA					40,150,000	331,818.18

#SL	Particulars	Quantity		Unit Cost		Total Cost	
				BDT	USD	BDT	USD
VI	Health (Basic Primary Healthcare & Referrals)						
	Medicines & Supplies						

1	Essential Medicines (pain relief, fever, antibiotics, ORS, vitamins)	12	Months	25,000	206.61	300,000	2,479.34
2	Maternal Health Supplies (iron tablets, calcium, folic acid, safe delivery kits, basic antidepressants, anti-anxiety, sleep disorder treatment)	12	Months	25,000	206.61	300,000	2,479.34
3	Child Medicines (syrups, deworming, zinc tablets, vaccines support)	12	Months	30,000	247.93	360,000	2,975.21
4	Mental Health Medicines (basic antidepressants, anti-anxiety, sleep disorder treatment)	12	Months	22,000	181.82	264,000	2,181.82
5	Medical Equipment (BP machines, stethoscopes, weighing scales, thermometer, delivery kits)	5	Set	30,000	247.93	150,000	1,239.67
	Human Resources (Medical Staff) and others				-	-	-
6	General Physician (MBBS)	12	Months	60,000	495.87	720,000	5,950.41
7	Gynaecologist / Obstetrician	12	Months	60,000	495.87	720,000	5,950.41
8	Paediatrician (Child Specialist)	12	Months	60,000	495.87	720,000	5,950.41
9	Mental Health Specialist / Psychologist	12	Months	60,000	495.87	720,000	5,950.41
10	Nurse / Midwife	12	Months	30,000	247.93	360,000	2,975.21
11	Health Assistant (Field/Community)	12	Months	25,000	206.61	300,000	2,479.34
	Centre Rent, Utilities and Electric Equip and others				-	-	-
12	Health Centre Rent	12	Months	30,000	247.93	360,000	2,975.21
13	Electricity Bill	12	Months	5,000	41.32	60,000	495.87
14	Internet Bill	12	Months	2,000	16.53	24,000	198.35
15	Wire, Switch & Others					20,000	165.29
	Ambulance Service					0	0
1	Ambulance	1	Pcs	2,500,000	20,661.16	2,500,000	20,661.16
	Other equipment and supplies of the Ambulance:				-	-	-
2	First aid Box and Equipment	1	Pcs	20,000	165.29	20,000	165.29
3	Oxygen equipment for one year	1	pcs	300,000	2,479.34	300,000	2,479.34
4	Defibrillator	1	Set	150,000	1,239.67	150,000	1,239.67
5	Splint	1	Set	2,500	20.66	2,500	20.66
6	Suction equipment	1	Set	50,000	413.22	50,000	413.22
7	Medication	1	Year	100,000	826.45	100,000	826.45
8	Communication equipment	1		35,000	289.26	35,000	289.26
9	Ambulance Stretcher	1		65,000	537.19	65,000	537.19
11	Transportation of the patient/dead body within Dhaka city with fuel cost	12	Months	40,000	330.58	480,000	3,966.94
	Necessary Staff				-	-	-
12	Driver	12	Months	30,000	247.93	360,000	2,975.21
13	Highly trained paramedic	12	Months	40,000	330.58	480,000	3,966.94
14	Nurse/Medical Assistant	12	Months	25,000	206.61	300,000	2,479.34
15	Repairing and Maintenance	12	Months	5,000	41.32	60,000	495.87
	Program Cost					**10,280,500**	**84,962.81**
	Admin Cost					**1,028,050**	**8,496.28**
	Total Cost of Health Sector					**11,308,550**	**93,459**
VII	**Climate Adaptation & Environment (Tree Plantation, Solar, Cookstoves, Disaster Training)**						
1	Tree Plantation (fruit, shade, mangroves, bamboo)	5,000	Units	250	2.07	1,250,000	10,330.58

#SL	Particulars	Quantity		Unit Cost		Total Cost	
				BDT	USD	BDT	USD
2	Climate-Resilient Agriculture (training, demo plots, drought/saline-tolerant seeds)	1,000	Farmer	2,500	20.66	2,500,000	20,661.16
3	Community-Based Disaster Preparedness Training	100	Units	10,000	82.64	1,000,000	8,264.46
4	Awareness Campaigns (workshops, posters, radio, courtyard sessions)	100	Units	10,000	82.64	1,000,000	8,264.46
5	Solar Lights for Vulnerable Communities	500	Units	20,000	165.29	10,000,000	82,644.63
6	Improved Cookstoves (energy-efficient, smoke-free)	500	Units	6,000	49.59	3,000,000	24,793.39
	Human Resources (Technical & Community Staff)				-	-	-
7	Project Coordinator (Climate Specialist)	12	Months	40,000	330.58	480,000	3,966.94
8	Environmental / Agricultural Expert	12	Months	40,000	330.58	480,000	3,966.94
9	Community Mobilizers / Field Workers	12	Months	25,000	206.61	300,000	2,479.34
	Sub-Total					**20,010,000**	**165,371.90**
	Admin Cost (10%)					**2,001,000**	**16,546.10**
	Total Cost of Climate Adaptation					**22,011,000**	**181,918.00**
#SL	**Particulars**	**Quantity**		**Unit Cost**		**Total Cost**	
				BDT	**USD**	**BDT**	**USD**
VIII	**Food Security (2,000 Food Packs for 10,000 Individuals)**						
1	Rice	10	kg	70	0.58	700	5.79
2	Flor/Atta	4	kg	62	0.51	248	2.05
3	Salt	2	kg	42	0.35	84	0.69
4	Oil	2	kg	190	1.57	380	3.14
5	Lentil	2	kg	150	1.24	300	2.48
	Sub-Total					**1,712**	**14.15**
	Admin Cost					**171**	**1.41**
	Total Cost of One Food Pack					**1,883**	**15.56**
	Total cost of 2,000 food packs					**3,766,400**	**31,127.27**
IX	**Legal Aid & Social Protection Services**						
1	Free legal consultations and advice for villagers, court case filing and documentation support, mediation for family, land, inheritance, and community disputes, awareness campaigns on rights and justice, mobile legal aid camps in remote villages.	200	Person	15,000	123.97	3,000,000	24,793.39
	Human Resources (Legal Staff & Support)						
2	Legal Aid Lawyer (Panel Advocate)	12	Months	30000	247.93	360,000	2,975.21
3	Community Legal Worker / Field Office	12	Months	20000	165.29	240,000	1,983.47
4	Program Coordinator (Part-time)	12	Months	10000	82.64	120,000	991.74
	Sub-Total					**3,720,000**	**30,743.80**
	Admin Cost 10%					**372,000**	**3,074.38**
	Total Cost					**4,092,000**	**33,818.18**
	Grand Total (I+II+III+IV+V+VI+VII+VIII)					**127,368,780**	**1,052,643.46**

Annex. -2- Logical Framework.

Hierarchy of Objectives	Performance Indicators (SMART)	Means of Verification (MoV)	Key Assumptions / Risks
GOAL Contribute to poverty reduction and community resilience in Osmaninagar Upazila through an integrated, climate-aligned model combining micro-investment, WASH, education, health, skills, shelter, and social protection by Oct 2026.	• Poverty incidence among target HHs reduced by ≥5 percentage points vs. baseline by Oct 2026. • ≥80% of beneficiary HHs report improved well-being and income stability by Oct 2026. • Community Resilience Index ≥0.70 (composite score) by Oct 2026.	• Baseline & endline HH surveys (statistically valid). • BBS & national poverty data triangulation; independent evaluation report. • CRI toolbook, scoring sheets, evaluator memo.	• Macro context remains stable; no protracted shocks. • Markets remain accessible; supply chains functional. • Local governance supports platforms; no major unrest.
PURPOSE / OVERALL OUTCOME Improved living conditions and resilience for ~60,000 vulnerable individuals through multi-sectoral, inclusive interventions integrating Shariah-compliant micro-investment and climate adaptation (Nov 2025–Oct 2026).	• ≥90% of planned outputs delivered on time (≤20% schedule variance) by Oct 2026. • ≥80% of registered beneficiaries access ≥2 services by Oct 2026. • ≥70% of participants show measurable gains in income, health, or education KPIs by Oct 2026.	• Workplans, progress dashboards, completion certificates. • MIS cross-service utilization reports. • Panel surveys, clinic/education records, SME ledgers.	• Coordination with partners/government effective. • Beneficiary participation sustained. • Project measures mitigate seasonal/climate shocks.

Outcomes and Outputs

Outcome / Output	Performance Indicators (SMART)	Means of Verification (MoV)	Key Assumptions / Risks
1. WASH Safe water and hygiene access improved for 10,000 people.	• 200 arsenic-safe water stations installed & functional by Oct 2026. • ≥90% users report regular access to safe water. • ≥40% reduction in reported diarrheal cases.	• Site verification; photos; DPHE sign-off. • Beneficiary KAP/usage surveys. • Clinic/health complex records.	• Safe yields available; O&M by community. • Floods don't disable assets. • Hygiene promotion delivered consistently.
2. Education Literacy & moral education improved for 600 learners.	• 12 learning centers operational by Mar 2026. • ≥80% attendance across learners by Oct 2026. • ≥70% improvement in literacy/numeracy scores.	• Establishment reports; attendance registers. • Center MIS; spot checks. • Pre-/post-tests; assessor reports.	• Tutors retained; venues secured. • Regular attendance allowed by families. • Curricula/materials supplied timely.

3. Skills & Employment Employability and entrepreneurship enhanced for 800 youth & women.	• 800 trainees complete courses by Oct 2026. • ≥70% employed/self-employed within 6 months. • ≥60% increase in average monthly income post-training.	• Completion sheets; toolkits logs. • Tracer surveys. • Income verification (self-report + ledger sample).	• Trainers retained; equipment available. • Local service demand persists.• Market access and price levels stable.

4. Micro-Investment & SME 280 micro-enterprises launched/sustained.	• 280 SMEs established by Oct 2026. • ≥60% profitable at 12 months post-financing. • Community savings ≥BDT 0.5M; ≥95% repayment; PAR>30 ≤5%.	• Financing files; business registration. • SME records; mentor reports.• Savings ledgers; portfolio reports.	• Shariah-compliance trusted; no adverse policy shifts. • Margins not eliminated by price shocks. • Group discipline and follow-up strong.
5. Health Access to affordable primary healthcare improved for 27,000 individuals.	• 27,000 service contacts by Oct 2026. • ≥70% report improved access & satisfaction. • ≥25% reduction in preventable illnesses; ≥90% ANC coverage.	• Clinic/camp registers; stock ledgers. • Exit interviews; CSAT surveys. • HMIS; EPI/ANC records.	• Coordination with health facilities intact. • Outreach continues uninterrupted. • Essential drugs/vaccines available.
6. Climate Adaptation Resilience to climate risks & degradation enhanced.	• 5,000 trees planted with ≥90% survival. • 500 solar lights & 500 cookstoves in use ≥85%. • 1,000 farmers trained; ≥60% adopt CSA practices. • 100 DRR events conducted.	• Plantation verification; survival checks. • Distribution logs; use checks.• Training/adoption logs. • Event reports.	• Community stewardship ensured. • Devices locally acceptable. • Extension services available. • Local bodies cooperate.
7. Shelter Resilience Flood-tolerant shelter improvements adopted.	• 10 demo units completed by Oct 2026. • ≥200 HH adopt upgrades by Oct 2026. • ≥70% report reduced flood disruption.	• Technical reports; photos. • HH surveys; engineer checklists. • Post-flood PDM surveys.	• Safe sites/materials accessible. • Households contribute labor/in-kind. • Flood severity within design bands.
8. Food Security Nutritional stability for ultra-poor HHs.	• 2,000 food packs distributed annually. • ≥90% report improved short-term food access. • ≥30% rCSI reduction within 1 month.	• Distribution registers; invoices. • PDM surveys. • rCSI panel checks.	• Storage/transport secure. • Targeting effective. • No shocks negate short-term gains.
9. Legal Aid & Social Protection Access to justice and cohesion improved.	• 200 legal cases supported; ≥70% resolved. • ≥500 individuals reached via rights awareness.	• Case files; court/mediation records. • Session reports; attendance sheets.	• Community accepts ADR outcomes. • Safeguards in place for sensitive issues.
10. Governance & MEAL Community governance, learning & accountability institutionalized.	• ≥20 user groups/CMCs functional (≥40% women); quarterly audits held. • ≥80% grievances resolved within 14 days via CRM. • Baseline, midline, endline completed; ≥2 learning briefs/year.	• CMC minutes; audit reports. • CRM logs; resolution tracker. • Evaluation reports; MIS dashboards; learning briefs.	• Strong community participation. • Anonymous reporting protected. • Evaluation access and data quality maintained.

Cross-Cutting Indicators

Theme	Indicator
Gender	**≥60%** of direct beneficiaries are women across skills, SME, education, WASH user groups, and CMCs.
Safeguarding & Inclusion	100% staff/volunteers trained; safeguarding focal person active; quarterly refreshers.
Behavior Change	**≥80%** beneficiaries demonstrate improved awareness on hygiene, gender equality, and rights (KAP).
Sustainability	**≥90%** of assets (water stations, centers, SMEs) functional and maintained **6 months** post-handover (O&M records).

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