



# FORECAST-BASED FINANCING/ACTIONS IN BANGLADESH

Act before disaster strikes to reduce  
impacts on the most vulnerable



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impacts on the most vulnerable



BANGLADESH RED CRESCENT SOCIETY  
বাংলাদেশ রেড ক্রিসেন্ট সোসাইটি

## LIST OF ABBREVIATIONS

BDRCS	Bangladesh Red Crescent Society
BMD	Bangladesh Meteorological Department
BPO	Bangladesh Post Office
CHF	Swiss Franc
CPP	Cyclone Preparedness Program
DDM	Department of Disaster Management
DREF	Disaster Relief Emergency Fund
EAP	Early Action Protocol
FbF/A	Forecast-based Financing/Actions
FFWC	Flood Forecasting and Warning Centre
FGD	Focus Group Discussion
GoB	Government of Bangladesh
GRC	German Red Cross
IDI	In-depth Interview
IFRC	International Federation of Red Cross and Red Crescent Societies
KII	Key Informant Interview
MMT	Mobile Money Transfer
NID	National Identification
ORS	Oral Rehydration Solution
PDM	Post Distribution Monitoring
PMER	Planning, Monitoring, Evaluation and Reporting
PNS	Partner National Societies
RCY	Red Crescent Youth
RCCC	Red Cross Red Crescent Climate Centre
SOD	Standing Orders on Disaster
UEC	Unit Executive Committee
UDMC	Union Disaster Management Committee
ULO	Unit Level Officer
UP	Upazila Parishad
UNO	Upazila Nirbahi Officer
UN	United Nation

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# 1 INTRODUCTION

FbF/A is relatively a new approach in humanitarian actions, evidence-based knowledge products that capture good practices, operational challenges and success stories of the beneficiaries by documenting both implementers and beneficiaries' perceptions are needed to improve it. As FbF/A was included in SOD in 2019, thus much work such as evidence generation and knowledge dissemination on impacts is necessary to further influence policy makers and enhance mainstreaming of FbF/A. This study documents the FbF/A interventions and its impact on the lives and livelihoods of disaster-vulnerable communities in Bangladesh. It provides evidence on how effective the early actions have been in supporting vulnerable groups and highlights their views on the benefit of the early actions.

The study findings are based on a review of project documents, 2 FGDs with community, 9 in-depth interviews (IDIs) with beneficiaries and 6 interviews with key informants (KIs) working on FbF/A in Kurigram and Dhaka. Besides, data collected from Sirajganj was also used in analysis. Some of the key study findings were validated by other studies conducted in different times. In this study, the key informants were chosen from the service providers who were involved in the process of activating early actions such as Unit Level Officer (ULO), Red Crescent Youth (RCY), Chairman (Union/Upazila Parishad), etc. The purpose of selecting service providers as key informants was to document their views on the process indicating which activities worked well and which did not, requiring further improvement. The insights of the findings (good practices, operational challenges and impact stories) may help the policy makers and practitioners in designing and fine tuning the programme interventions and decision making.



# 2

## FORECAST-BASED FINANCING/ACTIONS I N B A N G L A D E S H

Forecast-based Financing/Actions (FbF/A) aims to reduce loss of lives and livelihoods before a disaster strikes. The mechanism of responding to disaster has been changed to traditional post-disaster response to pre-event early actions in order to keep pace with the changing world and to adapt with the rising climate change impacts. The idea of anticipatory action was initiated as a response to act early to reduce the impacts of disaster since the intensity and frequency of natural hazards are increasing due to climate change. FbF/A focuses on anticipating disasters, preventing its impacts and reducing human sufferings and losses. FbF/A uses weather forecast and risk data to trigger funding for early actions before a disaster strikes or before acute impacts are experienced by the population at risk<sup>1</sup>. Immediate early actions enable the actors (government, community, households) to act earlier than later, thus reduce negative impacts on vulnerable populations and the need for post-disaster humanitarian assistances.

In recent years, anticipatory action is getting popularity by drawing attention of humanitarian agencies, the UN system, and governments across the world. Anticipatory action is seen as a way of linking humanitarian and development actions by protecting rather than rebuilding livelihoods<sup>2</sup>. Anticipatory actions are planned based on available forecasts, pre-agreed

thresholds, and they need to be implemented before a hazard hit a community. FbF/A was developed on the concept of “early warning early action model” of Red Cross Red Crescent Climate Centre (RCCC)<sup>3</sup>. In the past, humanitarian organizations were often found with limited resources to act before a disaster. FbF/A emerged as a potential tool for closing out humanitarian funding gap by releasing fund automatically when early actions are triggered by the forecast.

Since 2015, the Bangladesh Red Crescent Society (BDRCS) has been working on FbF/A in partnership with the German Red Cross (GRC), and with technical support from the Red Cross Red Crescent Climate Centre (RCCC). The first phase of FbF followed by a pilot (2015-2017) and the second phase (2017-2020) were completed in Bangladesh. The project is now running the third and final phase. Bangladesh has now become a good practice model in FbF in the world. During the first and second phase of FbF, it is evident that BDRCS was able to reduce impacts in flood (11 districts of Jamuna river basin) and cyclone (13 sea facing districts) affected areas by implementing early actions effectively<sup>4</sup>. BDRCS, GRC, RCCC, and other partners began working together to introduce FbF/A systems in Bangladesh<sup>5</sup>. As a result, Bangladesh became one of the first countries to pilot anticipatory humanitarian action. Flood

<sup>1</sup>E. Coughlan de Perez, B. van den Hurk, M.K. van Aalst, B. Jongman, T. Klose, P. Suarez, *Forecast-based financing: an approach for catalyzing humanitarian action based on extreme weather and climate forecasts*, *Nat. Hazards Earth Syst. Sci.* 15 (2015) 895–904. <https://doi.org/10.5194/nhess-15-895-2015>.

and cyclone were narrowed down by the organizations for anticipatory actions because they affect nearly 80% of the population and account for a significant proportion of the deaths and economic damages imposed by disasters in Bangladesh<sup>6</sup>.

GRC developed flood and cyclone Early Action Protocols (EAPs) for the BDRCS to implement FbF/A in collaboration with the RCCC, Bangladesh Meteorological Department (BMD) and Flood Forecasting and Warning Centre (FFWC). The flood Early Action Protocol was

activated in 2017, 2020. In May 2020, BDRCS implemented its EAP in 10 coastal districts in anticipation of cyclone Amphan. BDRCS has started working on heatwaves. A heatwave feasibility study was conducted in 2020 and was published in 2021. In 2021, a simulation of heatwave anticipatory action was conducted in Dhaka to test the early actions, trigger and threshold. The EAPs were revised several times after activation to capture learnings by evaluation and lessons learned. The prioritized risks and proposed early actions are summarized in table 1:

**Table 1. Prioritized risks and early actions of flood, cyclone and heatwave**

	Flood	Cyclone	Heatwave
<b>Prioritized risks</b>	<ul style="list-style-type: none"> <li>- Human casualty (deaths due to drowning and others)</li> <li>- Human casualty (deaths due to drowning and others)</li> <li>- Loss of livelihood linked to income and livestock</li> <li>- Damages in HH assets</li> </ul>	<ul style="list-style-type: none"> <li>- Loss of life and livelihoods</li> <li>- Mortality of livestock</li> <li>- Injuries</li> </ul>	<ul style="list-style-type: none"> <li>- Human casualty (deaths due to drowning and others)</li> <li>- Increase in the health expenditure particularly for the people living in the informal settlements</li> </ul>

<sup>2</sup> Impact of Anticipatory Action, FAO Bangladesh, 2021

<sup>3</sup> Forecast based Financing, BDRCS. <https://bdracs.org/forecast-based-financing-FbF/A-project/>

<sup>4</sup> BDRCS, BMD and GRC (2021). Feasibility study on heatwave in Dhaka.

[https://www.anticipation-hub.org/Documents/Feasibility\\_Study/Feasibility\\_Study\\_on\\_Heatwave\\_in\\_Dhaka.pdf](https://www.anticipation-hub.org/Documents/Feasibility_Study/Feasibility_Study_on_Heatwave_in_Dhaka.pdf)

<sup>5</sup> How coordination between the Red Cross Red Crescent and the World Food Programme in Bangladesh set the stage for scaling-up, Relief web, 2021

<sup>6</sup> Massella, A. and Sarker, K.H. (2018) Context analysis of forecast-based financing in Bangladesh. Study for WFP

<p><b>Proposed early actions</b></p>	<ul style="list-style-type: none"> <li>- Unconditional multi-purpose cash grant</li> <li>- Evacuation transportation by boat</li> <li>- Early warning dissemination for evacuation support</li> <li>- Provision of basic first aid support</li> </ul>	<ul style="list-style-type: none"> <li>- Distribution of food and water at cyclone shelters</li> <li>- Provision of basic first aid service at cyclone shelters</li> <li>- Evacuation transportation of people and livestock including household movable assets to safeguard livelihood</li> </ul>	<ul style="list-style-type: none"> <li>- Awareness generation amongst city authorities, communities likely to be impacted</li> <li>- Distribution of multi-purpose cash grants</li> <li>- Distribution of cooling materials and water</li> </ul>
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Source: Flood, cyclone and heatwave EAP

BDRCS has successfully set up an anticipatory cash transfer mechanism with support from target communities, volunteer group, local governments and Bangladesh Post Office (BPO). One of the early actions piloted for flood, cyclones and heatwave is unconditional multipurpose cash transfers (other notable early actions are evacuation of people, household assets and livestock, first aid, food and drinking water supply) contributing to reducing vulnerabilities of communities by protecting assets, livelihoods and most importantly by saving lives when hit hard by disasters. Unconditional cash grant gives people the flexibility to prepare individually for the impending hazard and take the measures they see fit.

FbF/A actors in Bangladesh have been advocating for the integration of FbF/A into the national disaster risk management approach. A successful advocacy of all actors led by BDRCS was the FbF/A insertion into the Standing Orders on Disaster (SOD) in 2019 which was a significant example and acknowledgement of the FbF/A mainstreaming. In connection with this,

a feasibility study on shock responsive social protection was conducted in 2021 to integrate FbF/A with government's social protection programmes.

From 2016-21, the FbF/A interventions in cyclone, flood and heatwave affected areas reached 9,899 households through cash grant; 211 households through assets evacuation; 199 family evacuation; 4,658 livestock evacuation; distribution of dry food, Oral Rehydration Solution (ORS) and safe water to 38,862 persons; 450 RCYs and 482 government officials' orientation on FbF/A as well as masks and hand sanitizer 40,289 persons. According to the findings from the evaluation of early actions implemented during 2020 Jamuna river flood and cyclone Amphan, early assistance reduces beneficiaries' sufferings by experiencing the difficult situation less harshly in terms of fewer: deaths and injuries, damages to their assets, deaths and losses of livestock. Moreover, the FbA intervention has also improved the resilience of the household after the event by reducing external money borrowing with unfavourable interest rates, the selling of valuable items to get

some cash in hand, food-based coping strategies (e.g., storing dry food, eating less), the number of days household

members are unable to work as well as improving their general psychological and household distress conditions <sup>7</sup>

# 3

## THE PROCESS OF FbF/A AND ITS INTERVENTION AREAS IN BANGLADESH

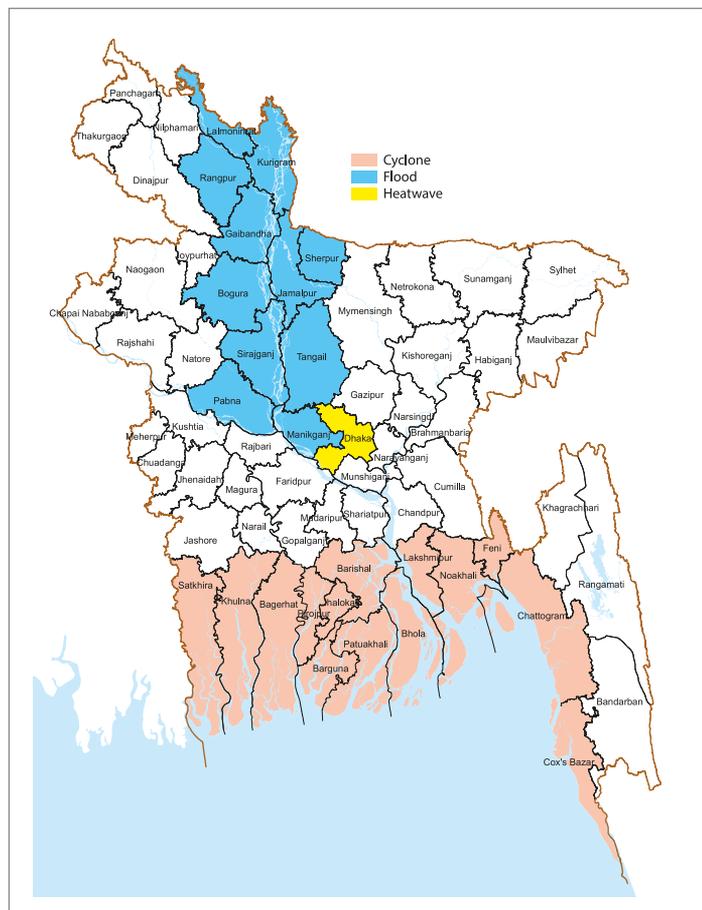
**FbF/A intervention areas :** The FbF/A intervention areas in different hazard (Cyclone, flood and heatwave) prone areas across the country are:

**Cyclone :** As one of the major hazards in Bangladesh, cyclones cause loss of life and livelihoods in the 19 Districts of the coastal area with 35 million people. Out of the 19 coastal districts (government classified)<sup>8</sup>, the EAP for cyclone covers the 13 sea-facing districts. The population is vulnerable to cyclones associated with tidal surge particularly in the pre-monsoon months of April-May and post-monsoon months of October-November.

**Flood :** People living along the Jamuna river are vulnerable to flooding; especially during the monsoon (June to September). 11 flood prone districts along the Jamuna river basin were selected for anticipatory actions considering vulnerability of people living in low-lying areas, poverty, poor housing structure and having several dependent family members to care for.

**Heatwave :** Dhaka city has developed in an unplanned way and green coverage is below living standards making the city more vulnerable to heatwave hazards. Heatwaves have the greatest impact on people who are living in informal settlements.

**FbF/A steps :** After analyzing available



risk and impact data of relevant hazards and extensive consultations with stakeholder, the areas with the highest possible impact were identified and selected for the EAP development. Next, BDRCS in collaboration with government bodies and other partners developed flood and cyclone Early Action Protocols (EAPs).

<sup>7</sup> BDRCS and GRC, 2021. Evaluation of the Flood Early Action Protocol (EAP). Quantitative impact assessment of the 2020 EAP activation

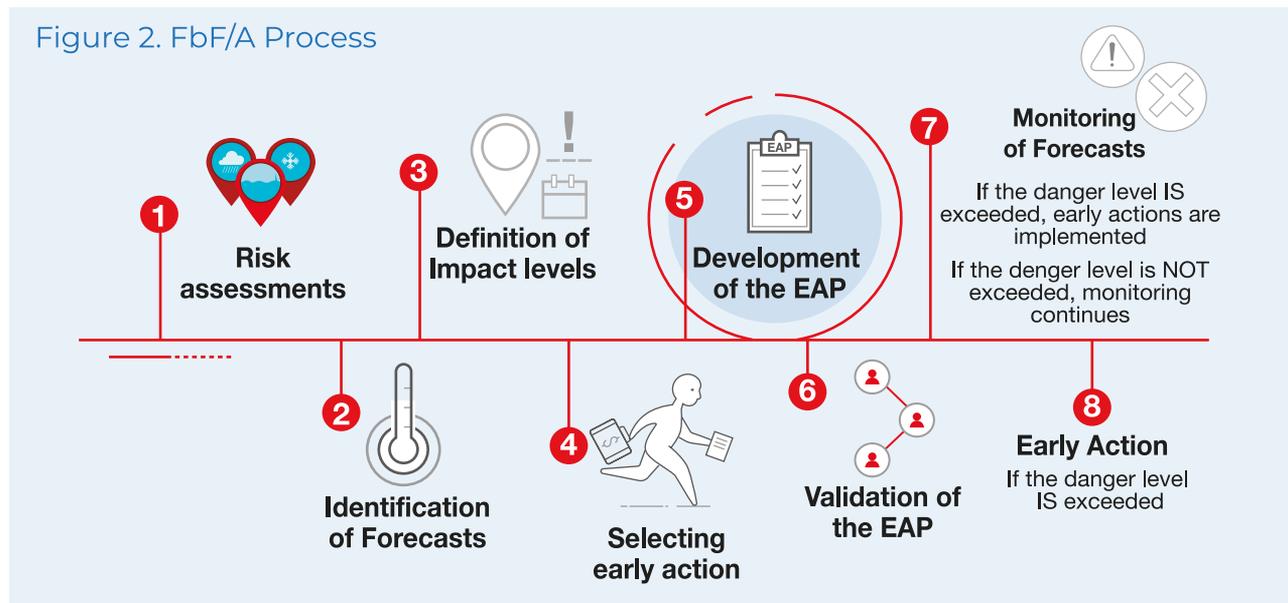
<sup>8</sup> [http://warpo.portal.gov.bd/sites/default/files/files/warpo.portal.gov.bd/page/aa04373f\\_0ca3\\_49a5\\_b77e\\_5108186638dc/wp005.PDF](http://warpo.portal.gov.bd/sites/default/files/files/warpo.portal.gov.bd/page/aa04373f_0ca3_49a5_b77e_5108186638dc/wp005.PDF) .

Then simulation of forecast-based early warning, evacuation, cash transfers, and dry food distribution were conducted, to test the effectiveness of EAPs. Lessons learnt during the simulations were integrated to strengthen the EAPs. BDRCS also took important lessons in trigger/threshold setting from its early experiences. The evaluation of the trigger and accuracy of early action is jointly conducted by BDRCS, GRC and IFRC. The danger level is defined based on a risk analysis of natural hazards, impact assessment of past events and vulnerability data and weather forecasts. Then a forecast trigger is selected that gives notice before the danger level is reached<sup>9</sup>.

Funds are automatically released when a trigger is reached. This money enables BDRCS to prepare and implement the

early actions in advance to the disaster. BDRCS M&E and IFRC PMER officer are involved in impact evaluation of early actions and the lessons learnt are incorporated by revising EAP. The IFRC launched FbA by the Disaster Relief Emergency Fund (FbA by the DREF) financing mechanism to support the implementation of approved early action protocols (EAPs)<sup>10</sup>. IFRC's funding mechanism; Disaster Relief Emergency Fund (DREF) released more than 230,000 CHF to initiate the implementation of flood EAP in 2020. During cyclone Amphan, the EAP was implemented using branch-level pre-allocated decentralized funding. Recently, the heatwave EAP was developed followed by feasibility study and simulation of early actions and post distribution monitoring (PDM) in Dhaka.

Figure 2. FbF/A Process



BDRCS works in collaboration with the Department of Disaster Management (DDM) of Government of Bangladesh (GoB). DDM supported the EAPs by allowing access to government data on vulnerability and sharing strategies to implement early actions in a logistically feasible way. BMD provides up-to-date forecast information to ensure a lead

time that allows BDRCS timely activation and quick implementation of the early actions. Moreover, FFWC of Bangladesh Water Development Board under the Ministry of Water Resources of the government supports BDRCS in implementing FbF/A with the exchange of knowledge and forecast in time before flood peaks in Bangladesh.

<sup>9</sup> <https://bdracs.org/forecast-based-financing-fbf-project/>

<sup>10</sup> <https://www.forecast-based-financing.org/>

# 4

## WHAT WE HAVE EXPERIENCED AND LEARNED

The collected data through IDI with beneficiaries at household level, FGDs with the community, and KIIs with ULO, RCY, Union/Upazila Chairman were repeatedly reviewed to identify what worked well in different components of FbF/A intervention, particularly in activation of early actions and what didn't work well implying further improvement.

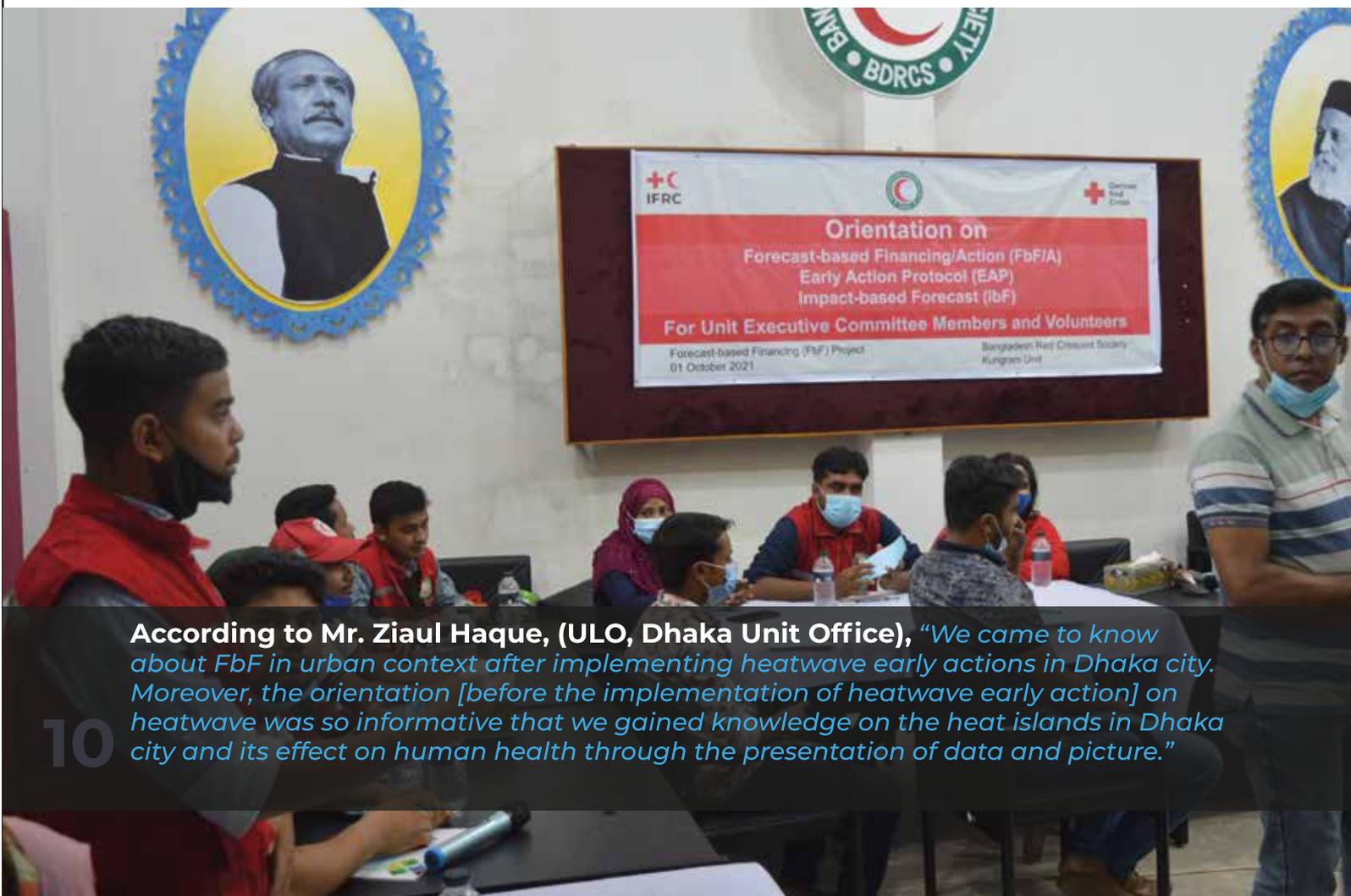
From the beneficiaries' end, we explored whether the intervention components as early actions (e.g., early warning, cash grant, evacuation of households, assets and livestock, etc.) before disaster reduced their emerging sufferings by meeting their immediate needs. The narratives were analyzed thematically into the following broad and sub-categories:

### 1. Orientation of stakeholders to anticipatory action

#### Increased awareness and understanding on the new concept

Since FbF/A is a new concept in the domain of humanitarian intervention, it is important that implementers at all levels are oriented on how FbF/A works. BDRCS and GRC team arranged FbF/A orientation and workshops for district unit offices and volunteers, Cyclone Preparedness

Program (CPP) volunteers who implement early actions in the target communities. Orientation events were also organized for the district and sub-district government officials, media personnel.



**According to Mr. Ziaul Haque, (ULO, Dhaka Unit Office),** *“We came to know about FbF in urban context after implementing heatwave early actions in Dhaka city. Moreover, the orientation [before the implementation of heatwave early action] on heatwave was so informative that we gained knowledge on the heat islands in Dhaka city and its effect on human health through the presentation of data and picture.”*

## Increased staff capacity and preparedness for response within short lead-time

Through FbF/A orientation by BDRCS and GRC, unit offices and volunteers were able to master themselves on how to implement early actions in a short lead time. The staff were trained on how quickly the humanitarian assistance could be provided in a challenging context based on weather forecast. When the forecast triggers early actions

then very little time is left for preparation. Also, working with technology e.g. Mobile Money Transfer (MMT) which was not practiced earlier increased the capacity to adapt with digital process and to communicate and coordinate with Bangladesh Post office to reach beneficiaries timely.



**Mr. ABM Bayejid (ULO, Kurigram) stated,** *“Activation of early actions in short notice is always challenging. We were supposed to reach 500 beneficiaries in 24 hours after triggering early actions in 2017. But we couldn’t reach 100% of them because of time shortage. We proposed to increase time to overcome such problem and reach the targeted populations. They accepted our proposal and we were able to reach the 100% of the targeted population.”*

## 2. Reaching the most vulnerable

BDRCS has developed its beneficiary selection and delivery systems based on scientific analysis and score-based indicators to identify the most vulnerable households of the community. The eligibility of households being selected as beneficiaries in the FbF intervention is based on a vulnerability score computed for each household using five criteria: 1) quality of the housing structure; 2) level of inundation during previous floods; 3) number of dependent family members (young children, elderly, or disabled); 4) structure of the family (female-headed household, widowed or divorced); and, 5)

livelihood strategies (type of main employment or earning activity).

FbF/A interventions are carried out with support of volunteers known as Red Crescent Youth (RCY). They assist local units in every stage of activating early actions. The volunteers play key role from beneficiary selection, community engagement, early warning, cash and other service delivery to post-intervention follow-up. They maintained transparency in selecting beneficiaries by strictly following the beneficiary selection criteria. They worked independently in spite of facing local influences.



As quoted by Mr. Mahfuz (RCY lead, Kurigram Unit), *“We were told several times to select this or that person by the local influential of this area. However, they stepped back at one time by observing our humanity and determination towards work as we visited door-to-door even if the water level was up to the neck in order to assess and select the most vulnerable as beneficiaries.”*

In addition, the community people have showed trust in the FbF/A process for interventions i.e., FbF/A beneficiary selection, unconditional cash distribution by RCY. The demand from the community was higher compared to the supply, thus all the flood affected people did not receive the unconditional cash grant. Before the 2020 flood, out of many, BDRCS was able to provide the cash support to around 1,500 households in Kurigram. However, people who did not even receive the grant were saying that BDRCS/RCY's activities were transparent.

Conversely, some non-beneficiaries were confused about not being selected for interventions. In that case, RCYs had to convince them by explaining the selection process. The list of beneficiaries was verified with their photos, NID and mobile number. Moreover, the list was also verified with other organizations by cross-checking their lists on households being included or excluded, types of assistance received, etc. Thus, the RCYs filled the gap by including the excluded households who were damaged but not reached by other organizations.



### 3. Early warning enables households to take early actions

Various types of sources getting early warning reported by the respondents are: TV/radio, Union Disaster Management Committee (UDMC), volunteers (BDRCS & other NGOs), mobile phone, neighbors or family members, observing weather forecast or traditional signs (e.g., rising water level). Types of early actions taken by the households after receiving early warning were: evacuation of household

members (adults, children), livestock, strengthening housing structure, purchasing food, protection of household assets by keeping them at higher places, etc. According to the flood EAP evaluation report (2021), higher proportion of FbF beneficiaries evacuated adult members of the households after receiving early warning compared to the comparison group (27% Vs. 11%).

**Ms. Hasina (Chilmari, Kurigram) quoted,** *“I came to know about flood 1 week before from TV and Red Crescent brothers. Early warning helped me to take early actions such as buying food and protecting necessary household belongings by keeping them at higher places.”*



#### 4. Effectiveness of cash grants in dealing multiple purposes

Support after a disaster is helpful but it is more helpful if it is given before any disaster. Beneficiaries secure time for preparation to protect their belongings if support is given earlier the disaster (e.g., flood). Otherwise, if flood water enters by that time, situation becomes worse for them to move. The support is given to the most vulnerable who are the poorest people. As the money is provided to them just before the imminent disaster, thus the money is

mostly utilized to reduce the potential losses of disaster. According to the flood evaluation report (2021), 42% of FbF beneficiaries owned livestock (e.g., cows, calves). Out of them (42%), 9% reported to loss cows or calves which was lower than the comparison group (22%). The same study found that cash support was more effective than any other supports during crisis. Having cash in hand allows them to buy the needful such as food, medicine, house reinforcements, etc.

## CASE STORY 1

Haider Ali (Ulipur, Kurigram)

Haider Ali lost his land and house due to river erosion. His family had taken shelter in one of their relative's house at Kodomtoli village of Hatiya union. He runs a petty business. Local BDRCS volunteers enlisted his name as FbF/A beneficiary during a flood early action in 2020. He received BDT 4,500 without any hassle. The money was a blessing to him at that time. He reflected, "I had to look for money from other sources. We would have suffered more during the flood. Nevertheless, the money was very useful."

A portion of the money was used to buy essential food, and medicine. He bought a pair of goats with BDT 1,700 for rearing. The move proved to be beneficial one. Recently, he sold two of his goats for BDT 7,000. He still has a female goat and a baby goat in his possession.

Haider Ali said – *"The timing of cash support was good. When we will get flood forecast, right then it would be best to get financial assistance. Otherwise, we will spend money as we are very poor. It gives us opportunity to prepare for the upcoming flood"*.



Mr. ABM Bayezid (ULO, Kurigram) quoted as saying, *“They reduced their debt burden by repaying the loan. Though the amount of cash grant is less, however those who had good intentions were benefitted the most. To them, this amount (BDT 4500) was equivalent to BDT 40,000.”*

One beneficiary named Ajeda (Chilmari upazila, Kurigram) stated, *“In crisis period like flood, everybody went through difficult time and was not in such condition of lending money to others. I could manage only one meal when I couldn’t borrow money during flood. Your cash grant of Taka 4,500 helped me in buying food and other essential items during flood.”*

## CASE STORY **2**

Ms. Ajeda (Chilmari, Kurigram)

Ajeda lives Beparipara of Ramna union with her husband, two daughters and her mother-in-law. Her husband is a day-labourer. She occasionally works as a domestic helper at some of the neighbors 'house. She also sells dried cow-dung (Ghute) which is used as alternative to firewood.

Ajeda and her family had to face tough time every year during flood. She shared, *“during flood, we did not get any work. We had no money in hand. We asked for food to our UP member. Sometime we got 10 or 5 kG of rice as relief. We adult members tried to make sure that our children got some food during the meals.”*

Flood brought lot of suffering to her family every year. All the members had to stay on one bed beside all the necessary belongings. They even had to bring the stove on the bed and cooked food there. They suffered mostly from food shortage. Even borrowing money became difficult during flood.

Before the 2020 flood, she received a cash amount of BDT 4,500 from local unit of Red Cross. The money was very useful for the family during flood crisis. She spent most of the money on food. She bought essential food items like rice, lentil, vegetable and fish. If she was not provided with that money, she would have to borrow money on high interest.

## 5. Cash grant strengthens coping mechanisms/resilience

The beneficiaries adopted different measures to cope with flood. Some respondents stated that they bought bamboo to build macha (elevated layer made by bamboo) to protect household assets. They often required to borrow money at high interest rate. After receiving cash support, they didn't require to borrow money. Study showed that higher proportion (56%) of non-FbF beneficiaries borrowed money with high interest rate compared to the 44% of FbF beneficiaries in flood affected areas. After disaster, the costs of damages are huge. According to a service provider, a weak structured house would be collapsed completely after a

disaster and it might cost 15-20,000 taka to repair. If the beneficiaries were supported with money earlier and the house was repaired before the disaster then it would cost less amount (500 taka -2000 taka) making the beneficiaries more resilient. The service provider depicted effectiveness of FbF/A interventions stating that beneficiaries expressed gratefulness when they visited field after the disaster because the money before flood was so helpful to them. Some of the beneficiaries bought soil to elevate the house being less affected after the disaster.

# CASE STORY **3**

Babor Ali (Ulipur, Kurigram)

*Forty-year-old Babor Ali is a fisherman by profession. He lives with his family in Kodomtoli village, under Hatia union. When they are not in school, his two sons sometimes work with him. Babor Ali experienced river flooding almost every year. He had to shift his house several times in the last ten years.*

*During flood, Babor Ali found it difficult to get work. Without any savings, he was forced to take loan from borrower on high interest rates. He had taken loan from a bank, to bear the education expenses of his two sons.*

*Babor Ali's family was selected by BDRCS volunteer team for cash support before the flood in 2020. He received BDT 4,500. At that crisis hour, it was a good amount. After a discussion with his family members, he decided to buy a fishing net. He bought a net with BDT 4,000. The net has become an asset for the family. Babor Ali now works with his fishing partners and the net brings him BDT 500 a day. He has enjoyed a steady income for a while now. One of his sons passed H.S.C examination. Recently he raised the floor of his house to avoid inundation in future. He shared, "In past, the income was not sufficient. I can now maintain everything with my income. The house is much safer now. Water may come in during flood but it won't be destroyed."*



According to one of the FbF beneficiaries (Babor Ali, Kurigram): *“My houses and assets used to wash away during flood almost in every year. This time with your support, I started fishing using fish net and earned sufficient money. After flood I have raised my homestead land and houses. Now flood water can’t enter into my houses.”*

Another respondent (Ms. Hasina, Chilmari, Kurigram) stated, *“We had no income, thus no food during flood. With your cash support in 2020, I bought 25 Kg rice and ate for 1 month during flood. Also, I bought bamboo to protect household essential items from flood water by keeping those in matcha made by bamboo. I was not required to borrow money on high interest to get this done”.*

## 6. Evacuation support reduces anxiety among the affected people

When water comes suddenly everybody gets anxious thinking of what to evacuate first and what not to. Many households had elderly people, livestock and other essential paper documents to shift into safer places. BDRCS supported

them instantly by miking for raising awareness on upcoming disaster, and by providing boat to take them (households, livestock, assets) away into the safer places reducing human sufferings.





Evacuation supports in Sirajganj, 2020



Evacuation supports in Sirajganj, 2020



Evacuation supports in Sirajganj, 2020



Evacuation supports in Sirajganj, 2020

According to the ULO, Kurigram, *“We communicated with Union Chairman or local public representatives of the union if the people of his/her areas needed any evacuation support. Then we hired boat to move people in the shelter or embankment. In this way, we helped 4/5 households to shift into the safer places including their houses, and livestock.”*

Several respondents from Char Bugli, Sirajganj reported that their houses were damaged by flood and Red Crescent staff came with boat to remove different parts of their houses to safer places. Ms. Shahida Khatun (Ganagati, Sirajganj)

stated, *“My house had been flooded and the essential household accessories were submerged into the water. The Red Crescent brothers came to my house to rescue and I was grateful to them.”*



## 7. Coordination and communication among stakeholders

Any activities at field level are discussed with Unit Executive Committee. The committee decides by communicating and coordinating with Upazila administration which areas are to be intervened. Then RCYs are involved for data collection with support from BDRCS and GRC. The list of beneficiaries for FbF/A interventions are finalized jointly by the Dhaka and field offices. During distribution, Zila and Upazila administration such as UNO, Upazila Chairman are involved.

*“They informed us before intervention. We demarked the areas for intervention and Red Crescent staff conducted all the*

*activities very efficiently. Their distribution was very good. The information centre was placed to disseminate information to the community and everything was done by contacting with us” as stated by Mr. Montu, Upazila Chairman, Ulipur, Kurigram.*

Some of the respondents mentioned about the indicators of successful implementation of FbF/A early actions as trained team members of PNS and its decision-making capacity, rapid response by UEC, sincerity of ULO, RCYs skill to work in difficult situation, etc.



## 8. Overcoming logistic barriers

Mobile network is very poor in the flood affected area i.e., char area. Often, the beneficiaries couldn't be reached on time. Therefore, it was difficult to cross-check, cash distribution of support, and post distribution monitoring. Besides, due to lack of electricity, their mobile phones often remained switched off. In the char areas of Kurigram, it was found that after primary selection, many of the selected beneficiaries couldn't be reached

during cross checking. Thus a few of the most vulnerable, who were not reached through phone, remained out of final selection and support. In spite of having RCY's willingness, they could not reach some women headed households who did not provide a reliable mobile number to get support. Nonetheless, cash transfer through registered mobile number of beneficiaries reduces the chance of intermediary misuses.

## 9. Monitoring and creating a feedback mechanism after intervention

Activities of the FbF/A project are monitored in several steps. An intensive monitoring group comprises the PMER department of BDRCS and IFRC. On the other hand, GRC monitors every step of its project-related activities through EAP's monitoring guidelines. However, based on the primary information collected during field visit, monitoring after distribution of cash needs to be strengthened in future FbF/A

interventions. Because, beneficiaries spend the money as per their immediate needs i.e., food, medicine etc. rather than using the money on sustainable outcome i.e., income generation, increased resilience, strengthening housing structure, etc. According to ABM Abdul Hossain (UP Chairman, Hatiya),

*"In fact, 4500 Taka is not enough to change households' status. The money was immediately useful. If Red Crescent could take care of and worked with those families even after the cash support, it would bring longer impact."*



# CASE STORY 4

Sharmin (Ghuntighar slum, Dhaka)

Sharmin, 29, lives with her husband and two children at Ghuntighar slum area, Dhaka. She is still traumatized by the impact of the 2007 devastating flood in the Padma River basin – the river swallowed their house and main earning source, an acre of farmland. It forced them to join the hundreds of the climate migrants – they migrated to Dhaka after losing their home at Zazira Upazila, Sariatpur district on the bank of river Padma.

Ms. Sharmin started working as a maid in Dhaka city. Though her husband is a vegetable vendor, yet he is unable to work regularly because of his chronic illness. The extreme heat aggravated his illness, and he was not able to work most of the days during April and May 2021. The long and strict Covid-19 related lockdown during that time doubled the challenges for the family to earn their livelihood. On the other hand, they needed money to treat and buy medicine for Mr. Nur Alam, husband of Sharmin.

BDRCS with technical and financial support from German Red Cross and technical support from Red Cross Red Crescent Climate Centre piloted a heat wave early action in Dhaka city. As a part of the pilot, Sharmin's family was selected as one of the most vulnerable and exposed household and she received a cash grant of BDT4,500 (EUR 45). The cash was a timely and great support to the family. In her own verse, Ms. Sharmin shared - "the river erosion has left me homeless. Now, I am displaced to this city. Hostile extreme heat and Covid-19 have closed almost all avenues of our income. The cash grant was a great support to us – it was very timely which saved my family from a state of extreme hardship and suffering."

# 5

## RECURRING EVENTS AND OPERATIONAL CHALLENGES TO IMPLEMENT FbF/A IN BANGLADESH

People in Bangladesh living beside rivers are the most vulnerable and hit hard by the disaster often several times in a year turning them into the poorest households. Their livelihoods are mostly dependent on the natural resources such as fishing, agriculture, fodder for their livestock, thus their income sources are susceptible to the impacts of climate changes. In spite of such difficulties, vulnerable households in disaster prone areas across Bangladesh adopt various coping mechanisms to face the challenges. But in some years, the intensity, and long duration of heavy rains/no rains inhibit their coping capacity. Sometimes even when the monsoon seasons is over, many households experienced hardly by losing valuable livestock, seeds and other assets and ending reserves of food and money<sup>11</sup>. Often the cases of multiple hazards such as COVID-19 pandemic in addition to natural disasters create further challenges for the vulnerable group. Considering the vulnerability, demand for humanitarian

assistance is always higher than supply.

According to the previous experiences of challenges in operationalizing FbF/A in Bangladesh by BDRCS and GRC, some of the identified challenges are: 1) Quick beneficiary selection/registration; 2) Resource limitations or logistic challenge to reach out to affected people in remote location in short lead time; 3) Lack of Impact-based forecast; 4) Lack of updated database which is required to analyze impact, exposure and vulnerability required for developing trigger threshold of EAP; 5) Evacuation and support large number of people in the time of pandemic (COVID-19); 6) Non-availability of national level strategy/plan.

Some of these problems found common after interviewing with the community people, ULOs, RCYs and local government representatives (e.g., Upazila Chairman) are:

1. During activation of early action in Dhaka city for heatwave, the volunteers had to work in adverse environment (extreme heat and COVID-19 pandemic). Sometimes it was observed that volunteers lacked many required items such as umbrella while working in heatwave prone area. Better logistic support and knowledge on the particular hazard prone areas before working were suggested by the respondents.
2. Rickshaw pullers were mostly affected due to heatwave in urban areas. However, it was difficult to find them on time for intervention. During cash distribution, availability of National Identity Card was required, but they couldn't show it sometimes. The volunteers intervened only those who were able to show identity card following the organizational rules.
3. The volunteers often faced pressure on influencing the list of beneficiaries from the local influential. They overcome this challenge during cash distribution by remaining neutral.
4. Working in short time always remains a challenge. Often water level increased due to flood while the RCYs were collecting household level information visiting door-to-door. It remained a challenge to complete work in knee-deep water.

<sup>11</sup> FAO, 2021. *Impact of anticipatory action, striking before the floods to protect agricultural livelihoods*

5. Coordination with Dhaka City Corporation should be good as they are mostly busy with other activities. If all the interested parties are well coordinated and informed beforehand then ULO and RCY's works get easier. For instance, types of work and areas of participation should be informed earlier in order to work smoothly with Dhaka City Corporation.

## 6

## CONCLUSION

FbF/A interventions attempt to reduce sufferings and losses of the most vulnerable community in disaster affected areas by acting early. BDRCS has been able to reach out to the target populations by coordinating with the local administration, while RCYs and ULOs play significant role in accomplishing their respective tasks. Post-intervention evaluations revealed effectiveness of early actions (e.g., early warning, cash grant, evacuation support) by raising awareness, reducing losses and sufferings as well as increasing resilience of the beneficiaries. Although FbF/A interventions are not out of some challenges particularly in selecting of and distributing support to the beneficiaries.

The RCY's overcome the challenges with high professional determination and neutrality. Therefore, this approach of reaching out the most vulnerable community before the disaster strikes the community in Bangladesh, the government has taken this approach positively by including FbF/A into standing Orders of Disaster (SOD). Many organizations are now working on it. BDRCS is leading the advocacy work for mainstreaming of FbF/A into Bangladesh's disaster management policy framework. To achieve broader success, knowledge dissemination and coordination to wider level including government is required.

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Prepared by  
Sheikh Khairul Rahaman  
Tahera Akter  
Faiem Ahmed  
Md. Shahjahan Saju

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## Partners

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Bangladesh Red Crescent Society  
National Head Quarters  
684-686 Red Crescent Sarak  
Boro Moghbazar  
Dhaka 1217

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Concept & Design  
AD. Moments

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