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REFUGEE COUNCIL

Anticipatory action and cash transfers for rapid-onset hazards

Practitioners' note for field testing

Asia-Pacific Technical Working Group on Anticipatory Action
and Asia-Pacific Regional Cash Working Group



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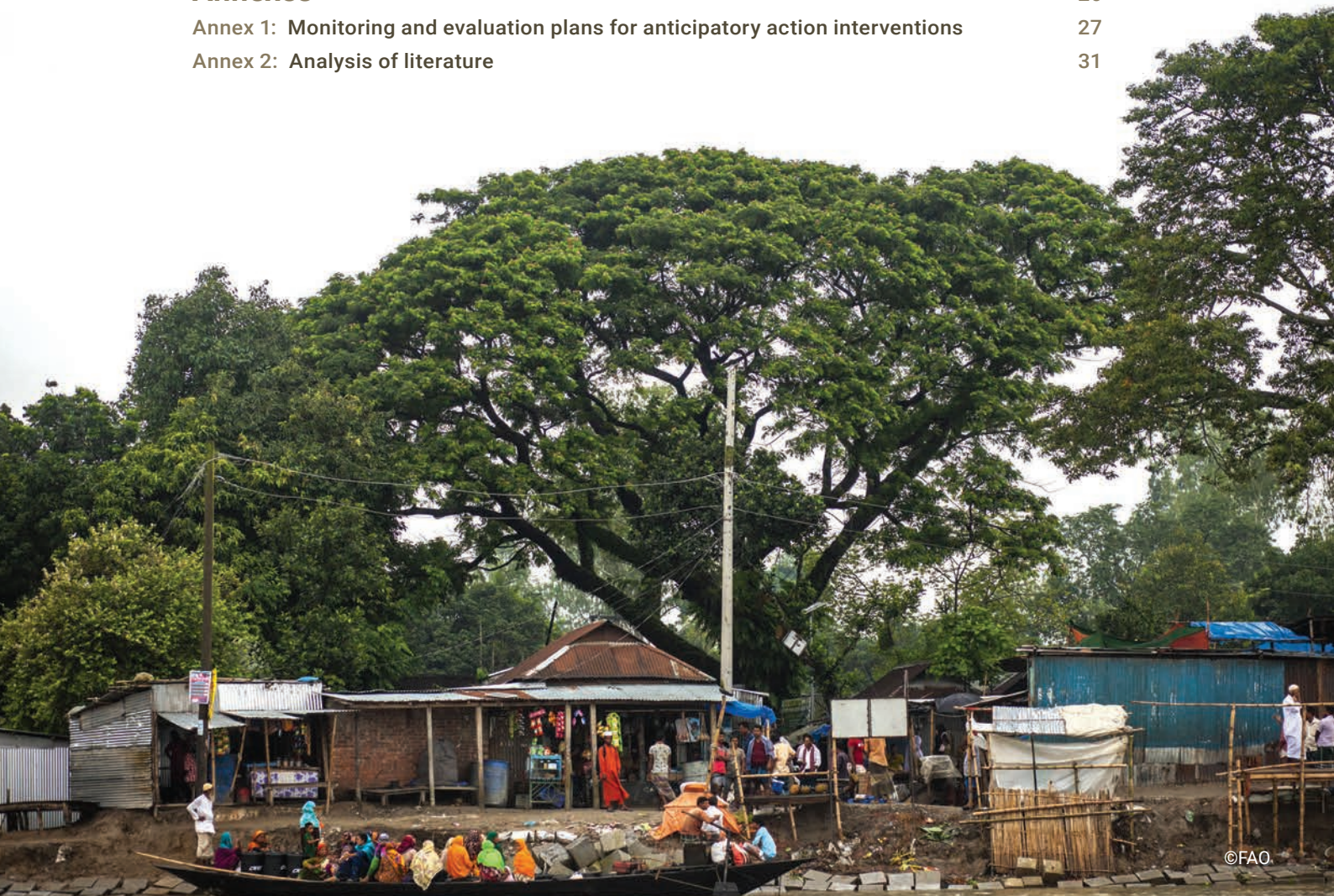
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Abbreviations and acronyms

AA	Anticipatory action
AAP	Accountability to Affected People
ASEAN	Association of Southeast Asian Nations
CEA	Community Engagement and Accountability
CERF	Central Emergency Response Fund
CWG	Cash Working Group
DRM	Disaster Risk Management
ECMWF	European Centre for Medium-Range Weather Forecasts
EW	Early Warning
EWEA	Early Warning Early Action
EWI	Early Warning Information
EWS	Early Warning System
FAO	Food and Agriculture Organization of the United Nations
FbA	Forecast-based Action
FbF	Forecast-based Financing
FSP	Financial Service Provider
GBV	Gender-Based Violence
HCT	Humanitarian Country Team
HEA	Household Economic Analysis
HIES	Household Income and Expenditure Survey
IFRC	International Federation of Red Cross and Red Crescent Societies
MEB	Minimum Expenditure Basket
MPC	Multi-Purpose Cash
OCHA	United Nations Office for the Coordination of Humanitarian Affairs
PDM	Post Distribution Monitoring
RCWG	Asia-Pacific Regional Cash Working Group
ROAP	OCHA Regional Office for Asia and the Pacific
SRH	Sexual and Reproductive Health
TWGAA	Asia Pacific Technical Working Group on Anticipatory Action
WFP	World Food Programme



Introduction

The Asia-Pacific region has been at the global forefront of the anticipatory action agenda for sudden onset hazards such as floods and typhoons. Cash is rightly seen as an option to deliver effective, cost-efficient and timely assistance to vulnerable households within the short window of time for action through this anticipatory action approaches. Anyone in the development or humanitarian sectors would acknowledge that delivering any forms of assistance within a 3–5-day period is challenging. It requires impeccable planning, process development, coordination, and clear communication with multiple actors at all levels, as well as with the targeted households. This is why cash is favoured over in-kind assistance to provide fast multisectoral support: it has minimal procurement, storage or transport issues. But key questions remain around the impact on the ground and the optimal ratio of cash to in-kind support. These questions assume that in most anticipatory action interventions, there is a combination of modalities: cash, in-kind, services, or what is broadly referred to as Cash+. At the same time, it is acknowledged that in certain contexts, the cash component might not be applicable (for example, in cases where at-risk households state in pre-crisis surveys their preference for in-kind support).

The two groups have joined forces to understand cash's relationship with anticipatory action and come up with initial answers.

This paper is the result of the collaboration between the [Asia-Pacific Regional Cash Working Group \(RCWG\)](#) and the [Asia-Pacific Technical Working Group on Anticipatory Action \(TWGAA\)](#). The two groups have joined forces to understand cash's relationship with anticipatory action and come up with initial answers.

As the findings in this document – including from the consultative process with contributors – reveal a need for more research and technical guidance material until both cash and anticipatory action practitioners adopt common standards, this is merely an initial step. Periodic revisions to this note are expected, along with the development of supplementary materials. Readers are encouraged to field test the assumptions outlined in this document and provide feedback for revisions and the design of new guidance material for cash and anticipatory action practitioners.

Box 1: Regional collaboration mechanisms

As interest grows in the Asia-Pacific region on the anticipatory action approach, so does the need for information sharing, coordination and joint advocacy. Fostering this environment is the TWGAA, which is co-chaired by the Food and Agriculture Organization of the United Nations (FAO) and the International Federation of Red Cross and Red Crescent Societies (IFRC). The group aims to convene humanitarian, development and climate resilience communities to explore how anticipatory action can be mainstreamed, scaled up and understood better within the region. There is a need to draw on evidence and best practices to drive up and unify standards while also increasing investment. The group addresses these needs and promotes a regional approach to knowledge sharing and cooperation.

The RCWG is a forum for technical support and technical exchanges between members of national Cash Working Groups (CWGs) in Asia and the Pacific, and other regional and national stakeholders. The RCWG is co-chaired by the World Food Programme (WFP), the United Nations Office for the Coordination of Humanitarian Affairs (OCHA), and the IFRC, and supported with the interagency coordination role by [NORCAP/CashCap](#). The bulk of RCWG's work is providing technical or surge support to country CWGs according to their needs and priorities and the common RCWG priority thematic areas, one of which is cash in anticipatory action.



Objectives and target audience

The overall objective is to answer key questions concerning cash in anticipatory action and guide agencies engaged on what must be considered in designing and harmonizing cash transfer values. Breaking the purpose down further, the paper has three key goals:

- Unpack what cash means in anticipatory action; provide examples; and highlight key considerations.
- Develop recommendations to determine the cash transfer values for anticipatory action.
- Identify points for further research to test the recommendations.

Acknowledging that global guidance on this topic is limited this approach is developed by the TWGAA and RCWG based primarily on the available evidence and planned anticipatory action activations in Bangladesh, Philippines and Nepal. It further aims to define current assumptions, as well as points for further research and evidence generation to test these assumptions for the periodic revisions of this note.

The target audience are practitioners engaged in designing anticipatory action interventions with cash components, as well as members of Humanitarian Country Teams (HCTs), donors, CWGs, national disaster management authorities, and other coordination groups tasked with harmonizing anticipatory action projects and integrating anticipatory action into national contingency plans.

The overall objective is to answer key questions concerning cash in anticipatory action and guide agencies engaged on what must be considered in designing and harmonizing cash transfer values.



As the consultations with various partners showed, it is important to outline what this study will not look at. The topic of cash and anticipatory action is growing fast, and there is a lot to explore and uncover together. This paper is part of a series that will continue to delve into the topic, but it is important to show what this paper will not focus on (but will explore in this series):

- **Group cash transfers for anticipatory action:** These include transfers made to local groups/ committees or transfers to local organizations, Community Based Organisations (CBOs), Civil Society Organisations (CSOs), the private sector, traders and service providers. The present document focuses on the transfer from agencies to at-risk households, for example, designing cash transfer values or Cash+ interventions to assist households in anticipation of sudden onset events. The considerations outlined are primarily explained from the household perspective. As this paper makes recommendations for future research, the focus is on households as target/end users of anticipatory action cash for sudden-onset hazards. It also touches on considerations for monitoring and evaluation (M&E), pre- and post-implementation studies, surveys, and the impact of cash in anticipation on households.
- **Disaster risk insurance:** The broader approach of using insurance and supporting the payment of premiums for poor households or state-run calamity funds to subsidize insurance cover are outside the scope of this document. Considerations on how to combine agency and anticipatory action cash with these types of approaches are also not included.
- **Internal agency readiness to implement anticipatory action cash transfers:** These aspects are included in internal agency procedures, Standard Operating Procedures (SOPs) and protocols. Guidance on assessing financial service providers' capacity to deliver cash quickly is outside the scope of this note.
- **Specific target group categories such as livelihood groups or households size:** This document focuses on geographical targeting (exposure to hazard) and broad wealth groups as starting points. Decisions on specific target groups are up to the implementing agencies, but it is important to coordinate these decisions to ensure coherency and avoid duplication or gaps in targeting.
- **Slow-onset hazards or human-induced scenarios:** This paper will look solely at rapid-onset hazards, mainly addressing floods and typhoons. The rationale behind this is that we have primarily seen cash used in the context of rapid-onset events, and it is where most of the learning has been showcased. We will endeavour, however, to dive into the slow-onset hazard scenario (such as drought and cold waves) in the next edition of our series.

The topic of cash and anticipatory action is growing fast, and there is a lot to explore and uncover together.



Defining terms

Anticipatory action

Anticipatory action is driving change in how partners and governments are approaching predictable crises. The Association of Southeast Asian Nations provides a critical working definition of the approach: *a set of interventions that are carried out when a hazard poses imminent danger based on a forecast, early warning or pre-disaster risk analysis. Anticipatory action is taken by an individual or organization before an anticipated disaster to mitigate its impact on people, assets and infrastructure that are likely to be affected.* The approach has gained traction over the past 10 years thanks to technological advances, early warning information is now more accurate and readily available than ever before. With these advancements comes the responsibility to utilize them to their full potential.

Anticipatory action is driving change in how partners and governments are approaching predictable crises.

To help understand what is involved in creating an anticipatory action system, it can be further broken down into three building blocks:¹

- **Risk information, forecasting and early warning systems:** using weather forecasts, seasonal outlooks, impact analyses, situational monitoring or pre-disaster risk assessments to understand what could happen and when.
- **Planning, operations and delivery of anticipatory action**
- **Pre-arranged financing:** dedicated funding for anticipatory action in DRM budgets, contingency plans or climate/disaster risk financing instruments.



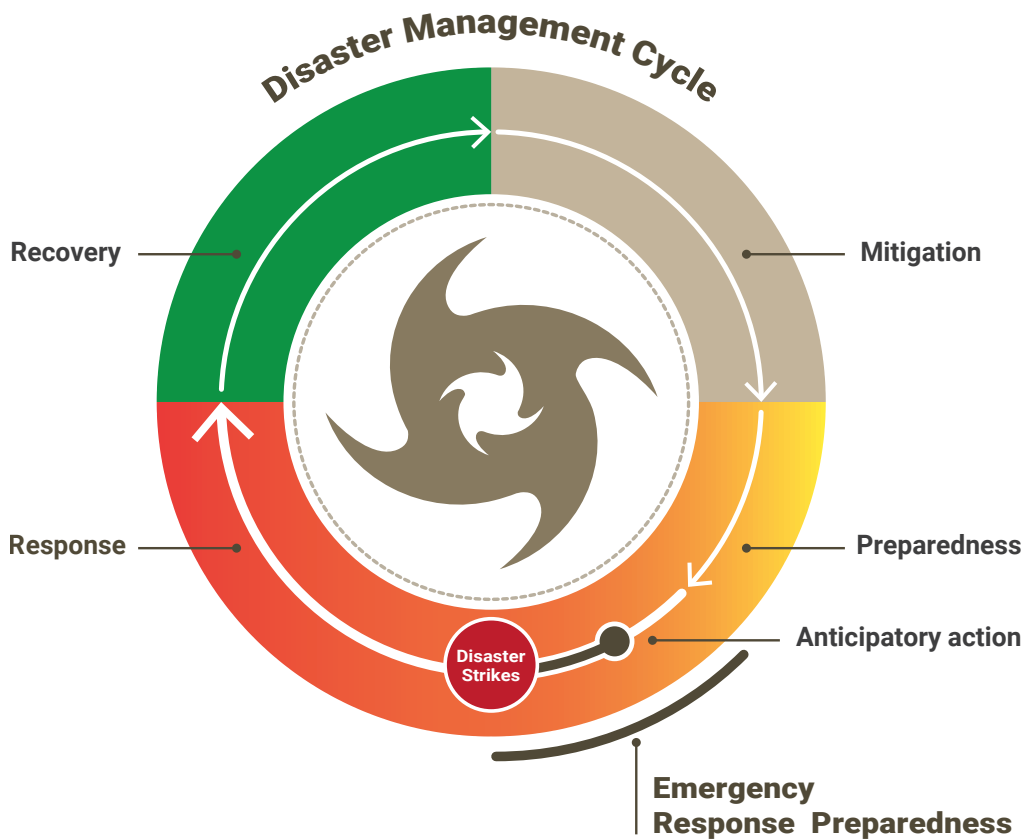
¹ Based on: ASEAN Secretariat. 2022. ASEAN Framework on Anticipatory Action in Disaster Management. Jakarta, Indonesia. <https://asean.org/wp-content/uploads/2022/06/ASEAN-Framework-on-Anticipatory-Action-in-Disaster-Management.pdf>

It is also important to understand how anticipatory action fits within the DRM system. The classic DRM cycle has four major components: prevention and mitigation, preparedness, emergency response, and recovery.

Different institutions have used various terms to describe the initiatives, mechanisms and systems that are largely consistent with the approach, such as Forecast-based Financing (FbF), Forecast-based Early Action (FbA), and Early Warning Early Action (EWEA). Despite differences in how these terms are defined and used across contexts, they share three characteristics: they are time-bound; they have a protective intent; and they rely on pre-agreed and risk-informed triggers and financing.

It is also important to understand how anticipatory action fits within the DRM system. The classic DRM cycle has four major components: prevention and mitigation, preparedness, emergency response, and recovery. Anticipatory action sits between preparedness and response, in a window of opportunity between an early warning/trigger for action and the onset of disaster (whether climate- or human-induced). It builds on preparedness efforts but remains distinct from them, as anticipatory action efforts are always undertaken before a specific and imminent threat. In this sense, there is an added value in treating both anticipatory action and response as part of an overall contingency planning process, which would highlight the amplifier effect of implementing a Cash+ approach both in anticipation of the hazard event and in the response phase. A key aspect to consider is the complementarity between anticipatory action and interagency preparedness in terms of coherence in planned anticipatory action interventions and coherence between anticipatory action and early response.

Figure 1. Inserting anticipatory action in disaster risk management



Source: Adapted from OCHA's Regional Office for Asia and the Pacific (ROAP) disaster guide²

² For additional information on ROAP go to: OCHA. 2022. Asia Disaster Guide. <https://www.unocha.org/asia-and-pacific-roap/asia-disaster-guide>.

Anticipatory action efforts should consider the complementarity between the approach and emergency response as anticipatory action is not meant as a standalone but can – and often should – be based on preparedness planning, followed by an appropriate early response. The integration of anticipatory action into national contingency plans is a feasible starting point for this as it can enable the systematic integration of anticipatory action into national and regional DRM plans and policies.

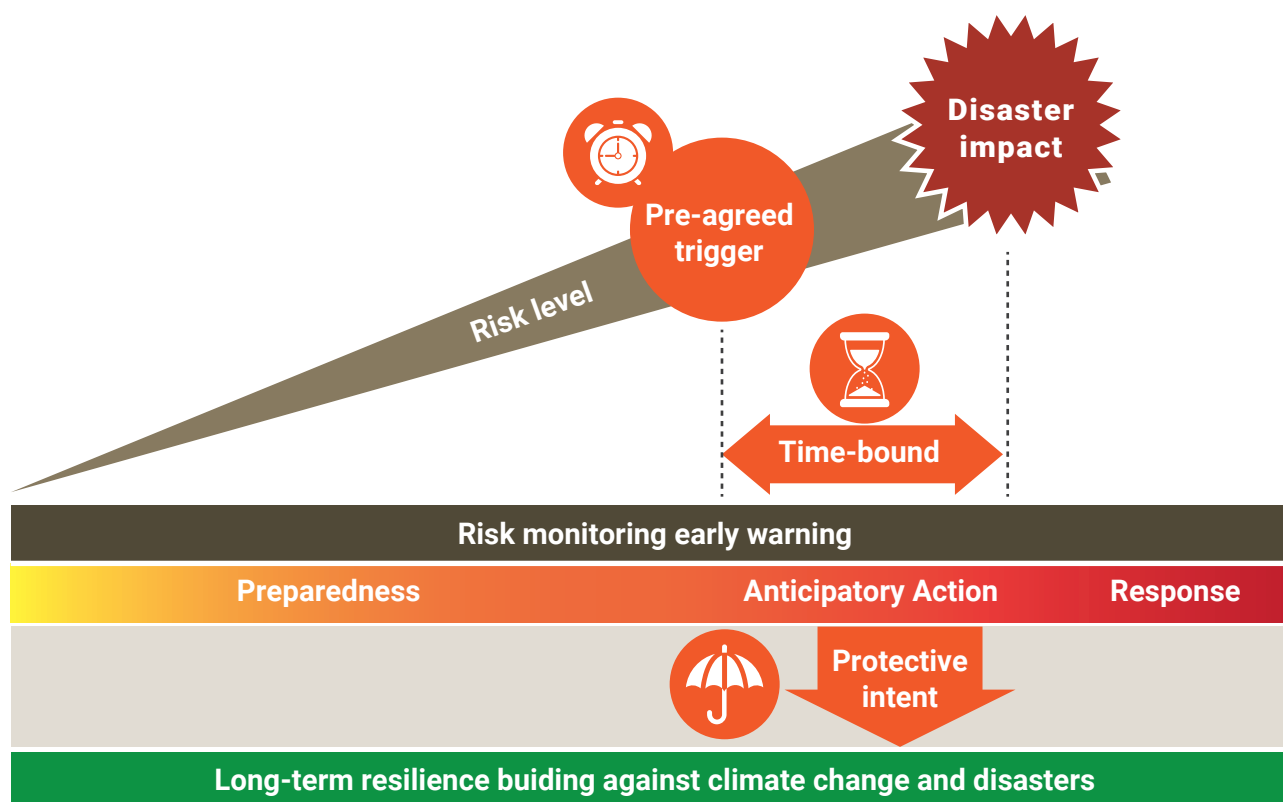
The focus of this document is to outline assumptions and considerations for rapid-hazard events with a short warning time and window of opportunity for the delivery of anticipatory actions.

The ‘actions’

Anticipatory action interventions can be designed for both rapid-onset events such as floods and typhoons and for slow-onset, such as drought. These interventions may vary, depending on the hazard and the lead time to act. For rapid-onset events such as a monsoon flood, this can be several days to a few hours (for example, typhoon), and for slow-onset events, this can be several months. The focus of this document is to outline assumptions and considerations for rapid-hazard events with a short warning time and window of opportunity for the delivery of anticipatory actions.

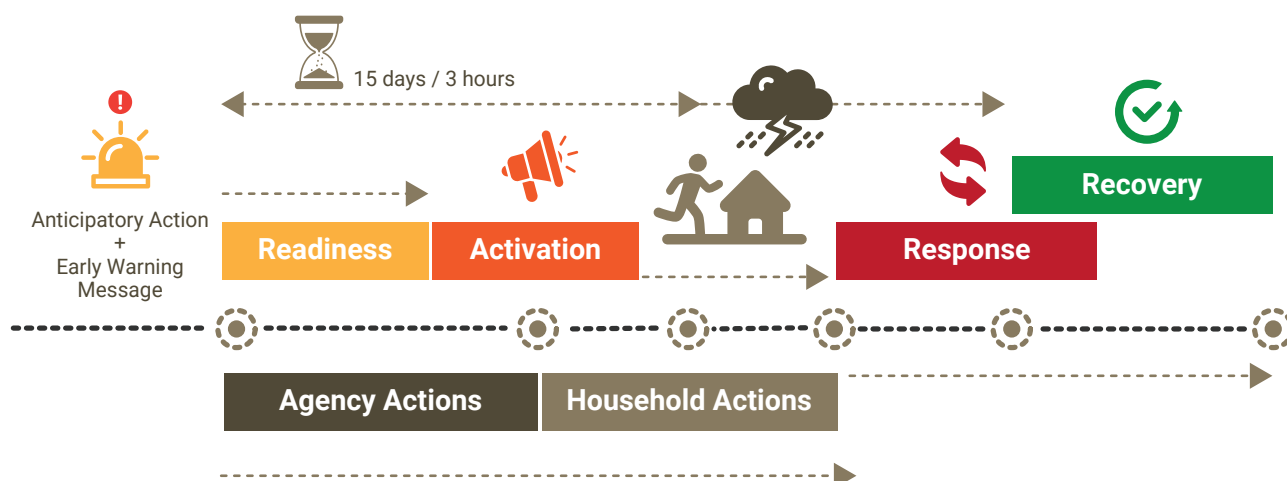
The anticipatory actions can also be categorized according to who is doing these actions – some are implemented by agencies or authorities and some by the at-risk households themselves, both having a protective intent, for instance, preventing mitigating the impact of the hazard event.

Figure 2. Anticipatory action as presented by the ASEAN Framework on Anticipatory Action in Disaster Management³



³ Based on: ASEAN Secretariat. 2022. ASEAN Framework on Anticipatory Action in Disaster Management. Jakarta, Indonesia. <https://asean.org/wp-content/uploads/2022/06/ASEAN-Framework-on-Anticipatory-Action-in-Disaster-Management.pdf>

Figure 3. Timing of rapid onset agency/household action



The approach for rapid-onset events aims to save lives and protect or mitigate damage to livelihoods. For example, in Viet Nam three days ahead of Typhoon Noru's landfall, FAO provided cash and water-tight drums to vulnerable households to protect their household assets and boost food security. During the preparedness phase, in community consultations leading up to the event, farmers said that cash ahead of a typhoon will allow them to stockpile food. Such commodities often become hard to access right-before and after a typhoon hits, as markets shut down and transport out of communities becomes more difficult, with roads and bridges blocked.

Box 2: Sudden-onset agency/authority anticipatory action can include:

- **Early warning bulletins:** This entails informing and supporting at risk-households so they can prepare and take mitigative actions for the impending hazard event, for instance, preparing food and cash packages, revisiting evacuation plans, and storing key assets safely.
- **Actions that mitigate or protect communities and their assets from the impact of hazards:** This pertains to local authorities mobilizing cash-for-work schemes, unconditional cash (help with transport or immediate needs), Cash+, drainage clearing, early harvesting, providing water-tight drums, protection of community infrastructure and buildings/markets, and safeguarding fishing gear and boats.

Box 3: Sudden-onset household anticipatory action can include:

- Evacuating to safe areas, with important assets and/or livestock.
- Securing household assets in high and dry places, away from flood waters.
- Cutting down loose tree branches or moving objects that could cause damage if picked up by winds.
- Reinforcing house structures by boarding up windows and applying sandbags.
- Purchasing essential items (for example, medicine, food and water) which usually become unavailable in local markets or inaccessible in the immediate aftermath of the hazard event
- Setting cash aside to ensure families prepare enough goods (cash, clean water, medicine) to continue meeting their needs during and after the impact of the hazard event, for example, cash to pay for higher cost of transportation to reach medical facility after flooding.

Actions for slow-onset events are usually aimed at damage control or mitigating the deterioration of the environment and protecting the livelihoods of at-risk communities. For example, this can be providing cash and in-kind support (livestock fodder and health kits) ahead of a severe winter season in Mongolia, which has the potential to decimate livelihoods and instigate rural to urban migration. The intervention from FAO saw that every USD 1 invested had a return of USD 7 in avoided losses and added benefits. This included livestock staying healthy and producing more milk while the cash served as a buffer for families, aiding them with transport, food costs, and more fodder/feed or medicine for family members in the coldest months.

It is important to know the typhoon anticipatory action lead time (trigger, transfers, household actions). Typhoons often have extremely short lead times or may rapidly intensify close to landfall, which provides too short a notice for implementation of cash and inputs. In this case, evacuation and lifesaving actions are the only viable options for households. A key issue for anticipatory action in a typhoon is estimating its trajectory and strength, which has implications for the agencies implementing anticipatory action based on targeted areas and lead time. But thanks to technology and improved understanding of the patterns of typhoons, we can confidently predict some of them with a 72-hour lead time. For example, in the Philippines, there is a triggering model established for the Central Emergency Response Fund (CERF) pilot on anticipatory action for typhoons:

1. Readiness trigger (pre-activation): 4–7 days prior to forecast landfall

- a) Tropical cyclone with potential to reach category level 3 or higher (greater than 178 kph, maximum 1-minute sustained wind speed or 158 kph, maximum 10-minute sustained wind speed).
- b) Projected to directly impact areas in regions 5 (Bicol), 8 (Eastern Visayas) and 13 (Caraga).

2. Activation trigger: on or before 72 hours (3 days) to forecast landfall

- a) As soon as European Centre for Medium-Range Weather Forecasts (ECMWF) forecasts are available for a certain TC, NLRC 510 Initiative together with HDX will calculate the predicted number of totally damaged buildings, produce an impact map, and update this every 6-12 hours.
- b) Threshold is reached and CERF anticipatory action is activated if 72 hours before landfall (or sooner), the predicted number of houses to be totally damaged fall within the range of 50% probability that 80,000 houses will be totally damaged to 95 percent probability that at least 5,000 houses will be totally damaged.

While this system has been developed through rigorous research and application, it has also shown how hard it is to forecast what will happen. La Niña is commonly associated with the rapid intensification of typhoons in the Philippine Area of Responsibility. The timeline of Super Typhoon Rai (local name: Odette) is a testimony to this. Odette strengthened from a Category 1 to a Category 5 typhoon in just one day, making it difficult for people to prepare for the arrival of the storm or to evacuate. The typhoon increased by 85 mph in just 24 hours. This rapid intensification of storms is becoming more common due to climate change. The recent Typhoon Noru (local name: Karding) is also a good example. It did not inflict as much damage or loss of life as other typhoons in recent years, but it stood out because it gained strength so quickly.

A key issue for anticipatory action in a typhoon is estimating its trajectory and strength, which has implications for the agencies implementing anticipatory action based on targeted areas and lead time.

Anticipatory action vs. early response

The objective of anticipatory action interventions is to provide the extra support households require to prepare for the shock, including what is required for them to avoid resorting to negative coping mechanism in the aftermath of the hazard event.

Anticipatory action implemented by agencies/authorities are aimed at informing and supporting at risk-households so they can prepare and take mitigative actions for the impending hazard event. This is a shift for the community, agencies and development/humanitarian actors to appreciate the opportunity to make decisions about how to avoid extreme losses and damages through anticipation, and to recognize that protection against destruction is cheaper than reconstruction.

However, some of the anticipatory action interventions implemented by agencies also set up the architecture to enable early response, such as quick assistance delivery by having pre-registered beneficiaries or agreements with financial service providers, which can be scaled up. This is why anticipatory action and early response can be complementary and should be aligned and integrated in national contingency plans.

This note covers the cash component related to actions taken both by agencies and households before the hazard event to mitigate its impact and enable early response.

The anticipatory action discussed here is distinct from traditional resilience/humanitarian activities. Unlike the response and recovery phases which target affected households, the target groups of anticipatory action interventions are *at-risk households*, and implicitly, the objectives of the assistance will be different:

- Programme objectives for at-risk households in anticipatory action are to prevent or mitigate the impact of the hazard event and not to be pushed back further into poverty.
- Programme objectives for affected households in the response phase are to provide basic and special needs, livelihood support and recovery, essentially addressing the ongoing and cascading impact.

The objective of anticipatory action interventions is to provide the extra support households require to prepare for the shock, including what is required for them to avoid resorting to negative coping mechanism in the aftermath of the hazard event, for example, skipping meals, selling assets or foregoing important medical care. Anticipatory action can cover for these needs even if they surface after the event has occurred.

In cases where at-risk households are already able to meet basic needs (or are at the limit of meeting those needs), the cash component will likely entail a value different from those in cases where at-risk households live in a state of chronic poverty, whose preparation needs, and coping mechanisms are different as well.

Box 4: Note on at-risk households vs. individuals:

As this note focuses on anticipatory action interventions designed jointly by several agencies (or ideally, clusters), we kept the recommendations to the household level, based on the assumption – and hope – that these interventions consider complementarity at the household level, for example, agency X focuses on a specific household category and agency Z designs a complementary anticipatory action intervention for specific individuals in the households targeted by agency X. The reason for this approach is we do not want this note to be bound by any agency mandate and preferred targeting criteria.

Cash in anticipation: what we know

Literature review

Although there is limited documentation on designing cash transfers for anticipatory action and their impact for rapid-onset disasters, several points guide the assumptions and recommendations outlined in this technical note. The sources for available literature are in Annex 3, where a more comprehensive overview of the results is provided. Here we aim to give a bird's eye view of current literature and thinking on the topic, which is centred around studies conducted in Nepal,⁴ Bangladesh,^{5,6} and the Philippines.⁷

These research insights captured here come primarily from the households' perspective and preferences, as stated before the crisis; how they spent the cash received in anticipation of a hazard event; and the impact of the cash assistance. The key themes are:



4 OCHA. 2022. Community perception report: flood, landslide and heavy rain. Kathmandu, Nepal. https://www.un.org.np/sites/default/files/doc_publication/2022-01/Community%20Perception%20Report%20-%20October%202021%20heavy%20rains_0.pdf

5 Centre for Disaster Protection, Oxford University and 60 Decibels. 2022. Collective Anticipatory Humanitarian Action for Monsoon Flooding - Bangladesh (Final Report). <https://reliefweb.int/report/bangladesh/collective-anticipatory-humanitarian-action-monsoon-flooding-bangladesh-final>.

6 Pople, A., Hill, R. V., Dercon, S., and Brunckhorst, B. 2021. Anticipatory Cash Transfers in Climate Disaster Response. Working paper 6, Centre for Disaster Protection. London, United Kingdom. www.disasterprotection.org/publications-centre/anticipatory-cash-transfers-in-climate-disaster-response.

7 OCHA. 2022. CERF Anticipatory Action Pre-Crisis Survey (PCS) Final Report. <https://reliefweb.int/report/philippines/cerf-aa-pilot-pre-crisis-survey-pcs-final-report-august-2022>.

- **Value of aid before, during and after the flood.** Studies in Nepal and Bangladesh have shown that cash appears to be of more value to beneficiaries before and after the floods than during the flood-related crisis. This indicates that food, agricultural storage equipment, and dignity kits are more relevant to those affected during the flooding (this correlates with the temporary impact on local markets). The report does not indicate the timeline for the flood-related crisis).

Anecdotal evidence from the Philippines during Super Typhoon Odette revealed that prices of certain goods, particularly consumables/food, skyrocketed in the aftermath of the typhoon as supply chains were disrupted. The real value of USD 100 before the typhoon dropped after the typhoon. Aware of this, people were likely to stock up on certain commodities if they expected them to double in price later. This was evident in rice: before the typhoon, it was selling for PHP 1100–1200 per 25 kg but became PHP 1800–1900 per 25 kg after the typhoon.

- **Cash transfer value: How much the aid is worth for beneficiaries.** In Bangladesh and in monetary terms, the storage equipment provided by FAO was ranked highest regarding priority needs before a flood, followed by one week's worth of food, and the female dignity kits. Non-cash forms of aid were valued lower than the BDT 4500 (USD 43) that WFP beneficiaries received before the floods. WFP beneficiaries stated that they needed an additional BDT 20,000 (USD 193) for more substantial quality-of-life improvements. Here we see the importance of a Cash+ approach. In situations such as typhoons or floods, accessing in-kind items can have a big impact and must be considered in the planning process for rapid-onset situations.
- **Anticipatory cash is preferred.** A pre-crisis survey in the Philippines found that 81 percent of respondents would immediately use the cash assistance they received three days before a typhoon's landfall to purchase items they would be needing. Showcasing that anticipatory cash is preferred to help protect and address immediate needs.
- **Recovery from floods: the preference of cash.** In Bangladesh, cash assistance had the highest impact in helping beneficiaries recover from the floods and was the top stated request by beneficiaries who are still in the process of recovering. This highlights the need for anticipatory action to link with these efforts and not compete with them.
- **Requests for support.** Consultations with communities across the three countries have revealed that cash tops the requested form of support for current recovery and the next flood event. This is followed by pre-hazard information to help households deal with the potential impact, and transport facilities. Cash was seen as critical to access food while protecting livelihoods and access to clean water.
- **Improvements in food security and nutrition.** In Bangladesh, the cash transfer ahead of the 2020 monsoon floods significantly improved child and adult food consumption and well-being, even when measured three months after the intervention. Households with the cash transfer were 36 percent less likely to go a day without eating compared to households without the transfer.

These research insights captured here come primarily from the households' perspective and preferences, as stated before the crisis; how they spent the cash received in anticipation of a hazard event; and the impact of the cash assistance.

- **Evacuation support.** In Bangladesh, households that received the cash transfer were 12 percent more likely to evacuate household members and 17 percent more likely to evacuate their livestock. Cash transfer had a significant effect on decreasing asset loss and damage (especially for productive assets). Decreased borrowing was also observed among controlled households.
- **Loans and lending.** In Bangladesh, findings reveal that households have high liquidity needs during and in the months following the flood peak. Almost three in four control households borrowed money between the shock and the time of the survey. The amount borrowed averaged BDT 8,900 (USD 105), and a third of the sample borrowed more than BDT 10,000 (USD 118). The households that received the anticipatory action cash transfers borrowed less than the control households.
- **Faster interventions.** Anticipatory action provided support much faster than previous response interventions. During the last severe floods in 2019 in Bangladesh, beneficiaries received cash only around 100 days after the flood peak despite a very quick approval for funding made by the CERF. In this case, the humanitarian response plan was not released until 4 August 2019, almost one month after the flood peak. Speed matters for outcomes as well, where studies have shown improved food security, livestock healthy and safety, and well-being by employing the Cash+ approach for the 2020 monsoon season.
- **Identification of beneficiaries.** The pre-identification of target beneficiaries is crucial and must be done with the relevant authorities to limit perceived inclusion/exclusion error. Pre-registration of targeted beneficiaries to relevant payment mechanisms, such as mobile wallets and bank accounts is also crucial. Arguably, digital solutions are the only viable option to deliver cash in anticipation for rapid-onset shocks, such as floods, with lead times of five days or less.
- **Link with social protection.** Studies have shown that further work is required to define the ideal transfer value and frequency of transfers, as a one-off transfer appears to be insufficient for households to quickly recover. In this regard, ensuring linkages between humanitarian cash and social protection schemes that are better able to sustainably address development objectives on poverty alleviation, resilience building, and social inclusion, is rightly gaining increased attention and investment by donors, governments and humanitarian and development actors.

Studies have shown that further work is required to define the ideal transfer value and frequency of transfers, as a one-off transfer appears to be insufficient for households to quickly recover.



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Cash in anticipation: what we do not yet know but assume

Objectives of anticipatory action

The assistance is intended to help households fill their need for extra cash before the hazard event.

The primary objective of anticipatory action is to protect or mitigate disaster impacts on lives and livelihoods, and importantly the actions to be implemented prior to a shock. In this sense, the overall assumption concerning the cash component is that when people receive the money before the shock, they will also spend it before the shock (although not necessarily the full amount) to mitigate the impact or get them out of harm's way. We need to see if this is true.

Following this logic, the aim of cash transfers in anticipatory action interventions is to address the estimated liquidity needs of at-risk households caused by the predicted shock. The assistance is intended to help households fill their need for extra cash before the hazard event, for example, the gap required to prepare.



This gap can be determined based on estimations, for example, from a Household Economic Analysis (HEA), and on assumptions and recommendations for how relevant data could be translated into cash transfers for anticipatory action. This gap, however, is likely not only reflected in liquidity as households might require certain items or services to prepare which cannot be procured locally (especially within a short timeframe) so cash becomes just one component of a larger package of anticipatory support, Cash+. An important rule of thumb is that if the items or services can be procured locally then they should not be provided as in-kind assistance, as this can negatively affect local markets.

But how do the needs of at-risk households differ before, during and after the shock? And along this timeline, when is cash most needed and appropriate? This is what this study aims to discover.

Planning assumptions: what we want to be field tested

Considering the reviewed evidence on anticipatory action and cash transfers, and the expected impact of the anticipatory action intervention, several assumptions can be formulated:

- **Households can help themselves and are willing to act on early warnings** Households can and should be supported to take preparatory actions before sudden-onset hazards, such as typhoons or floods, to prevent and mitigate their impact. This includes the use of cash in anticipation.
- **Objectives of cash in anticipatory action.** The recommended approach for project design is for the cash transfer, along with in-kind support and/or services, to be used by households in preparation for the event. What is a good ratio – including whether to spend before or after the shock, spend all or some, spend on specific items or services – is up to the households. The objective of the cash transfer should be to reach the households' accounts as early as possible before the shock so they can decide how much, when, and how to spend the cash. For situations with extremely short lead times, such as a typhoon with only several hours' warning, the anticipatory action cash transfer value would likely only facilitate evacuation and cover the costs of basic needs in the first weeks following the shock.
- **Complementarity between cash transfers, in-kind support and service provision.** The ratio of these options should be determined by the modalities of each agency, in consideration of what other participating agencies, including the government, are using as modalities for anticipatory action. Evidence or good practice on what works in terms of this ratio per hazard will be included in a subsequent revision of this document.
- **Markets and services: what can be procured and accessed locally should be covered by the cash component of anticipatory action.** Pre-crisis market and services analysis is central to the design of anticipatory action cash transfers. If the analysis shows that markets can cope with an increased demand in specific items or services immediately before a sudden hazard event and can also bounce back quickly after the shock, then whatever can be sourced by households locally should be included in the transfer value. The same goes for services. This is regardless of the final household decisions on how to spend. It is important to estimate the impact of anticipatory action cash injections and ensure that these will not contribute to an increase in prices.

Considering the reviewed evidence on anticipatory action and cash transfers, and the expected impact of the anticipatory action intervention, several assumptions can be formulated.

Each household could decide which kind of anticipatory action can be implemented, according to their specific risks and conditions.

- **The income deficit compounded by asset loss resulting from a shock is likely higher than the anticipatory action assistance.** To use a concrete example of impact vs. anticipatory action intervention, the impact of monsoon rains and the ensuing massive floods on households' livelihoods and their access to cash will most likely be much higher than a one-time Multi-Purpose Cash (MPC) transfer value, as revealed by the HEA in Bangladesh. Thus, the objective of the anticipatory action cash transfer should be designed to cover prevention and mitigation costs before the flood, as well as the income deficit in the early response phase. These cash transfer values – ideally split into several tranches – and the timing of the transfers should be outlined in national contingency plans.
- **Link to food security.** Cash transfers can have an impact on different dimensions of food security. They have been linked to families eating more frequently and having more diverse diets.
- **Impact of the hazard event.** Households will be affected differently by the same event based on their wealth group, vulnerability, and level of exposure. While anticipatory action objectives are largely similar – to enable evacuation, save lives, protect assets and livelihoods, prevent from falling or getting deeper into poverty – anticipatory action planning should consider different types of intervention and assistance for households of different wealth groups: poor/very poor and near-poor.
- **Sectoral cash in anticipatory action continues to be relevant.** While the majority of the cash assistance is more likely to be provided through an MPC approach at the household level, additional sectoral cash, often integrated into comprehensive Cash+ type of projects, can help respond to the additional needs of particular individuals (for example, gender-based violence survivors, pregnant women, etc.) who may find it more difficult to access services or cover their needs after the disaster. Sectoral cash can also provide specific support to groups whose livelihoods are more likely to be affected by the shock, such as farmers.
- **Community-based perspectives and social acceptability.** Anticipatory action activities can be implemented in various sectors, depending on the projected scenarios, and are closely linked to strengthening community-based resilience and integration of the mechanism. When anticipatory action is introduced at the community level, the selected actions should be discussed with targeted communities and agreed upon to ensure community engagement. Appropriate community approaches might be adopted, moving with a set of actions from “what you can do” to “what we can do together,” which requires coordination. Making it more inclusive in context will provide details on the appropriateness of anticipatory action cash as an instrument to achieve readiness before the shock and define the value of money in anticipation.
- **Appropriate financing options and efficiency.** What is the estimated cost of the action? This will vary according to scale and funding options. Is this feasible considering available government and/or organization funds? Anticipatory action cash transfer mechanisms should be prioritized, if possible. Anticipatory action within the existing social protection system might guarantee efficient implementation and high impact. Each household could decide which kind of anticipatory action can be implemented, according to their specific risks and conditions. This is relevant if scale, lead time, and implementation capacities are challenging. Existing safety nets and pre-identified vulnerable communities might enhance the efficiency of anticipatory action mechanisms.

- **Driving the lead to financial inclusivity.** The cash delivery mechanism is rapidly evolving, especially with digitalization, which brings more opportunities to unserved and underserved communities. The rise of digital banks, available finance, and other financial technology innovations might affect the design, delivery and use of cash for goods and services. The private sector in financing is creating platforms that might have the potential to transform anticipatory action cash into a digital finance ecosystem. While these assumptions look promising, financial inclusion is still impeded by the physical and behavioural issues of the households – including the willingness to use new platforms – that need to be tested. Financial inclusion might be a development that demands government, private sector, and civil society coordination efforts. It might facilitate identifying, implementing and evaluating anticipatory action mechanisms to include financial inclusion for cash transfers. As such, this could aid in aligning, prioritizing and delivering initiatives across the government and private sectors to integrate anticipatory action into their systems.

Liquidity needs and decisions: household perspective

Looking at the aspects outlined below will enable practitioners to determine the most applicable anticipatory action Cash+ approach per context and will also inform the design of anticipatory action messages for at-risk households, influencing them to take protective measures. Estimating the liquidity needs of at-risk households and their decisions on how to use the anticipatory action cash transfers to prepare for the event will depend on various factors but (we assume) people will likely spend the cash based on:

- **When households receive the money (timing of transfer)**

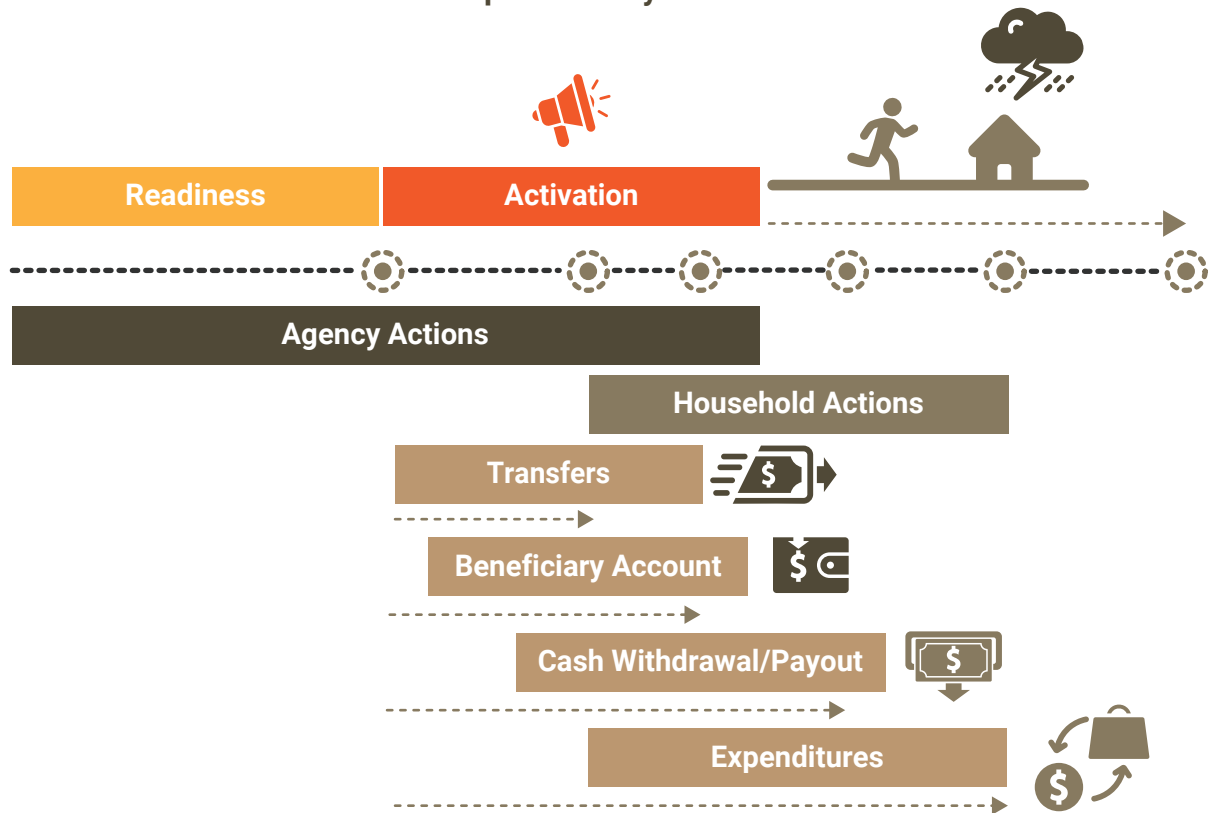
Liquidity needs should be estimated from the perspective of the households. When will they need extra cash to prepare for the shock? What are they likely to spend on during the crisis (including stress-related patterns of expenditure) and after the crisis (avoiding negative coping strategies)? All these depend on when the money can realistically reach the targeted households.

- **How much time households have to spend the money? (warning lead time)**

It is important to estimate the timing of expenditure in relation to the shock to determine what they can realistically do with the money before the shocks. It is also important to consider the hazard events' impact on local markets and prices; the availability of cash and the ease or difficulty of retrieving it; and the complementarity or overlap of cash aid with in-kind support or services.

The cash delivery mechanism is rapidly evolving, especially with digitalization, which brings more opportunities to unserved and underserved communities.

Figure 4. How much time is there to spend money?



When people will receive early warning messages; how and when they will spend the cash; how they might make different decisions under stress (verse planning assumptions) – all these will be influenced by their knowledge of the risk.

- **What households know about the impending disaster** (early warning information)

When people will receive early warning messages; how and when they will spend the cash; how they might make different decisions under stress (verse planning assumptions) – all these will be influenced by their knowledge of the risk; the type of warning information they receive; their confidence in the forecast; and the information they have regarding other available assistance.

- **How much households get** (transfer value)

Anticipatory action transfer values and the complementarity of interventions for the same hazard event can be determined using several modalities:

- A Minimum Expenditure Basket (MEB) calculated transfer value, which is often the go-to option for humanitarian actors, given its simplicity and acceptability by authorities;
- Calculated minimum living standard amount – given in local currency – per person per month or year, if available at the national and subnational levels.
- Transfer value aligned with amounts given under government social assistance programmes or emergency cash transfer programmes;
- Agency-specific or sector-specific calculation or top-up to the MEB, preferably using historical data from the Household Income and Expenditure Survey (HIES) or similar tools, and ideally with available data during periods of similar disasters. Agency-specific calculations may also be required when the target anticipatory action beneficiaries are individuals with specific

time-bound needs, such as GBV survivors and pregnant women. These specific needs may not be covered by the MEB-calculated transfer value and hence require their own additional transfer value. The cash assistance may aim to cover continued access to GBV or sexual and reproductive health (SRH) services or support the individual's ability to decide on anticipated protection needs, with the costs estimated accordingly. For households with specific protection needs (persons with disabilities, etc); farm workers who may need additional cash to secure seeds and livestock or support early harvesting and processing; and other sectoral requirements to secure and protect productive assets before the impact.

- Income deficit calculation from a HEA, as done in Bangladesh.

Considering the primary objective of helping households to prevent or mitigate the impact of the disaster, the design of cash assistance in anticipatory action can include estimates of the monetized value of recommended mitigation measures for households. This is likely only to be lump sums or value ranges, given the difficulties practitioners face when trying to come up with an acceptable, understandable (to authorities and community leaders), and reliable monetized value that estimates the cost of protection and mitigation measures for targeted households. This is especially true with complementary in-kind or service assistance that would also be available to those households, which can change regularly and be dictated by the households' circumstances, including their access to social capital, etc.

Explaining transfer values: The design of any anticipatory action projects should consider the practicalities of explaining the transfer amount to local authorities, community leaders, people not targeted by the interventions, and other stakeholders who are part of the approval process for the transfer value.

Note on multipurpose cash transfers: As the anticipatory action one-off MPC transfer based on the Minimum Expenditure Basket is likely much less than the household's income deficit resulting from the disaster, evaluating the impact implies tracking the assistance from anticipatory action to response to recovery livelihoods restoration to graduation per household category. In many cases, the best we can hope for is that the timely cash transfer allows the recipient households to avoid resorting to the worst of the negative coping strategies if they did not receive the cash. These negative coping strategies often see households moving from transient poverty to chronic poverty often by selling highly productive assets, taking out loans with high interest rates, or putting themselves at risk by foregoing medical care.

Note on conditional cash transfers: These types of transfers can be considered based on the appropriateness of the anticipatory action mechanism. However, the unrestricted use of cash is highly recommended to enable households to decide how to spend the cash to address their immediate needs in preparation for an event and increase their family resiliency before a crisis.

It is critical to not take away household decisions when preparing for an event. Despite rigorous planning, pre-crisis surveys, consultations with target communities, evidence-backed assumptions in the anticipatory action design phase, ultimately, the households are the ones who understand their individual situations and are best placed to decide what to do in anticipation of a hazard event. This implies that they are informed of all their options to prepare and are supported to do so, but the final choice must be up to them. Adding conditions to cash assistance is time-consuming for the implementing organizations and having to verify the fulfilment of the conditions make this unfit for anticipatory action timeframes.

The design of any anticipatory action projects should consider the practicalities of explaining the transfer amount to local authorities, community leaders, people not targeted by the interventions, and other stakeholders who are part of the approval process for the transfer value.

- **Other types of support households get (complementarity)**

Determining the best approach or ratio of cash to in-kind/services for at-risk households' anticipatory action for a specific hazard event requires looking at several levels of complementarity or overlap:

- between modalities per agency (cash + in-kind + services)
- between participating agency interventions (sectoral approaches)
- between agencies and government anticipatory action interventions
- between anticipatory action interventions and post-shock response, including early recovery

- **What households know or do not know will happen after the disaster (anticipatory and early response)**

For rapid-onset events, it is usually viable to do only a single transfer before the shock, whereas for slow-onset events (for example, droughts with months of lead time), several transfers can be applicable. The recommended approach is to focus on complementarity between an anticipatory cash transfer and a follow-up set of transfers for post-shock response.

Contingency plans and community engagement: Although agencies are rarely (if ever) in a position to assure beneficiaries in advance of what exactly they will receive during the response phase, the estimations in the disaster impact model and the planned response by clusters identified in contingency plans should outline the complementarity between anticipatory action and early response.

The practicalities of this being translated into a communication plan to inform targeted households what they will receive before and after the event will be decided based on context. Agencies might decide to not communicate the planned assistance in the response phase – planned based on disaster scenarios and impact models – to manage expectations. This unknown from the perspective of households should be considered when estimating how the anticipatory action cash transfers will be spent.

As anticipatory action and response plans should be included in national contingency plans, post-shock response may be adjusted based on what has been delivered by anticipatory action, particularly in terms of cash transfers to households. Although this is unlikely to influence the cash transfer value per se, the response phase cash transfers or targeting could require adjustment.

- **Individual household situation (targeting)**

There are various types of targeting which can be applied for anticipatory action interventions. Whichever method is used, it will also feed into the method for calculating transfer values and targeting will be a key driver affecting the impact of anticipatory cash on sectoral outcomes.

Types of targeting:

- universal/geographic targeting (everyone in a given project area);
- poverty means targeting, for instance, poverty/income/consumption level targeting, depending on the methodology;
- categorical targeting, for example, all households with children under 5 or people with disabilities, all livestock owners;
- categorical individual-based targeting; and
- a mix of all the above.

For rapid-onset events, it is usually viable to do only a single transfer before the shock, whereas for slow-onset events (for example, droughts with months of lead time), several transfers can be applicable.

National social protection: It is advisable for practitioners to use any available social registries, poverty registries, and other government- or non-government-owned information management systems that may provide information on households to assist in targeting. Such data-driven household targeting can be especially useful for the development of protocols, when combined or overlaid with community-level hazard risk mapping. Similarly, there may be opportunities to leverage the payment mechanisms of social protection programmes using cash as their assistance modality. For example, social protection recipients may already be pre-registered with mobile money applications, e-wallets or even banks, which non-government actors could use to transfer cash assistance to recipients without the need for added preparatory work or separate financial service provider agreements. Leveraging these delivery chain features of social protection systems offers potential benefits in the form of improved cost-efficiency, coverage, scale and timeliness of cash interventions.

Wealth groups: If distinguishing at-risk households based on their wealth group – poor/very poor and near-poor – is applicable, then it could be useful to consider different anticipatory actions for households based on the estimated impact on their livelihoods and assets.

This will likely have implications for how the transfer value will be calculated. Following this logic, the cash transfers for poor/very poor households could cover both basic and additional needs while cash transfers for the near poor can be designed to meet only the additional needs related to the hazard event.

In both cases the aim is prevention and mitigation because resorting to negative coping strategies by either group can drive them into poverty or deeper into poverty. This is with the acknowledgement that the impact from the hazard event and what they can do to prevent or mitigate such impact will be different for these groups.

- **Near-poor:** For households that are on the verge of poverty, the objectives of anticipatory action interventions would be more appropriate if directed towards mitigation, for instance, to protect assets and livelihoods, so households do not resort to negative coping strategies. If the disaster forces them to sell productive assets or take out high-interest loans to cover their income gap, the damage can easily result in a downward spiral for households, moving them from a position of transient poverty – temporary poverty due to the shock – to a position of chronic poverty. This point is highlighted in START Network’s HEA document⁸ on Bangladesh.
- **Poor/very poor households:** Assuming that there is less focus on saving household assets, and their income sources are from mostly from labour wage, the more appropriate objectives for these households are to enable them to meet their basic needs and recover without resorting to negative coping strategies. The cash transfer value aimed at covering basic needs could be based on the predetermined MEB while the prevention and mitigation costs are calculated separately. Readers should consider that if other income support is being provided to poor/very poor households through government social assistance programmes, this may be targeted at poverty alleviation or meeting basic needs. If households are receiving such support and the programmes remain functioning, then the focus should be on filling the gap with top-ups (if government will not or cannot do more) to meet the additional shock-related needs resulting from hazard events.

It is advisable for practitioners to use any available social registries, poverty registries, and other government- or non-government-owned information management systems that may provide information on households to assist in targeting.

8 For more information go to: OCHA. 2022. Household Economy Analysis (HEA) in the North-West and North-Central Region of Bangladesh. <https://bangladesh.un.org/index.php/en/177859-household-economy-analysis-hea-north-west-and-north-central-region-bangladesh>

Some agencies might prefer the categorical targeting of all households in each area with children under 3 to receive cash, while others may prefer to target only the livestock owners and/or farmers, and governments could insist on categorical or universal targeting to avoid community conflict.

Word of caution: The targeting methods for cash in anticipatory action will differ and categorization by income levels may not always be the preferred methods by all agencies. For example, some agencies might prefer the categorical targeting of all households in each area with children under 3 to receive cash, while others may prefer to target only the livestock owners and/or farmers, and governments could insist on categorical or universal targeting to avoid community conflict, etc.

- **What households believe (perception of risk)**

Decisions around expenditure are also influenced by the household's knowledge of the shock, their usual practices for the specific hazard, how at risk they perceive themselves to be, and the information campaigns regarding actions to mitigate the impact of the disaster (information availability and channels, risk communication, etc). The recommendations here are to make use of perception surveys to understand the perspectives of at-risk households.

- **What households usually do for that hazard (traditional preparations)**

It is important to not assume that households will spend the cash transfers exactly as the project calculated, even if the goods are available in the local markets before the hazard event. Cash offers choices and flexibility for households to meet their needs and mitigate or protect against the impact of shocks across several sectors. This is something that in-kind aid is often unable to do, at least as effectively and efficiently as cash can (unless they take the in-kind aid to the market and sell it). But with that flexibility comes the recognition that households may not prioritize the use of cash for activities to mitigate or protect themselves from the expected impact of the shock. Cash+ activities that combine cash with early warning messages, training on mitigation activities, etc. may help to steer or guide households towards a set of actions to mitigate or protect themselves from the impact of the shock. As always, effective, consistent and trusted communication done with communities will be the key.

- **What households can buy locally (local markets)**

The transfer value and the complementarity will also be determined by the options at-risk people have in their local markets before, during and after the hazard event. For this anticipatory action, project design should include several estimations:

- How will the local markets be affected by the event, including the anticipated time to return to pre-shock capacity and function?
- What can be covered by local markets and what should be provided in kind? What is the impact on markets and prices (expected disruptions in supply, price fluctuations, etc.)
- Post-shock situation and the ability of recipients to continue to use their cash in response
- Likelihood of an evacuation and the impossibility to transport/carry along too many items in the process (if anticipatory action is in-kind assistance).
- Impact on markets (anecdotal evidence from typhoons in the Philippines):
 - > Impact before the hazard event (for example, two days before a typhoon): As prices of goods, particularly consumables, food and shelter items increase post-typhoon, anticipatory action beneficiaries may decide to stock up on these goods, which may put a strain on smaller markets with weak supply chains, such as those on islands.

- > Panic buying may also determine beneficiary choices. If no more food or shelter materials are available in a local market, the beneficiary may decide to evacuate instead.
- > During the crisis: Anecdotal evidence during Typhoon Odette showed that sari-sari stores, on which most affected population relies, run out of stock within 12–24 hours, or even less for smaller shops. Therefore, items become unavailable in the markets, and it may make sense to provide in-kind assistance in the immediate aftermath of a typhoon. However, aid rarely arrives within the first 2–3 weeks, after which markets restock and become operational again.
- > After the crisis (when access routes are restored): The post-typhoon prices continue to be higher than before the typhoon. It takes time for logistics to return to normal, especially when ports, boats and the wider supply chains need costly repairs. Often, wholesale stocks are affected, forcing sellers to markup items to retailers, which cause higher prices for consumers. Some items may become inaccessible in local markets, and beneficiaries need to travel far to obtain them, which increases their transportation expenses.

- **Where households are located (exposure and historical impact)**

Other layers of vulnerability, such as land type and exposure, are not covered in this note but reference is made so questions regarding this would be included in future impact evaluations to help the revision of this document. Reviewing current and historical information is recommended to pursue this step. An analysis will determine the effects on various sectors, which might differ significantly from one province to another. It can also extract valuable information on the areas most affected in the past, which can point towards main underlying vulnerabilities (low diversification of livelihoods, lack of access to markets and water sources, lack of irrigation, environmental degradation, etc.).

Digital cash transfers are arguably the best option for cash assistance in anticipatory action.

- **How households receive the money (delivery mechanism)**

Although the agency's choice of delivery mechanism is likely based on previous experience in the targeted communities, several estimations should be considered as part of anticipatory action project design regarding the hazard events' impact on the options for accessing the cash before, during and after the hazard event. This could include impact on local agents given a rapid increase in demand of their services; availability of funds; connectivity; infrastructure; percentage of adults who own a smart phone; financial literacy, etc.

Note on risks of cash in anticipatory action: Digital cash transfers are arguably the best option for cash assistance in anticipatory action. While a lot of contexts show a good penetration of mobile cash transfers and banking systems and beneficiaries' familiarity with these, using digital systems could create a risk of exclusion for those who do not have pre-existing accounts and access to phones, or are illiterate. Some cash assistance projects in Bangladesh show that there is always a small percentage of people in this case, who, unsurprisingly, are more often the poorest. The five-day window for cash delivery may mean that transfers can only be done to existing accounts and that the opening of a bank or mobile account in time for the transfer is too challenging. Alternative cash delivery solutions need to be available for persons without accounts, with literacy issues and/or disabilities (for example, picking up the cash at a counter/agent, choosing an alternate person for cash reception, etc).

Open Invitation to readers: what we want to know

Based on what has been documented, the consultations between the RCWG and TWGAA, and the comprehensive feedback from the review committee (including feedback at the 6th Asia Pacific Dialogue on Anticipatory Action in November 2022), below offers a summarization of the key points from this note. It is intended that practitioners will thoroughly test these points so we can continue to grow this area of work and understanding:

Cash should cover costs related to household preparatory/preventive actions as well as the estimated household income deficit resulting from the impact.

- Anticipatory action interventions should always consider a Cash+ approach, which is backed by pre-crisis surveys, market, feasibility, and appropriateness analyses.
- The objective of Cash+ anticipatory action is to help at-risk households mitigate the impact of a hazard event.
- The ratio of cash and plus:
 - Cash should cover costs related to household preparatory/preventive actions as well as the estimated household income deficit resulting from the impact. This entails splitting the full amount into several tranches, but the first tranche needs to reach at risk households before the event, unconditional and unrestricted.
 - The 'plus' component is about providing items or services to at-risk households which they cannot source in their communities. Prevention/mitigation items such as water-tight drums, not found in local markets should be distributed as in-kind aid or service delivery.
- To enable complementarity between anticipatory action and response phase, as well as systematically evaluate the impact of anticipatory action, both should be aligned and integrated in interagency contingency plans.





The recommendation is for practitioners to make extensive use of pre-crisis/ perception surveys before designing anticipatory action interventions with cash components and to develop comprehensive M&E plans to look at outcomes and impact.

Process monitoring is not applicable for anticipatory action interventions for rapid-onset disasters, so the feasible approach is to include anticipatory action-related indicators (same as cash process monitoring) in the response phase Post Distribution Monitoring (PMD). Similarly, outcome monitoring can be included in coordinated M&E activities during the response and recovery phases.

The readers of this document who are engaged in designing, implementing or evaluating anticipatory action interventions are encouraged to incorporate these thematic points in their analysis plans and harmonize indicators between agencies participating in anticipatory action to enable comparative results.

As determining the anticipatory action cash transfer value entails linking it with response and recovery, and together all three types of interventions form a continuum – support prevention/mitigation of impact before the hazard event; post-shock support meets basic and specific needs; and then recovery – they should be designed together instead of as separate components.

A critical component of determining the impact of anticipatory action interventions is their complementarity with the response and recovery phases. To this end, practitioners are encouraged to incorporate anticipatory action in national contingency plans and to track assistance for each household category or target group from planned anticipatory action and planned response (outlined in contingency plan) to their implementation: anticipatory action > response > recovery > livelihoods restoration.

Concerning the impact of the anticipatory action cash transfer, it is critical to determine in post-implementation how and when the targeted households used the cash and if the way they spent it is comparable with project assumptions.

Concerning the impact of the anticipatory action cash transfer, it is critical to determine in post-implementation how and when the targeted households used the cash and if the way they spent it is comparable with project assumptions.

Annexes



Annex 1:

Monitoring and evaluation plans for anticipatory action interventions

It is recommended that these questions be translated into quantifiable indicators and used in pre-shock consultations with at-risk households such as surveys, focus group discussions (FGDs), and key informant interviews (KIIs). The list below is not exhaustive; more will be added based on feedback and future evidence.

Project design (community consultations / pre-crisis surveys / perception surveys etc.)

Theme	Analytical questions
AAP/CEA	Do at-risk communities understand the targeting criteria, for example, why some households receive assistance and others do not?
Early warning and lead time	<p>What early warning information do households receive?</p> <p>How often and through which channels is early warning information disseminated?</p> <p>Does the information advise households on what to do based on the early warning?</p> <p>How confident are households with the information they receive?</p> <p>What EW systems work well and what needs improvement?</p> <p>If given sufficient early warning lead time and appropriate assistance (cash and/or in-kind), are households likely to spend the cash assistance on mitigation measures estimated in the project design?</p> <p>Is it better to send early warning advice and instructions for Cash+ assistance to at-risk households through SMS?</p>
Household exposure to hazard	<p>What has been the biggest impact of the recent event (for example, heavy rains, flooding or landslides) on the community?</p> <p>Is everyone in the targeted community affected the same way?</p>
Household perceptions of hazard risk and its impact	<p>What is the level of awareness among households on the risk of the event, the impact it will have on their households, and how vulnerable they perceive themselves to be?</p> <p>Do at-risk households have any contingency plans in place?</p>
Household perceptions of needs	<p>What are the households' top two priority needs after a disaster and how do they want these needs to be addressed (e.g. cash aid, in-kind support, services)?</p> <p>What are the households' biggest concerns on the impact of the disaster on their family in the months after the disaster?</p> <p>How will the households is likely to cope with this extra stress?</p> <p>What do people need before the hazard event to protect their assets and livelihoods? (Compare what they know vs. what they are likely to do)</p> <p>Considering the phases of the operation (anticipatory, response and recovery) at what stage do the households most need cash?</p>
Household practices to mitigate risk	<p>Are target households aware of what they can do to mitigate the impact of the disaster?</p> <p>What mitigation measures are they (realistically) likely to do?</p>

Theme	Analytical questions
Household liquidity needs and decisions	<p>Considering the sudden-onset hazard event timeline when are the household liquidity needs likely to be most pressing? (for example, 1-2 weeks before, 1-2 days before, during, immediately after the hazard event)</p> <p>Who usually makes decisions within households over the use of cash?</p>
Preferences of at-risk households	<p>Would households prefer to receive cash or in-kind support?</p> <p>How do target households prefer to receive cash assistance (e.g. mobile wallet, bank, etc.)? Are they able to receive electronic transfers?</p> <p>Has the community ever received humanitarian assistance via cash transfers?</p> <p>What are the positive and the negative aspects of this type of assistance?</p> <p>Is the access to anticipatory action cash assistance at risk due to local issues?</p> <p>Identify problems as perceived by households and propose solutions or follow up via local structures involved in cash transfers.</p> <p>Are there risks of tensions between eligible and non-eligible members of the same community? Have previous cash programmes faced any type of problems during implementation?</p>
Household access to cash	<p>Do households foresee any issues in collecting cash within the short window of time before the shock?</p> <p>Do the target households have access to the services of a financial service provider (FSP)?</p> <p>Is the target group at risk of extortion when accessing their cash?</p>
Local markets	<p>What happens to market prices before a shock? If the supply is not enough to meet the demands, given the capacity of the households to purchase through early cash, what else are the beneficiaries receiving?</p> <p>Determine whether households can purchase the commodities and services as intended.</p> <p>Can all community members normally access cash, for instance, all community groups use cash to buy goods and services?</p> <p>Do all target communities have a market where people can buy goods/services?</p>
Inflation	<p>Understand the impact of injecting anticipatory action cash within the context of hyperinflation and how this affects households' decision-making, if at all. This is relevant for both the project design and post-implementation phases.</p>
Protection	<p>Are there differences in how various groups within the target communities access cash?</p> <p>Do any groups experience problems accessing the available financial service providers? If yes, which groups and why?</p> <p>Are there security, ethnic, gender or other social issues that can affect access to marketplaces or financial service providers?</p> <p>Is anything before or during the disaster that creates particular difficulties for women and / or children in the community?</p>
Linkages with social protection	<p>Are there any opportunities to encourage the government's existing social protection programme to be shock-responsive, such as timing the release of social protection assistance in specific geographical areas based on the forecast and using this for top-up?</p>

Monitoring, evaluation and learning

Some of the questions below will be relevant in PDMs and others will be relevant for evaluations.

Theme	Analytical questions
AAP/CEA	<p>Do target households understand why they were selected to receive cash assistance?</p> <p>Did the households receive enough information about the steps and requirements to receive the anticipatory action cash assistance?</p> <p>Did the EWI and information about the upcoming cash transfer change their behaviour or plans, for instance, to take protective actions that they would not have taken without the EWI or knowledge of the cash transfer?</p> <p>Was the information dissemination platform effective?</p> <p>Was the feedback mechanism efficient and effective in addressing the requests from beneficiaries and disseminating information?</p> <p>Did households receive information on the cash amount they were entitled to?</p> <p>Did households receive information on how to submit feedback or complaints, or request support from the participating agency?</p> <p>Did households receive information on how to submit feedback or complaints, or request support from the bank?</p> <p>Did households receive a text message informing them about the cash transfer?</p>
Early warning and lead time	<p>Did the at-risk households receive any early warning information?</p> <p>Were the early warning messages clear?</p> <p>How confident were households in the EW messages and did they act on them?</p> <p>How often were households informed / updated about the impending disaster?</p> <p>Did the early warning message provide advice on how to protect lives and assets?</p>
Exposure	<p>How did the hazard impact households?</p> <p>How does this hazard compare to past similar events?</p> <p>As part of the community, how do households protect from climate hazards?</p> <p>Have people moved away from the community after a big hazard event?</p>
Household expenditure	<p>How did households use the cash?</p> <p>When did households use the cash?</p> <p>Did the beneficiaries use all or some of the cash to prepare for the event?</p> <p>Did households save the cash to use after the event?</p> <p>Do beneficiaries use the cash to pay off debts?</p> <p>Was the cash value sufficient to support preparations for the hazard event and meet household needs during the crisis?</p> <p>Did the target households spend the cash in ways that mitigate the impact?</p> <p>Does the households' use of the cash have the desired outcome of the anticipatory action intervention?</p> <p>Did the cash grant help households with any of the following: pay off debts/credit; save money; buy items/goods they could not before (list the goods purchased); pay for services they could not afford before (list the services availed)</p>
Household coping mechanisms	<p>Has the anticipatory action cash affected the livelihood strategies of the household and their desire to protect their livelihood?</p>
Impact of anticipatory action Cash+ on households	<p>Would the beneficiaries have preferred alternative interventions that co-relates anticipation and post impact?</p> <p>Would another kind of support have been more helpful than the cash?</p>

Theme	Analytical questions
Anticipatory and early response effect on households	<p>Did households receive any other support before or after the event? If yes what support and from whom?</p> <p>How did receiving the support before a hazard compare with receiving it after the event?</p> <p>What worked well and what needs improvement?</p> <p>If another hazard event happens, what kind of support do households deem most appropriate?</p> <p>When is the best time to receive assistance?</p> <p>What assistance did households receive in the past?</p> <p>How were markets, food availability and transport after the climate event?</p>
Local markets	<p>Were there changes in the market prices of key commodities and services during the anticipatory action activation?</p> <p>What was the effect on the market traders?</p> <p>Are the markets coping with the increased purchase power in the target communities?</p> <p>Were the households purchasing goods at the same prices before the cash assistance?</p> <p>What types of goods have higher/lower prices, and when (immediately before, during, or after the event)?</p>
Delivery mechanism	<p>Did households have access to FSP services and did they access the anticipatory action cash transfer?</p> <p>Did the beneficiary households receive the correct sums of cash transfers?</p> <p>Were payments made at the time of activation? Was cash delivery completed within the lead time?</p> <p>Has access (physical access, security, fees, etc.) to any financial service providers changed since the disaster? If yes, how and why?</p> <p>Did the beneficiaries require additional assistance to use the FSP service?</p> <p>Were the beneficiaries relying on a separate person to access the cash grant and did that imply a problem for the target households?</p> <p>How long did the beneficiaries have to travel to access the anticipatory action cash and how much did the travel cost them?</p>
Household perception of the verification and/or cash distribution process	<p>Were the beneficiaries satisfied with the process and the methods of the implementation?</p> <p>What was the time required for the beneficiary to receive the cash & items before the hazard event?</p> <p>Did the beneficiaries perceived to be treated with dignity and in a safe environment?</p> <p>Were our beneficiaries satisfied with the cash transfer process?</p>
Security	<p>How secure is the implementation?</p> <p>Do the beneficiaries feel safe?</p>
Gender	<p>Was there an impact on family relations after cash withdrawals?</p> <p>Is the cash assistance placing the beneficiaries at risk of violence within the community or households?</p>

Annex 2:

Analysis of literature

Nepal Example – Community perception report: flood, landslide and heavy rain⁹

Nepal was selected in 2021 and 2022 as a pilot country for the Central Emergency Response Fund's Anticipatory Action project of the United Nations Office for the Coordination of Humanitarian Affairs (OCHA). To inform the design of the interventions, the Resident Coordinator's Office (RCO) conducted a comprehensive community perception survey. This was aimed at understanding the perspectives and preferences of households located in areas often affected by floods, landslides and heavy rains to inform programmatic decisions on anticipatory action, as well as interagency preparedness activities.

These key findings from a survey of 1 100 people could be useful in designing cash transfers in anticipation:

- When asked what the biggest impact of the recent heavy rains/flooding/landslides had been on the community, 85 percent said crop loss; 57 percent said damaged or destroyed houses; and 52 percent said damages to land.
- When asked to identify their top priority needs resulting from previous disasters, the respondents identified food as immediate priority need (68 percent), livelihood support (58 percent), long-term shelter (22 percent), and access to clean water (20 percent). Respondents also mentioned the need for long-term solutions to mitigate exposure to natural hazards and prevent recurrent disaster-related losses, for example, construction of embankments and relocation to less exposed areas.
- When asked for their preferred modality of receiving assistance for each need, the respondents stated: food (cash 51 percent, in-kind 47 percent); livelihood support (cash 87 percent, in-kind 13 percent); and long-term shelter (cash 77 percent, in-kind 13 percent).
- Overall, cash is the preferred modality (60 percent of respondents) to meet top needs, with the exception of access to clean water. Findings from focus group discussions indicated a strong preference of households to receive assistance before the disaster, with loss prevention being more important than post-disaster assistance.
- When asked about their most pressing concerns regarding how the disaster will impact their lives in the next months, respondents mentioned food insecurity (70 percent); financial crisis resulting from asset loss/damages (62 percent); and the safety of their families (43 percent).

⁹ This section pulls key ideas and points from: OCHA. 2022. Community perception report: flood, landslide and heavy rain. Kathmandu, Nepal. https://www.un.org/np/sites/default/files/doc_publication/2022-01/Community%20Perception%20Report%20-%20October%202021%20heavy%20rains_0.pdf

Bangladesh example: Collective anticipatory humanitarian action for monsoon flooding – Bangladesh (final report)¹⁰

The results of the anticipatory action intervention showed positive impact outcomes and a higher sense of security yet slow recovery progress overall, with beneficiaries still facing financial challenges and very few having fully recovered six months after the flood.

In July 2020, as part of OCHA's CERF AA pilot in Bangladesh, several United Nations agencies, and their partners provided anticipatory assistance to at-risk households in the Jamuna River Basin before the peak monsoon floods. The assistance included a BDT 4500 (USD 53) one-off cash transfer for a segment of the beneficiaries targeted by the World Food Programme (WFP); in-kind assistance from the Food and Agriculture Organization of the United Nations (FAO) in the form of water-tight drums and livestock feed/fodder; and hygiene kits for women and girls from the United Nations Population Fund (UNFPA).

The report led by the Centre for Disaster Protection was commissioned to determine the perspectives of households on the cash assistance they received and its impact, with two rounds of phone interviews in October 2020 and January 2021.

The findings on the impact of the floods indicate that six months after the flood, recovery remained slow. Of the beneficiaries, 8 in 10 reported being in very early stages of recovery; 4 in 10 were financially worse off compared to the same time the previous year, indicating that households were still affected financially; 4 in 10 reported some improvement since the floods, with food-based coping mechanisms still being used although less frequently.

The results of the anticipatory action intervention showed positive impact outcomes and a higher sense of security yet slow recovery progress overall, with beneficiaries still facing financial challenges and very few having fully recovered six months after the flood.

Other relevant key findings from the report include:

- **Value of aid before, during, and after the flood.** Cash appears to be of more value to beneficiaries before and after the floods than during the flood crisis. This indicates that food, agricultural storage equipment and dignity kits are more relevant for those affected during the flood crisis (this also correlates with the temporary impact on local markets). The report does not indicate the timeline for the flood-related crisis.
- **Cash transfer value:** how much the aid is worth for beneficiaries. In monetary terms, the storage equipment was ranked highest, followed by one week's worth of food, and female dignity kits. Non-cash aid was valued lower than the BDT 4500 that WFP beneficiaries received before the floods. They said an additional BDT 20 000 was necessary for them to experience more substantial quality of life improvements (compare this transfer value with findings from the Household Economic Analysis in Bangladesh).
- **Recovery from floods:** cash is king. The cash assistance seemed to have had the highest impact in helping beneficiaries recover from the floods. Cash is also the top request by beneficiaries who are still in the process of recovering. It is important to note that these findings refer to how cash was used after the flood, not in anticipation of the flood.

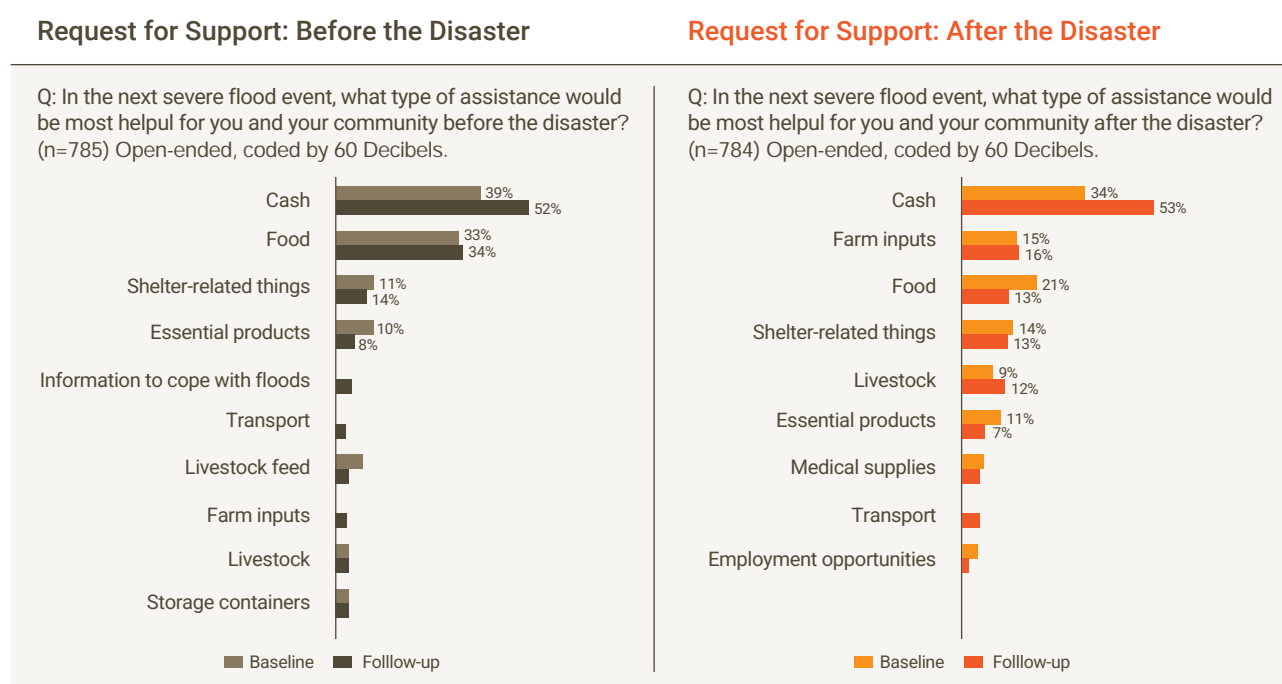
¹⁰ This section pulls key ideas and points from: Centre for Disaster Protection, Oxford University and 60 Decibels. 2022. Collective Anticipatory Humanitarian Action for Monsoon Flooding – Bangladesh (Final Report). <https://reliefweb.int/report/bangladesh/collective-anticipatory-humanitarian-action-monsoon-flooding-bangladesh-final>.

Figure A2.1. Support Request for Flood Recovery at Different Stages

Recovery	Recovering	Beginning to Recover and Early Recovery
What has been most important to recover:	What additional supports are required to fully recover:	What is needed to help begin recovery:
1. Having an income source (29% of those who have recovered / 2% of all beneficiaries)	1. Cash handouts (64% of those who are recovering / 9% of all beneficiaries)	1. Cash handouts (46% of those who are beginning to recover / 37% of all beneficiaries)
2. Cash handout (24% of those who have recovered / 2% of all beneficiaries)	2. Livestock (15% of those who are recovering / 2% of all beneficiaries)	2. Livestock (22% of those who are beginning to recover / 18% of all beneficiaries)
3. Loans / being able to borrow money (22% of those who have recovered / 2% of all beneficiaries)	3. Farm inputs (11% of those who are recovering / 2% of all beneficiaries)	3. Support to repair house / permanent shelter (22% of those who are beginning to recover / 18% of all beneficiaries)
<i>"I have a daily income from all the work I have been doing in the land for crops which I didn't have before."</i> – Male, 30	<i>"I had borrowed some money to recover from last year's flood. Now as additional support I need some money as help so that I can repay my loan."</i> – Female, 36, Rungpur, WFP	<i>"I need financial assistance (it may be hand cash) and other types of agricultural assistance (seeds) to recover from crisis."</i> – Male, 65, Rangpur, FAO

Source: Centre for Disaster Protection, Oxford University and 60 Decibels. 2022. Collective Anticipatory Humanitarian Action for Monsoon Flooding - Bangladesh (Final Report).

- **Information before the flood.** Findings showed that only around 50 percent of the beneficiaries received information or were aware of an incoming flood. Out of these, 45 percent had received the information just a few days before the flood.
- **Requests for support.** Cash is on top of the list for requests for support – for current recovery as well as next flood event – along with pre-flood information to help households deal with the floods, and transport facilities.

Figure A2.2. Request for Support Before and After a Disaster

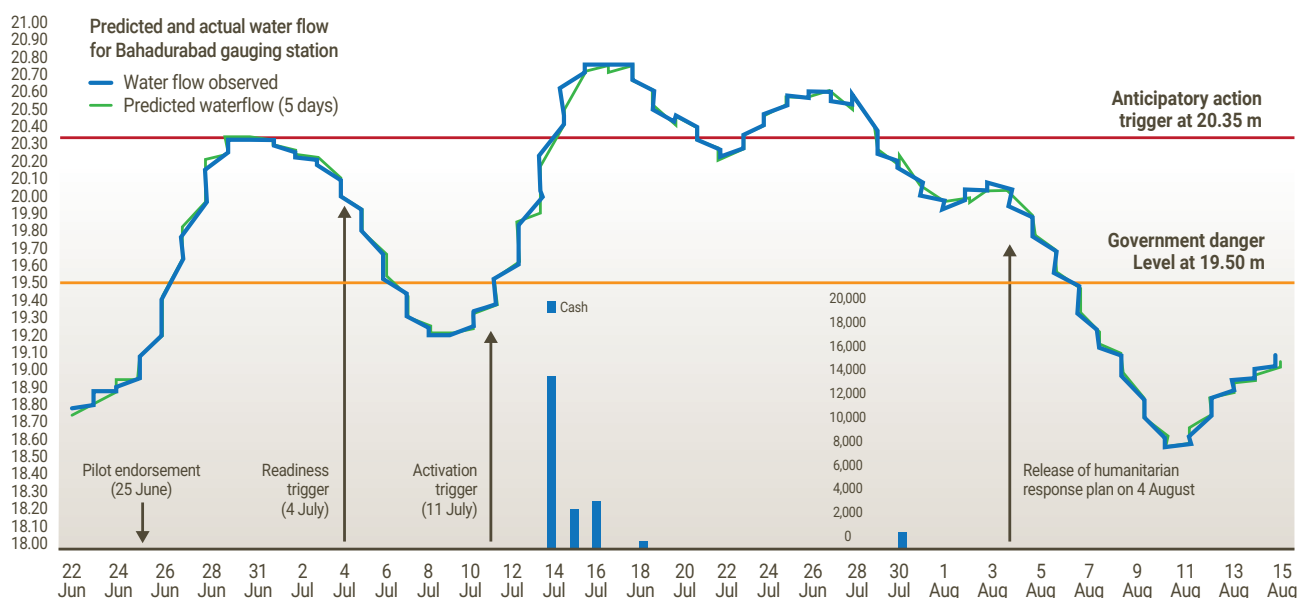
Source: Centre for Disaster Protection, Oxford University and 60 Decibels. 2022. Collective Anticipatory Humanitarian Action for Monsoon Flooding - Bangladesh (Final Report).

Bangladesh example: Anticipatory Cash Transfers in Climate Disaster Response¹¹

The 2020 monsoon floods in Bangladesh were particularly severe. The government reported that more than one million households were inundated, and 5.5 million people directly affected by flooding by the beginning of August 2020.

The Jamuna River Basin, a particularly flood-prone area of northern Bangladesh, was severely affected. Within this river basin, the WFP, with the Bangladesh Red Crescent Society (BDRCS), built a forecast model and anticipatory action plan for floods. The plan included providing anticipatory cash to support households in preparing for the forecasted floods.

Figure A2.3. Timeline of triggers and cash transfers



Source: Pople, A., Hill, R. V., Dercon, S., and Brunckhorst, B. 2021. Anticipatory Cash Transfers in Climate Disaster Response. Working paper 6, Centre for Disaster Protection. London, United Kingdom.

Forecast triggers and actions:

- The first readiness trigger was activated on 4 July 2020. It set in motion preparatory activities, including beneficiary verification calls.
- The second activation trigger came on 11 July 2020. It initiated the cash transfers, with cash delivered to beneficiaries' e-wallets on 14,15,16,18 and 30 July 2020. Cash was transferred to the e-wallets of mobile money accounts of 23 434 households.
- The flood peak at the Bahadurabad gauging station was forecasted for 17 July 2020.
- The flood peak was recorded on 17–18 July, but the impact of the flood was felt weeks after the initial peak.

¹¹ This section pulls key ideas and points from: Pople, A., Hill, R. V., Dercon, S., and Brunckhorst, B. 2021. Anticipatory Cash Transfers in Climate Disaster Response. Working paper 6, Centre for Disaster Protection. London, United Kingdom. www.disasterprotection.org/publications-centre/anticipatory-cash-transfers-in-climate-disaster-response.

The WFP and BDRCS in collaboration with Government of Bangladesh sent BDT 4500 (approximately USD 53) through e-wallet mobile money accounts to 23 434 households (around 120 000 people reached). Lists of pre-identified vulnerable households were used for targeting. The cash transfer is equivalent to about two weeks' food expenditure and was intended to mitigate the worst effects of the flood shock on household food consumption and mortality during the flood itself. The cash transfers not only provided some of the most vulnerable households with liquidity but also conveyed information about the severity of the oncoming flood – an important early warning action that reinforced the seriousness of the situation (those receiving money were more likely to evacuate than those that did not receive cash).

Study method: The study randomly surveyed 8954 households 10 to 12 weeks after the cash intervention. The treatment group included those that received financial support, and the control group included those that did not receive any anticipatory support. The treatment households mostly reported spending the cash on food or water (91 percent); medicine or health services (33 percent); agricultural inputs (26 percent); loan repayments (12 percent); clothing (11 percent); repairs on home or assets (11 percent).

Conclusion:

- The cash transfer significantly improved child and adult food consumption and well-being, even when measured three months after the intervention.
- Households with the cash transfer were 36 percent less likely to go a day without eating compared to households that did not receive the transfer.
- Children in households that received the cash transfer were 4 percent more likely to have consumed three meals per day prior to the survey.
- Households that received the cash transfer were 12 percent more likely to evacuate household members and 17 percent more likely to evacuate their livestock.
- The cash transfer significantly decreased asset loss and damage, especially for productive assets, and also decreased costly borrowing among treatment households.
- Treatment households reported higher earnings potential measured five months after the flood.
- Stated well-being was 12.5 percent higher for the households that received cash (using Cantril's ladder of life satisfaction measure).
- Households that received cash were more likely to be working when they were surveyed 10–12 weeks after the flood. They were 6 percent more likely to work, and their hours of work were 7 percent higher.
- The study found the around half about of control households – 53 percent - acted prior to the flood to reduce its impacts. Treatment households did not take significantly more actions to prepare for the flood. They also did not adopt different coping strategies, except for evacuation. Despite the little difference in preventive actions observed between the two groups, the study found that cash transfers were effective in mitigating asset loss during the shock and until two months following the flood.
- Households have high liquidity needs during and in the months following the flood peak. Almost 3 in 4 control households borrowed money between the shock and the time of the survey. The amount borrowed averaged BDT 8900 (USD 105), and a third of the sample borrowed more than 10 000 taka (USD 118). Households that received the anticipatory action cash transfers borrowed less and more cheaply than the control households.

The cash transfers not only provided some of the most vulnerable households with liquidity but also conveyed information about the severity of the oncoming flood – an important early warning action that reinforced the seriousness of the situation.

Post-intervention evaluation: key lessons

- The anticipatory action provided support much faster than previous response interventions. As the paper highlights clearly, during the last severe floods in 2019, beneficiaries received cash only about 100 days after the flood peak, despite a very rapid approval for funding made by the Central Emergency Response Fund. In this case study, the humanitarian response plan was not released until 4 August 2020, almost one month after the peak of the floods.
- Speed matters. The earlier households received the money (in anticipation following the trigger), the better the impact on households. Households that collected their cash transfer even one day earlier than their neighbors had a small, but marginally significant difference in adult food consumption.
- The pre-identification of target beneficiaries is crucial and must be done with relevant authorities to limit perceived inclusion/exclusion error.
- The pre-registration of target beneficiaries to relevant payment mechanisms, such as mobile wallets, bank accounts etc., is also crucial. Arguably, digital solutions are the only viable option to deliver cash in anticipation for rapid-onset shocks such as floods with lead times of five days or less.
- Although the study does not determine the exact proportion of the impact of cash transfers, the fact that food is the most common expenditure, according to 91 percent of households, indicates the primary importance of meeting the liquidity needs of households. Further work is required to define the ideal cash transfer value and frequency, as a one-off transfer appears to be insufficient to enable households to quickly recover. In this regard, ensuring linkages between humanitarian cash and social protection schemes, for example, those that can sustainably address development objectives concerning poverty alleviation, resilience building and social inclusion – is rightly gaining more attention and investment from donors, governments, and humanitarian and development actors.

Further work is required to define the ideal cash transfer value and frequency, as a one-off transfer appears to be insufficient to enable households to quickly recover.



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Philippines example: CERF Anticipatory Action Pre-Crisis Survey (PCS) Final Report¹²

In 2021, OCHA facilitated the preparation of the anticipatory action framework for the Philippines for tropical cyclones under the CERF umbrella. The FAO, International Organization for Migration (IOM), UNFPA, United Nations Children’s Fund (UNICEF), and WFP were the key United Nations agencies implementing early action interventions. They worked closely with the International Red Cross and Red Crescent Movement, Start Network, nongovernment organizations (NGOs), the private sector, and local and national authorities.

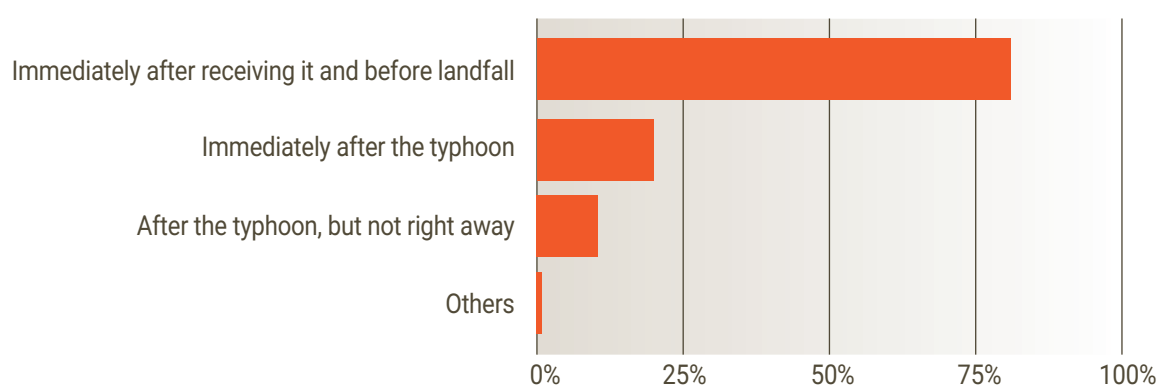
In December 2021, Typhoon Rai (local name: Odette) struck the Philippines, and while the typhoon, in the end, did not meet the anticipatory action pilot activation criteria, the CERF AA core group was nevertheless closely monitoring the developments, and even pre-deployed staff to pilot locations. The lessons learned from the near activation and ongoing response activities to Typhoon Rai provided an important opportunity to test the possible activation of anticipatory interventions, and to strengthen community engagement and accountability to affected people in the priority areas as a key strategy to ensure a people-centred approach of the pilot.

The PCS was designed to inform procedures for the 2022 typhoon season and to better understand beneficiaries’ vulnerabilities, capacities and, above all, preferences on the type of humanitarian assistance they would need before and after a major typhoon emergency. In this case, the only assistance being provided by the CERF pilot is cash. This study provides insights into the households and community’ thoughts on receiving cash ahead of a typhoon event.

An analysis of the answers revealed that 81 percent of respondents, if they received cash assistance three days before a typhoon landfall, would immediately use it to purchase items that they would need during the event. About 20 percent of the respondents would spend it immediately after the typhoon, and 11 percent would use it after the typhoon but not right away.

An analysis of the answers revealed that 81 percent of respondents, if they received cash assistance three days before a typhoon landfall, would immediately use it to purchase items that they would need during the event.

Figure A2.4. Timing preference of the respondents in terms of utilizing the cash assistance three days prior to the landfall of the typhoon



Source: OCHA. 2022. CERF Anticipatory Action Pre-Crisis Survey (PCS).

¹² This section pulls key ideas and points from: OCHA. 2022. CERF Anticipatory Action Pre-Crisis Survey (PCS) Final Report. <https://reliefweb.int/report-philippines/cerf-aa-pilot-pre-crisis-survey-pcs-final-report-august-2022>.

When asked what items they would buy first in preparation for the typhoon, the respondents said they would prioritize children’s needs, first aid and protective equipment (given the active pandemic), other emergency supplies, and shelter-reinforcement materials. If the cash assistance would be provided ahead of the typhoon, almost all respondents would choose to buy food as their top priority. Stockpiling of food helps ensure that the family would have something to eat and drink during and after the calamity.

Figure A2.5. Items that respondents would prioritize buying in preparation for a typhoon



Source: OCHA. 2022. CERF Anticipatory Action Pre-Crisis Survey (PCS).

In receiving cash assistance in other channels, the respondents preferred to receive cash through money transfer control number (48 percent) and mobile wallet (45 percent), for example, GCash and PayMaya. This is because respondents can cash out the money from stores or use it to pay for their purchases while providing convenience. However, not everyone knows how to use a mobile wallet. Some people with disabilities and the elderly find it difficult, so they would rather get their cash assistance from FSPs, such as Palawan Express, or in cash with the support of barangay officials. A fifth of the respondents said they would utilize it immediately after the typhoon and a tenth of the respondents plan to use it after the typhoon.

Pregnant or lactating women identified the following priorities: pregnancy and infant medicines and supplements (49 percent); cash (48 percent); mother and new-born clothing (41 percent); and a mother and child handbook and/or their safe delivery plan (20 percent). If sanitation and hygiene are compromised as a result of the typhoon, the priority interventions would be safe and functional sanitary facilities (74 percent), with latrines, basic sanitation tools and hygiene supplies. Water sources may also be affected, resulting in the need for storage and collection containers (61 percent); restoration of open well, bore holes and hand pumps (46 percent), and the repair of piped water systems (41 percent).



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