HUMAN STORY

Anticipatory cash – lifesaving support

How BDRCS brought new hope to the elderly in Rajshahi

LMd. Abdul Momin, DSS, Rajshahi City Corporation speaking during a training linking social protection and anticipatory action @ BDRCS

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Story of Md. Abdul Momin, Social Service Officer, Urban Community Development Office, Department of Social Service, Rajshahi City Corporation

Md. Abdul Momin has worked for years within the Rajshahi City Corporation, overseeing social protection schemes that reach thousands of people. He knows the system inside out, starting from the waiting lists, the verification committees, the paperwork, and the long digital trail from application to allowance. He is also aware of the system's limitations.

"Government allowances like the Old Age Allowance or disability schemes are essential," he says, "but they are designed only to help people survive. We are unable to give them enough to consistently improve their situation, especially when it comes to climate risks." Climate hazards like heatwaves are yet to be considered a priority in the city, even though the impacts are clear and well-known among locals.

That is why, when the Bangladesh Red Crescent Society (BDRCS) stepped in with an anticipatory shock responsive social protection (SRSP) simulation focused on the elderly, he immediately saw the value.

> *"Rajshahi is one of the hottest parts of the country. During heatwaves, the needs of older people increase sharply. The fact that BDRCS picked up this vital issue when even we had not focused on it — was almost life-saving support."*

For Momin, the simulation was not just about delivering a small amount of extra cash. It was about what it represented. "Elderly people often feel invisible. This cash gave them agency. It allowed them to decide, to contribute again. That restores dignity."

He describes the simulation as a breakthrough moment in cooperation. For years, non-governmental organisations (NGOs) have requested beneficiary payrolls and data, which has seldom materialized into meaningful action. This time, the experience was different. "Since BDRCS actually delivered and people received money in their hands, our trust has grown. If in the future they want to work across all 30 wards, we will support them fully. Even if I am transferred, I know my colleagues would back them. Because in the end, our goals are the same—to support the poorest and most vulnerable, so they can live a dignified life."

Momin also believes the simulation exposed important lessons for scaling up. Collecting beneficiaries' bKash numbers was a time-consuming challenge, highlighting the need for stronger coordination and data sharing. He also worries about privacy: "Those who handle people's contact details must be trained to treat this information with care. These elderly people are like our own parents. It is a personal pain if any of them lose their money or are cheated."

The simulation has already left a deep impression in Rajshahi. It showed that climate shocks like heatwaves can be addressed through anticipatory social protection, and that partnerships between government and humanitarian actors can create tangible, immediate benefits. For Momin, the work is only beginning. Looking forward, he sees great potential in similar social protection interventions. He hopes for a bigger project where anticipatory cash for all 30

wards in Rajshahi can change people's lives and help them mitigate heatwave impacts. "This was just one ward. Next time, it should be all 30 because what BDRCS has done here—is given hope, dignity, and voice to the elderly. And that is something we cannot turn away from."

Beyond cash transfers, he envisions training programmes, livelihood support, market linkages, and investments in awareness-raising. "Allowances from the Ministry of Social Welfare can help people survive, but to truly improve their living standards, they need opportunities. If BDRCS can combine financial support with skills, training, and logistics, as well as timely support with cash before and during shocks, then change will be lasting."

Interview & story by:
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