



Climate Centre



German Red Cross



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Bangladesh

Dhaka



Cyclones



Floods

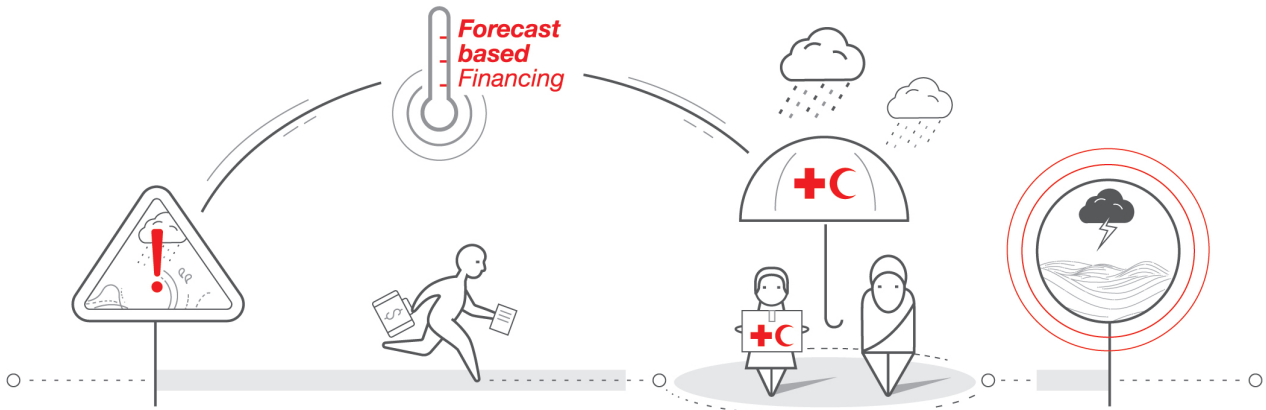
Forecast-based Financing

Bangladesh

Bangladesh is one of the most disaster-prone countries in the world and is extremely vulnerable to the effects of climate change because of its geographical makeup. The country is low-lying and flat with huge inland bodies of water, including some of the biggest rivers in the world. Flooding is an annual recurring event during the monsoon season, when 80% of the annual rainfall occurs. While the population knows how to deal with the impact of the annual rainfall to some extent, in some years the flooding is so extreme that millions of households are affected. In addition to flooding, droughts and earthquakes, Bangladesh contends with tropical storms and cyclones, at times amounting to two to three per year.

The concept of FbF

Anticipation instead of reaction: with **Forecast-based Financing (FbF)**, the International Red Cross and Red Crescent Movement is reshaping the future of the humanitarian system. Based on forecast information and risk analysis, FbF releases humanitarian funding for pre-agreed activities, referred to as **early actions**. These predefined measures aim to minimise the **impacts of extreme weather events and save human lives**. For early actions to be performed quickly and efficiently before disaster strikes, **funds are allocated automatically** when a **trigger** is reached, based on weather and climate forecasts. This is defined in the **Early Action Protocol (EAP)**. A **dedicated financing mechanism** is key for taking fast and effective action before disaster strikes: **Forecast-based Action by the DREF**.



The FbF project in Bangladesh

The German Red Cross (GRC) and Bangladesh Red Crescent Society (BDRCS) have been working on establishing FbF in Bangladesh since 2015, with the support of the Red Cross Red Crescent Climate Centre (RCCC), funded by the German Federal Foreign Office. Since, the project has developed and tested EAPs for cyclones and floods; it has trained approximately 500 BDRCS staff members and volunteers on the development and implementation of EAPs; and it has established important networks and cooperation with the government, hydro-meteorological services, UN agencies, and I/NGOs to promote early actions in the country.

- If the Cyclone EAP is triggered, the **GRC-BDRCS team** will work closely with the local units of the national **Cyclone Preparedness Program**. The **American Red Cross** will support the Cyclone EAP activation in the coastal districts.
- If the Flood EAP is triggered, the **Swiss Red Cross** will support activation in Gaibandha; the **World Food Programme** will provide support in their project communities in Kurigram.
- Activations of EAPs are funded through **IFRC's FbA by the DREF**. IFRC will further provide guidance and support linked to procurement, PMER, and finance.

Partners in Bangladesh

FbF and the EAPs in Bangladesh are jointly developed and implemented by the following stakeholders:

- **BDRCS** is the main implementing organisation and provides the organisational, volunteer and staff capacity on the ground.
- **BDRCS** and the **GRC** are supported by the **Climate Centre**.
- The **Bangladesh Meteorological Department** and the **Flood Forecasting and Warning Centre** have been involved in trigger development.



Early Action Protocol: Cyclones

The Early Action Protocol (EAP) for cyclones covers the **13 sea-facing coastal districts** in Bangladesh. The pre-identified early actions (see below) can reach **up to 20,000 people** in the affected area. The lead time for cyclones is **30 hours**; this means that the early actions need to be implemented in the 30 hours between a reliable forecast and the cyclone's landfall.

How do cyclones affect the population?

Cyclones have a major impact on the population of Bangladesh; over the past 10 years, cyclones have affected more than a million people in Bangladesh when they made landfall in the region. As one of the major hazards in Bangladesh, cyclones regularly cause loss of lives and livelihoods in the coastal area that is home to around 35 million people.



Cyclone Early Actions

The following early actions have been identified:

- **Distribution of food** (flattened rice, sugar, high-energy biscuits) and **water at cyclone shelters**
- Provision of **basic first aid** at cyclone shelters
- **Evacuation support** by providing **transport** to help people take their most important belongings and livestock to the cyclone shelters

The early actions aim to reduce the impact of cyclones on people's lives and health by providing an incentive to evacuate to the cyclone shelters. By providing transportation for people, their belongings and livestock, as well as ensuring food and first aid services are available, the ratio of people evacuating can be increased. This means less people are at risk of death or injury and more are able to save their belongings and livestock.

The exact number of cyclone shelters depends on a number of factors, such as the implementing capacity of BDRCS and the Cyclone Preparedness Programme in the affected area, the availability of vehicles in the area,



Cash-based assistance:

Cash distribution is a flexible, efficient and quick means of delivering assistance to suffering people which is employed in the Bangladesh FbF system.



Focus group conversation:

A member of the Bangladesh Red Crescent Society, in collaboration with the German Red Cross, discusses with female community members to identify appropriate interventions to mitigate the impact of extreme weather events.

and the road access to shelters. As such, the total number of shelters and beneficiaries covered by this EAP will vary depending on the cyclone landfall area.



Early Action Protocol: Floods

The FbF Early Action Protocol (EAP) for floods covers **the Jamuna River basin** of Bangladesh. The pre-identified early actions (see below) can reach **up to 3,500 families** in the affected area. The flood EAP has two triggers. If the 10-day forecast indicates a high probability of an extreme flood, preparatory steps are taken. Once the 5-day forecast confirms the probability, distributions and evacuations in the communities are started.

How do floods affect the population?

In a BDRCS/GRC-conducted impact survey, beneficiaries stated that during a flood event they want to evacuate, but they are either unable to afford evacuation, or they have no access to transportation. Many of them have to sell their assets or livestock or take out loans to pay for the evacuation and the food, medicine, etc. that they would need for the duration of the evacuation, which may last up to six weeks.



Flood Early Actions

An **Early Action Protocol (EAP)** was developed, and the following early actions at the **household and community level** have been identified:

- **Unconditional cash grants** at the household level
- **Provision of boat evacuation** at the community level

The early actions are aimed at reducing the flood impact by providing people an unconditional cash grant to take provisions for the flood peak and/or to evacuate themselves with their livestock and belongings.

The exact number of beneficiaries receiving cash and the communities targeted by boat evacuation depends on a number of factors, such as the implementing capacity of BDRCS in the affected area and the availability of boats during the flood season.



Anowara Uddin, 56 and her husband Amir Uddin, 62, used the cash grant distributed ahead of a flood in 2017 to buy enough food for themselves and their grandchild. „We bought 40 kilos of rice and 20 kilos of grains, that was enough to make it through the hard weeks. We didn't have to take on any debts,“ says Amir. Anowara could even buy a little goat for the family.

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