

JULY 8, 2024

LEARNING REVIEW REPORT

Cyclone Anticipatory Action planning and response trial in Barguna, Bangladesh Project



Acronyms

AA	Anticipatory Action
AAM	Anticipatory Action Management
ACG	Anticipatory Cash Grant
BDT	Bangladeshi Taka
CBO	Community Based Organization
CFW	Cash-for-Work
CFM	Community Feedback Mechanism
CFRM	Community Feedback Response Mechanism
CSO	Civil Society Organization
CPP	Cyclone Preparedness Programme
DMC	Disaster Management Committees
DP	Disaster Preparedness
DDMC	District Disaster Management Committee
DRM	Disaster Risk Management
DRR	Disaster Risk Reduction
FGD	Focus Group Discussion
HH	Household
IDI	In-depth Interviews (IDI)
INGO	International Non-government Organization
KII	Key Informant Interview
MEB	Minimum Expenditure Basket of HHs
MMT	Mobile Money Transfer
MoU	Memorandum of Understanding
NGO	Non-government Organization
NOC	No Objection Certificate
PDM	Post Distribution Monitoring
PWD	Person with Disability
SMC	School Management Committees
TV	Television
UDMC	Union Disaster Management Committee
UzDMC	Upazila Disaster Management Committee
UP	Union Parishad

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Executive summary

Barguna district, situated on the shores of the Bay of Bengal, is highly vulnerable to various natural hazards. To enhance disaster response capacity and pre-disaster preparedness for 606 households through Anticipatory Action (AA) programs, Jago Nari implemented a project titled "Cyclone Anticipatory Action Planning and Response Trial" in four unions: Badarkhali, Gaurichona, Phuljhuri, and Dhalua in Barguna Sadar.

The primary goal of the learning review is to understand the relevance, timeliness, efficiency, and effectiveness of the AA interventions' piloting and capture challenges and key learnings with appropriate recommendation

. The study employed qualitative methods, including 6 in-depth interviews (IDI), 6 focus group discussions (FGD), 18 key informant interviews (KII), and 4 case studies for data collection and analysis. Data were gathered from both primary and secondary sources.

The AA programs were highly relevant to the targeted community, as marginalized groups faced food insecurity, unemployment, and other hardships due to disasters. Government assistance in these situations is notably insufficient, leaving affected families unable to recover effectively. Participants in the AA project, including those in Cash-for-Work (CFW) and Anticipatory Cash Grants (ACG), were selected through a participatory approach and were satisfied with the selection process.

The Cash-for-Work (CFW) grant of 400 BDT for 5 days provided temporary financial relief, though it was insufficient given current market prices. In contrast, the one-time 5,000 BDT payment from the Anticipatory Cash program was deemed sufficient by recipients to mitigate disaster-related losses.

Grants were distributed through the Nagad Mobile Money Transfer (MMT) system, allowing participants to withdraw funds quickly and easily. Safeguarding and CFM mechanisms were in place, and recipients were very satisfied with the cash distribution process.

The AA grants were used effectively by recipients. CFW grants were spent on food, transportation, medical expenses, clothing, shelter repairs, agricultural inputs, and hygiene kits. ACG funds were used for disaster preparedness and adaptation, such as shelter repairs, fuel collection, emergency evacuation, livestock feed, and agricultural inputs, as well as ensuring food security and purchasing basic household items, transportation, education, clothing, and medical expenses.

The AA programs benefited the targeted people by ensuring food security, contributing to health treatment, and meeting basic needs. They also supported disaster preparedness initiatives like house repairs, fuel collection, dry food storage, and cash in hand for post shelter repairing. The CFW program increased women's dignity and

**The Mobile Money
Transfer
(MMT) system
optimizes the
project's operational
costs and ensures
transparency for AA
grant distribution.**

Maksuda
UDMC member and Union
Parishad representative ,
Gourichonna Union,
Sadar,Borguna

created employment opportunities for them. Additionally, embankments and roads repaired through CFW have protected the community from flooding.

Regarding institutional capacity, Oxfam is a pioneer INGO in Bangladesh has been implementing/implemented huge number of humanitarian response and disaster resilience project including Anticipatory Action. Before this project, Jago Nari had experience with anticipatory action activities supported by various donors and INGOs, including Start Fund Bangladesh, Save the Children, and CARE Bangladesh. However, their interventions mainly involved material distribution just before calamities. They have a framework, skilled staff, and a dedicated pool of volunteers ready to implement such projects.

However, there is room for improvement in their institutional capacity, such as comprehensive training programs, increased collaboration with local and international partners, infrastructure development, working with government agencies to establish clear AA policies, and securing reliable financing through partnerships.

Policy advocacy is needed to recognize anticipatory action as an effective component of disaster management. Since it is not included in the government's strategy paper, it is crucial to inform disaster management stakeholders about its importance.

The project effectively engaged local Disaster Management Committees (DMCs) and stakeholders in community-based disaster preparedness. They raised awareness about preparedness initiatives, participated in the Cash-for-Work (CFW) program, coordinated land allocation for infrastructure, prepared cyclone centers, and disseminated government-issued warnings. With project support, the DMCs now conduct regular meetings and are more active than before. Additionally, Oxfam and Jago Nari developed and shared an Anticipatory Action Management Protocol with DMCs and stakeholders, incorporating their feedback.

The scalable best practices of the project are; 1. project participant selection through engaging the local community people and local government. 2. AA and CFW cash grant support provided through mobile banking/Nagad including cash out charge and 3. developing AAM Protocol, 4. developing a district vulnerability profile, 5. gender inclusion, 6. Cash for Work (CFW)

As a lesson learned, improving the area is scope to have proper planning/ guidance to use the anticipatory money if there is no disaster within the project period in the working area.

The emerging opportunity that needs to be adjusted for future intervention, should be increased a strong coordination mechanism among the different stakeholders (Disaster Management Committees-DMCs, School Management Committees-SMCs, Shelter Management Committees, Cyclone Preparedness Programme-CPP Bodies, etc) for effective disaster preparedness to minimize the shocks and damage of any disaster.

The recommendations are;1. duration of the DP/DRR related project/s should be at least 2 years, 2. Anticipatory Action Cash Grant is very much effective. So, this type of initiative should be incorporated in future projects and replicated in other areas. 3. There is scope to work for the actively functioning of DMCs to effective disaster preparedness through utilization of AA programmes. 4.Cash transfer through mobile banking should be encouraged in future as it is very much convenient and secured for the project participants. 5. Standard benefit package and capacity building initiatives for project staff should be considered. 6. Advocacy initiative is necessary to construct a sufficient number of cyclone shelters in coastal areas.7. All the best practices should be incorporated in future projects and replicated in other disaster-prone areas.

CHAPTER-01: INTRODUCTION AND METHODOLOGY OF THE STUDY

1.1 Background and rationale of the learning review

Barguna district located on the shores of the Bay of Bengal is highly susceptible to various natural hazards. In particular, cyclones, storm surges, tidal surges and river erosion occur in this region. This geographical setup leads to annual crop losses from tidal and cyclonic floods, and houses outside the river embankment are frequently inundated¹.

Aiming to enhance disaster response capacity and pre-disaster preparedness of vulnerable groups (606 HHS) through Anticipatory Action (AA) programs and direct grants in coordination with the Government Disaster Management Committee, Jago Nari with the support of Oxfam in Bangladesh has been implemented an initiative titled “Cyclone Anticipatory Action Planning and Response Trial at four unions namely Badarkhali, Gaurichona, Phuljhuri and Dhalua in Barguna Sadar from 2023 to 2024. This project is aligned with the national plans of the Government of the People's Republic of Bangladesh (e.g., NSAPR-2, Vision-2021)².

The project intervention is closed to end, the learning review was carried out to capture major changes and best practices, lessoned learned as well as emerging opportunities. The primary audience for this review includes JAGO NARI, Oxfam in Bangladesh, Local government, NGOs, Governmental Authority, Australian Aid and the community who are at most risk and vulnerable to disasters. Findings will inform for the future project design and intervention project, project reports preparation and government interventions for replication in other communities.

1.2. The objective of the Learning Review

The overall objective of the learning review is to harvest efficiency and effectiveness of the project intervention by answering the question “what worked well”. Moreover, the study also captured lessoned learned (what didn’t well) as well as emerging opportunities for the future.

Specific Objective are:

- Identify the pre-project circumstances and situation.
- Assessing the effectiveness and efficiency of the project’s implementation strategies.
- Evaluating the outcomes and impacts of the project on the targeted participants and other community people.
- Identifying best practices and lessons learned during the project and emerging opportunities.
- Providing actionable recommendations for future projects based on the findings.

2.3. Methodology

The study adopted qualitative methods for data collection and analysis. Data were collected from both primary and secondary sources. The study consisted of three phases. The *first phase* was involved developing tools and methodology by reviewing relevant documents and validation from JAGO NARI.

The second phase was involved data collection and analysis from primary and secondary sources. Primary data were collected through 6 In-depth Interviews (IDI), 9 Focus Group Discussions (FGD), 18 Key Informant Interviews (KII), 1 workshop and 4 case studies with different stakeholders such as Community people, CFW support group, Anticipatory cash grants receiver, UDMC, district and Upazila CPP team leader, project staff print and multimedia journalists etc. As a secondary source PDM data were analysis. The **third phase** engaged with data analysis, report preparation, publication (booklet) and dissemination.

¹ Population Evacuation Need Assessment in Cyclone Affected Barguna District, Journal of Bangladesh Institute of Planners ISSN 2075-9363 Vol. 2, December 2009

² Project proposal

Developmental Evaluation approach were considered in this study to investigate ongoing learning and adaptation, good practice, through iterative, embedded the learning review. All data were collected desegregated by age, sex, disabilities, different groups, location where applicable. NVivo (qualitative software) and excel were used for analyzing collected data and information.

CHAPTER :2 FINDING AND DISCUSSION

The initiative has improved the preparedness of 606 vulnerable households and communities to manage disaster impacts through Anticipatory Action Cash Grants (ACG) and Cash For Work (CFW). Additionally, efficient disaster preparedness and management have been ensured by the local Disaster Management Committees (DMCs) and other relevant stakeholders before disasters occur.

Section 2.1 Vulnerable HHs in target areas are able to protect their lives and livelihoods through anticipatory action

2.1.1 Relevancy and necessity of AA

FGD, KII, and IDI participants reported that over the past five years, they have encountered number of floods, cyclones, tidal surges, embankment breaches, and salinity. Regarding the consequences of these disasters, community members, particularly marginalized groups, have faced human inundation the community with floodwaters and causing waterlogging, casualties, destruction of homes, crop and livestock losses, communication breakdowns, food insecurity, scarcity of drinking water, negatively impacted employability and other hardships. Many families in the area lack the financial resources to withstand recurring disasters. Government assistance in such cases is notably insufficient, leaving disaster-affected families unable to recover from their losses effectively.

In that case, Anticipatory Action initiatives was very much relevant in the project implementation area are given below:

- Anticipatory cash assistance enables families to swiftly purchase essential supplies, secure their homes, and evacuate to safer locations upon receiving an alert.
- Anticipatory cash assistance facilitates the immediate procurement of vital items such as food, water, medical supplies, sanitation/hygiene items, livestock feed, and house construction materials, thereby mitigating the initial impact of disasters.
- This anticipatory cash assistance helps alleviate the financial stress of families who may lose their livelihoods and assets due to cyclones and floods.
- Such support can prevent families from descending deeper into poverty and expedite their recovery post-disaster.
- With cash in hand, families can procure sufficient food and clean water, ensuring adequate nutrition and medical care during and after emergencies.
- Anticipatory cash assistance aids in safeguarding livestock and other resources, thereby preserving livelihoods. Strengthening cattle sheds and purchasing feed can help protect their assets.
- Participants can choose to spend this anticipatory cash assistance directly based on their specific needs and priorities to reduce their disaster losses.

2.1.2 Appropriateness of Participants selection:

Analyzed PDM data it was found that the table below-1 shows that 100% of the respondents reported project participants were selected through participatory approach, and they are satisfied with the selection process. Moreover, they also reported women headed, pregnant, lactating mothers, elderly, PWDs included in the selection process. Regarding CFW, 83% of participants are female while 17% is male. And, for ACG 86% of participants are female while 14% is male.

Table 1: Participants section		
Response	CFW (N-72)	ACG (N-73)
Participatory approach	100%	100%
Satisfied with the selection process	100%	100%
Included most vulnerable people as participants	100%	100%
Female participants selected	83%	86%
Male participants selected	17%	14%

During focus group discussions with project participants, it was revealed that they were invited to a community consultation meeting to choose project participants for cash-for-work and AA cash grant program. Project staff selected participants based on their economic circumstances through household surveys, specifically targeting women from extremely impoverished families,

as well as individuals who were disabled or widowed and facing severe financial hardship. Following this initial selection, the project conducted a validation process by organizing a meeting with the community to ensure transparency. After validation it was approved by the UP chairman and UNO. To maintain transparency, supported by the Union Parishad, the final list of selected participants was publicly displayed on the Union Parishad's notice board.



FIGURE 1: THE MOST DISCUSSED WORDS ON PARTICIPANTS SELECTION USED DURING DATA COLLECTION

2.1.3 Appropriateness of the cash grant size

During the Cash-for-Work (CWF) program, a 5-day initiative was carried out, compensating participants with 400 BDT per day, totaling 2000 BDT. Participants expressed that this sum provided temporary relief from their household's financial strain, though it fell short of meeting their needs due to current market prices.

Conversely, the Anticipatory Cash program offered a one-time payment of 5,000 BDT to mitigate losses from disasters, which recipients found sufficient given their overall circumstances. This amount enabled them to purchase essential items such as dry food, medicine, Shelter repair materials, agricultural supplies, seeds, clothing, and other disaster preparedness essentials. Consequently, both the beneficiaries and other participants considered this sum adequate.

2.1.4 : Timeliness of ACG and CFW

FGD and KII with the community and UP representative, they reported ACG and CFW support was triggered on time, just before cyclone REMAL. It was also found that they utilized ACG for disaster preparedness and adaptation initiatives like shelter repairing, fuel collection, emergency evacuation, food collection for the livestock, agriculture inputs etc. alongside ensuring food security and other purpose. Moreover, they also reported the timeliness of distribution was contributed to reducing loss and damage from cyclone REMAL like contributed to protecting shelter, cowsheds from disaster, meeting immediate food needs etc.

Triggering mechanism (appropriateness, timeliness and effectiveness) of AA

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- Regarding appropriateness, the study found that the participant selection process adhered to the AAM protocol for triggering ACG and CFW. This involved conducting community consultation meetings, commissioning a household survey to identify the most climate-vulnerable marginalized households and individuals (including those who were disabled or widowed, pregnant and lactating women, households with 50 decimal land or less, or no land, and families with a total income of less than BDT-10,000 facing severe financial hardship). A validation meeting was then organized with the community and local government, and the list was approved by the Union Parishad (UP) and the Upazila Nirbahi Officer (UNO). To maintain transparency, the final list of selected participants was publicly displayed on the Union Parishad's notice board, supported by the UP.
- Similarly, the cash distribution process also followed the AAM protocol, where grants were distributed through the Nagad Mobile Money Transfer (MMT) system. Funds were directly deposited into participants' mobile accounts, allowing for swift withdrawals at local markets or shops, avoiding delays associated with traditional methods.
- Additionally, the AA triggering area was appropriately selected, as Barguna Sadar was highly vulnerable to disasters, with Cyclone REMAL primarily impacting this region. The cyclone brought wind speeds ranging from 92 to 117 km/h, causing damage to more than 25% of household assets.
- In terms of readiness and early action, the CFW followed the AAM protocol by engaging the community in the construction of small-scale community infrastructures, such as local embankments/ring dams and connecting roads to shelters. Furthermore, the project informed ACG and CFW participants to prioritize the use of grants for disaster preparedness, food, health, and other basic needs.
- The study also found that the AA was triggered in a timely manner (Pre-Activation Period), 48 hours before Cyclone REMAL hit, signal was 08 warning with a lead time of 30 hours or more, which helped the participants with disaster preparedness based on their specific needs.

- The effectiveness of CFW protected households and the community from widespread flooding, reducing the loss of assets and livelihoods, strengthening the communication system, creating temporary employment opportunities for vulnerable women, enhancing their dignity by involving them in income-generating activities, and contributing to food security, health treatment, and other basic needs.
- On the other hand, ACG helped participants meet their anticipated disaster management and early preparedness needs, ensured food security and other basic necessities, reduced their anxiety before disasters, and provided relief from having to take high-interest loans or sell productive and non-productive items as a negative coping mechanism.

2.1.4 Distribution of ACG and CFW

PDM data shows that 100% of the participants received 2000 BDT for CFW and 5000 BDT for ACG from the organization through Mobile Money Transfer (The Organization paid the cost of withdrawing the money). Of them, 51% of the participants took less than one hour to get from the MMT cash withdrawal point back to your home while 49% took 1 hour to 2 hours.

Table 2: Cash grant support		
Response	CFW (N-72)	ACG (N-73)
Participants received cash (BDT)	2000	5000
Received cash MMT	100%	100%
The Organization paid the cost of withdrawing the money	100%	100%
Took < 2 hours withdrawal cash point back to home	100%	100%

FGD and KII with the participants, they reported that they 2000BDT as CFW for raising link road to shelter and local embankment/ring dam, and rehabilitating canals etc., and they also got 5000 BDT for disaster preparedness just before the cyclone Remal. They received cash through Nagad mobile banking system where project shared 5% of the cash out charge. They also reported without any complexity and short period of time they able cash out money from MMT.

PDM data shows in table below-3 that 100% of the respondents reported safeguarding mechanisms was in placed at the CFW scheme location like; breastfeeding corner, first aid, drinking water, resting shade etc.

In addition, 100% of the participants from CEF and ACG are aware on report complaints/problems through CRM box and contact number of CFRM focal person. However, they reported that they didn't need to make any complaints.

Table 3: Safeguarding and CFM (source: PDM)		
Response	CFW (N-72)	ACG (N-73)
Safeguarding mechanisms was in placed	100%	N/A
CRM was in placed	100%	100%

96% of the participants from CFW reported that they are very satisfied with the cash distribution process and 4% of the respondents were satisfied. And, 98% of the participants of ACG reported that they are very satisfied with the cash distribution process and 2% of the respondents were satisfied.

Table 4: Satisfaction level of cash distribution process (source: PDM)

Response	CFW (N-72)	ACG (N-73)
Very satisfied	96%	98%
Satisfied	4%	2%

2.1.5 Effectiveness of cash transfer mechanism (MMT)

FGD, KII, and IDI participants highlighted that the mobile money transfer system was highly efficient for receiving grants. Funds are directly deposited into their mobile accounts, enabling swift withdrawals at local markets or shops without delays associated with traditional methods. Additionally, participants noted several other advantages of this mobile money transfer system (MMT)-

- The real beneficiary gets the money quickly on the beneficiary's own mobile number.
- Besides, beneficiary did not have to pay the service charge of 2000/5000 taka for the actual support. As a result, beneficiary real amount remains intact.
- Furthermore, by receiving funds directly on their mobile phones, beneficiaries have the flexibility to withdraw and utilize the money locally at their convenience.
- Moreover, project staff have noted that this system optimizes project operational costs for grant distribution.
- Moreover, there is no need for intermediaries or fees in receiving funds. This allows beneficiaries in remote areas to receive funds smoothly.
- Most of the female participants reported that they could withdraw and spend money by themselves. For some cases, joint decisions (counterpart) were took place for purchasing necessary items.

2.1.6 Utilization of grants

The below figure-1 shows that the utilizations of CFW grant are mostly ensuring food, medical expenses shelter repairing, transportation, clothing education. And, for ACG are Food Stocking, Shelter Repairing, Medical expenses, Cattle Fodder, Basic household items (utensils, cooking supplies, blankets, etc.), Education and Clothing, Hygiene items, Transports, Fuel (Kerosene) for lighting etc.

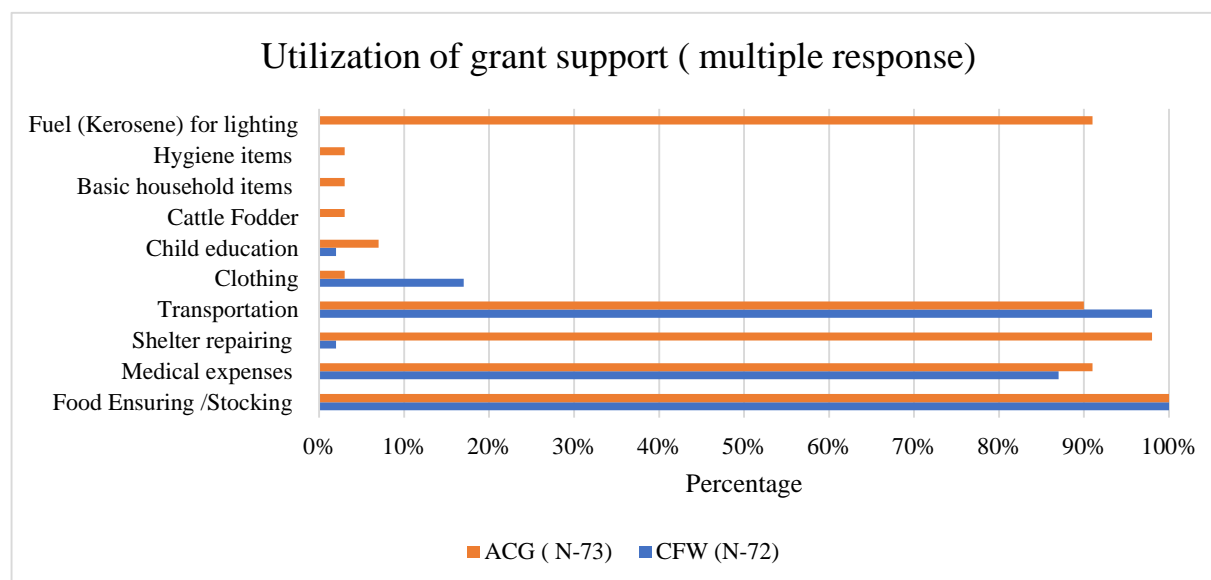


FIGURE 2: UTILIZATION OF GRANT SUPPORT (SOURCE : PDM DATA)

FGD and KII participants reported that CWF grants used for buying food items (rice, pulse, vegetables and other foods), transportation, medical expenses, clothing, shelter repairing, agriculture inputs, sanitation and hygiene kits etc. Regarding ACG the participants utilized the money for disaster preparedness initiatives and adaptation like shelter repairing, fuel collection, saving, food collection for the livestock, agriculture inputs etc. alongside ensuring food security and other purpose like purchase basic household items, transportation, education, clothing, medical expenses etc.

UDMCs members reported with the funds received, the project participants were able to buy dry food for their families immediately. They were also able to collect the fuel needed for cooking and buy essential medicines. Besides, many beneficiaries repaired their living quarters. They were able to buy essentials like dry food, medicines, shelter repair materials, agricultural implements, seeds and clothing. This financial

I bought dry food with the cash. I bought food for my cattle and also kept some Cash in hand so that I can buy the necessary things when disaster strikes. Having money before disaster has reduced my anxiety.

- Nipa, Project Participant, Karmakarpotti, Dhalua Union

FIGURE 3: THE WORDS MOSTLY RESPONDED ON GRANTS UTILIZATION FROM THE PARTICIPANTS

assistance has significantly helped in mitigating the damage caused by the disaster. Since they were given money before the disaster, it eased their anxiety and enabled them to take proactive steps in disaster preparedness.

2.1.7 Effectiveness and impact of CFW and ACG

Effectiveness and impact of CFW:

- Through repairing the ring dam outside of main embankment and link road repair to shelter center through cash for work have protected the HH's and community from wide spread flooding which reduce the loss of asset and livelihood. Also, contributed to strengthen the communication system of those communities.
- Employment opportunities have been created for women through CFW. Through this project women participated in larger programs with men and created employment opportunities for themselves.
- Due to CFW cash grant, the families have gained food hardship for a few days
- CFW contributed to increase dignity of the women by involving income generating activities that was reduced economic dependency as well as control over the resources like freedom to expense their earned money independently.
- Earned money of CFW participants' ensured food security, contributed to health treatment and meeting other necessary/basic needs

Supported by CFW program and community initiatives, we have repaired Chaltatola Cyclone shelter link road.

As a result, almost 570 people could easily go to the Cyclone shelter during "REMAL" cyclone.

Kalo Rani
CBO leader , CBO Leader, Choto Gourichonna,
Sadar, Borguna

Effectiveness and impact of ACG as an anticipatory action:

- It's also helped to meet their anticipated disaster management and early preparedness initiatives like house repairing, emergency evacuation, dry food purchasing, fuel, etc.
- ACG ensured food security, contributed to health treatment and meeting other necessary/basic needs
- The disaster preparedness by using AA reduces their anxiety before disaster strikes. Before the disaster ACG enabled them to early preparedness and having the money in hand before the disaster gave them strength which reduce their fear and anxiety.
- The project participants reported that during the cyclone REMAL they had not reported to take loan with high interest and sells productive or non-productive items as a negative coping mechanism while non-project participants had to take loan and sell valuable household items to cope with.

2.1.8 AA support helped them to mitigate loss and damage

In addition, it also contributed to mitigate loss and damage as they said CFW contributed to recover wages loss. CFW and ACG also contributed to reduce the loss and damage to their livelihood caused by disaster. In addition, it also contributed to recover health loss by treatment expenses. These funds were used to ensure food security and prevent shortages during disasters. Using this money they also, repaired and strengthened their houses as damaged by the disaster and reduced possible damage from upcoming disaster.

2.1.9 Negative impact might happen if they don't get the AA support

FGD participants reported they will have several negative impacts among the targeted HHs if they don't get the AA support are given below: -

- Without financial support, families will struggle to purchase essential food supplies, leading them to food shortages and malnutrition during disasters.
- Many families will not be able to repair and strengthen their homes. This will result in greater damage to their habitat and increased risk of losing shelter.
- Without the grant, families will not be able to buy essential medicines. Besides, health problems will increase and increase the risk of untreated illnesses during disasters.
- Households will face difficulties in securing dry fuel for cooking which will lead to food preparation challenges and further stress in an already difficult time.
- Lack of financial support will make families unable to take proactive steps in disaster preparedness resulting in greater anxiety, stress and greater overall impact from the disaster.
- The project participants are very poor. And they don't have any capacity to minimize the disaster effect by their own money. Sometime they managed disaster loss through taking loan with interest, broowing money from neighbor and relatives, selling assets etc.
- In addition, some negative indirect impact will happen like increase poverty, migration, early marriage, GBV, trafficking, dropout children from education etc.

2.1.10 Perspective of other household who didn't received AA support:

During Key Informant Interviews (KII) with Community-Based Organization (CBO) leaders, local government officials, journalists, and the FGD control group, it was observed that households not receiving AA assistance were significantly more vulnerable to the immediate impacts of the disaster.

These families encountered greater challenges in accessing essential provisions such as food, medicine, and repairing the damage of shelter, often unable to secure necessary supplies promptly.

The inability to make timely arrangements exacerbated stress and anxiety among these households, both during and after the disaster. Without financial aid, they were compelled to deplete their limited resources, resorting to borrowing money or selling valuable assets like livestock to mitigate the disaster's effects. Consequently, they faced impending long-term economic repercussions.

The absence of anticipated support prolonged their recovery process, leaving them dependent on external aid post-disaster. This prolonged hardship hindered their efforts to rebuild their lives and livelihoods effectively. The disparities in support between communities created feelings of resentment and inequality among those who did not receive AA assistance. This disparity has strained social and community cohesion,

fostering emotional conflicts among neighbors in the aftermath of disasters. The following table compared between participants and non-participants regarding loss and damage/disaster risk management/asset protection

Table 5 : Comparative analysis		
Major heading	Project Participants	Non- Project Participants
Food Security and nutritional status	Able to purchase food supplies in advance. Also ensuring food security and maintaining nutritional status during the disaster.	Faced food shortages and malnutrition due to their inability to secure essential food supplies, leading to greater vulnerability and health risks.
Health and medical preparedness	Able to buy essential medicines and medical supplies, enabling them to manage health issues effectively during the disaster.	Lacked access to necessary medicines, resulting in untreated health conditions and increased risk of illness during and after the disaster.
Home repairs and structural safety	Invested in shelter repair tools and materials to reinforce and protect their living house and reducing the extent of damage and improving safety.	Could not afford necessary repairs, leading to greater structural damage to their homes and higher risk of injury or loss of shelter.
Economic stability and asset protection	Maintained economic stability by using AA support to protect and secure their assets, such as agricultural implements and seeds, ensuring continuity of livelihoods.	Experienced economic strain, often resorting to selling valuable assets or going into debt which compromised their long-term financial stability and recovery prospects.
Disaster preparedness and risk management	Took proactive disaster preparedness measures reducing their overall risk and enhancing their resilience to the disaster's impacts.	Lacked the resources to take similar measures, resulting in higher exposure to disaster risks and a greater overall impact from the disaster risk.
Mental health and well-being	Experienced reduced anxiety and stress due to the proactive support received and leading to better mental health and a more positive outlook during the disaster.	Suffered from heightened anxiety and psychological stress with the uncertainty and lack of support exacerbating their mental health challenges.
Speed and efficiency of recovery	Were able to begin recovery efforts immediately after the disaster using the resources they had secured through AA support to rebuild and restore their lives.	Faced delays in recovery due to a lack of immediate resources prolonging their hardship and making it more difficult to return to normalcy.
Community dynamics and social cohesion	Benefited from increased social cohesion and support within their communities as shared proactive measures fostered a sense of solidarity and mutual support.	Experienced feelings of inequality and potential resentment led to strained relationships within communities and weakened social bonds.
Infrastructural Development/ repairment through CFW Schemes in community	Repairing the ring dam outside of main embarkment and link road repair to shelter have protected the HH's and community from wide speared flooding which reduce the loss of asset and livelihood. Also, contributed to strengthen the communication system of those communities.	The community faced difficulty to reach shelter with their productive assets. They left some non-nonproductive assets at home resulting these were damaged.

2.1.11 Anticipatory Action Implementation Process As A Regular Functional System Of Current Disaster Management

As a KII participant, the project focal of JAGO NARI described a comprehensive process where anticipatory action can be recognized as an effective component in current disaster management, as detailed below:

- Since anticipatory action is not mentioned in the government's disaster management strategy paper, it is crucial to inform those involved in disaster management about it. Organizing seminars on its effectiveness can help, and eventually, it can be identified as part of policy.
- The government has a list of vulnerable individuals. If policies are implemented, the government can provide pre-disaster assistance before the disaster occurs through the mobile money system, ensuring swift aid delivery.
- To implement this program nationwide, a protocol can be developed through surveys to assess the capacity of disaster staff and the overall situation at the field level.
- NGOs working during emergencies could allocate at least 30 to 40% of their funds to anticipatory action activities if they choose. Advocacy can encourage other NGO members to adopt this approach.
- The AA learning and best practices can be shared/showcase in different seminar, conference to adopt in existing disaster management system.

In conclusion, anticipatory action is an effective approach. Regular implementation of this practice can significantly reduce the damage to people living in disaster-prone areas.

2.1.12 Institutional, infrastructural and governance capacity of JAGO NARI to implement AA

Regarding institutional capacity, Oxfam is a pioneer INGO in Bangladesh has been implementing/implemented huge number of DRR project including Anticipatory Action. Before this project, Jago Nari had experience with anticipatory action activities (five projects) supported by various donors and INGOs, including Start Fund Bangladesh, Save the Children, and CARE Bangladesh. However, their interventions mainly involved material distribution just before calamities. Jago Nari have a framework, skilled staff, and a dedicated pool of volunteers ready to implement such projects.

However, there is room for improvement in their institutional capacity, such as comprehensive training programs, increased collaboration with local and international partners, infrastructure development, working with government agencies to establish clear AA policies, and securing reliable financing through partnerships. (source : KII the program director of Jago Nari)

Apart from the capacity, Jago Nari has some improvement areas to smoothly implement the AA project as follows: -

We made signed an MoU with the 'Nagad' money transfer institution to distribute cash to the participants.

Director, Jago Nari, Barguna

Table 6: Institutional capacity gaps		
Major capacity	Gap	Recommendation
Institutional capacity	Robust training for wisely implement in AA and DRR project	Implement comprehensive training program for Jago Nari project staff to enhance their skills and knowledge in AA
Infrastructural capacity	Jago Nari project staff often face challenges due to inadequate infrastructure such as transportation vehicle .	Consider transportation facilities at time of design the project
Governance capacity	A coherent policy framework is working but has not been able to engage all stakeholders.	Need to develop, collaboratively government agencies, to and adopt clear policy guideline to fruitfully implement AA initiative
Resource allocation	Due to insufficient funds they are not able to reach sufficient disaster affected marginalized people	Arrange for reliable financing including partnerships to secure the necessary financial resources. In this case, foreign funds are urgently needed.
Community engagement	JAGO NARI project staff sometimes fails to fully involve local communities in AA planning and implementation. Sometimes its challenging to Local government representatives and other related stakeholders intervened.	Ensure meaningful community participation at all stages of AA projects so that they are relevant and effective to local needs. In this case, more than one meeting is arranged at the community level to take opinions

Institutional, Infrastructural and governance capacity, gaps and recommendation of Financial Service providers for AA In a view to smooth cash transfer to the project participants, Jago Nari had an agreement with Nagad, standard money transfer institution in Bangladesh. Nagad has strong capacity in diversified areas which are:

- They have sufficient human resources to provide support to the clients in a smoothly manner.
- They have established 24 hours support system for their clients with special focus on AA related projects' participants.
- Available funding (huge reserved fund) is another strength of them.
- Better sending mechanism; at a time they can transfer money to thousands of clients
- They have assigned staff for providing support to the AA project participants for 24 hours; clients can reach the assigned person at any time
- Nagad provide support through Post Office which is at the door step of the community people. In the post office, account opening and cash withdrawal supports are available
- There is assigned staff at corporate office by whom they can provide quick support to the clients
- For AA projects' participants, Nagad provides 0.5% discount in service charge

Recommendations:

- Project staff should verify the project participants' mobile number/Nagad account number whether the numbers are active or not.
- Its better to provide information in advance regarding the amount of money that needs to be transferred to the project participants

Section 2.2: Efficient disaster preparedness and management ensured by the local DMCs and other relevant stakeholders before disaster hits

DMCs, CPP and CBOs reported that supported by the project they were participated in disaster preparedness initiatives as follows: -

- They made aware the community people on disaster preparedness initiatives at HHs and community level like store dry food and fuel, renovate house to protect from disaster, saving, protect safe drinking water facilities from disaster.
- They also made aware the people on why is it important to cut extra trees from their household that are covering their roofs, using extra oven etc.
- They also made awareness the community people on early warning system through awareness raising session like signals for cyclone.
- Supported from the project they also participated in CFW programme like; link road repair to shelter center and ring dam repair which will ensure the sustainability of the project. .
- They also coordinated with various committees in the area to make people aware of early preparedness for cyclones. They also participated in different stages of the project like; AA protocol validation, CFW schemes selection, AA cash distribution process, emergency evacuation during disaster. .
- They also coordinated with authorities and landowners and made signed NOCs to allocate the permission and required land for repairing the link roads and ring dam.
- They prepared cyclone centers through shelter management committee. And, they encouraged the people to go to the cyclone center during the disaster.
- UDMCs also revitalized DMCs and Disaster Committee meetings are held before and after the project when storm signals are declared as per the AA protocol. Then concerted action was taken. There was miking on the cyclone signals by the govt. CPP volunteers, red crescent, Jago Nari or other relevant NGOs. Flags were hoisted and miking in various areas by the Upazila Disaster Committee. Besides, the announcement is made on the microphone of the mosque based on the area.
- They also coordinated warning broadcasted through TV and radio by Red Crescent. They also distributed early warning message messages through mobile phone and miking. During Remal, the deputy director of CPP volunteer, UP chairman all of them were present to help the community

Section 2.3: DMCs and Relevant stakeholders are equipped knowledge, and resources (AA protocol) necessary for effective disaster preparedness

- Anticipatory Action Management protocol is made together by the Oxfam and Jago Nari. They shared this protocol with DMC and other stakeholders. This protocol included the opinions of the DMCs and the community also.
- The project conducted 12 consultation meetings with the different stakeholders in selected four unions including the govt body. Supported the project they been increased they DRR and response knowledge through meeting. And, they also activated the Communities.
- District and upazila disaster committee meetings are held when any disaster forecast is received from the government and meteorological office.

CHAPTER 3: LEARNING

3.1 Best practices

The study has harvested some best practices due to project intervention can be scalable and replicable are:

1. Introducing Anticipatory Action Cash Grant: Trigger ACG just before cyclone, has worked effectively to reduce shocks, vulnerabilities and uncertainty owing to disaster. In that case, community, local government and Civil society Actors (CSAs) reported this model can be scalable in these areas and replicable to other climate vulnerable community.
2. Project participant selection through community engagement: Ensuring community participation and decision making in participants selection has contributed to select appropriate climate vulnerable extreme poor people including PWD, widows, lactating mothers, elderly, and most etc. This community driven model can be scalable ACG and CFW distribution process.
3. Cash support provided through mobile banking/Nagad including cash out charge : The study found that mobile money transfer system was highly efficient for receiving grants. Funds are directly deposited into their mobile accounts, enabling swift withdrawals at local markets or shops without delays associated with traditional methods and it also ensured transparency for grants distribution. So, such kind of intervention, project can follow this system.
4. Developed AAM Protocol: The study found that AAM protocol promote collective action for disaster preparedness and response. In that case, this protocol can be validated with the relevant stakeholders and scale up in farther project intervention.
5. Prepared profile of vulnerable people: Practice of the profiling of vulnerable people is contribute to generate evidence base data. This data can be contributed in enrich future project design and policy advocacy with evidence.

3.2 Lesson learned

Learning from Community Level

- AA helped the communities to be more prepared for disaster response
- AA support was useful to reduce loss, damage and aid dependency
- Utilised the cash for emergency evacuation, transportation, food, Shelter repairing, WASH, medicines, etc.
- HHs level awareness building would be more beneficial for successful AA
- AA cash transfer through banking system would have low risk of cash transfer.
- If the Mobile networks and Mobile Banking system doesn't work, hand cash modality would be helpful

- Community level awareness on banking system is highly required for inspiring them on savings for future disaster as early preparedness mechanisms.
- Community infrastructures development under AA could contribute to resilience building rather than considering AA standalone
- Integrating Local Humanitarian Leadership (LHL) with AA could bring a sustainable change among the communities that will reduce the need of repeated funding.
- Cash for work can be a vital DP initiative in respect to construction/repair the road/embankment and economic empowerment of the women at the family as well as community level.
- PWD, widow, lactating mothers, elderly, etc. are more vulnerable to disaster. So, they should be considered as project participants with high priority which has been done by the project.

Learning from Institution Level

- Partner and Country Office level prior preparedness would be helpful for AA
- Digitization of HHs profile can lead faster AA response
- Country level AA expertise position required
- Need to invest in Human resource capacity building at Partner and Country Office
- Framework agreement with Mobile financial service providers and Telco is required for effective AA cash transfer
- Prior determining triggering protocol is pre-requisite for appropriate triggering.
- Pre-emptive cash wallet is required for faster cash transfer.
- Institutional level preparedness is essential for hand cash delivery to avoid worst situation if suddenly doesn't work Mobile financial service and Telco.
- Investing on Joint contingency planning at district level as an AA to reduce the loss and damage through more coordinated joint action.
- Engaging the government, local government and local partners are essential and link them with development programming for greater sustainability.
- Standard time allocation is necessary for achieving the targeted goal/objectives. Though this project was designed for 11 months but it actually started its activities after five months from the inception. So the main activities were conducted for six months only.
- Activation/reactivation of DMCs can be a vital initiative to implement DP/DRR related initiatives.
- Strengthening of Cyclone Shelter Management Committees is necessary to have standard environment in the cyclone shelters' sites where vulnerable people can take shelter without any hesitation.
- Strong coordination mechanism among the different stakeholders (DMCs, SMCs, Shelter Management Committees, CPP Bodies, etc) is necessary to minimize the shocks and damage of any disaster.
- A standard benefits package and capacity building initiative motivate the project staff to implement all the proposed activities in an efficient manner.
- There should have proper planning/ guidance on how to use the anticipatory money if there is no any disaster within the project period in the working area.

3.3. Emerging Opportunity

From FGD and KII with participants and different stakeholders, the study found some emerging opportunities needed to be adjusted in the future project intervention;

- Scope to have proper planning/ guidance to use the anticipatory money if there is no disaster within the project period in the working area.
- Strengthening of Cyclone Shelter Management Committees is necessary to have standard environment in the cyclone shelters' sites where vulnerable people can take shelter without any hesitation.

- Strong coordination mechanism among the different stakeholders (DMCs, SMCs, Shelter Management Committees, CPP Bodies, etc) is necessary to minimize the shocks and damage of any disaster.

3.4 . Key Reflections from key audiences

- Department of Disaster Management, Local partner, local government and communities' acceptance is important
- Multi-year funding needed as DRM is an ongoing process & need to look at multiple hazards
- AA cannot be stand-alone – should be embedded in a functioning DRM system.
- If a trigger is not met this year, it may be met next year or the year after.
- AA is a new concept so needs a lot of awareness raising in communities
- Institutionalizing AA is important for greater sustainability
- Defining AA- Different actors understand AA in different ways
- AA should not only focus on community level activities but also at the institutional level
- Investment requires for institutional preparedness e.g., strategic, contingency and DM plans
- For successful AA, Households level contingency planning is important
- AA is appreciated by the communities, and they are more interested on AA rather than post response support
- Disaster vulnerability mapping is important prior targeting the AA project location
- Targeting/ identifying the extreme vulnerable households (who are potentially at risk) is highly important to achieve intended purpose of AA
- AA cash grant must be determined considering MEB (Minimum Expenditure Basket of HHs)
- AA would be institutionalised into government disaster management planning but requires government actors to shift their focus away from response and it needs collaboration of different Government actors.

3.4 Recommendation

Recommendation For NGO

- Multi-year funding needed for the DP/DRR related project.
- Anticipatory Action Cash Grant is very much effective. So, this type of initiative should be incorporated into future projects and replicated in other areas.
- The active engagement of the DMCs is important for the AA programme. In that case, the project has scope to give priority DMCs active engagement and their capacity building initiatives.
- There should have more DRR awareness sessions for the targeted communities. If possible, a simulation session can be in place.
- Cash transfer through mobile banking should be encouraged in the future as it is very much convenient and secured for the project participants.
- Standard benefit package and capacity-building initiatives for project staff should be considered.
- Advocacy initiative is necessary to construct a sufficient number of cyclone shelters in coastal areas.
- Vulnerable profile needs to be validated before disseminating with other stakeholders.
- NGO can policy advocacy work on Anticipatory Action Operations and Management Protocol and Plan to promote in the Government of Bangladesh's (GOB's) anticipatory actions plan.
- There is scope to enhance strong coordination and collaboration among the NGOs/CSO for successfully implementation of the AA project.
- Incorporating Anticipatory Action Cash Grant in DP/DRR related projects.

Recommendation For DMCs and government

- DMCs and Union parishad can adopt this project's implementation strategy for implementing AA project.
- Some important issues such as personal hygiene and cleanness need to be ensured at cyclone shelter so that community people (specially women) feel comfort to go there at the time of cyclone.
- In the project areas, there are some embankments and connecting roads which need be considered for CFW and other disaster preparedness project in future.
- In addition, cyclone and flood resilience sanitary latrine needs to be constructed.
- All the best practices should be incorporated in future projects and replicated in other areas.
- Anticipatory Action Operations and Management Protocol and Plan' can be adopted by the DMCs.

CHATER 4 ANNEXURE

4.1: Case study



Annex 1 case
study.pdf

4.2 Methodology



Annex 2
Methodology.pdf

4.3 Transcript; field finding



Annex 3
Transcript_field findin

4.4 Respondent participants list



Annex 4.Respondent
list.pdf

Cyclone Anticipatory Action planning and response trial in Barguna, Bangladesh Project by Jago Nari

Learning Review report, Dated: 8 July 2024

Prepared by Munshi Mahabubur Rahman, Consultant”; mahbubur1@gamil.com . The field level data conducted between 23 -30 June, 2024 with support from the study team and Jago Nari.

Our Team Members of the study are: Munshi Mahabubur Rahman, Lead Researcher, Md. Razaul Karim, M&E Expert and Field Coordinator, Mst. Shormica Sharmin, Gender Expert and 3 Research Assistants.

Special thanks to the respondents and Jago Nari Personnel.

Secondary sources of information:

- Post Distribution Monitoring (PDM), collected by Jago Nari
- Population Evacuation Need Assessment in Cyclone Affected Barguna District, Journal of Bangladesh Institute of Planners ISSN 2075-9363 Vol. 2, December 2009
- Project proposal
- MEAL framework
- Project Completion Report
- Anticipatory Action Operation and Management Protocol Final