

# LEARNING REVIEW OF CASH TRANSFER AS AN ANTICIPATORY ACTION IN BANGLADESH



**Learning Review of Cash Transfer as an Anticipatory Action in Bangladesh**

**@Jago Nari**

**Barguna**

**Year of Publication: 20 December 2023**

**Authors: Md. A. Halim Miah, Lead Consultant**

**Anik Asad, Co- Lead Consultant**

**Sheikh Mojibul Huq, Co-Lead Consultant**

**Edited by: Fariha Fairoze**

**Photo Credit: Shankar Lal Das**

**Cover design: Nagib Halim Nabbo**

**Contact: Jago Nari, Ashahi Mansion, College Road, Barguna, Bangladesh**

**Tel: 0448-62288**

**Email: [jago\\_nari@yahoo.com](mailto:jago_nari@yahoo.com)**

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## ABSTRACT

The "Learning Review of Cash Transfer as an Anticipatory Action in Bangladesh" study, conducted under the Asia Community Disaster Preparedness and Transformation (ACT) Program, highlights the significance of cash transfers in enhancing disaster preparedness and resilience among vulnerable communities in cyclone- and flood-prone regions. This initiative, implemented by Jago Nari, Wave Foundation, and SKS with support from Oxfam, aims to facilitate systematic knowledge sharing among local and national actors and international organizations. The findings underscore the effectiveness of anticipatory cash transfers, despite ongoing challenges in program design, targeting, and transparency.

### Good Practices:

- **Community-Centric Design:** Protocols developed through extensive community consultations.
- **Swift Fund Distribution:** Funds distributed within two days during cyclone emergencies.
- **Financial Inclusion:** Promoted particularly for women, enhancing community resilience.
- **Grievance Mechanisms:** Established for accountability and trust among stakeholders.
- **Post-Disbursement Monitoring:** Ensured responsible use of funds and effective protocols.

### Learnings:

- **Community Involvement:** Essential for designing effective protocols.
- **Triangulation in Research:** Enhances the validity of findings.
- **Stakeholder Engagement:** Improved efficiency and transparency in disaster response.
- **Cost-Effective Measures:** Local initiatives can enhance disaster risk reduction knowledge among marginalized populations.

### Challenges:

- **Limited Transportation and Digital Services:** Particularly in remote islands.
- **Concerns Digital Cash Transfers:** Issues related to mobile phone usage, text comprehension, and PIN confidentiality.
- **Lack of Decentralization:** Current systems hinder effective planning and response as weather forecasting system yet to decentralize.
- **Vulnerability of Communities:** Confusion between anticipatory and post-disaster grants exposes communities to risks.

### Way Forward:

- **Proactive Mindsets:** Encourage vulnerable populations to adopt proactive responses.
- **Awareness Campaigns:** Promote understanding of anticipatory actions for financial resilience.
- **Targeted Cash Distribution:** Ensure rapid cash distribution in remote areas.
- **Inclusive Planning:** Integrate gender and age disability considerations into DRR assessments.
- **Collaboration Enhancement:** Foster partnerships between local governments, NGOs, and the Cash Working Group to strengthen community planning and response.

This study serves as a valuable resource for stakeholders involved in disaster response, offering insights into best practices, challenges, and recommendations for improving anticipatory cash transfer efforts in Bangladesh.

## ACKNOWLEDGMENT

We would like to thank Oxfam Bangladesh, Jago Nari, Wave Foundation, and SKS Foundation for giving us the opportunity to be a part of the study on ‘learning review of cash transfer programme as an anticipatory action in Bangladesh’. Words of appreciation are extended to Hosne Ara Hasi, Chief Executive, Jago Nari, Rasel Ahmed Liton, Founder and Chief Executive, SKS Foundation and Md. Duke Ivn Amin, Director, Communication and Resource Mobilization, Jago Nari, without extensive support from them it would have been impossible to complete fieldwork at Borguna, Gaibandha and Patuakhali. Ms Hasi played a guardian and mentoring role in selecting samples and appropriate locations for the study at Barguna and Mr. Liton was extremely generous and kindhearted while he engaged his team with proper direction so that we were able to complete the Gaibanda fieldwork timely and smoothly.

Our heartfelt appreciation goes to Md. Duke Ivn Amin, Director, Communication and Resource Mobilization, Jago Nari for his continuous support and technical feedback in conducting the study. Furthermore, we are very thankful to MD. Atwar Rahman, Head of Humanitarian Action and Disaster Resilience, Murad Parvez, Program Quality Specialist, Oxfam Bangladesh, Mosammat Saida Begum, Senior Program Officer, Oxfam Bangladesh, Rifat Farzana Sumi, Oxfam Bangladesh, Md. Hasan Shahriar, Coordinator Monitoring & Evaluation, Jago Nari, Md. Rezaonul Islam, Project Officer, ACT Project, SKS, Md. Mizanur Rahman, Project Coordinator, ACT Project, Wave Foundation and Md. Mizanur Rahan Akand, Manager, SKS Resource Centre, Shagata for their intensive coordination and communication in organizing respective field sites, arrangement of various stakeholder groups and cordial assistance in making available required logistics supports.

Our sincere gratitude and special thanks with the utmost respect to Dr Dilara Zahid, Associate Professor & Director, IDMVS, Dhaka University, A.T.M. Mahbub Alam, Executive Vice President & HoD Payroll Business, Commercial Division, bKash Limited, Md. Raihanul Haque, Md. Shahjahan, Syed Ashraf ul Islam, Communication Media Specialist, Department of Disaster Management, GoB Assistant Director, BDRCS, for giving us their precious time and expertise observations and suggestions on the issues related to cash transfer as an anticipatory action in Bangladesh.

Finally, the study team is indebted directly to the following communities- Baliatoli, Khejurtola, Rakhain Polli and Gorapadma of the Taltoli Upazila, Barguna District; Boalia, North Pokhia and Char Karforma of the Golachipa, Patuakhali; Hasilkandhi and Dakhshin Kandi of the Shagata Upazila of the Gaibandha District as they had gifted their valuable time with sacrificing working hour/s in the day time and participated voluntarily with informed consent in different stages of the ethnographic data collection as the study report would not be possible without their active participation.

Md. A. Halim Miah, Lead Consultant  
Anik Asad, Co- Lead Consultant  
Sheikh Mojibul Huq, Co-Lead Consultant  
15 December 2023; Dhaka

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## **GLOSSARY / ACRONYMS**

AATF	Anticipatory Actions Task Force
ACT	Asia Community Disaster Preparedness and Transformation
AVC	Anticipatory Action for the Vulnerable Communities in flood prone area
BCWG	Bangladesh Cash Working Group
BDRCS	Bangladesh Red Cross and Red Crescent Society
CPP	Cyclone Preparedness Program
CT	Cash Transfer
CCT	Conditional Cash Transfer
CTP	Cash Transfer Program
CWG	Cash Working Group
DMCs	Disaster Management Committees
DREF	Disaster Relief Emergency Fund
DRR	Disaster Risk Reduction
DDM	Department of Disaster Management
ERT	Emergency Response Team
EAP	Early Action Protocol
FGD	Focus Group Discussion
FbF	Forecast based Financing
FF&WC	Flood Forecasting and Warning Centre
FinTech.	Financial Technology
FY	Fiscal Year
GDP	Gross Domestic Product
HCTT	Humanitarian Commission Task Team
HHs	House Holds
IFRC	International Federation of Redcross and Red Crescent Society
IDMVS	Institute of Disaster Management and Vulnerability Studies
INGO	International Development Organization
III	Individual In-depth Interviews
KII	Key Informant Interviews
LWG	Localization Working Group
MEB	Minimum Expenditure Basket
MMT	Mobile Money Transfer
NSSS	National Social Security Strategy
OCHA	United Nations Office for the Coordination of Humanitarian Affairs
PDM	Post Disbursement Monitoring
PCVA	Participatory Community Vulnerability Assessment
SSN	Social Safety Net
SSP	Social Security Program
UDMC	Union Disaster Management Committee
UNO	United Nations Organizations
UNRCO	United Nations Residence Coordination Office
VGf	Vulnerable Group Feeding
WFP	World Food Program

## EXECUTIVE SUMMARY

Jago Nari, Wave Foundation, and SKS are implementing the Asia Community Disaster Preparedness and Transformation (ACT) Program in Barguna, Barishal, and Gaibandha, respectively, with financial and technical support from Oxfam in Bangladesh. A key outcome of this global initiative is to facilitate systematic knowledge sharing among communities, local and national actors, and international organizations to enhance local humanitarian leadership and disaster preparedness. The proposed study, “Learning Review of Cash Transfer as an Anticipatory Action in Bangladesh,” aims to fulfill this outcome by examining current practices in disaster risk reduction (DRR) in Bangladesh, a pilot country for this initiative. Cash transfers are increasingly recognized as a vital component of Forecast-based Financing (FbF), positively impacting vulnerable communities facing diverse risks related to geography, gender, and economic status. However, anticipatory or early action is not yet fully integrated into national DRR strategies, necessitating an exploration of cash transfer practices as anticipatory actions, particularly in cyclone- and flood-prone regions.

The study identifies ongoing challenges, including program design, transparency, efficiency, and the appropriate use of funds by socioeconomically vulnerable communities. As humanitarian agencies and national bodies plan to scale up Anticipatory Cash Transfers or FbF, this research will assess common obstacles, such as program fragmentation, inadequate targeting, administrative hurdles, technical transfer issues, and limited social accountability. Despite the limited evidence regarding the effectiveness of anticipatory cash transfers for disasters risk reduction, this study aims to evaluate the current landscape, challenges, and best practices of cash transfer programs to inform future anticipatory cash transfer efforts.

## METHODOLOGY

A three-member team of consultants conducted research across three locations and two major natural disasters, engaging with different communities to capture experiences, challenges, and best practices of ongoing Anticipatory Cash Transfer projects. The study used both qualitative and quantitative methods, with a unique focus on an ethnographic model to gather 'ethno-history' narratives. The team conducted 14 Key Informant Interviews (KIIs), 79 individual interviews, 11 Focus Group Discussions (FGDs), and 9 case studies, covering 150 community members. Key methods included KIIs, FGDs, household interviews, demographic surveys, and case studies of cash recipients.

## FINDINGS

**Socio-Demographic Scenario of the Participants:** The study surveyed 79 individuals: 34 from Barguna, 25 from Gaibandha, and 20 from Patuakhali. In Barguna, there were 20 male and 14 female participants; Gaibandha had only female participants (25), while Patuakhali included 16 females and 4 males. The respondents comprised 43% from Barguna, 32% from Gaibandha, and 25% from Patuakhali. Of the 79 households, 44 (55.7%) reported debts from NGOs, banks, or local lenders, with the highest prevalence in Barguna (65%), followed by Patuakhali (55%) and Gaibandha (44%). Loan amounts varied from 500 to 300,000 taka, with 72.7% of households holding loans between 25,001 and 50,000 taka, while 27.3% had loans exceeding 50,001 taka.

Only 11% (9 households) owned cultivable land, and 32% (25 households) owned housing land, typically small plots leased from private owners or government programs. Additionally, 15 households included members with disabilities—12 with physical challenges and 3 with mental, visual, or hearing impairments, distributed as 4 in Barguna, 6 in Gaibandha, and 5 in Patuakhali.

**Impact of Anticipatory Cash Transfer Program:** The study found that cash transfers primarily supported cyclone and flood victims. The Bangladesh Red Crescent Society (BDRCS) distributed BDT 5,000 to 2,300 households at risk from Cyclone Mora on May 29, 2017, with support from the German Government, German Red Cross, and Climate Centre. During Cyclone Yaas on May 26, 2021, Jago Nari and JJS, with backing from Save The Children, provided BDT 3,000 and health kits to 750

households and BDT 5,500 worth of housing items to 300 households. ensuring transparency through a participatory community vulnerability assessment (PCVA).

Cash transfer initiatives for flood preparedness, particularly in the Jamuna River basin, are expanding with engagement of both national and international development partners like although flash floods in the Haor basin pose significant food security risks. Improvements in early warning and flood forecasting have enhanced community preparedness. A flood activation protocol in Shagata Upazila, Gaibandha, was successfully implemented under the AVC project on August 26, 2023. This flood activation protocol was technically and financially supported by Oxfam in Bangladesh and implemented by the SKS Foundation. Participants were selected based on community consultations and vulnerability assessments. However, the initiative revealed potential exclusions of vulnerable communities due to structural interventions in the region.

**Impact at Household Level:** Beneficiary households reported spending 92% of cash grants on food, 65% on health-related expenses, and 45% on non-food items like soap and clothing. Additionally, 35% used funds for evacuation costs, such as boat transport and labor. While cash transfers helped reduce distressed selling, their effectiveness in fully preventing destitution sales remains unclear.

**Impact at Community Level:** Empirical studies indicated that small-scale projects strengthened community resilience through a "Whole Society Approach," integrating vulnerable groups and local disaster management committees (UDMC and DDMC) with the National Early Warning System and market players like bKash. These initiatives demonstrated accuracy, efficiency, and transparency, as highlighted in the Post-Distribution Monitoring (PDM) report, while fostering an understanding of forecast-based early action.

The cash disbursement process was designed to respect the dignity of impoverished communities, eliminating the need for lengthy queues for assistance. The existing cash transfer method utilized FinTech for immediate recipient access. Additionally, a repository of community risks and vulnerability maps was established, aiding future geophysical and social risk assessments. Enhanced local actors' capacity for planning and implementing timely actions on limited resources will contribute to improved anticipatory activation protocols and larger-scale projects addressing related challenges. A schematic view of the captured learning from the practicing communities of Cash Transfer is given below:

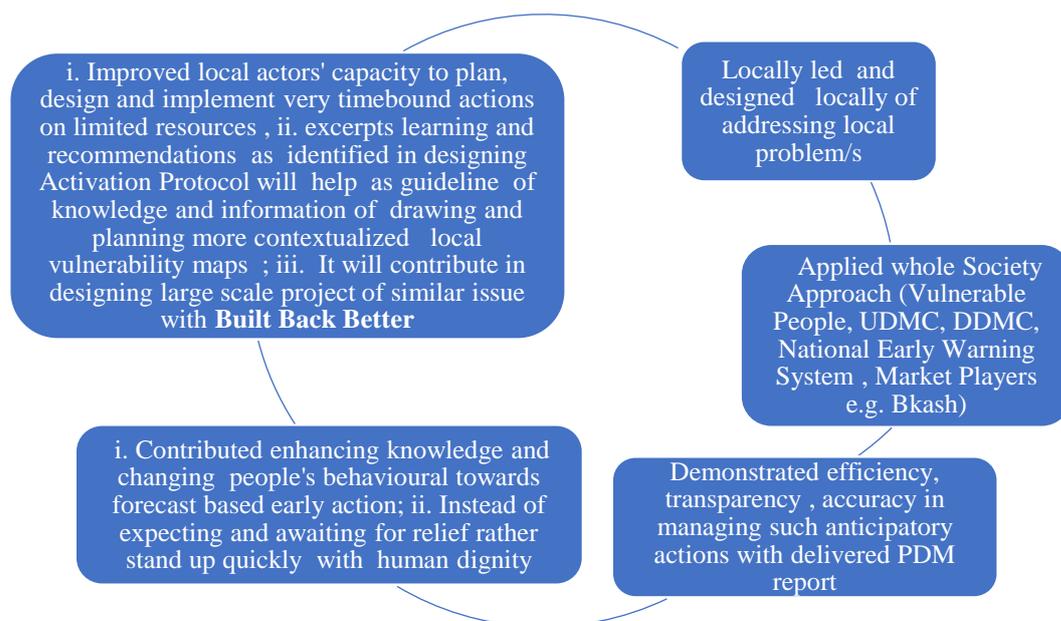


Figure 1: Schematic view of the impact of Anticipatory Cash Transfer in Bangladesh

The study's robust findings emerged from diverse groups and locations, contrasting with control groups. Insights from cash transfers prior to traditional humanitarian responses underscored the advantages of early action. The report emphasizes the need for localized approaches to strengthen decision-making and enhance humanitarian efforts in climate-related disasters, with geographical context considered in the recommendations.

It documents best practices and challenges in cash distribution for disaster response, serving as a valuable resource for donors, the Humanitarian Coordination Task Team (HCTT), Cash Working Group (CWG), and Localization Working Group (LWG). The recommendations chapter synthesizes insights from various perspectives, creating a repository of best practices for future cash-based emergency responses in Bangladesh.

### **Good Practices**

- Effectively supported communities during crises.
- Created through extensive community consultations.
- Ensured optimal anticipatory actions with local government involvement.
- Enabled swift distribution of funds within two days during cyclone situations.
- Enhanced cooperation between fintech and humanitarian agencies.
- Promoted financial inclusion, particularly for women.
- Included grievance redress mechanisms.
- Implemented post-disbursement monitoring to build trust among stakeholders.
- Ensured protocols were relevant and effective.
- Demonstrated responsible use of funds.
- Highlighted the efficacy of decentralized decision-making in marginalized communities.

### **Learning**

- Community involvement is crucial in the design of protocols.
- Triangulation in social research enhances the validity of findings.
- A majority of the marginalized people in disaster prone areas still depends on post disaster relief and recovery like as they are lacked of understanding the objective of the anticipatory cash transfer or early action. Like as Majerchor, a most vulnerable community advocated for priority to better assessment for ensuring accurate grant distribution based on loss evaluations. They opined, if disaster like cyclone attack on some areas severely, it may not effect all in same ways so it has no right among the households of the respective community to receive grants who will not be effected from cyclone! Rather, anticipatory cash transfer suppose to disburse grants in same amount to all. Therefore, those who will not be effected from disaster but will receive cash based on anticipation of risks, it will be injustice to them those who will be effected really. And they also thought that, they will not get post disaster relief and recovery grants as already grants were distributed before!
- Demonstrated ability to engage various stakeholders in community planning for anticipatory actions.
- Improved efficiency, transparency, and capacity building in disaster response.
- Highlighted broader impacts on disaster risk reduction.
- Facilitated cost-effective community readiness measures, as illustrated by the Jago Nari case.
- Enhanced disaster risk reduction knowledge among marginalized populations.
- Effective anticipatory actions like designing anticipatory cash transfer program depends on more accuracy and precision of weather early warning and forecasting system, thus designing participatory anticipatory cash transfer program contributes UN Secretary General calls for Early Warning for All declaration as well Bangladesh Government's response.

### **Challenges**

- Remote islands face challenges with limited transportation options and lack of digital services.
- Communities depend heavily on local markets for goods and services.
- Digital Cash Transfer System Concerns:
  - Mobile phone usage.
  - Text comprehension.
  - PIN confidentiality, raising concerns about scams during cash disbursements.
- Current systems lack centralization and contextual relevance, hindering effective planning and response.
- Vulnerable communities remain exposed due to unclear objectives and confusion between anticipatory and post-disaster grants.
- Standardized packages may not suffice for remote areas lacking transport and safe shelter.
- Many cyclone and flood victims live in makeshift homes due to legal constraints.
- Must address the needs of impoverished populations in vulnerable areas to ensure sustainable support beyond temporary donations.

### **The way forward**

- Still major focus of DRR activities is reactive or disaster responses are mainly to post disaster relief and recovery compare to early actions or proactive. Encourage vulnerable populations to move from post disaster response to anticipatory actions as proactive responses.
- Promote understanding of Anticipatory Actions to enhance financial resilience during emergencies.
- Ensure rapid cash distribution in remote areas, particularly islands, to mitigate communication and service access disruptions caused by severe weather.
- Address the needs of individuals with age-related disabilities or social issues during readiness trigger cycles.
- Integrate gender and age disability considerations into Disaster Risk Reduction (DRR) through vulnerability assessments.
- Implement initiatives like community based agro-meteorology and weather forecast information board at the Union Council for local volunteers and Disaster Management Committees (DMCs) to improve the knowledge and skills regarding local level translation of national early warning systems and triggering mechanisms. (Practical Action has been promoting community led agro-meteorology and early warning dissemination system that has been taken as best practice by the GoB and this initiative can be integrated with national Disaster Management System.)
- Foster collaborative efforts between the Cash Working Group (CWG) and Anticipatory Action Hub to enhance Early Action Protocols and cash transfers.
- Design cash packages based on local needs assessments to ensure equitable distribution and resilience-building, including infrastructure development.
- Enhance collaboration between local governments and NGOs to integrate DRR into community planning.
- Reinforce connections between government Social Safety Net (SSN) programs and anticipatory actions to support beneficiaries during disasters.
- Develop sustainable resilience projects with international partners and local actors from the proposal stage.
- Incorporate impact-based forecasting into national anticipatory action projects, emphasizing community engagement and Public-Private Partnerships to improve disaster preparedness initiatives.

## **1.0 INTRODUCTION**

The emergence of Bangladesh as an independent nation in 1971 brought widespread devastation, with 10 million displaced people, many orphans, widows, and the devastating 1974 floods leading to famine. In response, the World Food Program (WFP) introduced the Vulnerable Group Feeding (VGF) Safety Net Program (World Bank, 2019). Despite Bangladesh's transition from a food deficit to a surplus country, many remain vulnerable due to recurring natural hazards like floods and cyclones. Safety Net programs have evolved, with 115 currently active, including Cash Transfer (CT) programs. For FY 2023-24, 761,785 crore taka has been allocated to the Social Security Program, representing 16.58% of the national budget and 2.52% of GDP (SSP, 2022-23, Finance Division, GoB).

The Humanitarian Coordination Task Team (HCTT), consisting of public, national, and international partners, supports government efforts in disaster preparedness and response to climate-related disasters. It coordinates humanitarian aid, resource mobilization, and advocacy through 11 clusters and 8 working groups. The Cash Working Group, co-led by the Department of Disaster Management (DDM) and Oxfam, oversees cash support programs. Cash grants were first introduced in Bangladesh following Cyclone Aila in 2012. Since then, over 15 humanitarian agencies have used cash transfers for emergency food, livelihoods, and shelter. However, the use of cash disbursements as Anticipatory Action remains under-tested.

## **1.1 RATIONALE**

As part of the Grand Bargain Commitments from the 2016 World Humanitarian Summit, various initiatives, including the Grand Bargain and Charter for Change, focus on advancing localization in humanitarian response. In Bangladesh, the HCTT Localization Working Group, led by CARITAS and co-led by NIRAPAD and START Fund BD, promotes local practices during climate-related disasters to enhance informed decision-making and support government-led efforts. Oxfam's Asia Community Disaster Preparedness & Transformation (ACT) Programme is implemented in 12 communities across Barishal, Barguna, and Gaibandha with partners Wave Foundation, Jago Nari, and SKS Foundation.

### **1.1.2 Primary Audience and Users Of The Product**

The ACT Programme is a multi-country project implemented in Nepal, Indonesia, and the Philippines. It aims to strengthen disaster preparedness, response, and recovery capacities in highly vulnerable communities, enabling them to co-lead relief efforts with local authorities. The ultimate goal is to reduce vulnerability and alleviate suffering. The third outcome of the ACT Project focuses on systematic knowledge sharing between communities, local and national actors, and international organizations to strengthen local humanitarian leadership. The proposed study supports this outcome by focusing on Learning and Sharing.

## **1.2 OBJECTIVES OF THE STUDY**

The objectives of the study are listed below-

- I. To document the best practices & challenges of cash distribution/cash programming during disaster response under outcome 2 of ACT program for the period 2022-23.
- II. To document the overall learning & challenges of cash distribution program in Bangladesh considering all geographical location, different types of disaster and its severity.
- III. To explore the activities of the stakeholder of the Humanitarian Response in Bangladesh particularly Humanitarian Coordination Task Team (HCTT), Cash Working Group (CWG) and Localization Working Group (LWG) focusing on cash distribution.
- IV. To generate recommendations of cash distribution in emergency response from all mentioned aspect and bring all those before the globe as public goods by developing an evidence book for future well guided cash programming-based emergency response in Bangladesh.

### **1.3. LITERATURE REVIEW/DESK RESEARCH: IN THE BEGINNING OF THE STUDY**

A comprehensive review of literature, case studies, and reports has been conducted to build a broad understanding of Cash Transfer (CT) programs at local, regional, and global levels. The analysis focuses on: (i) evaluating Cash Transfer Program (CTP) infrastructure and capacities in project areas, including government bodies, financial service providers, and NGOs, (ii) examining regulatory frameworks for CTPs in Bangladesh, and (iii) reviewing recent documents on emergency response, particularly cash programming and distribution, sourced from local and international organizations and scholarly resources.

#### **1.3.1 Summary Of Literature Review**

The paper "Multi-Purpose Cash and Sectoral Outcomes: A Review of Evidence and Learning" (2018) by Paul Harvey and Sara Pavanello, commissioned by UNHCR, highlights the transformative potential of multi-purpose cash in humanitarian response. The review shows positive outcomes across various sectors, including nutrition, food security, and livelihoods, though evidence is less robust for sectors like WASH, health, and education. It emphasizes that larger transfers lead to greater impacts and advocates for flexible, single grants covering multiple sectors, allowing beneficiaries to prioritize needs and stimulate local economies. This approach fosters long-term financial inclusion and social protection in crisis-affected populations.

The paper "Cash Transfer Platforms in Humanitarian Contexts" (2017) by Iffat Idris explores the expanding role of cash transfer programming (CTP) in humanitarian aid. Two main trends are highlighted: (1) a shift toward multipurpose cash transfers, which allow beneficiaries to allocate funds as needed, moving away from traditional sectoral aid; and (2) the need for improved cash coordination as CTP actors increase, which currently results in fragmented efforts and strategic gaps. Context specificity and flexibility are emphasized as crucial for effective cash transfers, with the potential for single-cash platforms to address coordination issues. Findings underscore that tailored approaches are essential for successful CTP implementation.

The paper "Lessons Learned: The CBM Crisis Modifier Activation in Bangladesh Floods, 2022" by Gopal Broja Saha, Refata Nasim, and Oliver Neuschaefer examines the crisis modifier's rapid response to the 2022 Bangladesh floods. It highlights the adaptability of crisis modifiers, which challenge the need for extensive pre-planning, as demonstrated by the ad hoc development in Bangladesh. Success was facilitated by strong local networks, emphasizing the importance of community structures and flexibility in implementation plans. The study provides valuable insights for humanitarian organizations on deploying crisis modifiers effectively in rapidly changing crises.

World Vision International, in its "Cash Preparedness Learning Lab - Asia Pacific Region" (2019), conducted experiments on cash disbursement in humanitarian assistance across Bangladesh, Indonesia, Myanmar, the Philippines, and Sri Lanka. The findings indicated that cash and voucher programs effectively empowered the most vulnerable populations in the region. As a result, World Vision decided to adopt a 'Cash First' approach in all applicable humanitarian efforts. In Bangladesh, this lab implemented cash transfers in two areas affected by floods and flash floods: Nilphamari and Tahirpur. The contextual analysis of this experiment revealed that cash transfers helped boost local markets and quickly restock supplies, aiding the recovery of the economy after the disaster. However, these cash disbursements were not used as anticipatory actions. Vulnerable individuals primarily used the unconditional cash to pay off debts, purchase emergency food, and repair their homes.

Global Network of Civil Society Organizations for Disaster Reduction (GNDR) in its call to action (GNDR, 2023) urged for scaling up of locally led anticipatory action, mechanism for microgrants disbursement and establishment of anticipatory action mechanism for local actors.

The Ministry of Disaster Management and Relief (MoDMR) has established a national-level Task Force on Forecast Based Financing/Action, emphasizing its commitment to spearhead ongoing development efforts. While the latest framework acknowledges progress, there are persistent challenges across all regions in Bangladesh related to limited capacity and systems for effectively implementing anticipatory actions on a larger scale. Addressing these challenges requires enhancing data sharing among common beneficiaries, integrating them into other systems, fostering community engagement, and reinforcing the Anticipatory Action Protocol (AAP).

## 1.4 OUTSTANDING RESEARCH

Our study, "Exploring Cash Transfers as Anticipatory Actions in Bangladesh: A Learning Review," breaks from traditional disaster relief approaches by focusing on pre-disaster cash assistance. It examines the logistical and operational challenges of distributing cash in crisis settings and assesses how recipients allocate funds, whether on essential goods or other needs. The central goal is to evaluate the effectiveness of cash transfers before disasters occur, aiming to determine if these proactive measures can reduce disaster impact. Unlike typical post-disaster aid studies, our research emphasizes anticipatory actions that could save lives and resources in high-risk communities.

## 1.5 METHODOLOGY

The research methodology for conducting a "Lessons Learned and Best Practices" study for a project involves a structured approach to gather, analyze, and present insights from the project's experiences. This process helps identify what worked well (best practices) and what didn't go as planned (lessons learned) during the project's lifecycle. In the given context we are applying **Ethnographic Model** with compliments by Quantitative (**socio-demographic**) data like using MIS of the Cash Recipients as secondary sources from the stakeholders of the respective districts and lowest administrative unit like Wards of the Unions have been selected purposively. Besides, additional Instruments are being used along with Semi Structured Questionnaire (Qualitative Instrument) for collection of Individual Household's Socio-Economic information for construction and building a generalization of the Community. The following approaches and steps will be followed during the study throughout as given below:

- 1.5.1 Define Objectives and Scope:** Clearly outline the objectives of the study. In section 1.2 the study objectives are clearly defined.
- 1.5.2 Project Timeline:** The cash was transferred during 2022-23 FY.
- 1.5.3 Inclusion and Exclusion Criteria**
  - Research Unit:** Individual or Household Received Cash either any of the available ways in the project areas for combating shock/s of hazards what they faced in the last time (based on their recall about the last disaster and forecast / early warning about disaster in the respective communities
  - Stakeholders: NGOs, INGOs, GOs, Private Sectors and Financial Institutions involved with Cash Transfer for Disaster Risks Management.
- 1.5.4 STUDY POPULATION:** Stakeholder of the "Asia Community Disaster Preparedness & Transformation (ACT) Program". Among the stakeholders there are 12 targeted communities under 3 districts (Barishal, Barguna & Gaibandha) with Wave Foundation, JAGO NARI & SKS Foundation as Cash Recipients either any of these organizations or any agencies whether it is GO or NGOs. Other stakeholders are- Government, INGOs, UN, Local partners, Financial Service Providers, and donors based in Bangladesh. Specifically, members of the Cash Working Group (CWG), Localizations Working Group (LWG) and Emergency Response Team (ERT), Civil Society Representatives and other members of the Union, Upazila and District Disaster Management Committees (Disaster Management Law 2012, Ministry of Disaster Management and Relief)
- 1.5.5 BRIEF ABOUT RESEARCH METHOD:** The entire study was conducted in three phases where phase-1 is being employed for exploring the primary stakeholder, phase-2 will be

employed for data collection and data management and phase -3: report writing and dissemination of the evidence book by using different formats and medium. Please find below the brief methodology in a table (Table: 01)

Table 1: Summary of the Research Method

METHODS /TOOLS	RESPONDENTS	AREA WISE SAMPLE SIZE				TOTAL	OBJECTIVE
		District -1 (Gaibanda)	D-2 (Barguna)	D-3 (Golachipa, Patuakhali)	National (Central)		
Individual Interviews (Semi Structured Questionnaire)	CT Recipients	25	34	20		79	Lessons Learned and Best Practices; Socio-demographic and vulnerability profiles
Life History	CT recipients	4	3	2		09	Explore the Impact of anticipatory multipurpose cash utilization from emic perspectives
Key Informant Interviews Stakeholders (CWG, LWG, ERT, Fintech, DMCs)	Representatives of different stakeholders e.g., CWG, LWG, Fintech, DMCs	3	3	3	5	14	Building Development Trajectories by listening the operational challenges and successes if any localized innovations
Focus Group Discussion	Knowledgeable Persons from each community e.g., representative of Local Government, NGOs Worker, CBOs member	4	4	3		11	Data Triangulation and explore the variance and consensus on the focused issues and themes

## 2.0 DEVELOPMENT OF DATA COLLECTION TOOLS

Following consultations with experts from Jago Nari, Oxfam in Bangladesh, and our research team, we developed a methodology for this study. In Phase 1, we engaged organizations experienced in Anticipatory Cash Transfer and Forecast-Based Financing (FbF) within the three ACT Project districts, including the Bangladesh Red Crescent Society (BDRCS), German Red Cross Society (GRCS), and Friendship NGO. Using snowball sampling method, we consulted DRR experts from BDRCS and Care. Data collection tools, translated into Bengali, were refined based on expert feedback to ensure effectiveness.

### 2.1 TRAINING ON RESEARCH METHOD

On November 1, 2023, a comprehensive training session was held for the research team, including newly recruited research assistants. The day-long training covered the research objectives, involved stakeholders, existing literature, knowledge gaps, and the importance of this study. It concluded with an in-depth orientation on data collection tools and their target respondents.

## 3.0 PHASE 1

### 3.1 IDENTIFICATION OF PRIMARY STAKEHOLDERS

On November 4, 2023, a workshop took place at Jago Nari's Pathshala Training Room with the ACT Project Management team in Barguna. The session began with the Director of Communication and Fundraising at Jago Nari presenting an overview of the study's potential impact. Lead Consultant Md. A. Halim Miah and Co-Lead Consultant Anik Asad then shared their insights and experiences in Disaster Risk Reduction (DRR) and Knowledge Management, explaining their interest in the current study, "Learning Review of Cash Transfer as an Anticipatory Action in Bangladesh."

The workshop's main goal was to identify key stakeholders. Participants discussed project objectives, and the specific areas selected for the ethnographic study. Mr. Mizan from the Wave Foundation noted no cash transfer programs in Bakerganj, Barishal, due to its lower perceived risk. Following discussions with the BDRCS, it was confirmed that Bakerganj has no active anticipatory cash transfer program, with any potential plans still pending.

### **3.2 REVISED METHODOLOGY AND DATA COLLECTION TOOLS**

After discussions with Jago Nari program management, Oxfam ACT Focal, and the Wave Foundation Project Manager, the research location was changed from Barishal to Golachipa in Patuakhali district, known for its active anticipatory cash initiatives in disaster response. The sample size, with households as the primary unit, remains unchanged.

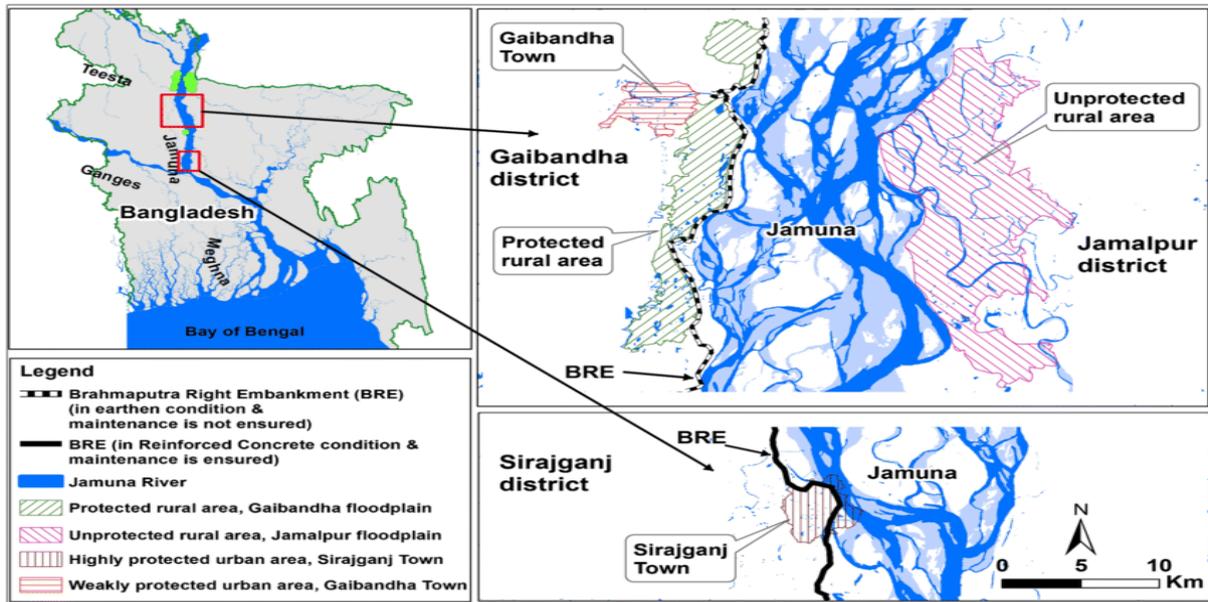
This shift reflects an expanded research objective, now examining cash transfer actions as both anticipatory and post-disaster response measures. Accordingly, the Semi-Structured Questionnaire has been revised, and adjustments have been made to guidelines for Key Informant Interviews, Case Studies, Focus Group Discussions, and Semi-Structured Interviews.

## **4.0 HAZARDS DESCRIPTION**

Bangladesh, situated at the confluence of the Ganges and Brahmaputra rivers and influenced by the Ganges-Brahmaputra-Meghna (GBM) river system and Bay of Bengal, is highly disaster-prone. The densely populated GBM delta, with over 120 million residents and a population density above 1,200 people per km<sup>2</sup>, faces severe risks. The low-lying coastal areas experience frequent erosion and accretion, exacerbating vulnerability to extreme events. The north regularly faces floods, while the south is impacted by cyclones, storm surges, and salinity intrusion, with an average of 16 tropical cyclones annually. Ranked seventh on the climate change vulnerability index, Bangladesh's geographical and socio-economic conditions make it exceptionally susceptible to climate impacts.

### **4.1 HAZARDS IN GAIBANDHA:**

Gaibandha district, in northern Bangladesh, is highly vulnerable to natural disasters, especially floods and riverbank erosion during monsoon, with its major rivers including the Brahmaputra, Teesta, Korotoa, Bangali, and Ghaghot. Saghata Upazila, among Gaibandha's seven sub-districts, is one of the most flood-prone and impoverished, bordered by the Jamuna and Bangali rivers. A multi-hazard risk analysis in July 2021 indicated that northern districts like Kurigram, Gaibandha, Jamalpur, and Sirajganj face very high climate-related risks. Annually, 660 per 1,000 people in these areas are projected to be impacted by climate hazards from 2021-2025. Out of 18.33 million people exposed, about 12.10 million (2.71 million households) may be affected each year across Bangladesh's segment of the Ganges-Brahmaputra-Meghna catchment area, which spans approximately 1,750,000 km<sup>2</sup>, with 92% of the area lying outside Bangladesh in India, Nepal, and Bhutan.

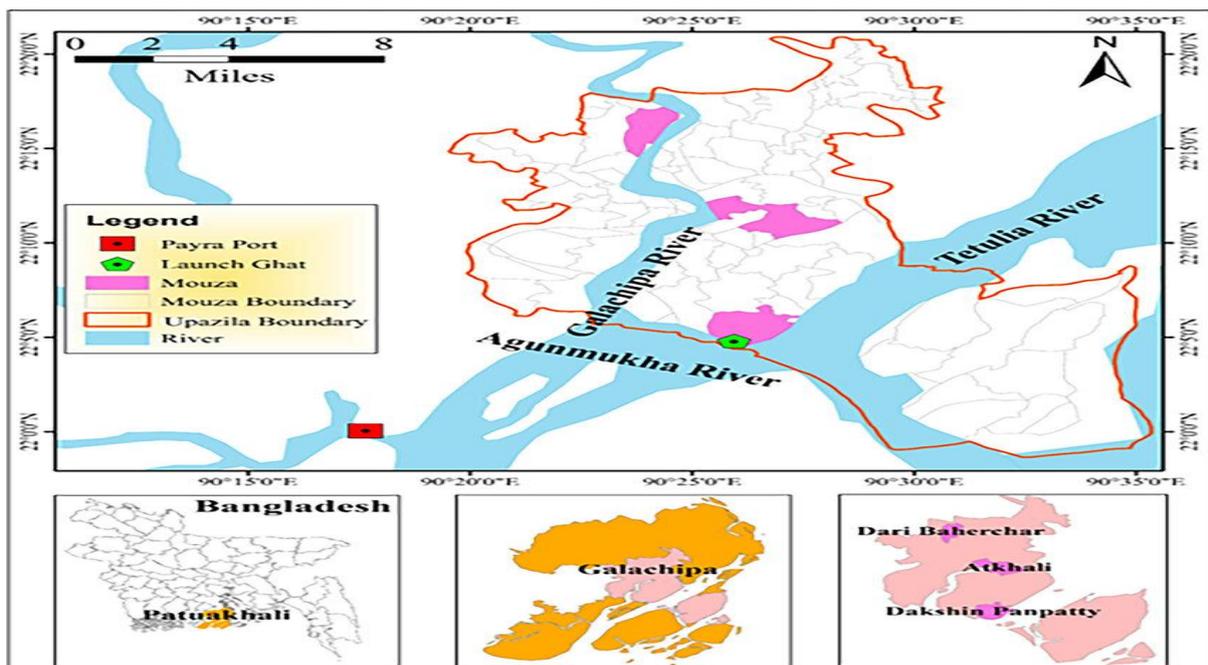


Picture 1: Gaibanda and Jamuna basin (Courtesy: Relief Web Bangladesh)

The map shows Bangladesh and its major rivers. The two insets show the Brahmaputra Right Embankment (BRE) and the protected rural area in the Gaibandha district, the unprotected rural area in the Jamalpur district, and two urban areas (Gaibandha Town and Sirajganj Town) with different flood protection levels.

#### 4.2 HAZARDS IN PATUAKHALI:

Patuakhali, an administrative region in Bangladesh's Barisal Division, spans 3,221.31 sq. km and boasts beautiful natural landscapes, including the tourist town of Kuakata, known for its rare dual view of sunrise and sunset. The district includes eight upazilas—Patuakhali Sadar, Mirzaganj, Dumki, Bauphal, Dashmina, Galachipa, Kalapara, and Rangabali—and is crisscrossed by rivers like the Laukathi, Lohalia, Andharamanik, and Agunmukha, which flow into the Bay of Bengal. The study focuses on Golachipa Upazila, located at the southern edge, where the Agunmukha River meets the Bay.



Picture 2: Map of selected study sites (mouza)

The map shows the Patuakhali district, Galachipa upazila and union boundaries and Rivers are located. (Courtesy: [Effectiveness of selected planned adaptations in micro level: Evidence from coastal community in Bangladesh](#))

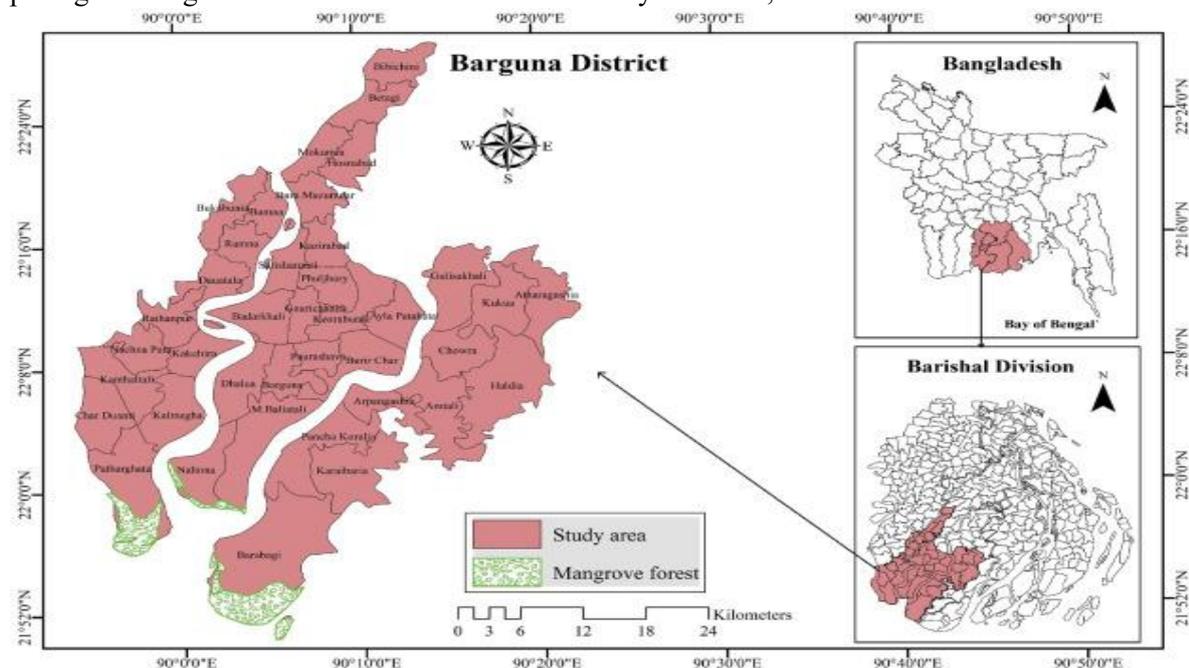
Patuakhali’s alluvial soil and many char (island) lands make it highly vulnerable to natural disasters, particularly cyclones and storm surges. Over the last 30 years, around 10 severe cyclones, including Aila, Sidr, Mohaseen, and Roanu, have severely impacted the area. Cyclones, frequent between April-May and October-December, arise from Bay depressions, with about 40 severe storms recorded from 1980-2019, around 20 including Aila, Sidr, Mohaseen, and Roanu caused substantial human, environmental, and economic damage. Unlike the southwest and southeast coasts, which have natural barriers like mangrove forests, Patuakhali lacks protective vegetation, intensifying its exposure to such hazards.

### 4.3 HAZARDS IN BARGUNA

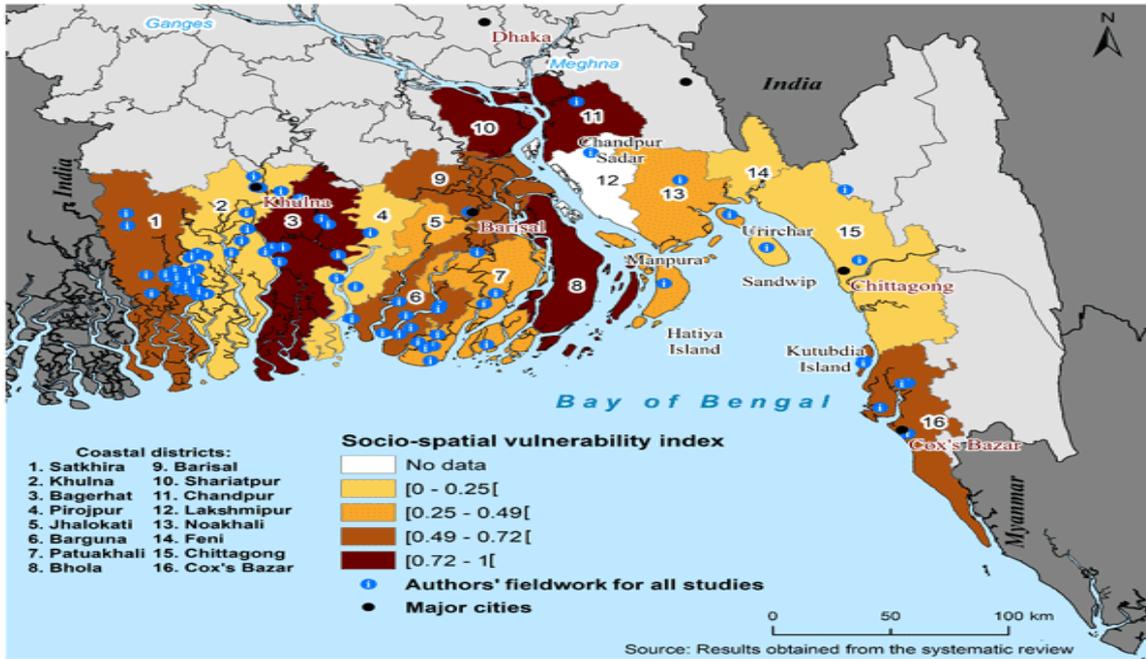
In 1984, Barguna Subdivision was upgraded to Barguna District, located in the Barishal division of Bangladesh. This coastal district lies between 21°48’ and 22°29’ north latitudes and 89°52’ to 90°22’ east longitudes, bordered by Khulna and Pirojpur to the west, Patuakhali to the east, and the Bay of Bengal to the south.

Historically part of the Sundarbans, Barguna was shaped by the gradual clearing of mangrove forests, resulting in its current formation. The district covers 939.39 sq km and has a population of around nine lakh residents, known for its fertile agricultural land.

However, Barguna is vulnerable to natural disasters, including cyclones and storm surges, due to its low-lying terrain. This increases the risk of flooding, affecting agriculture and livelihoods, while also posing challenges from riverbank erosion and salinity intrusion, which threaten freshwater resources.



Picture 3: Barguna District, (Courtesy: *Employing multi-criteria decision analysis and geospatial techniques to assess flood risks: A study of Barguna district in Bangladesh.*)



Picture 4: South west, Central South and Southeast of Bangladesh which comprised 16 coastal districts

## 5.0 KEY FINDINGS

### 5.1 SOCIO DEMOGRAPHIC INFORMATION OF THE STUDY PARTICIPANTS

#### 5.1.1 District Wise Respondents And Gender

In this study, 79 individuals were interviewed: 34 from Barguna, 25 from Gaibandha, and 20 from Patuakhali. Gender-disaggregated data showed that Barguna had 20 male and 14 female participants; Gaibandha had 25 female participants with no males; and Patuakhali included 16 females and 4 males. None of the respondent was third gender in this study among these three districts. In terms of percentage distribution, Barguna represented 43% of the total respondents, Gaibandha 32%, and Patuakhali 25%.

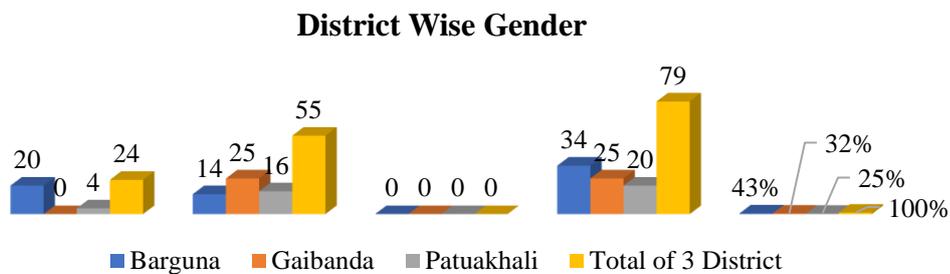


Figure 2: Gender by District

#### 5.1.2 District Wise Age Group

Among the participants most of the respondents were in the age group of 26-45 year (50 persons) and followed by age group 46-65 years (22 Persons); and a few of them in the age group of 10-25 years (3) and 65- 85 years (3) and only one from the age group of 86-100 years from Gaibandha district.

Table 2: Age of the respondents by district

District Name	Age Group					Total	% of Total
	10-25 Years	26-45 Years	46-65 Years	65-85 Years	86-100 Years		
Barguna	2	23	7	2	0	34	43%
Gaibandha	1	13	10	0	1	25	32%
Patuakhali	0	14	5	1	0	20	25%

<b>Total of 3 District</b>	3	50	22	3	1	79	100%
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### 5.1.3 District Wise Monthly Income

Among the 79 participants, the majority belonged to the income category of 5,000-10,000 BDT, comprising 47 households: 19 in Barguna and 14 each in Gaibandha and Patuakhali. Additionally, 24 households fell into the 11,000-20,000 BDT monthly income bracket, while a few reported incomes below 5,000 BDT. Notably, only one household in Patuakhali was classified in the higher income category of 21,000-30,000 BDT per month.

Table 3: Households Income of the Respondents by District

District Name	Monthly Family Income					Total	% of Total
	Less than 5,000	5000-10,000	11,000-20,000	21,000-30,000	30,000 (+)		
<b>Barguna</b>	1	19	14	0	0	34	43%
<b>Gaibanda</b>	6	14	5	0	0	25	32%
<b>Patuakhali</b>	0	14	5	1	0	20	25%
<b>Total of 3 District</b>	7	47	24	1	0	79	100%

### 5.1.4 District Wise Loan Data

Most participants, comprising 44 households out of the total 79, reported having debts, whether from NGOs, banks, societies, or local money lenders **mostly for house repairing, purchase boat for fishing and medical treatment.** This accounts for approximately 55.7% of the total respondents. Broken down by district, Barguna had the highest proportion with nearly 65% of households having loans, followed by Patuakhali at 55%, and Gaibandha at 44%. Respondents borrowed loan mainly for repairing or construction of housing, investment in small business or boat repairing and treatment purpose.

Table 4: Respondents HHs had Loan by district

District Name	Loan Data District Wise				% of Total HH
	Yes	No	Total	% of Total HH received loan	
<b>Barguna</b>	22	12	34	64.7%	43%
<b>Gaibanda</b>	11	14	25	44%	32%
<b>Patuakhali</b>	11	9	20	55%	25%
<b>Total of 3 District</b>	44	35	79	55.7%	100%

### 5.1.5 District Wise Loan Size

Among households that have taken out loans, 15% hold loans between 25,000 and 50,000 BDT, followed by 14% with loans from 10,001 to 25,000 BDT. Additionally, 6% have loans ranging from 5,001 to 10,000 BDT, and 5% have loans between 500 and 5,000 BDT. Notably, 3% hold loans from 50,001 to 80,000 BDT, while 6% have loans between 80,001 and 100,000 BDT. Furthermore, 4% have loans from 100,001 to 150,000 BDT, and 3% have loans ranging from 250,001 to 300,000 BDT. Of the 44 households with loans, 72.7% (32 households) have loans between 25,001 and 50,000 BDT, while 27.3% (12 households) have loans exceeding 50,001 BDT.

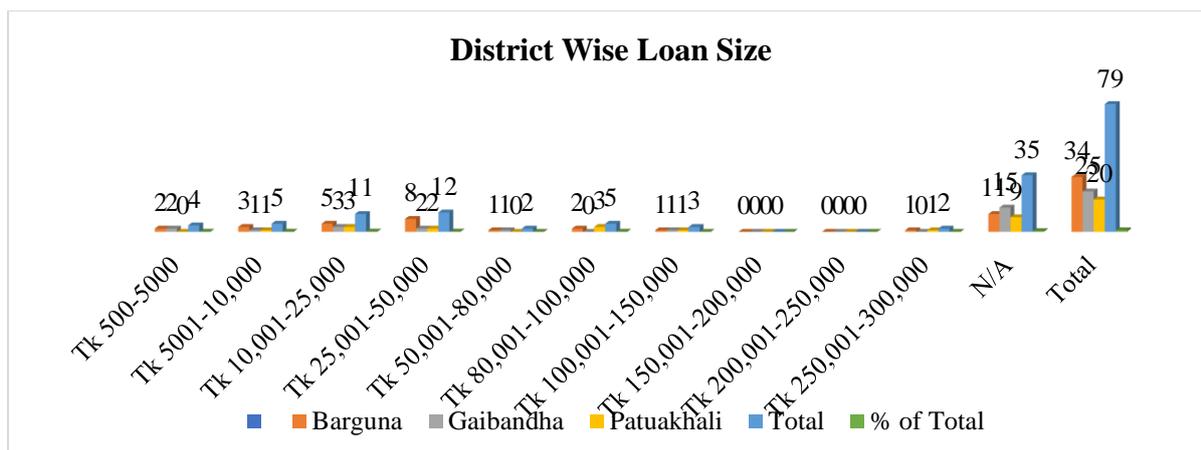


Figure 3: Respondents taken loan size by District

### 5.1.6 District Wise Source of Loan

Out of the total 79 households, 44 households, constituting 56% of the participants, had loans during the study period. Among the borrowers, the majority, 70.45%, received loans from NGOs, followed by 9.09% from cooperatives and 9.09% from unofficial money lenders. A smaller percentage obtained loans from relatives (6.81%), formal banks (2.27%), and neighbors (2.27%).

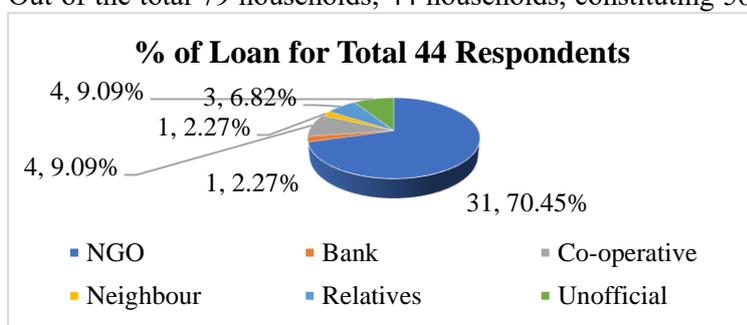


Figure 4: Sources of loan by districts

### 5.1.7 District Wise Asset

Among all the participant households, roughly 40% possess some form of assets, including permanent assets or valuable possessions like livestock and poultry. Conversely, approximately 61% of households do not own any assets. Breaking down the data by location, 16 out of 34 households in Barguna, 7 out of 25 Households in Gaibandha, and 8 out of 20 households in Patuakhali have some form of assets.

Table 5: Assets of respondents HHs by District

District wise Asset					
Have any asset	Barguna	Gaibandha	Patuakhali	Total	% of Total
YES	16	7	8	31	39.24%
No	18	18	12	48	60.76
<b>Total</b>	<b>34</b>	<b>25</b>	<b>20</b>	<b>79</b>	<b>100%</b>

### 5.1.8 District Wise Own Land

Only 11% of participant households—nine across three districts—have cultivable land, while 89% (70 households) do not. Approximately 32% own some form of housing land, including 11 households in Barguna and 7 each in Gaibandha and Patuakhali. Those with housing land typically have small plots, often obtained through leasing from private owners, especially in Gaibandha, or through government Shelter Programs like Abashon. Some respondents have actual ownership, while others live on riverbanks or embankments in makeshift arrangements.

Table 6: Status of Owned land by the respondents in three districts

District wise own land					
Have any own Land	Barguna	Gaibandha	Patuakhali	Total	% of Total

Farming Land	YES	5	2	2	9	11%
	No	29	23	18	70	89%
<b>Total of Farming Land</b>		<b>34</b>	<b>25</b>	<b>20</b>	<b>79</b>	<b>100%</b>
Housing Land	YES	11	7	7	25	32%
	No	23	18	13	54	68%
<b>Total of Housing Land</b>		<b>34</b>	<b>25</b>	<b>20</b>	<b>79</b>	<b>100%</b>

### 5.1.9 District Wise Cash Savings

Approximately 42% of the respondents have a modest amount of money saved in NGOs or similar Community-Based Organizations (CBOs), while the remaining respondents do not have any savings. This distribution includes 11 households in Barguna, 14 households in Gaibandha, and 8 households in Patuakhali.

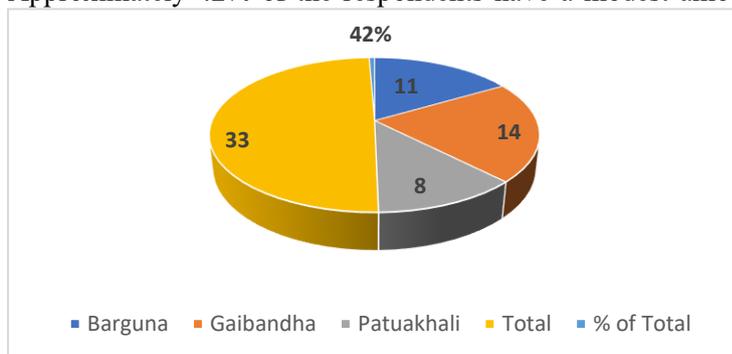


Figure 5: Savings status of respondents by Districts

### 5.1.10 District Wise Social Safety Net

Out of the total participant households, 25%, or 20 households, were recipients of various Social Safety Net programs, while the remaining 75% were not part of any Social Protection scheme. Breaking it down by district, this includes 6 out of 34 households in Barguna, 5 out of 25 households in Gaibandha, and 9 out of 20 households in Patuakhali.

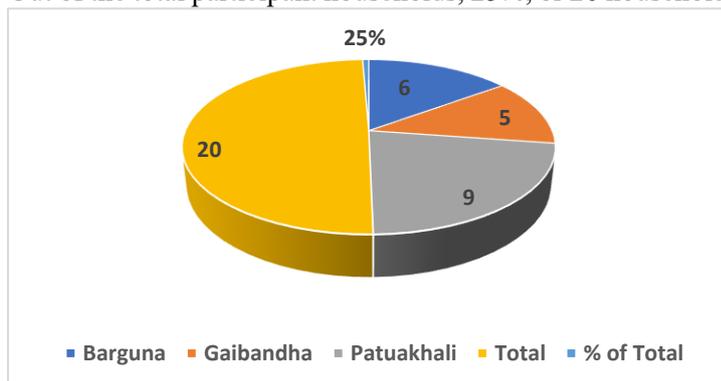


Figure 6: Access to Social Safety Net of respondents by District

### 5.1.11 District Wise Respondent Education

Among the respondents, 46% (36 individuals) reported being unable to read or write in their mother tongue; however, 42% of this group could write their names using a signature instead of a thumbprint. A significant 34% (27 out of 79) had completed education from classes 1 to 5, with the highest numbers in Barguna (14), followed by Patuakhali (10) and Gaibandha (3). Additionally, 14% (11 individuals) had attended classes VI to X, while 6% (5 respondents) had education beyond class X, predominantly from Barguna (4), with one from Patuakhali and none from Gaibandha.

Table 7: Education Status of the respondents by district

Education level	Barguna	Gaibandha	Patuakhali	Total	% of Total
Illiterate	0	1	2	3	4%
Signature Only	13	15	5	33	42%
Class (I-V)	14	3	10	27	34%
Class (VI-X)	3	6	2	11	14%
Above X	4	0	1	5	6%
<b>Total</b>	<b>34</b>	<b>25</b>	<b>20</b>	<b>79</b>	<b>100%</b>

### 5.1.12 Maximum Savings Amount

Among the 79 respondents in three districts only four respondents had 10,000 BDT and above (Up to 12,000 Taka) and in Patuakhali only one of the respondents had savings of BDT 38,00.

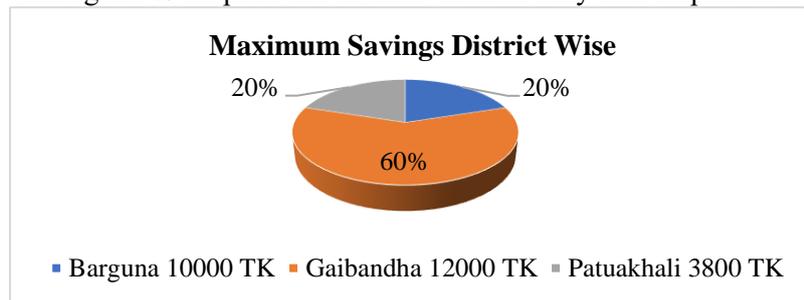


Figure 7: Savings of respondents by Districts

### 5.1.13 People With Disability (%) Of Total 79 Respondents

There is total 15 out of 79 respondents HHs either respondent s/he self or any other member/s of HHs had kinds of disability. Among the People with disability most of them had Physically challenged, 15% (12 out of 79) and remaining three- mental, visual, and hearing impaired for each. By district there are 4 for Barguna, 6 people for Gaibanda and 5 people for Patuakhali district.

Table 8: % of People with Disability by Districts

District wise Type of disabled people					
Type of Disability	Barguna	Gaibandha	Patuakhali	Total	% of Total Respondents
Physical Disability	3	5	4	12	15%
Mental Disability	0	0	1	1	1%
Visually Impaired	0	1	0	1	1%
Hearing Impaired	1	0	0	1	1%
N/A	30	19	15	64	81%
<b>Total</b>	<b>34</b>	<b>25</b>	<b>20</b>	<b>79</b>	<b>100%</b>

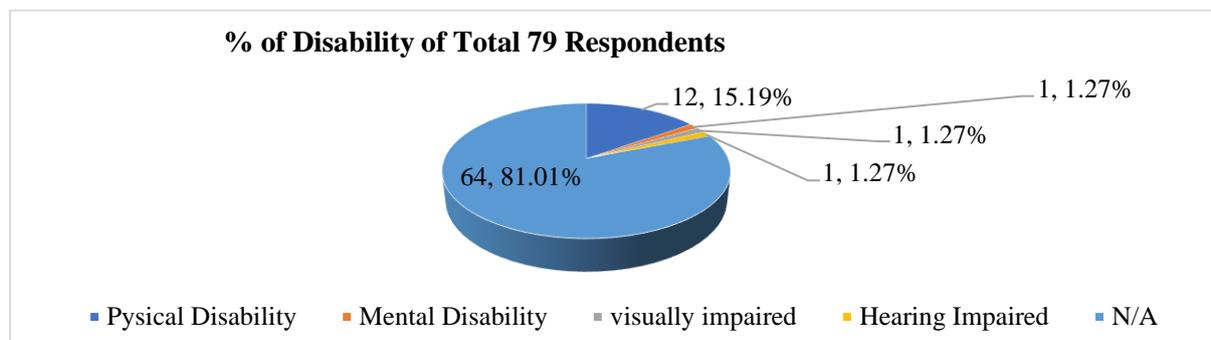


Figure 8: % of disability types of total 79 Respondents

## 5.2 ETHNOGRAPHIC MODEL OF LEARNING REVIEW OF CASH TRANSFER AS AN ANTICIPATORY ACTION IN BANGLADESH

### 5.2.1 An Anticipatory Action In Barguna District

Most informants rely on on-and-off farm day labor for their livelihood, with only 1% small-scale farmers and 6% fishermen. Other income sources include small-scale agriculture, petty trading, social protection payments, and remittances. These families are highly vulnerable, having been affected by major cyclones like the 1990 cyclone, SIDR in 2007, and Aila in 2009.

Eligibility for the Anticipatory Cash Transfer project by Jago Nari was assessed using a vulnerability score based on housing quality, cyclone impact, monthly expenditure, and household demographics. In Baliatoli and other villages in Barguna Central, demographic data and individual interviews were collected, with 98% of data sourced from women.

Respondents face economic vulnerability, living in lower-quality housing and often being landless. Their average monthly income and savings indicate poverty, leading many to sell assets or take loans during crises. While most households are male-headed, responses often come from women, reflecting fragile livelihoods due to seasonal male migration. Nearly all respondents have completed primary school and are familiar with mobile phones and bKash, although none have received Anticipatory Cash support via mobile. Demographic data was used to assess eligibility for cash transfers in preparation for upcoming cyclones.



Picture 5: A vulnerable woman of Char Karforma (island on the river)

### ***Ecology of the Settlement***

Beneficiaries in Majerchor, Rakhain Palli, Khejur Tola, and Gorepadma Gram in Barguna Sadar Upazila have a rich history spanning 1 to 150 years, with memories extending back three generations. Over time, migrants have settled in these areas, where early settlers built homes from coconut tree materials due to the scarcity of large trees. Initially, there were 150 to 200 houses, with most families engaged in fishing and some in agriculture, primarily cultivating crops like potatoes, sweet potatoes, and khirai on naturally fertile land, while purchasing rice externally. Without electricity, residents relied on kerosene for lighting. The fragile homes often washed away, necessitating reconstruction. In times of crisis, families commonly sold valuable household items, such as furniture or livestock, for money or food. Local calamities, referred to as "Gor," typically occurred in the months of Baisakh, Jaishtha, and Kartik (Ethno history/case study).

### ***History of natural disaster, Early warning, and CT programme***

The coastal areas of Bangladesh have historically been vulnerable to tropical cyclones from the Bay of Bengal. The *Ain-e-Akbari* by Abul Fazal records a severe cyclone in the Barisal district in 1584. In 1876, another devastating cyclone struck Barisal, Noakhali, and Chittagong, resulting in approximately 200,000 deaths. A catastrophic cyclone on November 12, 1970, hit Patuakhali, Bhola, and Noakhali, causing tides of 20 to 35 feet and claiming around 1 million lives. The Super Cyclone 'SIDR' later caused extensive damage in Barguna, Khulna, and Barisal, though with fewer casualties.

The 1970 cyclone revealed the inadequacies of government and community disaster management. In response, a national cyclone preparedness program was initiated, selecting 19,270 volunteers from 1,927 units across 186 unions by August 1972. A reliable communication system for early warnings was established, linking Dhaka with regional offices and coastal police stations. Workshops in Dhaka,

Chittagong, and Barisal were set up to maintain signaling equipment, including wireless sets. The national budget began allocating funds for cyclone disaster management. After the 1991 cyclone, warning signals began reaching Barguna, often via radio broadcasts, with flags hoisted as warnings. From 1991 onward, direct forecasts and danger signals became accessible to the residents of this Char (Ethno history/case study).

### ***Household-led early actions***

Beneficiaries' houses are located close to the riverbanks and sea, averaging 20 meters from the nearest riverbank or embankment. This proximity makes evacuation during flooding or cyclones more logistically and financially challenging. The decision to evacuate often relies on receiving early warnings about cyclones. Almost all households reported receiving warnings an average of five to three days in advance, primarily through Cyclone Preparedness Programme (CPP) volunteers and NGO workers. Key sources of early warnings included word of mouth, radio, TV, and past cyclone experiences, particularly from the 1991 Super Cyclone. Despite these warnings, many residents hesitated to evacuate; while women would go to shelters, men often stayed behind to protect livestock and property. However, the community now better understands danger signals, aided by the presence of CPP volunteers in the area (Ethno history/case study and KIIs).

### ***Evolution of CTP***

Since 2007, NGOs have implemented emergency cash payments following Cyclone SIDR. Initially, cash was distributed directly by NGO workers, but this system faced corruption issues, with recipients often needing to pay bribes, resulting in long wait times, especially for the elderly. In 2021, during the COVID-19 pandemic, residents began receiving money via mobile transfers through 'bikash,' improving the cash disbursement system. However, many families still struggle to access cash and rely on others, which can lead to irregularities. Fortunately, complaints can now be filed through the agency, and no incidents have been reported. Overall, cash distribution has become much more effective.

### ***Community Perception about Anticipatory Cash Transfer***

Household-level individual interviews, focus group discussions (FGDs), and key informant interviews (KIIs) reveal that people lack clarity on how cash transfer (CT) amounts are determined, as they have not been consulted or asked for their input. Beneficiaries express mixed opinions on anticipatory cash transfers, with some supporting it and others opposing it.

#### **The opinions in favor of Anticipatory Cash are:**

1. Everyone will be able to prepare in advance, especially poor and fishing communities near rivers.
2. It will aid in repairing fragile homesteads, building or fixing animal sheds, and purchasing essential food, medicine, and supplies for disaster preparedness.
3. During the COVID-19 pandemic in 2021, people received money via the 'bkash' app for the first time, significantly improving the cash distribution system for disaster risk management. While experiences vary, cash transfers are generally seen as effective in reducing property damage, enhancing risk awareness, mitigation, improving financial literacy, and building disaster resilience.

#### **The opinions not in favor of Anticipatory Cash Transfer are:**

1. If the whirlwind changes direction, the intended purpose of cash assistance may not be met, leaving those affected by the shift without support.
2. Advance cash payments may be insufficient, as damage assessments are estimates; if cyclone damage exceeds expectations, the funds may not cover losses.
3. Post-cyclone, accurate damage assessments can determine cash amounts; for example, after SIDR, affected families received Rs 500,000 based on actual losses, which is not feasible before the cyclone.
4. Preparations before a cyclone should include purchasing items that may be damaged, as inaccurate damage assessments can lead to asset loss, rendering prior cash payments ineffective.

5. Cash distribution targets vulnerable individuals based on pre-disaster assessments, risking exclusion of families who may suffer losses despite their prior economic status. Thus, post-disaster verification of needs enhances the effectiveness of cash distribution.

### ***Use of Cash by the beneficiaries***

Beneficiary households were surveyed on their cash usage, including spending amounts and purchase timing. Findings reveal that 92% of beneficiaries allocated part of their cash grant to food expenses. Additionally, 65% used the funds for health-related costs, while nearly 45% purchased non-food items (NFIs) like soap, jerrycans, buckets, and clothing. About 35% directed funds toward evacuation costs, including boat transport and labor for moving household items or livestock. Although anticipatory cash transfers helped reduce distressed selling, the effectiveness in preventing forced sales remains inconclusive.

**Mrs. Laili**, a member of the Micro Credit Group, Jago Nari; Age: 45; She has two sons, and her husband does daily labor for a living. They live in extreme poverty as they do not own any cultivable land or assets. She mentioned that her family came to this housing 17 years ago due to the cyclone Sidr. She recalled the tragic moment of her life as she saw 7 deaths in her family and how it affected her life and livelihood. Currently she lives in *Abason* a housing project for the homeless by the government and the donated land was 5 decimals. As she was asked how she and her family preparations for if there is a signal for no.7 danger; She replied that volunteer organization like Red Cross and local polices from district headquarters provides alarm for the community. Mrs. Laili also talked about the areas cyclone shelter center if there is any cyclone like hazards. She mentioned, 7-8 years ago she received tk5000 grant money from the member of the union council based on the recipient lists of ward no.7 and she only needed to show the photocopy of her smart card to receive the grant. As she was asked how she used the grant for her wellbeing she replied that the money was invested to buy fishing boat and fishing net to catch fishes from the nearby river. She included it is better to receive grant in cash by mobile banking source like bkash as it is more convenient. According to her these types of grants help the victims of natural disasters a lot as it can be used to invest in hiring land to cultivate farming or to buy cow as there will be more return.

### ***Anticipatory Cash Transfer by NGO***

Since 1998, NGOs have been providing material and cash support, with cash distribution programs gaining momentum after 2007, particularly during the AILA disaster in 2009. Cash assistance has become a vital modality for helping beneficiaries, with initial selection based on Community Standards (CS), typically targeting those with monthly incomes below 6,000 BDT. Previous challenges included poor communication in remote areas, nepotism in beneficiary selection, and lack of coordination among government and NGO organizations. However, these issues have largely been addressed. Today, cash transfer assistance has broadened its areas from routine SSNPs and post disaster aid disbursement to anticipatory actions. Research revealed that Anticipatory action in DRR was first piloted at scale in Bangladesh in July 2020 (Ashley Pople, 2024; Ashley Pople, 2024; Ashley Pople, 2024). Financial technology like Mobile Money Transfer (MMT) allows for quick and efficient disbursement, giving beneficiaries the freedom to manage their spending. The piloting of Anticipatory Cash Transfer demonstrates that MMT can effectively deliver unconditional cash assistance in emergencies, making it a promising option for supporting the poor (*KII Jagonari, Borguna*).



Picture 6: FGD with the vulnerable community of Boalia, Golachipa

### 5.2.2 Anticipatory Cash Transfer In Patuakhali

Patuakhali District, part of the Barisal Division in southern Bangladesh, has a population of 158,527, with 80,130 males and 78,397 females (BBS). The district's primary occupations are agriculture and fishing, and it faces frequent natural disasters like floods, cyclones, and river erosion due to its coastal location by the Bay of Bengal.

The study focuses on Golachipa Upazila, connected to the Bay via the Aagunmukha River. Projections indicate a potential rise in global mean sea levels by 37 cm to 75 cm under RCP 4.5 and 55 cm to 123 cm under RCP 8.5 by 2100, with Bangladesh likely experiencing values 5% higher (Nationwide Climate Vulnerability Assessment in Bangladesh, GIZ and DoE, November 2018).

Golachipa consists of 12 unions, including Sadar Union Council (Central), which is 7 km from the Upazila headquarters. The Sadar Union includes twenty villages, such as Ratandi, Boalia, and Pokhhia. Communities here regularly endure severe climatic events (Forecast Based Early Action, Project Completion Report, Jago Nari, and Save The Children, 2021). To assess Cash Transfer as an Anticipatory Action in Bangladesh, this study focused on vulnerable populations in the last mile, selecting participants from Pokhhia, Boalia, and Char Karforma (an island in the Aagunmukha River) within Wards 6 and 9 of the Sadar Union.

#### *Anticipatory Action and Cash Transfer for Cyclone Disaster*

Consultations with the Jago Nari Project Management Team and BDRCS revealed that integrating Cash Transfer as an Anticipatory Action for cyclone hazards is still in the planning stages, with potential pilot projects being considered. Cash distribution has been part of humanitarian efforts since Cyclone Sidr in 2009, primarily for relief. BDRCS revised its "Forecast-based Financing/Action Early Action Protocol for Cyclones" on June 6, 2021, based on experiences from Cyclones Amphan and Yaas, targeting 13 sea-facing districts.

During Cyclone Amphan in May 2020, BDRCS reached over 36,500 people within 52 hours of activation (BDRCS, FbA, Cyclone Activation Protocol, p. 6, June 6, 2021), providing food, water, and evacuation support instead of cash transfers.

Save the Children, alongside Jago Nari and JJS, launched the "Forecast Based Early Action" pilot project in cyclone-prone Upazilas of Bagerhat and Patuakhali before Cyclone Yaas. The protocol included a Pre-Activation Trigger when Signal-1 was declared on May 22, 2021, and an Activation Trigger with Signal-4, where wind speeds reached 60-70 kph, causing water levels to rise by 3-4 feet. The project targeted low-lying areas where households relied on river fishing and crafts. Many shelters were made from bamboo and corrugated iron sheets.

***Vulnerable peoples of the Uttar Pokhia, Boalia and Char Karforma of the Golachipa Sadar UP, Golachipa, Patuakhali***

Over 90% of households in the area depend on fishing as their primary income source, while others face unstable employment through daily wage labor, including rickshaw pulling and street vending. A small number work as craftsmen, making fishing nets and wooden boats. Many extremely impoverished individuals lack land ownership and have lived precariously on the embankment for years, perpetuating a cycle of poverty that affects their children. This vulnerable living situation exposes these families to risks from strong winds and regular high tides.

**Last Five Years of Cyclone Consequences:** The southern districts of Bangladesh, near the Bay of Bengal, face annual cyclones. In the past five years, notable storms include Ruano, Fani, Bulbul, Nargis, Mohsin, and most recently, Hurricane Amphan, Yass, and Cyclone Midhili (November 16, 2023).

**Most Damaged Areas and Their Condition:** Residents frequently experience income disruptions from 5 to 6 storms annually. Vulnerable groups include those living outside embankments, river-adjacent individuals, disabled persons, and small fishing families. Cyclones damage crops, livestock, homes, and livelihoods, particularly in Ward No. 9 (South Boalia, Char Karforma, Boalia village), which houses 800 households near the Aagunmukha River.

**Impact on Poor People and Their Property:** High tides from strong winds have severely impacted fishing nets, homes, crops, furniture, and livestock, leading to significant losses. Additionally, job opportunities decline, and boats tied to riverbanks often sustain damage from waves.

**Community Experiences with Cyclones:** In this area, cyclones are referred to as "Bonna" or "Ban," highlighting fears of tidal surges over wind. Many residents do not remember the devastating 1970 Bhola Cyclone, which killed around half a million, or the April 29, 1991 cyclone, which resulted in 135,000 deaths in southeastern Bangladesh.

*"We did not have experiences of 70's and 90's Cyclones but we had experience on SIDR"*- A Local Government Representative, Boalia, Golachipa. According to them, riverbank erosion and Corona are also disasters as they affect their lives and livelihoods.

***Transformation of Cyclone Preparedness and Response at Community Level***

During disasters, the Union Disaster Management Committee and CPP volunteers focus on relocating vulnerable communities, particularly those outside embankments and on unprotected islands. The government's "Ábashon" housing scheme aims to provide shelter along the Agonmukho River, which is prone to tidal surges. Rising water levels during cyclones threaten residents, while low-lying islands like Char Karforma often flood even during normal tides, putting around 400 individuals at risk. To improve preparedness, the committee and volunteers announce cyclone signals received from the district, using microphones to communicate alert levels at the community level.

*"People are aware now. We Bangali are very courageous. After formation of any Cyclone in the sea and as soon as we get cyclone signals from Head Quarter (BDRCS) we UDMC and UzDMC sit in a meeting for preparatory actions."*- A CPP Volunteer, South Boalia, Golachipa.

The CPP plays a crucial role in coastal villages, facilitating cyclone early warning message dissemination and last-mile evacuation. They help relocate at-risk populations, particularly those living close to the coast and on islands vulnerable to tidal surges, to safer cyclone shelter centers. In collaboration with civil administration, CPP volunteers organize transportation, including boats, to evacuate people along with their valuable assets like cattle and poultry. They also ensure the shelters are equipped with electricity, lighting, and Water, Sanitation, and Hygiene (WASH) facilities.

Additionally, CPP conducts community awareness activities to enhance disaster preparedness. Currently, aid is provided post-disaster based on needs assessments, and initiatives like tree planting for afforestation have been implemented to create protective measures against future disasters. However, both new and experienced CPP volunteers report a lack of remuneration and incentives for their efforts, including the absence of annual refresher programs and essential safety kits, such as torch lights, which are vital for community-level operations.

### **Why do people not want to go shelter centre?**

Participants noted a rising awareness of disaster risks, leading to increased evacuations among vulnerable populations. However, about 20% of residents hesitate to leave due to attachment to valuable belongings and livestock, viewing them as essential assets.

To address this, many support Cash Transfer programs as a government initiative that encourages evacuations by providing financial security. Residents appreciate cash assistance along with essentials like food, water, and transportation to cyclone shelters, which is vital for asset-poor individuals near the sea. CPP Volunteers are specifically trained to mobilize these communities, ensuring their safe relocation while addressing the challenges of coastal living.

### **How was the beneficiary selected for the cash transfer program?**

Most participants from Pokhia village recalled that the selection process for cash assistance involved representatives from respective organizations visiting households to assess wealth through inquiries about land ownership and observations of non-permanent assets. Similarly, residents of South Boalia village reported that NGO employees, accompanied by local government representatives, conducted door-to-door assessments of needs and economic status, noting that the process was fair and did not require bribes for inclusion on the beneficiary list.

In contrast, several vulnerable residents from Char Karforma (Ward No. 9) expressed frustration at their exclusion from the cash program. They highlighted that the island is divided by a canal, with both sides—Char Karforma and Aagunmukha—equally vulnerable to cyclones, as they lie outside flood protection embankments along the Aagunmukha River. They emphasized that approximately 300 households in Ward No. 9, living in high-risk areas, should be prioritized for anticipatory cash transfers, as they are among the first to be affected by cyclones.

### **When do they like to receive grants after or before? What should be the size of the cash transfer as an anticipatory action and when it should be transferred to the people?**

In South Boalia village, within Ward No. 9 of the Golachipa Sadar Union Council, about 20 participants lived along the riverbank in makeshift shelters without stable housing or cultivable land. When asked about their preferences for cyclone preparedness, opinions were split: half favored pre-cyclone cash distribution, while the other half preferred post-cyclone assistance.

Those advocating for post-cyclone aid argued that distributing cash before the storm makes it difficult to assess actual losses and damages, as some individuals who weren't affected might still receive aid. In contrast, proponents of pre-cyclone assistance emphasized that having cash beforehand allows for

early preparations, such as purchasing dry food and supplies, which can help them manage immediately after the cyclone hits.

In Pokhia village, participants acknowledged the importance of cash assistance before disasters but were uncertain about the necessary amounts for anticipatory actions, often confusing these with disaster response. They typically prepare by buying and storing dry food for potential shortages when markets close after a disaster. Some participants suggested that a minimum aid amount of Taka 3,000 to Taka 5,000 should be provided immediately following cyclone alerts of signals 4 or 5, as these warnings are vital for community preparedness.

### ***Importance of cash as anticipatory actions***

All the participants opined that usually relief or aid is distributed after a need assessment of loss and damages, so it is delayed reaching at the time of urgency. Therefore, cash transfer at an early action is helpful for preparedness like buying some dry food and reaching shelter centre. “Besides, they also emphasized that, aid which is transferred before the cyclone strike it is not justified as it is lacked to assess the accurate loss and damages of the respective households but all of them are entitled to get equally” (There is an ambiguity on anticipatory cash transfer and relief work which is distributed after assessing the loss and damages!)

“If cash transfer is designed as an anticipatory action, it can be, but it should be a small grant and that must be based on assessing the local needs”- Ward Member, Local Government Representative)

### ***Anticipatory Cash Amount with considering Covid Situation***

All participants recalled receiving assistance from Jago Nari and Oxfam GB supported program during the COVID-19 pandemic, approximately two years ago, which included soaps, a mug, a traditional towel (gamcha), surgical face masks, and cash of BDT 3,000 (three thousand). They expressed no objections or grievances regarding the distribution process or the amount of humanitarian assistance, receiving the full grant.

Participants from the UDMC were aware of anticipatory initiatives by Jago Nari, which included the same cash amount of BDT 3,000 and other forms of aid. They noted that all beneficiaries were extremely poor households affected by Cyclone Amphan during the pandemic. The aid, including the cash grant and twelve cases of soap, was crucial for their survival; without it, many would have faced deeper indebtedness.

### ***How it should be transferred? Whether through any mobile phone or direct cash in hand?***

All the recipients were women. They received grant (Cash) by the Bikash (A Mobile Money Transfer Financial Tech.) and they did not face any difficulties to receive cash from Bikash local agent. All of them have their own Bkash number. Even all of them knew that secret password and that should not be shared with others.

“It was found that all the participants attended from Pokhia village they were concerned about their secret password of the mobile money account. They said that no one should ask about somebody’s password. They also reported that, a few cases among the mobile money account agents used to ask about the password and tried to scam”- Elderly women of the Pokhia, Golachipa Upazila

One of the respondents of the UDMC argued in favor of direct cash in hand as during any disaster strike there is more likely disruption of electricity connectivity and network disruption thus it will not reach at the point of mobile money cash agent. So, considering the situation, it would be better to transfer the cash in hand from door to door. (In Favor of direct cash in hand). In this regard, this money can be

deposited by the Upazila Administration like Upzila Nirbahi Officer (UNO). Later he can distribute among the real beneficiaries directly cash in hands.

In a remote island named Char Karforma, some of them commented that, *“It is difficult to cash out from bikash and even on this island there is no bkash agent. We live very far from mainland like South Boalia Bazar. Women and elderly people do not usually go out of the bazar and men who have some emergencies like for sales and buy goods they go to mainland. Transport like boats is not available and there is not any connecting pavement like a common road for the inhabitants of this island. So, it should be distributed direct in hand by the representatives of the donor agencies.”*

**How do you take care of the people with specially needs?**

They deliver cyclone warnings directly to homes and prioritize assistance for vulnerable individuals, such as people with disabilities. Participants noted that they facilitate safe relocation to concrete buildings and cyclone shelter centers for these groups. Regarding cash transfer accessibility for people with disabilities, elderly individuals, and women-headed households, they highlighted that mobile money transfers are the best option. This method allows funds to reach recipients directly, eliminating the need for long journeys or waiting in queues to withdraw money.

**How do they make decision in disaster or any crisis?**

In all discussions, including Focus Group Discussions (FGDs) and Semi-Structured Interviews, participants unanimously reported active joint participation in household matters and crisis situations. Most participants were women, though some men were also present. Regardless of gender, all emphasized that decisions regarding cash control and expenditure are made collaboratively.

**What did they do with they received grant?**

Most participants allocated their grants primarily for housing repairs, including the purchase of CI sheets, wood, and toilet repairs, as well as constructing new rooms. The second most common expenditure was on essential food items such as rice, oil, lentils, and spices. Some invested in Income Generating Activities (IGA) like goats, poultry, and seeds. Additionally, funds were used for health-related expenses and treatments for household members, including husbands and mothers. A few participants directed funds toward their children's education, while one mentioned spending on a new electricity connection for her home.

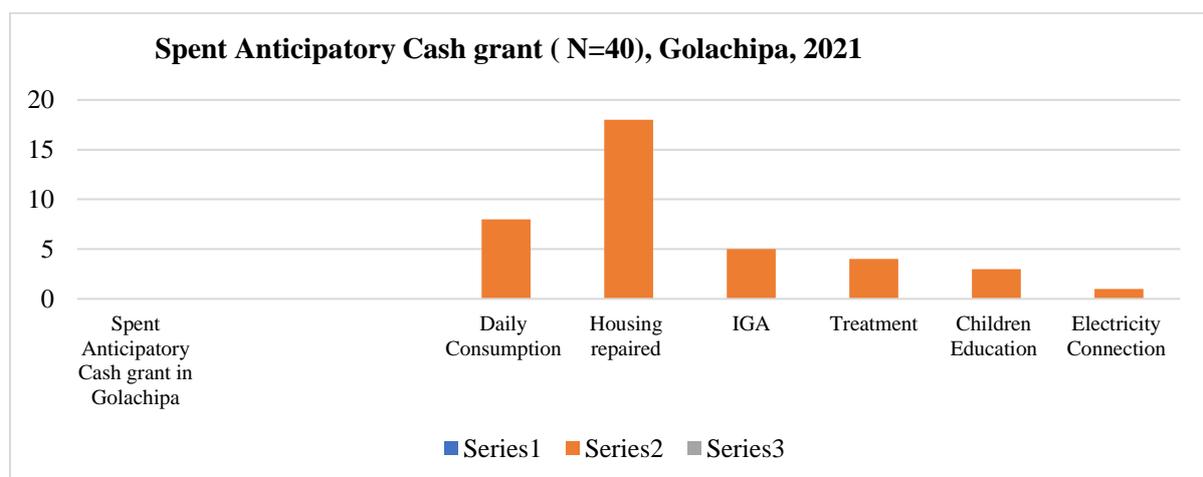


Figure 9: Spent Anticipatory cash by the Respondents of Golachipa, Upazila

“The grant was spent for bearing the cost of girl’s education fee along with shopping of daily food items. I did not have cash amount in my home to bear the tuition fees of my girl. If I did not get that grant, then I would have to borrow. Still, I have loan too.” - Farida Begum, South Boalia, Golachipa

“The grant was very supportive for us as we paid tuition fees of our son, otherwise situation would be more difficult and we would have to pay money by remaining hunger”- Rahima Begum, South Boalia, Golachipa

“My husband is a craftsman, and he weaves fishing nets and sales it in a market for Tk 2000 each. He profits around taka 1000 from each net. However, cyclone damaged our house (single room house) but all 3000 taka (three thousand) we spent for buying grocery for consumption as just after cyclone we did not have cash in our hands”. - Hasina Begum, South Boalia, Golachipa

Pori begum, “She spent the grant for repairing the house and for daily food consumption. Otherwise, she had to borrow additional taka 5000. Still, she had loan taka 10,000”. – South Boalia, Golachipa

“Both husband and wife more than sixty years old. However, none of them were receiving any social scheme. Cyclone caused livestock like a goat and poultry flooded away. From the received grant in cash 3000 taka where taka 2000 was spent for husband’s treatment and rest of them for daily consumption. I needed to spent taka 9,000 for eye treatment of my husband which all of them was loan from fisher men cooperative. The cataract operation was done by the BRAC. Her room has electricity connection that bill is paid by the income of poultry. Besides, both works as daily labour”. – Sona Banu (elderly person), South Boalia, Golachipa

#### ***Market Distortion with External cash Flow***

**Do they think, during the disaster like situation if there is injected such amount of cash in a community it can be caused for a local market distortion?**

According to Ward member, it has chance to price hike in a local market if they are informed about the cash transfer at the community. In this regard respective government agencies or official can intervene in favor of the community as it is more likely that local traders will raise the price of those commodities when they see more people with cash!

### **CASE: 2 WHY DO POOR PEOPLE DON'T WANT TO EVACUATE?**

Like Rina Begum, there are hundreds of most vulnerable households live in disaster prone areas who used to live with very limited goods. Those households procure their essential household's goods like utensils, clothing, warm clothes, food staff for some days and poultries as household's belongings. These limited goods in terms of monetary value may not be for higher value considering market price but those become their lives savings and part of life as they procure them from year by year with their very limited income. All participants understand the meaning of cyclone signals and the necessary actions to take. However, many of them are reluctant to evacuate, fearing theft of their belongings. Rina noted that in a poor household, the estimated value of poultry, utensils, clothing, and food could range from 8,000 to 10,000 taka. Additionally, a cyclone could cause housing damage, leading to potential losses of at least 15,000 taka.

Therefore, the amount as provide for anticipatory cash or cash transfer may be small grant for others but it has higher value for the people during their emergency. This small amount cash can be used innovative ways by the grant recipients in their needs. Rina Begum, around 40 years old, used part of her cash grant to repair her fishing boat, adding 3,000 taka, while the remaining 3,000 taka was loaned. She stated, "If I did not get that amount, I would have had to take a loan for the whole amount." Rina finds mobile money transfers through Bkash convenient, as it allows her to access cash easily. She received her grant from Bkash, which covered the service charge, ensuring she received the full amount after the disaster.

She suggested that if the anticipatory cash package were redesigned to provide 10,000 to 15,000 taka, it would be more effective to motivate the people for evacuation who live with very limited resources when a danger signal number 4 is announced. Rina prefers cash, as it enables better preparation for cyclones.

### **CASE 3: PEOPLE OF CHAR KARFORMA (ISLAND) AT THE AAGUNMUKHA RIVER**

In November 2007, Cyclone Sidr severely impacted this island, destroying all homes and belongings. Since then, local residents have taken the initiative to rebuild internal pavements and make repairs.

The island, home to 350 households and 700 people, lacks government support and has no designated shelter centers. The only structures available are a single-story primary school and an earthen elevated platform known as Killa, both of which are vulnerable to flooding, as seen during Cyclone Amphan in 2020 and 2021 when residents evacuated with assistance from the CPP and local government.

In the event of a disaster, local representatives and the CPP team work together to guide residents to the nearest shelter at South Boalia Bazar. However, the existing facilities are inadequate, as the primary school and Killa cannot withstand strong winds or tidal surges. Residents often hesitate to evacuate, fearing the loss of belongings they have saved for years.

To improve safety, the community calls for a larger, multipurpose cyclone shelter and a connecting road from the community to the boat anchoring area (Khea ghat) to facilitate quick evacuations. They have been advocating for years for the construction of an embankment for Char Karforma, located on the Aaghonmukho River in Golachipa, Patuakhali, to enhance resilience against future disasters.



Picture 7: FGDs with the community of Pokhia, Golachipa



Picture 8: Anticipatory Cash Transfer beneficiary HHs, Govindi, Saghata, Gaibandha

### 5.2.3 Anticipatory Cash Transfer during disaster (Flood) in Gaibandha

Gaibandha District in northern Bangladesh is a riverine area frequently affected by floods and riverbank erosion, particularly during the monsoon season. According to the 2022 Census, the district has a population of 2,562,233, predominantly engaged in agriculture (44.45%) and agricultural labor (27.72%). Saghata Upazila, one of the most impoverished and flood-prone areas, is home to the AVC project, launched by SKS Foundation in January 2023 with Oxfam's support. This initiative aims to assist vulnerable communities whose livelihoods depend on agriculture, fishing, and labor, particularly impacting women.

The study focuses on Hashilkandi and Dhakkhin Gobindi villages. Hashilkandi residents, living on leased land for 20 years, face eviction threats and rely on day labor. They first experienced significant flooding in 2006, which remains their primary disaster. Dhakkhin Gobindi is a government settlement for families displaced by riverbank erosion. Residents live in poor conditions, with inadequate sanitation and limited livelihood options, often earning insufficient wages. Flooding is the main disaster, while riverbank erosion is seen as a lesser threat due to its sporadic nature. Both villages illustrate the challenges faced by Gaibandha communities, emphasizing the need for improved disaster preparedness and support.

***Oral History of disaster and support in Hasilkandi and Dakkhin Gobindi village of Saghata:***

During the field study, the team examined the historical context of disasters and the support from government and NGOs. While the worst flood occurred in 1988, the 2019 flood forced residents to seek refuge on the embankment for 15 days, resulting in challenges related to hunger, hygiene, safety, and drinking water access. Organizations like SKS and GUK provided assistance, including dry food, hygiene kits, and cash, supported by WFP. SKS also aided through Oxfam's REE-CALL project and maintained records of affected individuals and damages.

The Ward and Union Disaster Management Committees (WDMC and UDMC) were instrumental in these efforts. Aid from SKS included Tk 4,500 for extremely poor beneficiaries and Tk 3,000 for poor individuals, delivered via 'bKash' mobile transfers, while some without accounts received cash directly.

The 2019 flood-initiated cash support through mobile phones, and many residents had prior experience with government Social Safety Net programs. In 2023, the AVC project's Anticipatory Cash Transfer pilot began, providing Tk 4,500 each to beneficiaries, marking the first time cash was received via mobile phones before a flood.

***Development in disaster preparedness in Bangladesh***

***Development in early warning system in the respective area:***

During the field study, the research team conducted Focus Group Discussions and Individual Interviews with beneficiaries to assess their understanding of disasters and development, particularly regarding early warning systems. The participants recalled the 2006 flood as their first significant disaster, with the most severe floods occurring in 1988 and 2019. In 2019, residents sought refuge on the embankment for 15 days, facing challenges such as hunger, hygiene, safety, and access to drinking water.

The participants noted that prior to 2019, there were no early warning systems or preparedness activities, and local communities relied on their own knowledge and experience to cope with disasters. It was only after the severe 2019 flood that beneficiaries learned about early warnings and signaling systems through the Ward Disaster Management Committee (WDMC) and Union Disaster Management Committee (UDMC). Since then, local residents have received information about early warnings and signals from these committees.

**Tahera Begum**, 32, lives in Gaibandha's South Govindi with her husband and three children. Her husband, a former construction worker, is currently unemployed due to a physical disability, making the family reliant on Tahera's income from "Katha Stitching." Originally from Dhaka, Tahera's family migrated back to Gaibandha due to riverbank erosion when she was a child. After marrying at 12, she lived with her in-laws for five years before returning to her hometown, where she inherited 10 decimals of land from her maternal grandfather. Over the past 8-10 years, Tahera has struggled to provide proper medical treatment for her husband due to financial constraints. She attempted to run a grocery shop but faced losses. Although she has never received a government disability allowance, she obtained a ration card for discounted rice through the local Union Parishad Chairman, which is only usable during disasters. During the 2019 flood, she received dry foods, 10 kg of rice, oral saline, and sugar as government relief. In 2023, Tahera received Tk 45,000 in cash support from the SKS Foundation's AVC project, which she used to buy schoolbooks for her daughters, preventing them from dropping out. She also purchased her husband's medicine and essential food items with the remaining funds. Tahera emphasized the importance of cash support during the relief and recovery period, noting that more funds are needed for income-generating initiatives linked to projects like WFP. She added that receiving cash through mobile banking, like bKash, is preferable due to its convenience and lack of challenges.

*“Ward Disaster Management Committee (WDMC) and Union Disaster Management Committee (UDMC) are active and functioning in the Saghata and Gazaria Union” - (SKS, Official)*

The local population has been receiving employment opportunities and information from NGOs, UDMC, and volunteers, allowing them sufficient time to prepare for impending disasters. Support organizations, including NGOs, are mobilized quickly after initial warnings. Improvements have been made in road communication and connectivity to facilitate movement to shelter homes and embankments. However, there is still room for enhancement in the dissemination and management of early warning information, and members of WDMC, UDMC, and volunteers would benefit from additional training. During the 2023 flood, SKS utilized local channels from WDMC and UDMC for early warnings, which led to the implementation of anticipatory cash transfers. A project was developed to proactively support flood-affected beneficiaries in the Saghata Union of Saghata Upazila, Gaibandha district, under the AVC project- **Source “Anticipatory Action for the Vulnerable Communities (AVC) project in floor prone area.**

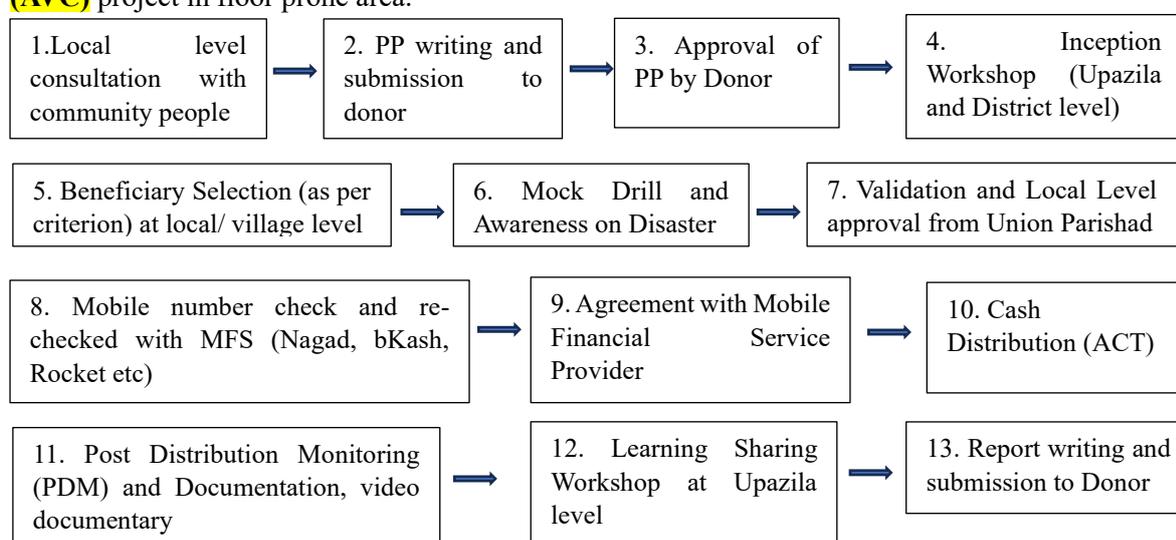


Figure 10: AVC project on anticipatory action

**Recent development in disaster related information and management:**

The study team asked about the recent development in receiving disaster-related information to the beneficiaries, they said that they have received the updated information timely and regularly from WDMC, UDMC and NGO Volunteers. Besides that, they received early warning and signals-related information by their mobile phone (SMS & Voice SMS), from radio (Radio Sarabela, a community radio of SKS in Gaibandha), TV, *Micking* ( Loud speaker)from the UP and Internet. It seems that during a disaster dissemination of early warning and signal systems is stronger than before.

*“When the flood is coming, we deliver early warning messages to the locality through miking and miking in the mosques, we give warning of water level increasing by following forecast news and telling all of them to be ready for facing an upcoming flood.” - (Chairman, Saghata UP)*

During the flood Chairman of Saghata, UP arranged nightguard by involving volunteers in that area for the safety and security of the flood-affected people. SKS office supported them by providing a boat.

**Benefits of the early warning:**

During discussions with beneficiaries, local government representatives, and SKS staff highlighted that the early warning system significantly benefits communities by enabling disaster preparedness. Upon receiving early warning messages about impending floods, beneficiaries take proactive measures such

as reinforcing their homes and purchasing dry food for themselves and their animals. If flood levels become dangerous, they can quickly relocate to shelter homes or embankments. The community prioritizes the well-being of vulnerable individuals, including pregnant women, the disabled, the elderly, and the unwell. Additionally, families with adolescent girls often take extra precautions by sending them to relatives' homes outside the flooded area for safety.

**Knowledge and participation on Anticipatory Cash Transfer**  
**Beneficiary selection process:**

The study team conducted individual interviews and focus group discussions (FGDs) with beneficiaries, local government representatives, and SKS staff to understand the beneficiary selection process for the Anticipatory Cash Transfer Project. Most respondents reported learning about the cash transfer initiative during the selection process. The UP Chairman and Members of Saghata UP were also informed about Anticipatory Action through the AVC Project during the selection and distribution of cash in response to the 2023 flood. The beneficiary selection process is predefined and properly implemented. Initially, SKS surveyed flood-affected villages to assess risk, followed by a wealth ranking to identify ultra/extreme poor and poor households. This ranking process considered individual vulnerabilities, focusing on elderly individuals, pregnant women, disabled persons, breastfeeding mothers, and those with long-term illnesses. A primary beneficiary list, including mobile numbers, was prepared and verified by a supervisor before being finalized and submitted to the UP Chairman for approval. Comments of a beneficiary about selection are as follows-

*“Beauty apa (SKS staff) came to my house, asked about my assets and how I meet my daily expense, looked into my house then listed my name and said if any opportunity came then she will inform me”- (IDI respondent, Afruza begum, Hashilkandi, Saghata, 12.11.2023)*

SKS maintained the beneficiary selection process for their AVC project. The Chairman of Saghata UP confirmed that SKS shared the final list of AVC beneficiaries with him, noting that the selection was fair. Although the criteria specified excluding Social Safety Net beneficiaries, this was challenging due to the severe vulnerability of flood-affected households. SKS initially prepared a primary list of 500 beneficiaries, which was ultimately finalized to 400, who received anticipatory cash support.

**Cash transfer process and accessibility during disaster**

During our study, we explored the cash transfer process and access to mobile financial services (MFS) in villages. Respondents reported receiving Tk. 4,500 via their mobile phones, using their own or family members' bKash numbers. Notifications were sent via SMS, and SKS also informed beneficiaries about the transfers.

Cash was distributed directly to mobile accounts with support from bKash, which has a corporate agreement with SKS. bKash agents are available in rural areas, enabling beneficiaries to easily withdraw cash from nearby agents in the village market. The process of transferring the cash through MFS (bKash) is as follows:

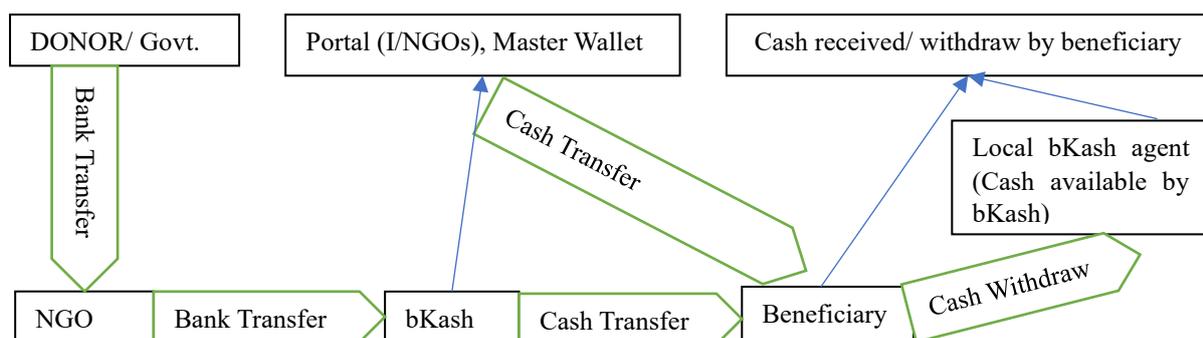


Figure 11: Mobile Money Transfer Process from Agency to Beneficiary

### ***Process of Mobile Financial Service (bKash) to Beneficiary mobile***

Funds for disaster and social safety net programs come from donors or the Government of Bangladesh and are transferred to NGOs via banks. The NGOs then send the funds to the bKash central office, establishing agreements to transfer cash to beneficiaries using their bKash account numbers. Beneficiaries are selected locally by NGOs, often with local government input, and the finalized list is sent to bKash.

bKash Ltd. creates a dedicated portal for each project, allowing cash to be sent directly to beneficiaries' mobile phones. In case of transfer issues, local NGOs recheck and resubmit beneficiary details. Transfers can be completed in minutes, and beneficiaries can withdraw funds from local bKash agents. To ensure cash availability, central management has increased agent numbers in hard-to-reach areas and encourages locals to open bKash accounts.

*“Now the transfer system also improved, and bKash created a special portal for the respective NGO or MF organizations to transfer cash directly to their beneficiaries. They can identify the problems of their beneficiaries and can make a solution for this. They can easily prepare a report after disbursement”- Said, A.T.M. Mahbub Alam, Executive Vice President & HoD, bKash Limited.*

The beneficiaries have access to bKash mobile money transfer service at the local level. There are Nagad and other MFS exist in those areas, but bKash is available and within the doorstep of the beneficiaries.

### ***Received cash support, problems, concerns and excess charge.***

The study team aimed to understand the challenges beneficiaries faced while receiving cash via bKash. Each beneficiary received Tk 4,500 as anticipatory cash between July and August 2023, following the flood, either on their own mobile phones or those of family members. Withdrawals were made from nearby bKash agents without any reported issues or fees, and beneficiaries confirmed they received the full amount. There were no incidents of bribery or corruption.

However, SKS staff noted some challenges, such as blocked accounts or lost mobile phones, which were resolved through direct contact or by opening new accounts. While beneficiaries generally reported a smooth cash receipt process, they had the option to raise complaints with the SKS or Union Parishad (UP) offices if needed.

Most beneficiaries preferred receiving cash support via mobile phones due to its safety and convenience, allowing for immediate access and easy withdrawals. A few elderly individuals expressed concerns about using mobile devices. They preferred cash in hand, as it required traveling to the UP or NGO offices, which was time-consuming and could involve travel costs or potential corruption. To enhance the process, it is recommended that anticipatory cash be disbursed through mobile phones, along with training for beneficiaries on using mobile services and cash withdrawals before disbursement.

### ***Effect of cash transfer at the local level***

The study team is investigating the impact of cash transfers as an early disaster response. Beneficiaries reported that early cash transfers are beneficial, enabling them to prepare for impending disasters. Ultra-poor and poor households, particularly those near rivers and embankments, have significantly benefited. The funds assist in repairing unstable homes and safeguarding livestock and assets. Discussions revealed that mobile cash distribution reduces corruption and minimizes disaster-related risks. Overall, early cash transfers appear to lower asset losses, enhance risk understanding, and improve financial literacy among beneficiaries. However, a few beneficiaries suggested that receiving cash post-flood might be preferable, as it allows for better assessment of losses and damages. When discussing the impact on the local market, beneficiaries noted increased prices and food scarcity during and after the

disaster. They expressed that receiving cash before the disaster would enable them to purchase household items at normal prices.

### ***Disabled person's access to anticipatory cash***

During the field study, we asked to know about disabled person's access to receiving anticipatory cash. Most of the respondents said that they did not know about the issue of disabled person's access to receiving and drawing cash. But a few disabled beneficiaries have got the anticipatory cash was acknowledged by others. Generally, we can say that the disabled person cannot go far alone to receive the cash, they need the help of others to go and withdraw cash. So, receiving cash through mobile phone reduce harassment of disabled person and they can withdraw the amount with the support of family member. Moreover, disabled beneficiaries may face problems receiving and withdrawing cash. Hence, they need special attention and support during cash transfers through mobile phones.

*“There was a dumb beneficiary, who could not hear and talk. I have to pay special attention to the beneficiary, communicate with the beneficiary individually and ensure that cash was withdrawn properly”- (Ms. Beauty, Project Staff, SKS)*

**Lata Begum**, 25-year-old women who lives in Hasil Kandhi, Gaibandha with her husband and a 5 year old daughter. They belong to extreme poverty group as they do not have any cultivable land or assets. Her husband is a day laborer, and she also earns approximately tk 500-600 by rearing poultry. She lives in a small, corrugated sheet-made single room house situated besides a canal with her family. In 2023 flood, she received tk 4500 from SKS Foundation which she used for constructing the basement of the tubewell in her house as she wanted to ensure the hygiene and safe water supply for household and her child.

### ***Suggestion and improvement***

During field discussions, the study team explored advancements in anticipatory cash transfers for disaster prevention. Beneficiaries requested increased cash support of BDT 10,000 to BDT 20,000, preferring mobile disbursement. They emphasized needing funds at least 15 days before disasters, especially floods, to purchase essential items while prices were stable. Beneficiaries noted that prices surged during and after disasters due to scarcity and increased transport costs. They highlighted the importance of targeting vulnerable groups, including day laborers, pregnant women, and the elderly. Early cash transfers facilitate proactive preparation, reducing overall loss. Training on cash withdrawal procedures and clear communication about the distribution purpose were also deemed essential.

### ***Preparedness on disaster during cash transfer:***

We inquired about beneficiaries' disaster preparations and their activities in response to cash transfers. Affected individuals typically prepare for floods upon receiving early warnings by purchasing dry food, constructing clay ovens, gathering fuel, securing safe drinking water, caring for pregnant women, storing essential clothing, elevating homes and beds, and relocating livestock. To finance these preparations, beneficiaries often take high-interest loans or sell their labor, especially when work is scarce during floods lasting 2 to 3 months. Anticipatory cash has been vital, enabling them to buy food, repair homes and latrines, cover labor costs, and feed livestock. The objective of the anticipatory cash transfer by SKS is to prepare for floods and mitigate losses, which has been successfully achieved.

### ***Decision making and control over the cash.***

We sought insights from beneficiaries about their control and handling of cash, interviewing only female beneficiaries. Initially, cash was received in hand; some women handed it to their husbands, while others entrusted it to their sons for purchasing household necessities. Decisions on cash utilization were made collectively to address family needs, following SKS instructions to use the funds for flood preparedness.

Among the 400 beneficiaries, 386 were women and only 14 were men, highlighting significant female involvement in cash management. This involvement could empower women through financial transactions.

**Nurjahan**, a 62-year-old woman from South Gobindi, lives with her granddaughter while her daughter and son-in-law work in Dhaka. After receiving biscuits and cash assistance from Oxfam during the 2019 flood, she purchased chickens, ducks, and other essentials. Six months later, GUK provided her with TK 10,000, which she used to buy a fan, goat, and ducks. She saves between TK 50 and TK 100 at the Food Bank. Two months ago, she earned TK 4,500 via mobile from the SKS Foundation, for which she presented her NID and other documents. She used this money for groceries and to build a tube well, and spent an additional TK 7,000 of her own funds on medications for her wounds. To support herself, she raises goats and chickens and stitches katha. During COVID, the village chairman provided her with groceries and essentials. Having lived in a government homeless shelter in South Gobindi for over 20 years and moved five or six times due to flooding, she believes that financial assistance is crucial for preparing for future natural disasters and prefers receiving support through mobile banking.

## **6.0 DISCUSSION AND FINDINGS**

### **6.1 CASH TRANSFER AS AN ANTICIPATORY ACTION – BARGUNA AND PATUAKHALI**

1. Emergency response efforts in Disaster Risk Reduction (DRR) have evolved to be more structured and modernized. Community members now receive timely warnings from volunteers associated with the Cyclone Preparedness Program (CPP), NGOs, and Union Disaster Management Committees (UDMC) through various channels like TV, mobile phones, and the internet. This ensures that they have sufficient time to prepare. In disaster situations, cash transfers are provided via mobile apps like 'bkash' and 'Nagad,' minimizing opportunities for corruption. NGOs play a crucial role in facilitating communication between cyclone shelters and surrounding areas after early warnings.
2. While the process of delivering cash assistance through Mobile Money Transfer (MMT) can be complex and disruptive, challenges such as beneficiaries lacking SIM cards, mobile phones, or development accounts can be addressed through increased awareness and support. A significant advantage of MMT is the prompt cash delivery, ensuring beneficiaries receive funds quickly.
3. If implemented effectively, Anticipatory Action through MMT can provide swift benefits to beneficiaries, ensuring transparency and accountability. This method allows beneficiaries the freedom to spend wisely and minimizes the risk of malpractices.
4. Improvements are necessary in disaster-prone areas to enhance emergency response. The government commits to assisting all individuals within three days, but NGOs currently take 20-25 days to deliver financial aid. Enhancing efficiency is crucial for timely assistance in the aftermath of disasters.
5. Data indicates that households receiving cash assistance before a cyclone incurred fewer debts during and after the event. This cash transfer improved food intake quality, reduced reliance on high-interest loans, and alleviated psychosocial stress. The intervention likely prevented the sale of valuable assets compared to similarly affected households.

### **6.2 CASH TRANSFER AS AN ANTICIPATORY ACTION - GAIBANDHA**

#### **Emergence of cash transfer and Cash (+) transfer from relief and recovery to Anticipatory Action in Humanitarian Assistance**

Ethnographic data from Barguna, which was severely impacted by Cyclone Sidr on November 15, 2007, revealed that affected individuals received cash assistance as part of disaster relief and recovery efforts,

based on the Joint Damage, Loss, and Needs Assessment conducted by the Government of Bangladesh (JDNLA, ERD, Ministry of Finance, GoB, April 2008). Cash grants ranged from BDT 500 to BDT 25,000 and were distributed over two years following the disaster. Respondents also reported receiving cash grants during the 2020 COVID-19 pandemic and after Cyclone Amphan, though these funds were consistently provided post-disaster. Similarly, communities in Gaibandha and Patuakhali received cash relief and recovery aid in 2019. However, in southern regions, while residents had experience with cash assistance, it was not provided as pre-investment or anticipatory action to mitigate disaster risks (JDNLA, ERD, Ministry of Finance, GoB, April 2008).

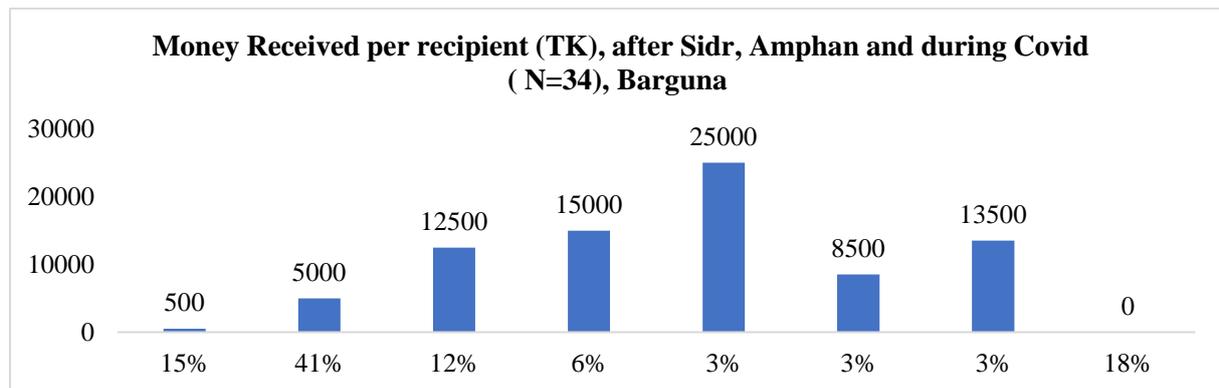


Figure 12: Cash received by the respondents after Sidr and Amphan cyclones, Barguna

### What is Anticipatory Action and Forecast based Financing or Early Action?

Following Cyclone Sidr on November 15, 2007, disaster management has shifted from response and recovery to Disaster Risk Reduction (DRR). Terms like Early Action, Forecast-based Financing (FbF), and Anticipatory Action now reflect significant changes in humanitarian assistance. The rising frequency of extreme weather events due to climate change has intensified the need for proactive measures, yet humanitarian aid levels have stagnated. Germany's Federal Foreign Office emphasized the need for a paradigm shift toward anticipatory systems in its 2010-2013 report for more efficient fund utilization (Federal Foreign Office, 2014). This was further supported at the 34th forum on Global Questions on June 17, 2014, where the German government introduced its Action Plan for Humanitarian Adaptation to climate change, promoting stakeholder collaboration. Key to this plan is the anticipatory humanitarian system using FbF, which leverages scientific forecasts to improve coordination and reduce humanitarian costs. Bangladesh, the 7th most climate-vulnerable country, is piloting this anticipatory action system.

### Piloting Anticipatory Actions in Bangladesh

The Bangladesh Red Crescent Society piloted its Forecast-based Financing initiative in anticipation of Cyclonic Storm Mora on May 29, 2017, targeting households in 15 Bay of Bengal districts (IFRC, 2023; Forecast Based Financing, Early Warning and Early Action, December 17, 2023). With support from the German Government and German Red Cross, as well as technical assistance from the Climate Centre, BDRCS distributed BDT 5,000 as anticipatory cash aid to each of the 2,300 affected households. This marked the first instance of anticipatory action of its kind in Bangladesh.

### Challenges of Implementing Anticipatory Action

Currently, Forecast-based Financing (FbF) or Anticipatory Action focuses on cyclones, floods, and heat waves, with the Bangladesh Red Crescent Society (BDRCS) planning further testing. Other hazards, such as cold waves, flash floods, riverbank erosion, and landslides, also significantly impact communities, but lack developed early warning systems and sufficient lead time for preparation.

The Cyclone Early Action Protocol consists of two stages: Readiness Trigger and Activation Trigger. The Readiness Trigger starts when a cyclone forms and Signal 1 is declared by the Bangladesh Meteorological Department (BMD), lasting 3 to 4 days. Effective early actions can be implemented if communities are defined through vulnerability assessments (BDRCS, June 6, 2021; Save the Children and Jago Nari, May 2021). The Activation Trigger begins 30 hours before the cyclone reaches Signal 4 to Signal 7.

During Cyclone Mora in May 2017, the 'No Regret Policy' for cash disbursement faced challenges due to inconsistent forecasts. While BMD issued warnings 72 hours in advance, predictions varied widely. Ultimately, BDRCS withdrew cash distributions but provided food, water, and transportation for evacuations (BDRCS, June 2023; Key Informant Interview).



*Picture 9: Cyclone YAAS 2021 affected HHs, who was provided Housing Safety Kits like Polythene (Courtesy: Save The Children YAAS FbF Action, in one of the sub-districts of Patuakhali and Barguna)*

Jago Nari, supported by Save The Children, provided 3,000 Tk in unconditional cash to 375 beneficiaries, along with hygiene kits, via bKash during Cyclonic Storm "YAAS." This aid helped beneficiaries buy food, healthcare items, and materials for house repairs after the storm disrupted work. The initiative was implemented in six unions of Golachipa Upazila, Patuakhali, and piloted by JJS in Bagerhat. The pilot enhanced local capacity and fostered trust in local actors for managing extreme weather before central government support. Beneficiaries confirmed a transparent selection process and the full receipt of the cash grant, which also covered Mobile Money Transfer (MMT) service charges.

#### **Anticipatory Action Protocol for the Flood Hazard**

Many agencies are implementing Forecast-based Financing (FbF) for floods in Bangladesh (CBM, 2022; SUFAL 2023; World Vision; Oxfam GB, 2023; BDRCS, September 2023). Early warning systems now provide a 10-day lead time for Pre-Activation Triggers and a 5-day lead time for Activation Triggers. The BDRCS Flood Action Protocol operates in 11 flood-prone districts of the Jamuna River basin, including Bogra and Rangpur.

The SUFAL initiative, now in its second phase (July 2021 to September 2024), targets multi-hazards such as monsoon floods and flash floods in districts like Kurigram and Gaibandha. The SKS Foundation, with Oxfam's support, has been executing the "Anticipatory Action for Vulnerable Communities in Flood-Prone Areas" (AVC) project since January 2023 in Shagata Upazila, Gaibandha. Following flood forecasts from FFWC/RIMES, a readiness trigger was declared, but activation delays occurred due to local inexperience.

Ultimately, a cash transfer of 4,500 Tk was made to vulnerable households on August 26, 2023, helping them buy food, avoid loans, and repair essential structures, enhancing their resilience to flooding. One of the participants women expressed in her own way, **WHAT A VALUE OF LITTLE CASH GRANT FOR THEM?** “*There are a few women in our community who spent Taka 5000 in a week only for purchase a saree but we can live on it for whole month*” - Tahera Begum, Hasil Kandi, Gaibandha.

### **Impact of Anticipatory Cash Transfer**

Cash serves multiple purposes in societies with functioning markets, particularly in Bangladesh, which faced devastation after the 1971 war and the 1974 floods. In response, the WFP and the Bangladesh Government introduced Vulnerable Group Feeding (VGF) for food support (WFP, 2006). Over time, WFP evolved its approach to include cash, shifting from relief to resilience-building programs like Food For Work (FFW) in 1997/98 and Food Security for Vulnerable Group Development (FSVGD) in 2003/4, with cash-to-food ratios of 70:30 and 50:50, respectively.

While there is ongoing debate about the effectiveness of cash versus food, WFP combines both, recognizing that food is a vital asset for low-income households, consuming over 70% of their income (WFP, 2006). A 2009 IFPRI evaluation of four programs found that preferences varied: 72% of IGVGD participants preferred food, while 57% of RMP participants preferred cash. As household incomes increased, the preference for cash also rose, with poorer households favoring food (Akhter U. Ahmed, 2009).

Bangladesh's economic conditions and food security have improved, supported by better connectivity and local markets. As of June 2020, the Government's Social Protection Packages transferred BDT 6.86 billion to 4.36 million beneficiaries through digital accounts (World Bank, 2020). However, there is a lack of impact studies on cash transfers as anticipatory actions. Existing studies indicate that cash and Forecast-based Financing (FbF) positively impacted households' ability to evacuate and protect their well-being during floods and cyclones, with 100% of households evacuating timely during Cyclone Amphan (Clemens Gros, 2023; BDRCS et al., 2021).

Current preferences indicate a shift towards cash due to its flexibility, allowing beneficiaries to make choices based on their needs. For example, an elderly beneficiary used her allowance to buy paddy during harvest time to ensure food security throughout the year. However, some respondents in remote areas, like the Rakhain community in Barguna, expressed concerns about accessing essential goods during disasters due to limited local markets.

Determining the appropriate cash amount for anticipatory actions remains a challenge, with current transfers ranging from BDT 3,000 to BDT 4,500. The Minimum Expenditure Basket (MEB) of 45 USD is outdated and may not suit all households facing different risks. A study by OCHA (Cozma, 2023) highlighted the negative coping strategies adopted by rural households after disasters, emphasizing the need for rigorous risk and vulnerability assessments in designing anticipatory protocols.

In disaster situations, access to essential services such as healthcare and transportation for evacuation is crucial. For example, cash transfers alone may not suffice for communities like Charkarforma in Patuakhali Sadar Union without adequate transport for livestock evacuation. Therefore, this study advocates for unified community-level anticipatory mitigation actions to enhance overall effectiveness.

### **ROLES OF DIFFERENT STAKEHOLDER IN PROMOTING ANTICIPATORY CASH TRANSFER**

This study highlights the engagement of both government and non-government stakeholders in facilitating Anticipatory Actions at the national level in Bangladesh. The Cash Working Group (CWG), established in 2012 with Oxfam serving as the Secretariat, is co-chaired by the UN Resident Coordinator

and the Ministry of Disaster Management and Relief (DDM). This forty-member committee consists of NGOs focused on humanitarian issues and cash disbursement. The DDM plays a facilitative role, while INGOs and UN organizations contribute significantly for formulating and promoting transformative DRR policies at both national and local levels (Ministry of Disaster Management and Relief, GoB, 2020; Unified Cash+ Framework of Bangladesh: For Anticipatory Action and Response, 2023).

Research findings indicate a lack of coherent initiatives among groups like the CWG, HCTT, and AATF during community-level implementation. Donors and implementing organizations are responsible for project planning, while various stakeholders—including government agencies, NGOs, international organizations, financial service providers, and community representatives—engage in implementation based on specific needs. The localization group, endorsed by the Union Disaster Management Committee (UDMC), oversees local disaster preparedness and response. The Disaster Management Acts of 2015 empower the UDMC Chairman to form sub-committees based on local conditions. Local NGOs typically adopt a "Whole Society Approach," collaborating with local administrations and community members to design and monitor cash transfer programs, ensuring effective aid delivery before anticipated shocks.

For instance, in Gaibandha, the SKS Foundation, supported by Oxfam, implemented the AVC Project, providing cash assistance to flood-affected communities in Saghata Upazila through the mobile money transfer agency bKash, leveraging local disaster management committees for timely action triggers. In recent years, the CWG has initiated significant policy actions, including harmonizing the minimum cash basket at BDT 5,000 (based on the Minimum Expenditure Basket), organizing horizontal lesson-sharing events, training partners on cash transfers, and partnering with leading fintech companies to facilitate cash transfers at subsidized rates.

<b>FORECAST BASED FINANCING / ANTICIPATORY CASH (+) TRANSFER IN BANGLADESH</b>		
<b>STAIR</b>	<b>ACTORS</b>	<b>ACTIONS</b>
<b>Stair -1</b>	A National Committee on Forecast Based Financing (FbF) Led by An Additional Secretary, Ministry of Disaster Management & Relief (MODM&R)	i. Formulating Policy -National Plan of Disaster Management (2021-25); Standing Order on Disaster (SOD)
<b>Stair-1. I</b>	CWG (DDM, UNOR, WFP, BDRCS, INGOs, NGOs), OXFAM as Secretariat of the Cash Working Group	I. Financial and Technical Assistance in Formulating & Implementing Anticipatory Cash Transfer Protocol in Bangladesh; ii. Technical assistance to National and Local Government for Policy Formulation. Knowledge Management and Sharing Lessons learnt of Cash Transfer
<b>Stair -2</b>	S-2. i. BMD And FFWC In Cooperation with National and International Weather and Flood Forecast and Warning Agencies E.G. Rimes S-2. ii. Fintech e.g. Bkash like Mobile Money Transfer	i. Dissemination of Weather Forecast ii. Flood Forecast and Warning iii. Technical Assistance in Designing and Implementing Early Action Protocol for The Last Miles
<b>Stair-3</b>	Upazila And Union Disaster Management Committee	Endorsing And Gate Keeping Roles at Local Level and Volunteering in Implementing Anticipatory Action/s if any (Mainly from NGOs) Guided by The SOD
<b>Stair -3. I</b>	Implementing Agencies Like National and Local NGOs, BDRCS/ CPP	Participation In Planning and Implementing Anticipatory Actions Protocols at Community and HH Levels
<b>Readiness Trigger (10/4 Days )</b>		<b>Activation Trigger (5 Days/30 hours )</b>

<b>Stair -4</b>	i. Vulnerable Communities; ii. Most Vulnerable Households (Live in Riverine Areas, Island, Riverbanks with Very Limited Assets Based) Susceptible to Cyclone and Flood (Slow on Set)	i. Make Ready of Shelter Centre/S, Arrangement of Transport, Repairing of Flood Protection Embankment, Early Harvesting of Crops; ii. Take Part in Planning (Vulnerability Assessment, HH Survey Planning / Pre-Assessment/ Private Data Sharing), Anticipatory Actions in Plinth Raising, Storage of Dry Food & Evacuation; iii. Cooperate in <b>PDM</b> and other Learning Sharing Process
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Figure 13: Roles of stakeholders in forecast based financing / anticipatory cash (+) transfer in Bangladesh

**Tahera Begum, age-32 years**, from Gaibandha, South Govindi, supports her family, including her husband and three children, through "Katha Stitching" after her husband became unemployed due to a physical disability. Originally from Dhaka, her family migrated back to Gaibandha due to riverbank erosion. She married at 12 and returned to her hometown after five years, inheriting 10 decimals of land from her maternal grandfather. For the past 8-10 years, Tahera has struggled to provide proper medical treatment for her husband due to financial constraints. She attempted to run a grocery shop but faced losses. Although she has never received government disability support for her husband, she obtained a ration card from the local Union Parishad Chairman, allowing her to purchase rice at a lower price during disasters. During the 2019 floods, she received government relief, including dry foods and rice. In 2023, Tahera received Tk 4,500 as anticipatory cash support from the SKS AVC project, which she used to buy her daughters' schoolbooks, preventing them from dropping out. She also purchased her husband's medicine and essential food items. Tahera emphasized the importance of cash support during relief and recovery periods, noting that more funds are necessary for income-generating initiatives linked to other beneficiary projects like those from WFP. She prefers receiving cash through mobile banking services like bKash, as it simplifies the process.



Figure 14: Learning Anticipatory Cash Transfer in Bangladesh

## 7.0 GOOD PRACTICES, LEARNING, CHALLENGES AND THE WAYFORWARD

### 7.1 GOOD PRACTICES

1. The study identified a community-led, co-managed Food Bank initiative, established over a decade ago by an NGO, which remains functional and provides rice support during crises.
2. Research indicates that local organizations engaged in designing Early Action Protocols conducted extensive community consultations involving local government representatives. This approach addressed local issues with practical solutions, significantly enhancing the effectiveness of anticipatory actions at both individual and community levels.

3. In cyclone situations, the target population was reached swiftly—within two days—via a digital platform for mobile money transfers. This collaboration between fintech and humanitarian agencies has proven effective, with plans to expand cashless initiatives. This strategy mitigates risks for humanitarian workers while allowing local Mobile Money Transfer (MMT) vendors to gain new customers through cash transfer programs.
4. Each Anticipatory Protocol included a Process Flow Diagram, Drill or Anticipatory Action Dissemination, Grievance Redress Mechanism, and Post Disbursement Monitoring (PDM), incorporating various Social Accountability Instruments. These elements enhanced transparency and accountability, fostering trust among stakeholders in the NGOs' initiatives.
5. Local humanitarian organizations and technical experts incorporated Indigenous Knowledge during the design of Anticipatory Protocols, conducting rigorous consultations with diverse age groups in the community.
6. Most beneficiaries were women, and the MMT cash transfer methods helped bridge the gender gap in financial inclusion. Despite joint economic management in poorer households, women in remote areas effectively utilized fintech to manage household cash needs. The initiative demonstrated that poor individuals can make rational decisions during crises, with beneficiaries efficiently using grants of BDT 3,000 to 4,500 for essential purposes without misuse.

## **7.2 LEARNING**

1. Effective protocol design requires listening to local views. In Majerchor, where no anticipatory actions were taken, villagers preferred post-disaster grants for fairness, arguing that early cash transfers might benefit some unaffected individuals. They emphasized self-preparation and the need for infrastructure improvements, such as better roads and larger shelters (FGDs, Key Informant Interviews, Case Study, Majerchor, Barguna Sadar).
2. Local NGOs have the capacity for community planning in anticipatory actions like Forecast-based Financing (FbF) and cash transfers, engaging local actors such as UDMCs and CSOs.
3. NGOs can effectively integrate local actors into innovative disaster response mechanisms.
4. Participatory approaches enhance efficiency and transparency in beneficiary selection while developing a digital database that mitigates local political pressures.
5. Simulation processes and early action dissemination, as seen in the SKS AVC Project, can significantly reduce disaster risks.
6. Improving the knowledge of local actors and beneficiaries is essential for transforming weather forecasts into effective anticipatory actions, as practiced with UDMCs.
7. Local NGOs implemented early action protocols; involving UDMCs and local governments can achieve community preparedness with minimal costs. For example, during the YASS Cyclone in Patuakhali, community members repaired embankments, protecting lives and livestock.
8. Early action protocols and cash transfers effectively increase weather forecast literacy among vulnerable populations, aligning with the UN's Early Warning for All (EW4ALL) initiative.
9. These initiatives significantly enhance understanding of early actions to reduce disaster risks among disadvantaged communities.

## **7.3 CHALLENGES**

1. Coastal regions, especially remote islands, face challenges like limited transportation, lack of digital services, and few local markets. While digital cash transfers work for many, strategies must be adapted for the most vulnerable populations.
2. Some beneficiaries struggle with mobile phone use, text comprehension, and understanding PIN security, raising concerns about scams during cash disbursements.

3. Effective anticipatory action requires accessible, context-specific weather forecasting and early warning systems. Current systems lack centralization and clarity, leading to confusion among beneficiaries about disaster relief and anticipatory grants.
4. The design of cash amounts for anticipatory actions needs reevaluation to reflect local hazards. The existing grant size (4,500 BDT or 45 USD) is outdated and insufficient for remote areas, requiring adjustments for inflation and specific impacts.
5. Many beneficiaries live in makeshift homes due to restrictions on permanent structures, making them vulnerable to disasters. A sustainable policy is needed to provide ongoing support rather than temporary fixes for impoverished communities.

**Rahela Begum, 62**, resides in Gaibandha, South Gobindi, along with her spouse, their two kids, and their family. To make ends meet, her husband, a carpenter, occasionally works as a day labourer. Because of the erosion of the riverbank, she and her family were forced to move three times. In the past, they used to pay Tk 1000 to remain in a leased space. They currently live in a house which they purchased the allotment from a person for TK 70,000 that was constructed by the government for homeless people on a 3 decimal property. She received TK 4,500 via Bkash two months ago from the SKS organisation, and her spouse also receives old-age allowance through mobile. She believes that in order for people to be ready and buy necessary food and medications, it is preferable to receive this kind of relief funding fifteen days ahead of the predicted flood. She added that, because it is a safer choice, it is preferable to accept money using mobile banking services like Bkash. She installed a small toilet in her home with the money that SKS gave her.

## 7.4 THE WAY FORWARD

### HOUSEHOLDS LEVEL

1. Many people rely on aid rather than taking proactive steps in emergencies. Vulnerable populations need to understand the value of anticipatory actions and their potential impact on household financial stability.
2. Cash support must be distributed quickly to those in remote areas, as severe weather (like cyclones) can disrupt access to funds, especially if mobile networks fail or agents evacuate.
3. Individuals with age-related disabilities, special needs, or other social issues require additional consideration during action and readiness triggers. Mainstreaming gender and disability in disaster risk reduction (DRR) necessitates thorough Participatory Vulnerability and Risk Assessments at both household and community levels.
4. Some elderly individuals struggle with registering for mobile money transfer (MMT) accounts or remembering passwords. These compliance issues should be addressed if anticipatory cash transfers are expanded, along with a robust awareness campaign on digital money transfers.

### COMMUNITY LEVEL

1. Capacity building for local volunteers and Disaster Management Committees (WDMC, UDMC, DDMC) is essential for effective early warning and local-level triggering of anticipatory cash transfer projects.
2. Strengthening local Disaster Management Committees is crucial for declaring triggers for these projects based on community needs.
3. Cash packages should be need-based, determined through local assessments that consider both social and economic risks.
4. Local governments, particularly UDMCs, need enhanced capacity and resources to integrate disaster risk reduction (DRR) into community development and annual planning. This can be

achieved through partnerships with NGOs, which have expertise in multi-sectoral development, including DRR and climate change adaptation.

5. Ward Disaster Management Committees, Localization Working Groups, HCTT, and Cash Working Groups, led by UDMCs, can pilot anticipatory action projects as part of localization initiatives. UN agencies and international humanitarian organizations can provide technical and financial assistance through Technical Assistance Projects (TA), with small grant sub-projects ranging from 300 to 500 lac BDT. The concerned ministry can manage 10-15 sub-projects with a total budget of 50 crore BDT.

## **NATIONAL LEVEL**

1. Excluding beneficiaries from the Government Social Safety Net program is illogical, as vulnerable individuals are at greater risk during disasters. Relevant ministries should revisit the National Social Protection Strategy to integrate it with Forecast-based Financing (FbF) and anticipatory cash transfer projects.
2. International development partners must involve local actors during proposal preparation, ensuring disaster risk reduction projects are long-term (2-3 years) and linked to resilience building.
3. Research indicates that various initiatives for anticipatory cash in flood and cyclone contexts highlight the need for community-level actions alongside individual cash transfers. A significant study on injury prevention during Cyclone Sidr revealed major gaps in healthcare preparedness, resulting in a 10% permanent disability rate among the injured due to inadequate emergency supplies.
4. Despite the presence of numerous microcredit agencies in Bangladesh, organizations like microfinance institutions and the Microcredit Regulatory Authority should research and develop microfinance products focused on Disaster Risk Reduction (DRR). There is still a need for small cash amounts during and after disasters, as vulnerable populations often resort to high-interest traditional money lenders.
5. Collaboration among stakeholders is essential for advancing initiatives like horizontal learning programs, DRR-focused financial product development, and piloting forecast-based funding protocols, involving CWG, HCTT, and AATF.
6. Millions of vulnerable individuals in Bangladesh live on embankments and isolated areas, often overlooked in development efforts. Despite a decline in poverty rates, many households remain below the poverty line, reliant on various forms of assistance without a clear long-term plan for relief and recovery.
7. The Bangladesh Red Crescent Society (BDRCS) operates in 9-12 coastal districts, focusing on early warning systems, cyclone shelters, and evacuation support. They are testing cash transfer programs in flood-prone areas, with NGOs like Jago Nari and SKS Foundation distributing cash to disadvantaged residents.
8. Approximately 6.5% of the rural population lives in acute poverty, while 19% live in overall poverty, exacerbated by increasing disaster frequency due to climate change.
9. Local NGOs can collaborate to design integrated anticipatory actions programs targeting cyclones, floods, and other climate-related issues, contributing to Sustainable Development Goals (SDGs) 1.3 and 1.5.
10. A national-scale anticipatory cash transfer initiative can be established over the next three years, utilizing impact-based forecasting to define local trigger points. Local actors, including Disaster Management Committees and business groups, should collaborate as a public-private partnership, with the Ministry of Local Government leading the consortium to generate funds and design readiness actions. The Disaster Management fund at the Upazila and District levels can provide startup or matching grants for this initiative.

## **8.0 CONCLUSION**

In conclusion, the study on Cash Transfer as an Anticipatory Action in Bangladesh highlights the critical role of proactive measures in enhancing community resilience against disasters. The findings underscore the importance of integrating anticipatory actions into national disaster risk reduction strategies, particularly in vulnerable regions affected by cyclones and floods. By emphasizing community-led initiatives, the research demonstrates how local knowledge and participation can inform effective cash transfer programs that not only address immediate needs but also foster long-term resilience.

The documented best practices, such as the successful implementation of Early Action Protocols and the use of digital platforms for swift fund distribution, illustrate the potential for innovative solutions to improve humanitarian responses. However, significant challenges remain, particularly regarding accessibility, the relevance of forecasting systems, and the need for tailored cash packages that consider local contexts.

To move forward, it is essential to cultivate a culture of anticipatory action among vulnerable populations, supported by awareness campaigns and capacity-building initiatives. Strengthening partnerships between local governments, NGOs, and international development partners will be vital for integrating disaster risk reduction into community planning and ensuring sustainable support for those most at risk.

Ultimately, the insights gained from this study provide a valuable resource for policymakers, humanitarian organizations, and local actors, guiding future efforts to enhance anticipatory cash transfer mechanisms and build resilient communities in Bangladesh and beyond. By prioritizing proactive strategies and fostering collaboration, we can better equip vulnerable populations to withstand the impacts of climate change and natural disasters, ensuring their safety and dignity in times of crisis.

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