



**CARE Bangladesh
SHOUHARDO III Program**

Report on Haor Flood Response 2022



**Dhaka, Bangladesh
Date: 22 November 2022**

Background

Floods are regular occurrences in Bangladesh during the monsoon season every year. Flash floods are caused by the overflowing of hilly rivers in north-eastern haor due to heavy rains. The heavy rainfall between May to June 2022, resulted in widespread flooding, reaching its highest water level in a 100 years. About 7.2 million people were affected by the flood. The historic floods resulted in the catastrophic loss of crops, livestock, fish stock, washed-out houses, latrines, and inundated tube-wells, which contributed to significant income loss for agricultural and non-agriculture day laborers. According to field observations, partner (PNGO) reports, and the Needs Assessment Working Group (NAWG) report findings, the most-affected Upazilas were Tahirpur and Dowarabazar of Sunamganj district.



The flash flood in the haor region submerged the road and houses in Tahirpur Upazila. Photo @ CARE 2022

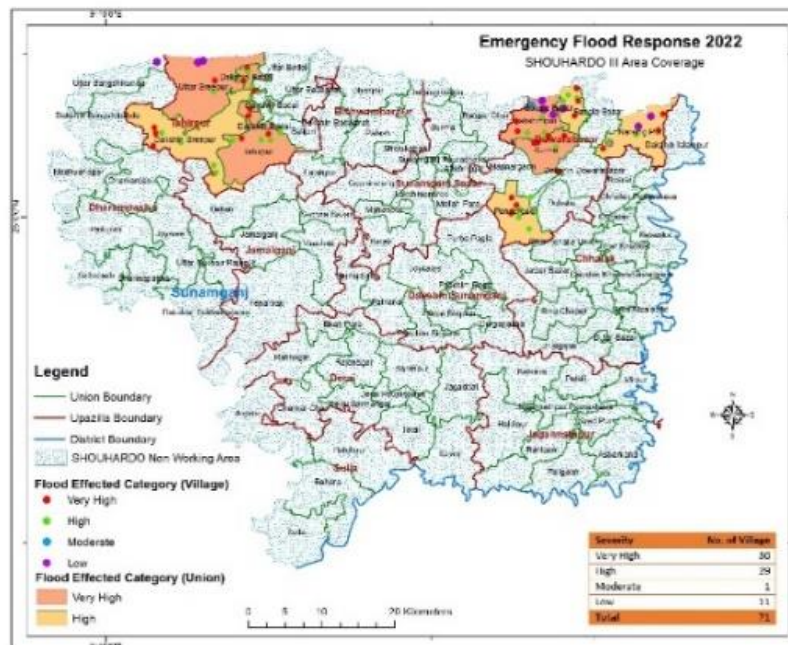


Table 1: SHOUHARDO III flood-affected households and locations

District Name	Upazila Name	Total Union	Poor and Extreme Poor (PEP) Households	Non-PEP Total Households	Total HHs	Affected Population (%)
Sunamganj	Dowarabazar	5	5,110	5,203	10,313	100%
	Tahirpur	4	4,797	3,173	7,970	100%
Total		9	9,907	8,376	18,283	

Considering the situation, CARE submitted a proposal to USAID to provide unconditional multipurpose cash grants to affected families from the SHOUHARDO III approved funds. The aim of the activity is to reduce shocks, such as buying food, repairing/rebuilding houses, plinths, latrines, and restarting economic household activities. On 29 August 2022, USAID approved the cash grant activity amounting to USD 203,164 targeting 2,700 program participants in Dowarabazar and Tahirpur Upazila of Sunamganj District.

Cash Transfer Intervention

From the approved fund of USD 203,164, a total of USD 185,698 was spent (which includes the operational cost) to support 2,700 flood-affected households in Tahirpur and Dowarabazar. The amount was spent from the existing USAID-funded SHOUHARDO III program funds.

The below table shows the detailed breakdown for the fund recipient.

Table 2: Actual fund distribution to households and population

District	Upazila	Cash Support received (HHs)	Support receiving mode			Household Covered by Gender		
			bKash	Hand Cash	Total	Female	Male	Total
Sunamganj	Dowarabazar	1,639	1,568	71	1,639	171	1468	1639
	Tahirpur	1,061	992	69	1,061	114	947	1061
	Total	2,700	2,560	140	2,700	285	2,415	2,700

Key Process Followed for Cash Transfer Intervention

- Validating the existing emergency assistance recipient list with union, community, and other CARE projects and prioritizing the HHs who did not receive any cash support
- Deployment of geo-experienced local partner staff
- Keeping provision of bKash and hand cash distribution
- Using the System for Tracking Results and Evidence for Adaptive Management (STREAM) online HH survey tools
- The program developed a leaflet containing relevant information about the cash grant such as ineligible and restricted good as defined by USAID. The leaflets were provided to each

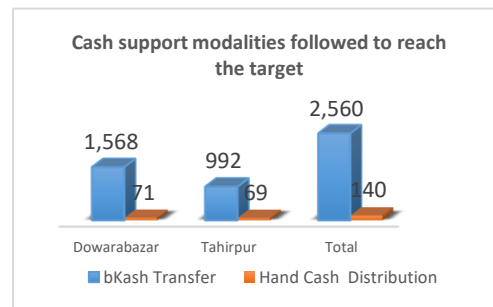
selected participant during the card distribution and oriented them through an awareness session

Enhanced Community Resilience against Flood

Out of 2,700 participants, 2,560 (95.81%) participants received cash through bKash (mobile financial service) and 140 (5.19%) participants received hand cash as they were mostly elderly people and women-headed households who have no National Identification Card (NID), which is a requirement to open a bKash account. It was observed in the post-monitoring distribution that the cash recipient participants used this cash to buy food to meet immediate needs, repair houses that were severely affected by the flood wave, and restart their business.



Taslima a person with disability bought food with cash assistance in Tahirpur. Photo@CARE 2022



"We suffered a lot because of the recent flooding. My house was destroyed, my livestock was lost, and my family and I had to live in a shelter for 22 days. We were not able to manage three meals a day. When I received money from the SHOUHARDO III, I bought food for my family and spent money repairing my house. This money helps my family a lot to pass the difficult time.

" Shefali Begum, SHOUHARDO III emergency cash transfer recipient, Bhati Tahirpur, Tahirpur, Sunamganj



Operation of Cash Distribution, Participant Selection, and Distribution Monitoring

1. Operation of Cash Distribution

Based on the existing SHOUHARDO III program close-out plan, the partner NGOs were phased out on 30 August 2022. Therefore, the CARE team directly managed the response program. CARE recruited short-term field-level staff with priority to partner NGOs who are experienced in working in the selected areas and dealing with flooding, familiar with the field administration, and understanding participants' losses and damages during disasters. The district-level Manager of CARE managed the field-level implementation and coordinated with the Union Parishad administration. The program's senior staff guided the field team in planning, participant selection, cash management, monitoring, coordination, and reporting.

2. Participants' Selection Process

The program followed a rigorous selection process based on village grading, household-level criteria, and selection monitoring.

Categorization and grading of the villages by the severity of effect due to flooding

Total Number of Households Identified: 9907
Total Affected Upazilas: Dowarabazar and Tahirpur under Sunamganj district
Total Number of Affected Villages: 71
Highly Affected Villages: 30
Moderately Affected Villages: 29
Less Affected Villages: 11
Significantly Affected Villages: 1

Household Level Selection Criteria

- Households who have significantly lost food storage, livelihood assets, education supplies, tube-well, and latrines
- Households who have lost houses/shelter
- Women/widow-headed households
- Households with members who are disabled, elderly, orphans, beggars, or suffering from chronic diseases
- Ethnic minority/Indigenous households



CARE staff is collecting information from a flood affected program participant at Vati, Tahirpur Upazila. Photo @ CARE 2022

Exclusion Criteria:

Households that already received emergency cash support will not be included in this intervention.

3. Distribution Monitoring



A M&E team member of CARE is conducting post distribution monitoring in Dowarabazar. Photo @CARE 2022

The SHOUHARDO III program monitored cash transfer implementation, including selection monitoring, Post-Distribution Monitoring (PDM), and On-Site Distribution Monitoring. The purpose of the monitoring was to reduce the risk of potential shortfall of the Haor Flood Response intervention. Selection monitoring was carried out during the household selection process. The selection monitoring focused on identifying the household's eligibility and the post-distribution monitoring assessed the households confirmation

of receiving the allocated cash support. The selection and post-distribution monitoring were conducted on a sample basis covering 10% of the selected households. The monitoring findings were regularly shared with the program management for their action to run the program smoothly.

Key Observations

- Households' access to mobile banking increased as the distribution was made through mobile money. This increased access and knowledge of mobile banking will help program participants in accessing mobile-based services such as accessing financial services, government's cash for work activities, awareness messages, and mobile-based apps.
- The local government and field administration was very supportive throughout the cash transfer initiative.
- The program-developed DRR an VDC Leaders actively participated in emergency cash support activities.

Conclusion

The multipurpose cash assistance helped the flood-affected families cope with food insecurity (eating fewer meals), income loss, repairing shelters and water and sanitation structures (tubewells and latrines), and purchasing feed for cattle and poultry. This support helped the recipient families to return back to normalcy. There is still a need for rehabilitation support in the affected area such as financial support to rebuild their housing and business, employment, and other affected infrastructures.