



Utilization of District Disaster Management Funds and relevant Financing Mechanism for Anticipatory Action (AA)

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The NIRAPAD team hopes this study is relevant for all those working in the humanitarian community of Bangladesh.

Abbreviations

AA	Anticipatory Action
BDT	Bangladeshi Taka
CfW	Cash for Work
CHT	Chittagong Hill Tracts
DA	Disability Allowance
DDM	Department of Disaster Management
DRM	Disaster Risk Management
DSS	Department of Social Services
EAP	Early Action Protocols
EGPP	Employment Generation Programmes for Poorest
EWEA	Early Warning Early Action
FbF/A	Forecast-based Financing/Action
FFW	Food for Work
FFWC	Flood Forecasting and Warning Centre
GDP	Gross Domestic Product
GloFAS	Global Flood Awareness System
GoB	Government of Bangladesh
GR	Gratuitous Relief
HCTT	Humanitarian Coordination Task Team
HH	Household
KII	Key Informant Interview
kg	Kilograms
MIS	Management Information System
MMT	Mobile Money Transfers
MoDMR	Ministry of Disaster Management and Relief
MoF	Ministry of Food
MoLE	Ministry of Labour and Employment
MoSW	Ministry of Social Welfare
NGO	Non-Governmental organization
NPDM	National Plan for Disaster Management
NSSS	National Social Security Strategy
OAA	Old Age Allowance
OMS	Open Market Sales
PKSF	Palli Karma-Sahayak Foundation
PSSP	Primary School Stipend Programme
PwDs	People with Disabilities
RCCC	Red Cross Red Crescent Climate Centre
SoD	Standing Orders on Disaster
SP	Social Protection
SRSP	Shock Responsive Social Protection
SSNP	Social Safety Net Programme
SUFAL	Supporting Flood Forecast-based Action and Learning
TR	Test Relief
TWG	Technical Working Group
UN	United Nations
UNFPA	United Nations Population Fund
UNRCO	UN Resident Coordinator's Office
UPGP	Ultra-Poor Graduation Programme
VA	Allowance for Widows, Deserted and Destitute Women
VGD	Vulnerable Group Development
VGF	Vulnerable Group Feeding
WASH	Water, Sanitation and Hygiene

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Executive Summary

This comprehensive report examines financial mechanisms available and potential for the Anticipatory Action (AA) in Bangladesh, a country highly susceptible to natural disasters and the impact of climate change. Floods, cyclones, and other hazards frequently impact vulnerable communities, necessitating pre-disaster emergency measures supported by the government and stakeholders. The study, commissioned by CARE Bangladesh led “Scaling up Flood Forecast-based Action and Learning in Bangladesh” (SUFAL II) project with Islamic Relief Bangladesh led “Strengthen Community Resilience through Flood Forecast based Early Action in Jamalpur” project, focuses on identifying and assessing funding and financing mechanisms for AA, along with integrating government support programs. The primary goal is to explore the for utilizing the district disaster management fund as a financing source for anticipatory actions.

Bangladesh has been implementing several disaster risk management financing mechanisms to support disaster preparedness, response, and recovery. These mechanisms include the Disaster Risk Reduction Fund, Emergency Management Financing, Fund for Unforeseen Incidents, Green Transformation Fund (GTF), support from PKSF, etc. Anticipatory action (AA) is a comparatively new approach that involves taking initiatives based on the early warning forecast prior to an extreme event occurring. This has some edges in enhancing disaster management efficiency by mobilizing resources early and strengthening local capacities. Government of Bangladesh has been taking initiatives for Anticipatory Action as well using different safety net schemes.

The existing social protection system is comprised of different programs administered by different government departments. Based on the payment modality of the benefits, these support programs can be categorized as unconditional cash transfer programs, conditional cash transfer programs, in-kind transfer programs, and public work programs. However, these support mechanisms have some limitations as well. Most of the mechanisms carry central decision which is governed by very hard and fast rules. The funds carry very little flexibility to get utilized based on the local context. These funding mechanisms lack the provision for public-private partnerships which sometimes lead to duplication and overlapping. As well, these mechanisms lack the provision for intervening in early warning early action. DM Fund Rule 2021 has been designed with the provision of public-private partnerships and potential to intervene in pre, during, and post-disaster phases, supporting disaster management projects and activities. It has the potential to be used as a localized pool fund mechanism that can be administered locally based on the local needs and context.

However, at the district level, the operationalization of the DM Fund faces some challenges due to limited awareness among local administrators and officials. Despite its existence, the DM Fund remains largely

untapped, hindering the creation of substantial funds for disaster management. Efforts to raise funds locally are impeded by the lack of understanding and communication regarding the rules. The report identified potential sources of funding for the DM Fund, including donations from wealthy individuals, collection of ZAKAT (Islamic charity), contributions from local industries, corporate social responsibility (CSR) initiatives, support from NGOs and INGOs, and collaboration with various associations and organizations.

However, several challenges need to be addressed to ensure the success and sustainability of the DM Fund. These challenges include raising public awareness and participation, ensuring transparency and accountability in fund utilization, establishing a clear legal and policy framework, promoting effective coordination with stakeholders, and building local capacity for disaster-related work.

The recommendations for integrating social protection and the Disaster Management Fund for Anticipatory Action include establishing a government-led FbF/A Task Force, promoting inclusive locally-led coordination through district fund management committees, providing capacity-building training for local actors, and creating a harmonized beneficiary selection process among government agencies with data-sharing protocols. These measures aim to combine early action with social protection, strengthen response systems, and improve disaster preparedness at both national and local levels. To operationalize the DM Fund, the report provides short-term, medium-term, and long-term recommendations which will facilitate the improvement of knowledge, perception, fund collection, and utilization in the context of Disaster Management (DM) Fund, with a focus on transparency, accountability, and stakeholder participation. The recommendations include reformalizing the DM Fund mechanism, providing orientation on DM Fund Rules to relevant officials, and promoting early warning and early action initiatives. To enhance fund collection and utilization, measures like engaging potential donors, conducting a systematic risk analysis, and capacity development for project proposal development are suggested. Transparency and accountability can be improved through coordinated agency contributions and engagement of community representatives. Stakeholder participation can be strengthened through consultations at various levels, and the SSNPs can be linked with DM Fund in anticipatory action projects through inter-ministerial consultations and contributions from development partners as well.

Successful implementation of the recommendations requires collaboration among government authorities, disaster management committees, NGOs, and other stakeholders.

1. Introduction

1.1. Background

Bangladesh is highly susceptible to the impacts of natural disasters and climate change. The country's population is frequently affected by various natural calamities such as floods, cyclones, droughts, salinity intrusion, cold waves, riverbank erosion, and thunderstorms. Particularly, communities residing in flood and cyclone-prone regions face recurrent hazards almost every year, leading to lasting consequences. To mitigate the loss and damage to community assets, pre-disaster emergency measures must be undertaken by communities, with support from the government and other stakeholders.

The Ministry of Disaster Management and Relief (MoDMR) in Bangladesh is responsible for driving national risk reduction programs to address disaster management challenges. The government passed the Disaster Management Act in 2012, providing the legal framework for the ministry's operations. Since 2010, the government has been developing National Plans for Disaster Management (NPDM) and revised its Standing Orders on Disaster (SOD) in 2019, all aimed at strengthening disaster risk reduction efforts. Presently, the government maintains several funds to enhance the resilience of vulnerable communities and provide relief after disasters strike. Additionally, the government engages in anticipatory response activities, such as evacuation and providing shelter and food support, in preparation for predictable disasters like cyclones and floods.

SOD (2019) defines FbF as the financing for early action, that can be accessed based on meteorological forecast information, combined with risk analysis, to prepare for extreme weather events.

In Bangladesh, Disaster Risk Management (DRM) and humanitarian actions mainly concentrate on ongoing disaster prevention and post-disaster response, respectively. However, there is an increasing interest among DRM and humanitarian professionals to explore the potential for taking action between the release of a forecast and the occurrence of an expected disaster event. In this context, “Scaling up Flood Forecast-based Action and Learning in Bangladesh” (SUFAL II) Consortium with “Strengthen Community Resilience through Flood Forecast based Early Action in Jamalpur” project commissioned a study to identify and assess various funding and financing mechanisms for Forecast-based Action (FbA) within the government scopes and to propose recommendations on how it can be strengthened and integrated with it.

Numerous studies worldwide, including SUFAL project reports like "Evaluation of SUFAL Project in the 2020 Monsoon Flood" and "Forecast-based Financing in Bangladesh: Scopes and Challenges," have acknowledged the benefits of local-level early risk assessment. In such circumstances, Forecast-based Early Action (FbA) allows communities to take preemptive measures in anticipation of hazards or disasters. This innovative approach relies on locally applicable and reliable forecasts, predefined triggers or thresholds for action, clear protocols with defined roles and responsibilities, and a pre-identified set of early actions linked to financing mechanisms. Although gaining momentum, the FbA agenda requires substantial evidence of its benefits in terms of institutional and community risk reduction, resilience, and disaster impact reduction. To this end, the Government of Bangladesh (GoB) has developed several acts, policies, and procedures for the management of natural disasters, including the Disaster Management (DM) Act, Standing Orders on Disaster (SOD), and Disaster Management (DM) Policy. The SOD includes a section (3.1.16) on Forecast-based Financing (FbF) and Forecast-based Early Action (FbA) in its latest revision in 2019. Additionally, in April 2021, the GoB accepted and enacted the Disaster Management Fund Rules 2021, outlining the fund's utilization before, during, and immediately after disasters for specific and general initiatives. However, the fund is yet to be fully operationalized with local-level project interventions.

1.2. Objectives

The main purpose of this study is to support Department of Disaster Management (DDM) and district administration to draft guidelines for the allocation and utilization of resources ahead of anticipated floods and at the start of the monsoon season at the district level, with the primary objective of using the district disaster management fund as a source of financing for early actions.

1.3. Methodology

The study has been conducted by synthesizing secondary and primary data. Numerous relevant documents from the GoB and other stakeholders were examined to identify information on existing support programs. Primary analysis was also conducted on a pilot basis to gather additional evidence and insights from the data.

Literature Review

Secondary data were analyzed to identify provisions and criteria for institutional funding in Disaster Management and Social Safety Net Programs of various GoB agencies dedicated to disaster risk reduction and coping with natural disasters and other shocks. Based on the literature review the Disaster Management Fund (DM Fund) is considered the most relevant financing mechanism within the government for Disaster

Management, particularly for forecast-based action. Strengthening the understanding of the operational status and related aspects of DM Fund, primary data has been collected using the pre-developed checklists. The list of cited articles is given in the Bibliography section.

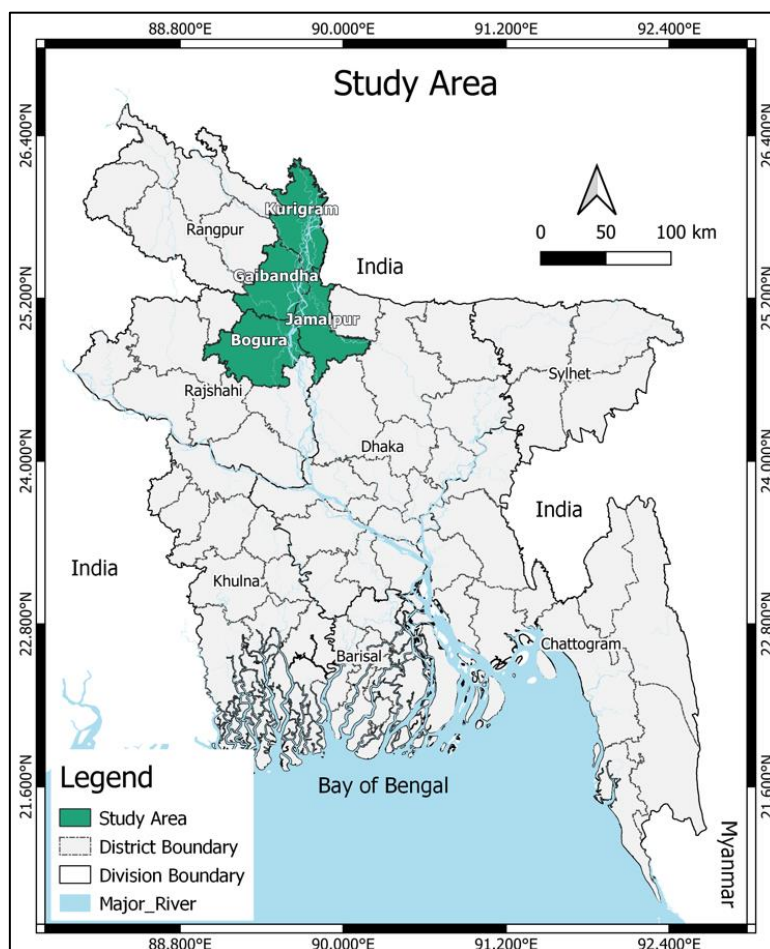
Primary Data Collection

The study team collected qualitative primary data at both national and subnational levels. This data was obtained through interviews with 35 key informants who are directly involved in the management of DM Fund and other Social Safety Net Programs. The key informants at the district and sub-district levels included are DM Fund District Committee members and relevant stakeholders at SUFAL catchment area. At the national level, key informants consisted of members of the DM Fund management committee, FbA task force, and AA TWG (Anticipatory Action Technical Working Group) members.

The discussions identified the scope and current status of the fund according to GoB guidelines (such as committee, project/activities, allocation), purpose and volume, eligibility criteria for receiving funds, process of disbursement to the community, required time for fund disbursement, special protection elements in the funding (such as poverty, gender, social and environmental responsiveness and Inclusion), decision-making process/ governance, major challenges to use this fund, consequent recommendations to optimize its utilization analyzing the roles and responsibilities of the committees, and guidelines for implementing recommendations or way forward.

Sharing at District and National Level

The findings of the study are shared with the relevant government departments at district and national level. Four workshops have been organized at Kurigram, Gaibandha, Jamalpur and Bogura. The relevant government officers from district and



upazilas attended the workshop in presence of Deputy Commissioner, the Chair of the District DM Fund management committee. The participants shared their opinions relevance and feasibility on the study findings and provided their feedback. At the national workshop, the members of the National DM Fund management committee were attended in presence of Secretary, MoDMR and Chair of National DM Fund management committee. Based on the suggestions from the workshops the report has been rectified.

1.4. Scopes and Limitations

Scopes

1. The study focuses on understanding the various funding opportunities provided by the Government of Bangladesh for initiatives related to forecast-based action. This could include projects that aim to predict, monitor, and respond to natural disasters like floods based on weather forecasts.
2. The study centers around initiatives that use flood forecasts and early warning systems to take proactive action before a flood occurs. This approach aims to mitigate the impact of monsoon floods by implementing preventive measures and preparedness strategies.
3. The primary data collection comprised on specific monsoon flood-prone districts in Bangladesh. These regions are more susceptible to monsoon floods, making them essential areas of study for disaster risk reduction.

Limitations

1. Since the primary data collection was limited to SUFAL catchment area which are monsoon flood-prone districts, the findings of the study may not be fully representative of the entire country.
2. The study's focus on GoB funding opportunities might overlook potential funding sources or initiatives from other sources, such as non-governmental organizations or international agencies. A broader comparison could provide a more comprehensive understanding of available funding options.
3. The effectiveness of anticipatory action and funding opportunities can be influenced by external factors, such as the accuracy of weather forecasts, the availability of resources, and the level of community engagement. These factors may not be fully accounted for in the study's scope.

2. Government Financing Mechanism for DRM

Bangladesh has implemented several disaster management funding mechanisms to support its efforts in disaster preparedness, response, and recovery. These mechanisms aim to ensure adequate financial resources are available to address the country's vulnerability to natural disasters.

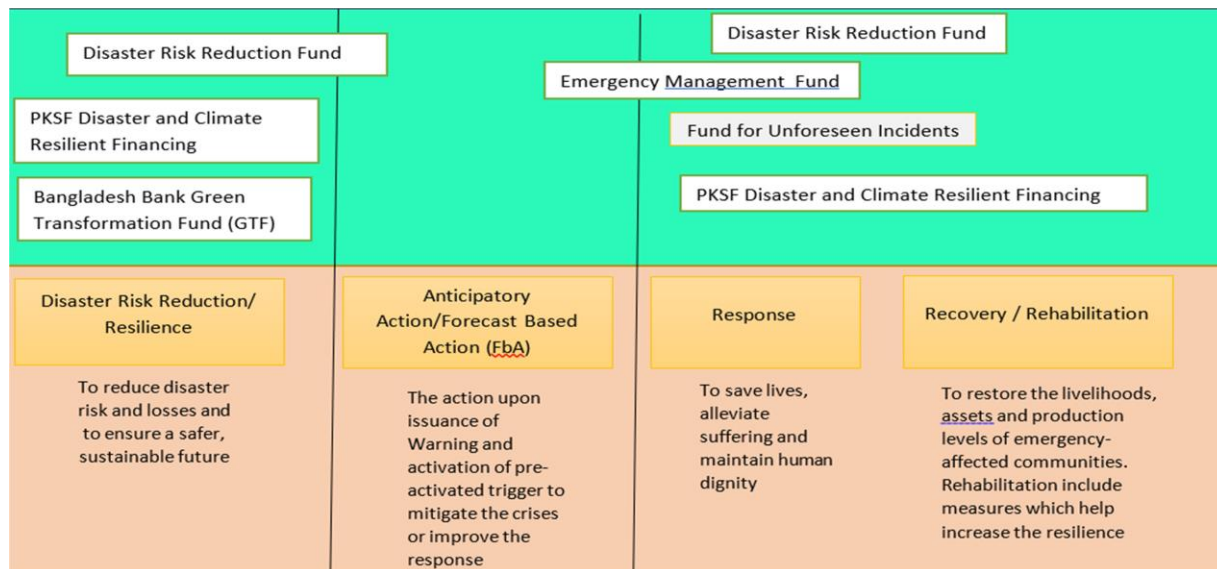


Fig 2: Government financing mechanism for DRM

2.1. Funds for DRR, Response and Recovery

The Finance Division within the Ministry of Finance serves as the core authority responsible for allocating domestic disaster-related funding across various governmental and non-governmental entities. Budgetary allocations are outlined in the annual budget document at the beginning of each financial year. The Finance Division allocates the necessary budget to each line ministry, which contributes to the central government budget. The budgetary system in Bangladesh includes several dedicated funds for disaster management. Some of these identified funds are as follows:

2.1.1. Disaster Risk Reduction Fund

Disaster Risk Reduction Fund serves as a dedicated fund to support disaster management activities in Bangladesh. The fund receives contributions from various sources, including the government's annual budget allocation, grants from development partners, and donations from individuals and organizations. The fund is utilized to finance disaster risk reduction programs, emergency response operations, and post-disaster recovery initiatives. The major activities under this fund include- House Grant for the homeless people,

Village Infrastructure Development (Earthen work, i.e. Road construction/repair), Construction of flood shelters in flood and river bank erosion-prone areas, Construction of Mujib Killa in cyclone-prone areas (*MoDMR NSSS 2021-2026, NSSS budget 2022-2023*).

2.1.2. Emergency Management Fund

The DMCF is a contingency fund maintained by the Ministry of Disaster Management and Relief. It is designed to provide quick and flexible financing for immediate disaster response and relief efforts. The fund is used to support emergency response activities, such as search and rescue operations, provision of relief supplies, and temporary shelter arrangements. The major initiatives include- Vulnerable Group Feeding (VGF), Gratuitous Relief (GR), Food for Work (FFW), Cash for Work, Test Relief (TR, Cash), EGPP, Various Relief Goods Distribution (Blanket, CI Sheet, Baby food, Dry food, Cattle food, etc.) and Special Allocation to the Disaster Victim (*MoDMR NSSS 2021-2026, NSSS budget 2022-2023*).

2.1.3. Fund for Unforeseen Incidents

The government allocates a portion of its annual budget to disaster management and response activities. This allocation is used to strengthen disaster preparedness, risk reduction measures, and response capacity at both the national and local levels. This funding can be allocated for any purpose in a regular year. These funds are used for relief efforts, rehabilitation, and rebuilding of infrastructure affected by the incident (*Disaster Risk Financing in Bangladesh, ADB*). Affected people by any sudden incidents including boat capsizing, road accidents, fire incidents get supported with this fund.

2.1.4. Bangladesh Bank Green Transformation Fund (GTF)

Bangladesh Bank established The Green Transformation Fund (GTF) to promote green finance and sustainable development in Bangladesh. Sustainable linked finance encompasses six distinct industries: renewable energy, energy and resource efficiency, alternative energy, solid waste management, recycling and manufacturing of recyclable goods, eco-friendly brick production, green/environmentally friendly businesses. It aims to significantly contribute to the following six environmental objectives. (*Bangladesh Bank, Sustainable Finance Department, 2020*).

- Climate change mitigation
- Climate change adaptation
- Sustainable protection of water and marine resources
- Transition to a circular economy, waste prevention and recycling
- Pollution prevention and control
- Protection and restoration of biodiversity and healthy ecosystems

2.1.5. PKSF Disaster and Climate Resilient Financing

PKSF is a government-owned financial institution in Bangladesh that aims to alleviate poverty and improve the livelihoods of the poor by providing financial support and implementing various DRR and response programs. They work closely with partner organizations and NGOs to reach vulnerable communities. PKSF has been actively involved in disaster management and has implemented various financial mechanisms to address the challenges posed by natural disasters.

Their disaster management activities include:

1. *Emergency Relief:* PKSF provides immediate assistance to affected communities in the form of food, water, shelter, and medical supplies.
2. *Rehabilitation and Recovery:* After a disaster, PKSF work on rebuilding infrastructure, livelihoods, and community assets to help affected populations recover and regain their self-sufficiency.
3. *Climate Resilient Initiatives:* PKSF implement projects and programs that focus on building climate resilience in vulnerable areas. This includes supporting sustainable agricultural practices, disaster-resistant infrastructure, and awareness campaigns on disaster preparedness.
4. *Risk Reduction and Preparedness:* PKSF conducts training and awareness programs to help communities prepare for disasters, including early warning systems, evacuation plans, and disaster preparedness measures.

2.2. Funds for Anticipatory Action

Government has no designated financing mechanism for anticipatory action in Bangladesh. However, the government implements the pre-disaster interventions from the emergency management fund.

Early action falls in the space within the continuum overlapped by usual Disaster Risk Reduction (DRR) and Emergency Response. Regarded as the 'warning phase' in the Standing Orders on Disaster (SOD), the period between a forecast being issued and disaster striking is also a critical time to take early actions to reduce the impact of a disaster. Generally, these interventions include - early warning dissemination, planning and support for evacuation, preparing & renovating shelter, providing temporary shelter, community-based readiness activities like repairing & installing tube wells and toilets, repairing roads and embankments for uninterrupted communication, positioning of emergency supplies, Early financial support, Coordination, and collaboration.

3. Social Protection for Vulnerable Community

Bangladesh had several social safety net programs to support and assist vulnerable and disadvantaged populations. These programs aimed to alleviate poverty, improve food security, and enhance social protection. In 2022-23 fiscal year, Bangladesh Government allocated more than 11 billion (11.358) BDT for social safety net programs, which is 2.55% of the GDP of the country. There are 73 safety net programs being implemented by 25 GoB agencies through 9 funding windows. The SSNP can be broadly categorized into four types based on their modality (*NSSS Budget 2022-2023*).

3.1. Existing Social Safety Net Programmes

3.1.1 Unconditional Cash Transfer

Bangladesh is implementing several social safety net programs that included unconditional cash transfers to support vulnerable populations and reduce poverty. These programs aimed to provide financial assistance to those in need without requiring specific conditions or work-related requirements. Some of the unconditional cash transfer programs in Bangladesh included:

Programmes	Implementing Agency	Targeting Criteria	Delivery and frequency	Budget in 2022-23 (BDT in Crore)
Old Age Allowance (OAA)	MoSW	For men above 65 years and women above 62 years of age	MMT Every quarter	3444.54
Allowance for widowed, deserted and destitute women	MoSW	VGD, pension, recipients of other regular cash transfers are excluded.	Cash	1495.40
Disability Allowance (DA)	MoSW	<ul style="list-style-type: none"> Disability-based targeting. Over the age of 6 Annual income is less than BDT 36,000 	MMT	2429.18
Special Allowance	MoDMR	<ul style="list-style-type: none"> Disaster Victims 	Cash	
GR Cash	MoDMR	<ul style="list-style-type: none"> Vulnerable groups, poor, Disaster, Victim 	10000-15000 BDT	100

3.1.2. Conditional Cash Transfer

Bangladesh had also implemented conditional cash transfer (CCT) programs as part of its social safety net initiatives. Unlike unconditional cash transfers, CCTs require recipients to meet certain conditions to receive financial assistance. These conditions often relate to specific behaviors or actions aimed at improving the well-being of the beneficiaries or their families. Some of the conditional cash transfer programs in Bangladesh included:

Table 2: Major conditional cash transfer programs				
Programs	Implementing Agency	Targeting Criteria	Delivery and frequency	Budget in 2022-23 (BDT in Crore)
Primary School Stipend Programme (PSSP)	Ministry of Primary and Mass Education	<ul style="list-style-type: none"> Students must meet specific attendance and marks requirements. Credit and Training for Women empowerment Maternity allowance 	Mobile money, quarterly	1900.0
Credit and Training for Women empowerment	DWA	Female and Elderly People		
Maternity allowance	DWA	Female and Elderly People		
Housing Support for Homeless People /House grant	MoDMR	Disaster Victim	BDT 10000	27.5

3.1.3. In-kind Transfer

Beneficiaries receive goods or services directly instead of cash. Some of the key safety net programs with in-kind transfers in Bangladesh are:

Table 3: Major in-kind transfer programs				
Programmes	Implementing Agency	Targeting Criteria	Delivery and frequency	Budget in 2022-23 (BDT in Crore)
Vulnerable Women Benefit (VWB)	Ministry of Women and Children Affairs	<ul style="list-style-type: none"> No fixed income Own less than 0.15 acres of land. 	Food Monthly/Training	1940.60

		<ul style="list-style-type: none"> Female-headed HH with beneficiary as only 		
Agricultural Rehabilitation	DAE	Marginalized/Disaster Affected Farmers	In kind	500.00
Agriculture Subsidy	DAE	Marginalized/Disaster Affected Farmers	Subsidy during purchase	12500
Emergency Relief Goods	MoDMR	Poor Disaster Victims	Blankets, CI Sheet, Foods, Cattle Feed	190.0
Vulnerable Group Feeding (VGF)	MoDMR	Poor disaster victim	31.25 KG/Month	1542.19
Gratuitous Relief (GR)	MoDMR	Poor disaster victim	Food/CI Sheet/Winter Cloth/Cash	190

3.1.4 Public Work Programs

Bangladesh has implemented several public works programs as part of its social safety net initiatives. These programs aim to provide temporary employment opportunities to the poorest and most vulnerable segments of the population while contributing to the development of public infrastructure and assets. These programs help alleviate poverty, improve livelihoods, and create social safety nets for those in need. Some of the key public works programs under the social safety net in Bangladesh include:

These public works programs are typically implemented by the Ministry of Disaster Management and Relief and are often funded through government budgets and support from international donors and organizations.

Table 4: Major public work Programs				
Programs	Implementing Agency	Targeting Criteria	Delivery and frequency	Budget in 2022-23 (in Crore)
Employment Generation Programmes for Poorest (EGPP)	MoDMR	<ul style="list-style-type: none"> Aged between 18–60. Without over 0.1 acre of land or significant number of poultry or livestock Not a beneficiary of any other SSNP Construction and maintenance of embankments 80 days/year 	Bank account, delivered weekly	2107.62

Cash for Work	MoDMR	Poor, Food-insecure HHs	Manual, where food/cash is offered	1500.0
Food for Work (FFW)	MoDMR	Poor, Food-insecure HHs	Manual, where food/cash is offered	989.73
EGPP Plus*	MoDMR	<ul style="list-style-type: none"> • Women, Elderly people. Disable individuals, ultra poor community people • Operated only in Cox's Bazar (host community). Gaibandha, Jamalpur, Kurigram, Netrokona, Sunamganj. • 220 days/year 	Bank Account, weekly	
Test Relief (TR) Cash	MoDMR	<ul style="list-style-type: none"> • Vulnerable groups, poor 	Delivered in person, daily/Weekly	1450.0
Vulnerable Group Feeding (VGF) Program	MoDMR	<ul style="list-style-type: none"> • Poor disaster victim 	31.25 KG/Month	1542.19

3.2. Shock Responsiveness Safety Net Programs

The Shock-responsive social protection (SRSP) is an area of work that recognizes that social protection programmes can be used not only as a means of addressing poverty, but also to manage risks associated with disasters that are exacerbated by climate change. Regardless of the term used for referring to the same concept, SRSP – also called adaptive, resilience-oriented, risk-informed or disaster responsive social protection – intersects with disaster risk reduction (DRR) and climate change adaptation (CCA). Another commonality to all three domains is they all are risk-informed, using risk analytics as the underlying factor for programming.

The main goal of shock-responsive social protection is to enhance the resilience and well-being of vulnerable populations during times of crisis, reducing their exposure to risk and protecting them from falling into deeper poverty or vulnerability. By providing a safety net during difficult times, shock-responsive social protection can help stabilize the economy and prevent the loss of human capital and social cohesion.

Shock-responsive social protection system is very helpful to improve the resilience of vulnerable populations in Bangladesh and reduce the impact of disasters on their lives and livelihoods as well. MoDMR operates social safety nets which are mostly shock responsive in nature. For example, FFW, EGPP, EGPP Plus can provide employment opportunities to vulnerable populations before a crisis as well as it can improve the community's readiness at the same time.



Fig 3: Shock-responsive social protection system

Government funds for the such activities through different safety net services including- Vulnerable Group Feeding (VGF), Gratuitous Relief (GR), Food for Work (FFW), Cash for Work, Test Relief (TR, Cash), EGPP, Various Relief Goods Distribution (Blanket, CI Sheet, Baby food, Dry food, Cattle food, etc.) and Special Allocation to the Disaster Victim (*MoDMR NSSS 2021-2026, NSSS budget 2022-2023*).

Among the existing social safety net programs, the following programs have characteristic to be shock responsiveness:

Table 5: Major shock responsive social safety net programs				
Programs	Implementing Agency	Targeting Criteria	Delivery and frequency	Budget in 2022-23 (BDT in Crore)
Test Relief (TR) Cash	MoDMR	<ul style="list-style-type: none"> Vulnerable groups, poor 	Delivered in person, daily/Weekly/Food/Cash	1450.0
Special Allowance	MoDMR	<ul style="list-style-type: none"> Disaster Victims 	Cash	
Vulnerable Group Feeding (VGF)	MoDMR	<ul style="list-style-type: none"> Poor disaster victim 	31.25 KG/Month	1542.19
Gratuitous Relief (GR)	MoDMR	<ul style="list-style-type: none"> Vulnerable Groups 	Food/Cash/ Blankets, CI Sheet, Foods, Cattle Feed	779.92
Employment Generation Programmes for Poorest (EGPP)	MoDMR	<ul style="list-style-type: none"> Aged between 18–60. Without over 0.1 acre of land or significant number of poultry or live-stock Not a beneficiary of any other SSNP 	Bank account, delivered weekly	2107.62

		<ul style="list-style-type: none"> • Construction and maintenance of embankments • 80 days/year 		
Food for Work (FFW) / Cash for Work (CFW)	MoDMR	Poor, Food-insecure HHS	Manual, where food/cash is offered	2489.73
EGPP Plus	DDM	<ul style="list-style-type: none"> • Women, Elderly people. Disable individuals, ultra poor community people • Operated only in Cox's Bazar (host community). Gaibandha, Jamalpur, Kurigram, Netrokona, Sunamganj. • 220 days/year 	Bank Account, weekly	
Agricultural Rehabilitation	DAE	<ul style="list-style-type: none"> • Marginalized Farmers 	In kind	500
Agriculture Subsidy	DAE	<ul style="list-style-type: none"> • Marginalized/Disaster Affected Farmers 	Subsidy during purchase	12500
Housing Support for Homeless People /House grant	MoDMR	<ul style="list-style-type: none"> • Disaster Victim 	BDT 10000	27.5

3.3. Anticipatory Action using Safety Net Programs

The shock-responsive social protection systems have the potential to be linked with anticipatory action through the contingency planning. For this, social protection systems need to integrate the core components of an anticipatory action system— namely pre-defined forecast triggers, pre-agreed action plans and pre-arranged financing. This incorporation can enable rapid scale-up of social protection programs, before the onset of forecast climate-related hazards. In Bangladesh, the shock-responsive social protection programs along with some other unconditional cash-transfer programs like Old-age allowance, Disability allowance have the potential to be linked with anticipatory action.

Activation of social protection response based on early warning: Although the safety net programs are not linked to the early warning and trigger mechanism in Bangladesh, linking them with national early warning systems can facilitate faster responses to crises. Early warnings can trigger the activation of safety net programs, ensuring that assistance reaches affected populations promptly.

Beneficiary targeting: In Bangladesh, a combination of geographic targeting and household-level poverty targeting is used by social protection programs in Bangladesh. At the upazila level, resources for each Program are allocated based on poverty maps from 2010. For instance, 45% of the budget allocations of the EGPP flow to upazilas with a poverty rate of 40% or higher (Anwar and Cho, 2019a). Early warning systems can help identify areas and populations at high risk of disasters or crises. By integrating this information into the design of social safety net programs, assistance can be targeted more effectively to those who need it the most, ensuring that resources are allocated where they are most needed. Linking early warning systems with social safety net programs can contribute to anticipatory actions. This means safety net programs can be designed to be more responsive and flexible in the face of changing risks and vulnerabilities, adapting their support based on the information provided by early warning systems.

Information systems: The social protection information systems in Bangladesh are still emerging, limiting opportunities to rely on them in an emergency. The program beneficiary lists for most programs remain at the upazila level, without consolidation and centralization. More importantly, most programmes rely on paper-based data management systems (Mansur and Khondker, 2017), and therefore are unlikely to support speedy response in the context of disasters. Beyond these fundamental issues, currently, there are no mechanisms to store information about non-beneficiaries, preventing response options such as horizontal expansion and design tweaks that involve the temporary extension of a program to non-beneficiaries during shocks.

Coordination across the sectors: Good coordination is essential for effective early action, however strong coordination between actors is challenging due to the multiple sectors, actors, mandates, and viewpoints involved. Factors influencing successful coordination include strong leadership.

However, the existing system is very fragmented and developed under different ministries and departments, is independent, and has a separate budget allocation from the government. They tend to run those SafetyNet programs under their jurisdiction for the operationalization, growth, and development of that sector. The disbursement of money from these ministries and departments are strictly controlled by governmental act/law/policies at the central level. Each ministry/department has its own vision to implement the funds. Linking social protection mechanisms with anticipatory action needs inter-ministerial consultation and cooperation.

4. Integrating DM Fund and Anticipatory Action

Disaster Management Fund (DM Fund) is the dedicated financing mechanism for disaster management across the pre, during and post disaster phase. Considering the other factors, it can be addressed as the most relevant financing window within the government for Disaster Management, especially, in forecast-based action in the country. The Disaster Management Act 2012 enables the national and district DM Fund to be an independent financial source for 'disaster management activities at all levels. Discussions with the local govt officials and representatives revealed that they did not have the authority to spend the resources received under the safety net programs for any early or anticipatory actions dedicatedly. They confirmed that there was limited fund for taking any early action before the flood hit the area. However, Union Parishad (UP)/Union Disaster Management Committees (UDMC) took actions like arranging the coordination meeting, dissemination of forecast (as early warning) to the community, arrangement of transports for evacuation and relocation and other activities like getting shelters ready with necessary facilities with the revenue income or from their annual budget which is mere inadequate according to them. Therefore, based on the directives of the DM Fund Rules 2021 under DM Act 2012, the Local Government Institutions and field administration might be empowered to access and utilize the DM Fund for early actions and an 'EA Window Fund' in the DM Fund might be considered to open up to facilitate the allocation of required budget and utilization of the same for early/anticipatory action during any disaster. Along with the pre-positioning and transfer for emergency spending before disaster, a portion of DM Fund might be allocated for early action.

4.1. Key Aspects of DM Fund

The Disaster Management Fund Rules 2021 was formulated under the Disaster Management Act of 2012 (Act No. 34), specifically under Clause 58 and Clause 32 (Sub-clause 6).

The primary objective of the Disaster Management Fund is to facilitate financial allocation during pre, during, and post-disaster phases, focusing on both structural and non-structural mitigation measures. Additionally, it aims to allocate budgets in accordance with the National Disaster Management Council's (NDMC) guidance. The mechanism aims to provide robust support for sustaining livelihoods, implementing relevant projects, and preparing volunteers and essential resources for disaster management purposes.

The Disaster Management Fund Rules encompass a wide range of activities, including early warning dissemination, and anticipatory action planning, such as evacuating vulnerable populations and preparing rescue teams in advance. The fund management involves various activities with the inclusion of all gender and demographic groups, such as women, children, persons with disabilities, and the elderly. During pre-

designated emergencies, the guidelines emphasize providing adequate facilities in shelters, including WASH facilities, appropriate food supplies for specific groups (e.g., breast-fed infants, pregnant women, and the elderly), and provisions for domestic animals in the shelter centers. In the aftermath of a disaster, fund management covers various aspects, such as providing support to homeless victims, temporary accommodations, medical equipment, and clothing. Additionally, the fund supports immediate financial assistance for affected families and those who have lost their lives during the disaster. Furthermore, the Disaster Management Fund can collaborate with private institutions and individuals for medical care and other support measures. The guidelines also address issues of sexual harassment or gender abuse and may include security measures to prevent victimization.

Two committees should be established based on the Disaster Management Act:

1. National Fund Management Committee
 - A. Chairperson: Secretary, Ministry of Disaster Management and Relief (MoDMR)
 - B. Member Secretary: Joint-Secretary, MoDMR
 - C. Other Members: Secretary, Ministry of Agriculture; Secretary, Ministry of Food; Director General, Department of Disaster Management (DDM); One Disaster Management expert (Government-nominated); One NGO Representative

2. District Fund Management Committee
 - A. Chairperson: District Commissioner
 - B. Member Secretary: District Relief and Rehabilitation Officer
 - C. Other Members: CEO of the City Corporation or nominated member; Additional DC (General); Deputy Directors from various departments like Agriculture Extension, Fisheries, Livestock Services, Zilla Somajsheba Karjaloy, and Women Affairs; Upazila Nirbahi Officer (UNO) of the affected district.

Fund Collection Mechanism: The DM Fund will be accumulated from various sources, including grants from the government, private sectors, international organizations, and local government authorities. Contributions from local elite individuals and other legal sources also contribute to the fund. Funds are deposited in nationalized scheduled banks approved by the government. The National Disaster Management Fund is supervised by the Disaster Management and Relief Division, while the District Disaster Management

Fund is managed by the District Disaster Management Committee. Any unutilized funds will be returned to the national treasury.

Fund Disbursement Mechanism: The fund is supposed to be disbursed based on specific criteria, prioritizing vulnerable communities in the allocation process. The proposal will come from the union the upazila administration to the district committee along with the proposed budget. The proposal will be approved either by the district committee (less than BDT 10 lac) or by the national committee (BDT 10 Lac to BDT 50 lac). With transparent procedures and active accountability, these guidelines aim to provide efficient assistance during pre, during, and post-disaster periods, safeguarding the well-being of vulnerable communities and individuals affected by calamities.

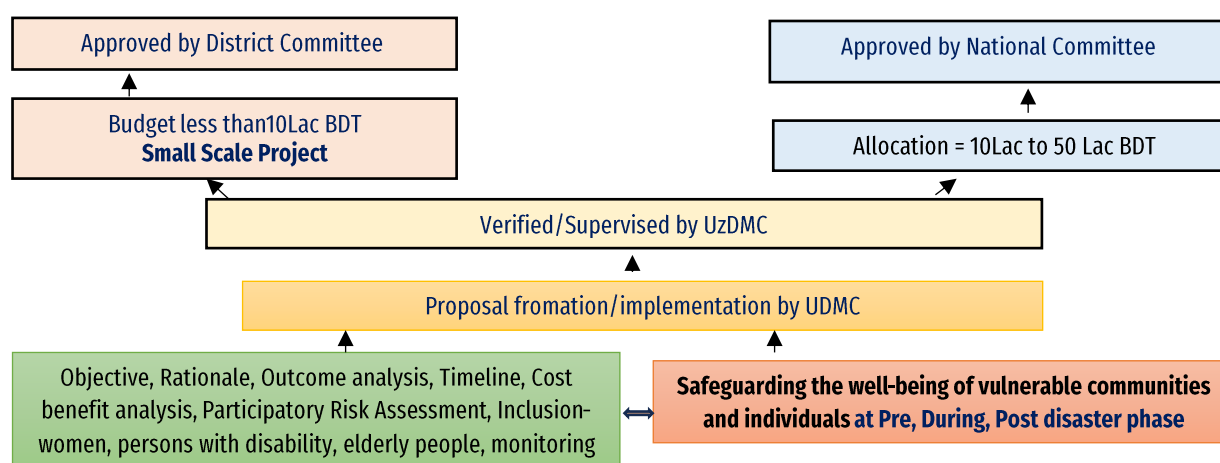


Fig 4: Disaster Management Fund (DM Fund) Operational Flow

4.2. Operational Status of DM Fund

Understanding and practice

Consultation at the district level appears that a significant portion of local administrators, government officials, and local representatives are not fully aware of its existence and the mechanism of the DM Fund. The findings from the field discussion indicate that most of the respondents had limited understanding about this fund. The District Relief and Rehabilitation Officer (DRRO) of Gaibandha Kurigram and Jamalpur are aware of the DM Fund. Apart from them, other government officials has limited information and involvement on the fund of the committee .

However, no DM Fund District Committee meeting has been organized at any of the selected four districts. According to the reflection of the respective officials, as the DM Fund Rules are relatively new for the local

administration, confusing when and how to start utilizing it effectively. Moreover, the absence of specific directives from national-level authorities on fund collection further hinders the implementation of the DM fund mechanism at the local level.

The National DM Fund Committee is supposed to govern the overall DM Fund activities. According to the discussion with MoDMR and DDM, the national committee has been formed, However, no committee meeting has been organized yet. Thus, the monitoring and oversight did not occur as intended. The consultation revealed that most members of the National Committee lacked knowledge about the DM Fund Rule and Mechanism. Consequently, no funds were mobilized at the district level from the national level. However, there is a recognition of the urgent need to activate the DM Fund, and there is optimism about organizing a meeting of the National DM Fund Committee in the near future.

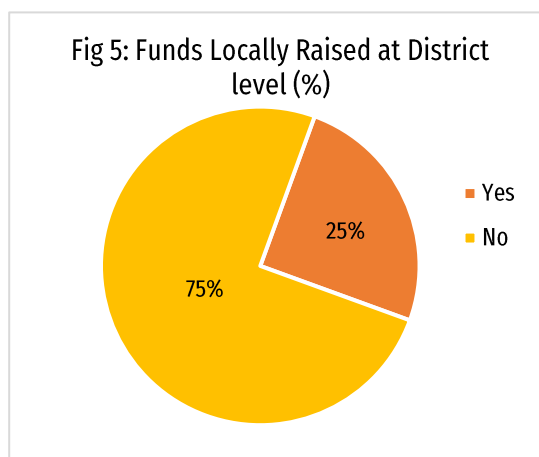
Utilization of DM Fund

Among the four surveyed districts, namely Jamalpur, Bogura, Gaibandha, and Kurigram, only Gaibandha and Jamalpur has an active DM Fund. In Gaibandha, a sum of 70,000 BDT has been collected in DM Fund account which was donated to the poor local freedom fighter which does not follow the prescribed procedures governing the DM Fund. Besides, in Jamalpur, fund was collected and utilized in January 2021 based on the verbal suggestion from than Secretary of MoDMR under the DM Act-2012, section 32 (5) before publishing the DM Fund rules in May 2021.

Besides, no central fund was allocated at the district level, that also hampering efforts to create a substantial fund. As per the DM fund rules, project proposals for allocation should originate from the Union and Upazila levels. Unfortunately, officials at these levels are unaware of the fund and its functioning, making it impossible for them to submit project proposals in the required format according to their specific needs. The lack of proper training, understanding, and communication regarding the guidelines discourages the local administration from taking the initiative in raising funds at the local level for disaster management purposes.

Effectiveness of DM Fund

As the DM Fund Rule has not been practiced in any district, it's difficult to determine its effectiveness yet. However, the DM Fund Committee members and relevant stakeholders have shared their perception of the effectiveness of the fund, especially in anticipatory action. According to their reflection, DM Fund can play a



crucial role because of its flexibility and decentralized decision-making process. The most difficult task around is to raise funds locally. However, it can be possible if the deputy commissioner, along with the other committee member come forward with their departmental connection and linkage. Project prioritization considering the risk analysis and appropriate beneficiary selection is one of the most crucial aspects. Inter-departmental coordination can strengthen the targeting process, ensuring inclusion.

4.3. Potential fund sources at the local level

Establishing a Disaster Management Fund (DM Fund) can indeed be a valuable initiative for disaster preparedness and response at the local level. The potential sources of funding mentioned below can play a crucial role in financing disaster management efforts.

Corporate Social Responsibility (CSR): Private companies often engage in CSR activities. Disaster management funding could be included as part of their social responsibility initiatives.

Local Chamber of Commerce: Local business chambers can support disaster management efforts as part of their commitment to community welfare.

Local professional associations: Other than the chamber of Commerce, various associations such as the district bus owner association, rice mill associations, jewelry associations, etc., can pool their resources to contribute to the DM Fund.

Donations from individuals: Wealthy individuals who are willing to contribute to the welfare of their community can be a significant source of funding for the DM Fund.

Collection of ZAKAT through district administration: In regions with a significant Muslim population, collecting ZAKAT can be an effective way to raise funds for disaster management, as it aligns with the principles of Islamic charity. The Islamic foundation can be coordinated for support and facilitation.

Collection of monthly or tenure-based funding from local industries and Commercial Organizations: Businesses operating in the area can contribute a portion of their profits on a regular basis to support disaster management initiatives.

Local government revenues: Utilizing a portion of the local government's revenues can help ensure a steady stream of funding for disaster management projects.

Contribution from NGOs and INGOs: Non-governmental and international organizations actively involved in disaster response and recovery can also contribute to the DM Fund.

Agriculture, Fisheries, and Livestock service providers: Companies and organizations involved in the agricultural, fisheries, and livestock sectors can provide both technical expertise and financial support for disaster management projects.

Foreign Remittance: The Bangladesh emigrants can be a potential source for this fund. However, there should be an effective provision for information dissemination to the emigrants as well as an easy fund collection mechanism.

4.4. Challenges in Utilizing DM Funds

There are several operational challenges exist in collection and utilization of the fund. These challenges obstructed the operationalization of the DM Fund as intended. The major challenges include-

1. **Regularization of DM Fund Committee Meetings:** There is provision for quarterly meetings for the DM Fund management committees. However, the meetings are yet to be regularized. Regularization of these meetings would be crucial for effective mobilization of the funds.
2. **Coordination between DM Fund Committee and other DMCs:** Close coordination between the District Disaster Management Committee and the DM Fund management committee is crucial to identify the potential sources and use of the funds.
3. **Coordination with Government with other stakeholders:** Effective coordination with local governments, NGOs, INGOs, and other stakeholders is necessary to maximize the impact of the DM Fund.
4. **Public Awareness and Participation:** The success of a DM Fund depends on public awareness and willingness to contribute. Raising awareness about disaster risks and the importance of proactive measures is essential.
5. **Existing Capacity and Practice on Utilization of Fund:** Ensuring that local administrations and relevant stakeholders have the necessary capacity and expertise to utilize the funds effectively is vital.
6. **Sustainability of Fund Flow:** The fund's sustainability may be a challenge if there is not a consistent inflow of contributions or if the sources of funding are unreliable.
7. **Disaster Frequency and Severity:** The frequency and severity of disasters may vary, making it difficult to predict the exact amount of funding needed at different times.
8. **Regional Economic Growth Disparity:** As the district fund management committees are supposed to collect funds locally, economic growth disparity might affect the result. It might create challenges for the districts economically impeded.

9. **Economic and Political Factors:** Economic downturns or changes in political dynamics can affect the willingness of individuals and organizations to contribute to the fund.
10. **Legal and Policy Framework:** The provision of returning the unutilized district fund to the national treasury may discourage the fund creation practice at local level. The monsoon flood season, occurring from April to September, coinciding with the fiscal year transition. This provision increases the likelihood that local contributions may remain unused for their intended district purposes.
11. **Transparency and Accountability:** Ensuring transparency in fund utilization and accountability in the allocation of resources is critical to gain public trust and confidence.

Addressing these challenges and capitalizing on the potential sources of funding can pave the way for a robust and sustainable Disaster Management Fund, enabling communities to respond effectively to disasters and reduce their impact.

4.5. Scopes of DM Fund in Anticipatory Action

Anticipatory action is a set of humanitarian interventions triggered once a pre-agreed forecast threshold is crossed. It is a fundamentally different approach from the humanitarian response and development programming. DM Fund can act as effective instrument to contribute to maximizing the speed and effectiveness of humanitarian interventions through anticipatory action if it can be aligned with the following features-

Early warning and Trigger for action: Anticipatory action is triggered by a forecast or predictive analysis of when and where a hazard will occur. Flood Forecasting and Warning Centre (FFWC) under the Bangladesh Water Development Board (BWDB) is the focal point on flood forecast and warning that produces three types of flood forecasts: 5-day deterministic forecasts; 10-day probabilistic forecasts; and, a 15-day basin forecast (*SUFAL Evaluation Report, CARE*). Based on the forecast, the trigger mechanism is set by agencies. The Disaster Management Act 2012 enables the national and district DM Fund as a dedicated financial source for disaster management activities across the pre, during, and post-disaster phases. Based on the directives of the DM Fund Rules, the Local Government Institutions and field administration might be empowered to access and utilize the DM Fund for anticipatory action which can facilitate the allocation of required budget and utilization of the same for early/anticipatory action during any disaster.

Pre-planned activities: An anticipatory action plan comprises a set of pre-planned and pre-financed actions to be implemented once forecasts have reached an agreed trigger threshold. These actions are designed based on forecasts or predictive analyses of when and where a hazard will occur. Generally, these

interventions include - early warning dissemination, planning and support for evacuation, preparing & renovating shelter, arranging temporary shelter, community-based readiness activities like repairing & installing tube wells and toilets, repairing roads and embankments for uninterrupted communication, positioning of emergency supplies, early financial support, etc. DM Fund offers flexibility in allocating resources based on the evolving needs of a disaster. As the situation changes, funds can be redirected to address emerging priorities and challenges. Based on the local risk mapping it allows decentralized decision-making at the district level to support the pre-agreed and customized interventions based on local needs and context.

Pre-arranged financing: Anticipatory action requires proactive measures to get ahead of major shocks to mitigate their potential impacts on vulnerable populations. Therefore, these actions are implemented only if there is a high probability of such a shock occurring and peaking, and if the implementation is extremely time sensitive. Anticipatory action, therefore, requires pre-arranged financing to ensure that the necessary funds are available to begin activities as soon as the trigger has met. DM Fund has created the opportunity to raise funds by pooling together financial contributions from multiple donors, governments, or organizations. It allows for quick and immediate action for disaster risk reduction. Since the money is already available in the fund, there is no need to wait for individual donors to mobilize funds after a disaster occurs. This speed of response can be critical in saving lives and reducing the overall impact of the disaster. It can foster collaborations between government agencies, non-governmental organizations, international aid organizations, and private sector entities. These partnerships can strengthen anticipatory action efforts by combining resources, expertise, and data sharing.

Governance and accountability: Governance and accountability of a risk financing instrument are critical components to ensure effective and transparent management of resources in preparing for, responding to, and recovering from disasters. The DM Fund has a clear policy framework and structures to manage the funds. It defines the purpose and objectives of the fund, determining funding sources, and creating a management framework. Key stakeholders, such as government officials, disaster management authorities, and relevant experts, are responsible for making decisions regarding fund collection and utilization. On the other hand, the DM Fund rule clearly indicated the adoption of inclusive and participatory approaches in project design and prioritization. However, the fund management mechanism needs to have systematic provisions for accountability to the affected population, independent monitoring, evaluation, documentation and learning.

5. Recommendations and Conclusion

DM Fund can support early action mechanisms to scale up and move beyond the ad hoc assistances that are the current norm. Anticipatory Action must become an integrated link in the chain of building resilience to crises, not a separate set of humanitarian activities that are financed in a vacuum. This would help early action activities to be designed and implemented in a way that better aligns with ongoing DRR and climate change adaptation activities on the ground. For this, it needs to have a data-driven decision system in place. Besides, social protection supports and the DM Fund all together can serve as contingency funds for early action interventions. However, both policy and operational-level challenges need to be addressed. The following recommendations are made to overcome the challenges.

Review Legal and Policy Framework

1. Amend DM Policy: A provision exists for refunding any unutilized district funds to the national treasury after the fiscal year. This practice poses obstacles to the local fund collection process, as the timely utilization of funds becomes challenging in certain instances, resulting from delayed initiatives within the fiscal year. An additional consideration is the monsoon flood season, occurring from April to September, coinciding with the fiscal year transition. This provision increases the likelihood that local contributions may remain unused for their intended district purposes. Consensus at all levels supports the need for advocacy to amend this provision.

2. Arrange initial funds for the districts: Fund collection from local-level contributions is highly challenging for some disaster-prone districts, like Kurigram and Gaibandha due to the backwardness of the socio-economic context. The national committee can arrange the initial funds for this district so that they roll out and demonstrate the outcomes to motivate potential donors to contribute.

Develop Integrated Contingency Plan

1. Improve risk governance mechanism: The effectiveness of the anticipatory action depends on the availability and accuracy of risk data. The availability of local-level risk maps based on hazards, exposure, vulnerability, and lack of coping capacity of people to the multi-hazard scenario will facilitate designing anticipatory action. Besides, identification of the population in need, complementary response strategy, complementary financial strategy along with specific trigger mechanism should be in place at the district level.

2. Ensure inclusive locally-led coordination: The DM Fund Rule provides flexibility to be operated based on the decisions taken locally. The district fund management committee can play a crucial role in promoting

inclusiveness and bringing together all stakeholders to ensure effective decision-making at the local level. The district committee can co-opt one or two local representatives who have expertise in managing disaster risk considering the local context.

Develop Funding Allocation Procedure

1. Prepare Implementation Guidance: The DM Fund Rule provides an overview of the principles and strategy. A detailed implementation guidance describing the step-by-step measures in fundraising, proposal formulation considering risk assessment, beneficiary targeting, response strategy, and budgeting, proposal evaluation, and prioritization, monitoring and evaluation can be helpful for personnel involved in the management and operation of DM Fund.

2. Pilot initiatives in one or two districts: Piloting initiatives can be made at the most risk-prone districts on fundraising and utilization as per the rules. It needs to incorporate the exercise of anticipatory action approaches as well. Developments partners can provide support in consensus with national committees and local administration. Based on the learning from piloting, the DM fund implementation guideline can be improvised and enhanced.

Establish Transparency and Accountability Mechanism

1. Ensure accountability to the affected population: Ensuring accountability to the affected population is critical in disaster management. Accountability helps build trust, transparency, and efficiency in the use of disaster management funds and resources. The project design and implementation should follow the participatory approaches. The projects should have functional provisions for information sharing, community engagement, participatory planning, and feedback mechanisms. Besides, the affected population should be educated about their rights, entitlements, and the resources available to them through the disaster management fund. Increased awareness empowers people to demand accountability and actively engage in the decision-making process.

2. Ensure monitoring and evaluation: Independent monitoring and evaluation mechanisms are needed to assess the impact and efficiency of DM Fund interventions. Independent evaluations help provide unbiased insights and promote accountability among all stakeholders. Besides, reports on the impact and outcomes of the disaster management fund's interventions should be published regularly. These reports should be accessible to the public, and they should highlight both successes and challenges faced during the implementation. It will help the local-level donors to understand the outcomes of their contribution.

3. Improve visibility of the local donors: As reflected from the field consultation, the donors need to have visibility of their contribution as a part of their own accountability mechanism within their organization. It will motivate the other donors as well to contribute to the DM Fund.

Develop Capacity of Fund Management Committee

1. Increased capacity on risk governance: As anticipatory action is a relatively new approach in the government response strategy, the DM Fund committee members along with the upazila and union level officials (UNO, PIO, UP Chair, and Secretary) should be oriented on early warning early action to adopt appropriate initiatives at the local level. The field observations reflect that systematic disaster risk analysis is not in practice at the district level which may hinder designing early action projects using this fund. Hence, capacity development initiatives should be taken on early warning and early action for the respective personnel at District, Upazila, and Union levels. Besides, district committee members need to be oriented on how all agencies contribute to the process in a coordinated way, eg., how DWA and DSS can use their expertise in beneficiary targeting and ensure inclusion. Development partners can take joint initiative together with the national committee and local administration.

2. Build capacity on DM Fund operation: The field observations reflect that the respective officials who are members of DM Fund District Committee are not very well versed in DM Fund Rules. As well, the Upazila and Union level personnel who are supposed to asking for funding support are not familiar with this rule at all. Hence, the respective official should be oriented thoroughly on the DM Fund Rules. Besides, capacity development training should be organized for the Upazila and Union level personnel on project proposal development for the DM Fund. As well, DMCs can be capacitated for designing projects based on the Risk reduction action plan resulting from CRA. This will help the UzDMCs and UDMCs to design projects based on localized demand to address DRR actions for different disasters in the local context. Development partners can take joint initiative together with the national committee and local administration.

3. Increase public awareness of disaster risks and financing for DM fund: Awareness raising and promotional initiatives should be taken among the stakeholders to make them understand the utilization of the fund in lessening the sufferings of disaster victims. This will make the potential donors interested to contribute. Consultation initiatives should be taken at the National and district level engaging all potential stakeholders including LNGOs and INGOs as they can contribute to the DM Fund with their resources as required to make it more effective. According to the local context, DCs are the key person to raise funds at the local level. They should come forward to take necessary measures to keep the process rolling. DRROs should take the initiative to regularize the committee meeting.

These recommendations cover a broad spectrum of actions, ranging from immediate measures to improve the DM Fund's functionality to more long-term changes in policy and coordination. By implementing these recommendations strategically, disaster management efforts can be strengthened and made more effective at all levels.

The success of the proposed recommendations hinges on effective collaboration and coordination among diverse stakeholders. This includes government authorities, disaster management committees, local elites, NGOs, and other relevant organizations. The emphasis on collaboration suggests that addressing disaster preparedness and response requires a collective effort, with each stakeholder playing a specific role in the overall strategy. The mention of various stakeholders implies that the responsibilities and contributions of each group are interconnected. Government authorities may provide policy and regulatory support, disaster management committees could oversee local initiatives, local elites may offer community-specific insights, and NGOs could bring specialized expertise. Recognizing and leveraging the strengths of each stakeholder group is crucial for a comprehensive and effective approach. The importance of continuous monitoring and evaluation is emphasized.

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Annex-1: List of KII Participants

List of participants interviewed	
National/District/Subdistrict	Key Informant Interview/Group
National Level	Director General of DDM, DAE, DoF
	AA Technical Working Group
Jamalpur District	DRRO, Chamber of Commerce Representatives, DPHE, DAE.
Islampur Upazila, Jamalpur District	Upazila Chairman.
Madarganj Upazila, Jamalpur District	KII with UNO, UP Chairman.
Kurigram District	KII with DC, DRRO and Chamber of Commerce Representatives, DAE, DLS, DoF, DSS, DWA, LGED, BWDB.
Ulipur Upazila, Kurigram District	KII with UNO, PIO, Upazila Chairman.
Gaibandha District	KII with DC, DRRO, and Chamber of Commerce Representatives, DD-DoF, DD-DSS, DD-DWA, DPHE, DAE
Fulchori Upazila, Gaibandha District	KII with PIO and Upazila Chairman
Saghata Upazila, Gaibandha District	KII with UNO and Upazila Chairman
Bogura District	KII with DC, DRRO, Chamber of Commerce Representatives, DAE, DSS.
Sariakandi Upazila, Bogura District	KII with UNO, Sub-Assistant Engineer and UP Chairman.

KII Checklists

Utilization of District Disaster Management Funds and relevant Financing Mechanism for Forecast-based Action (FbA)

KII Checklist for MoDMR, DDM, DAE, DLS, DoF, DSS, DWA (National Level)

1. What is the current status of the DM Fund?
 - Is there any national committee for DM Fund? When was it formed?
 - Is there any dedicated account for DM Fund at National Level?
 - Does the DM Fund national committee have regular meetings? How many meetings in the last year?
2. Have the District DM Fund got any allocation from National DM Fund?
 - How many times?
 - How much?
 - Who can access the fund?
 - Is that fund sufficient to cover the beneficiary?
3. Is there any instance for the District DM Fund being raised locally?
 - What was the amount?
 - What were the sources?
 - What are the potential local sources for the DM Fund at the district level?
 - What initiatives have you taken to raise funds locally?
 - What are the challenges to raising funds locally?
 - Is there any opportunity of having funds from the private sectors?
 - What are the funding criteria?
4. Has the DM fund been utilized yet?
 - How has it been utilized?
 - If not available yet, how will this be utilized if available?
 - How many projects have been funded?
 - What were the projects?
 - What was the average amount?
 - How much time was required for receiving funding on average (from submission of SoS form to receive funding)
 - Are any of these projects implemented before the disaster? If yes, when it was initiated? What was the amount?
5. What is the process of disbursement to the community?
6. How is transparency and accountability ensured for this fund?
 - What is the reporting mechanism?
 - Who is responsible for reporting?
 - To whom the committee is accountable and how it's ensured?
7. How can the DM fund be utilized in Anticipatory Action?
8. What are the barriers to accessing this fund?
9. How can the other safety net programs/funding supports be linked in DM Fund?
10. How can the funds from non-govt. sector be linked with DM Fund?
11. Are there any requirements on poverty, gender, social and environmental responsiveness, and inclusion, i.e., is there any gender lens used for assessing funding applications, minimum budget or targets set?

KII Checklist for DC, DRRO (District Level)

1. What is the current status of the DM Fund in this district?
 - Does the district have a separate account for DM Fund?
 - Does the district have District Committee for DM Fund? When was it formed?
 - Does the DM Fund District committee have regular meetings? How many meetings in the last year?
2. Have the District DM Fund got any allocation from National DM Fund?
 - How many times?
 - How much?
 - Who can access the fund?
 - Is that fund sufficient to cover the beneficiary?
3. Have the District DM Fund been raised locally?
 - What was the amount?
 - What were the sources?
 - What are the potential local sources for the DM Fund at the district level?
 - What initiatives have you taken to raise funds locally?
 - What are the challenges to raising funds locally?
 - Is there any opportunity of having funds from the private sector?
 - What are the funding criteria?
4. Has the DM fund been utilized yet?
 - How has it been utilized?
 - If not available yet, how will this be utilized if available?
 - How many projects have been funded?
 - What were the projects?
 - What was the average amount?
 - How much time was required for receiving funding on average (from submission of SoS form to receive funding)
 - Are any of these projects implemented before the disaster? If yes, when it was initiated? What was the amount?
5. What is the process of disbursement to the community?
6. How is the transparency and accountability ensured for this fund?
 - What is the reporting mechanism?
 - Who is responsible for reporting?
 - To whom the committee is accountable and how it's ensured?
7. What are the barriers to accessing this fund?
8. How can the DM fund be utilized in Anticipatory Action?
9. How can the other safety net programs/other fund supports be utilized in DM Fund?
10. How can the funds from non-govt. sector be linked with DM Fund?
11. As the Chair/Member Secretary, what are the recommendations to make the DM Fund fully operationalized?
12. Are there any requirements on poverty, gender, social and environmental responsiveness, and inclusion, i.e., is there any gender lens used for assessing funding applications, minimum budget, or targets set?

KII/Group discussion Checklist for DAE, DLS, DoF, DSS, DWA, LGED, DPHE, BWDB (District Level)

1. Are you aware of the DM Fund?
2. Have any projects been awarded by the DM Fund?
 - How many projects have been funded?
 - What were the projects?
 - Who can access the funding?
 - What is the process of disbursement to the community?
 - Who can access the funding?
3. What are the potential local sources for the DM Fund at the district level?
4. How those funds have been utilized?
5. What are the current safety net programs or other funding supports your department have?
 - Beneficiary criteria
 - Support modality
 - Are any of these linked with disaster?
6. How can the safety net programs of your department be utilized in Anticipatory Action?
 - If not, what are the barriers?
7. As one of the committee members, what are the recommendations to make the DM Fund fully operationalized?

KII Checklist for Chamber of Commerce Representative (District Level)

1. Are you aware of the DM Fund?
 - How many projects have been funded?
 - What were the projects?
 - Who did apply for the fund?
 - How much time is required for disbursement?
 - What was the process of reaching the people in need?
2. Are you aware of the vulnerability context of your locality?
3. Are you interested to fund in Anticipatory Action?
 - If not, what are the barriers?
4. What are the potential local sources for the DM Fund at district level?
5. What are the potential barriers to raise DM Fund locally?
6. What are the recommendations to make the DM Fund fully operationalized?

KII Checklist for Upazila Chairman, UNO, PIO, UP Chairman (Sub-District Level)

1. Are you aware of the DM Fund?
2. Has the DM fund been utilized yet?
 - How has it been utilized?
 - If not available yet, how will this be utilized if available?
 - How many projects have been funded?
 - What were the projects?
 - What was the average amount?
 - What was the time required for receiving funding on average (from submission of SoS form to receive funding)
 - Are these projects implemented before the disaster? If yes, when it was initiated? What was the amount?
 - Is that fund sufficient to cover the beneficiary?
3. What are the potential local sources for the DM Fund at the district level?
4. What initiatives have you taken to raise funds locally?
5. What are the challenges to raising funds locally?
6. Is there any opportunity of having funds from the private sector?
7. What are the funding criteria?
8. Who can access the funding?
9. What is the process of disbursement to the community?
10. How much time is required for receiving funding (from submission of the SoS form to receive funding)?
11. How is the transparency and accountability ensured for this fund?
 - What is the reporting mechanism?
 - Who is responsible to ensure accountability?
12. What are the barriers to accessing this fund?
13. How can the DM fund be utilized in Anticipatory Action?
14. How can the other safety net programs/available fund supports be linked with DM Fund?
15. How can the funds from non-govt. sector be linked with DM Fund?
16. What are the recommendations to make the DM Fund fully operationalized?



Utilization of District Disaster Management Funds and relevant Financing Mechanism for Anticipatory Action (AA)

July 2023