

CASE STUDY: CYCLONE REMAL, BANGLADESH

Ensuring access to waterpoints for communities, Coast Foundation, 2024

CONTEXT

In May 2024, Cyclone Remal, a severe cyclonic storm, struck the western coast of Bangladesh, bringing heavy flooding and high winds that destroyed homes, infrastructure, farmland, and fisheries. Storm surges overwhelmed embankments, and seawater flooded homes and agricultural lands, heightening the risk of prolonged food insecurity. The cyclone's rapid intensification and changing path complicated evacuation efforts, with vulnerable populations at greater risk. In response, Start Network provided critical support to **91,600 people ahead of, during, and immediately after the crisis.**

Start Network is a global network of over 130 local, national, and international humanitarian agencies dedicated to improving crisis response. During the season, Start Network and members in Bangladesh monitor cyclone risks, working with local communities to enhance disaster preparedness. Cyclone Remal represented the first time all three of Start Network's financing programmes activated at the same time, providing life-saving support to vulnerable communities along Bangladesh's coastline.

SEASONAL PREPAREDNESS AND ANTICIPATORY ACTION THROUGH START READY

Start Ready is a crisis anticipation and rapid response funding mechanism that enables faster, more efficient humanitarian action. It pools resources and uses data-driven risk analysis to pre-agree funding for predictable crises, ensuring aid reaches communities ahead of the peak of the crisis. By shifting from reactive to proactive funding, Start Ready enhances preparedness, minimises suffering, and improves cost-effectiveness in disaster response.

In Bangladesh, Start Ready supported seasonal readiness activities ahead of the cyclone through Start Ready National Reserves funds. These funds were used by Start Network members to construct and repair core infrastructure including roads, shelter and WASH facilities and support community preparedness through media campaigns and volunteer training.

Upon forecast of the cyclone, preparedness activities enabled Start Network members to quickly mobilise and coordinate, successfully protecting homes and livelihoods to minimise loss and damage.

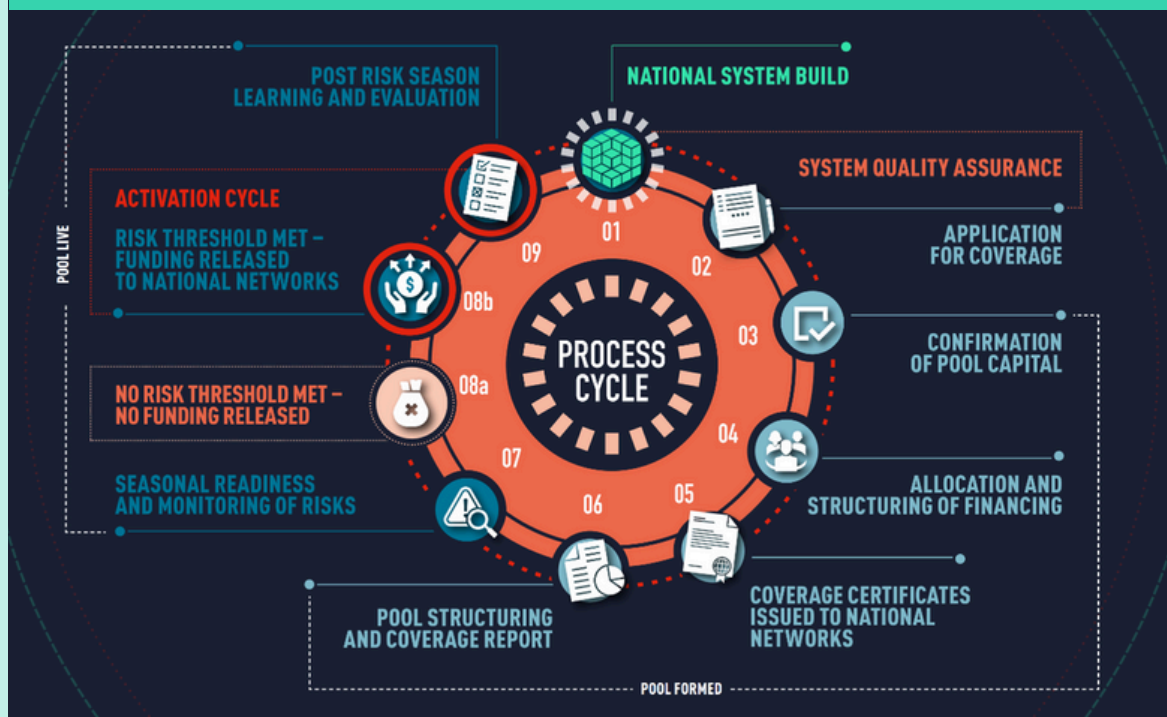
Start Ready triggered 48 hours ahead of landfall, **disbursing £180,000** to initiate anticipatory actions across 36 unions in four high-risk districts: Satkhira, Khulna, Patuakhali, and Barguna. **Direct assistance reached 30,000 people** through early warning messaging, shelter preparedness kits, evacuation support, food, and WASH assistance, livestock food, and cash transfers. Local volunteers and organisations played a key role in ensuring rapid and efficient mobilisation.

HOW IT WORKS- START READY

Start Ready is a unique disaster risk financing (DRF) mechanism, which pre-positions funding for crises that occur with regular and predictable patterns of recurrence for crises that can modelled, such as floods, droughts, and heatwaves.

Operating as an annual risk pool, Start Ready pools donor funding and risks, stretching funding to protect a greater number of people using the same amount of funds than traditional humanitarian approaches. In Start Ready Risk Pool 3 (May 2024-April 2025), **Start Ready stretches funding by 65%**, increasing the efficiency of funds and protecting almost 700,000 people from climate-related risks.

START READY PROCESS CYCLE



Start Network members build DRF systems that can receive Start Ready funds. This involves:

- **Identifying a model to forecast climate risks and setting forecast triggers:** These risk models capture the exposure and vulnerability of communities, and the historical profile of past recurring disasters, to generate forecast warnings ahead of future crises. Pre-determined thresholds/triggers are set to release funding based on the severity of the hazard and the impact on communities.
- **Developing contingency plans:** Start Network members (including local NGOs and INGOs), national governments, and key partners such as UN agencies and Red Cross and Red Crescent Societies, engage with at-risk communities to collaboratively develop pre-agreed contingency plans which clearly define the actions that will be taken, and by whom, once a model trigger is met. This ensures a standardised and efficient response. In addition, implementing agencies are allocated funds through National Reserves to undertake operational readiness.
- **Pre-positioning funding through Start Ready:** Pre-positioning financing ensures that funds are rapidly disbursed to implementing organisations, able to implement activities before the peak of the crisis. The rapid disbursement of funds initiate pre-agreed plans, enabling the delivery of timely and preventative assistance.

A LAYERED APPROACH TO RESPONSE: START FUND FILLS THE GAPS

As the cyclone intensified, it became clear that the devastation would exceed the initial predictions made by Start Ready's model and other national forecasters. To compliment the ongoing work through Start Ready, the Start Fund was activated to respond to the increased need.

The Start Fund is a funding mechanism designed by Start Network to enable NGOs to respond to under-the-radar, small to medium-scale crises in a timely and effective manner, disbursing funding within **72 hours of an alert being raised**. The Start Fund is one of the fastest humanitarian mechanisms in the world.

Start Fund alerts can be raised both in response to, and in anticipation of, a crisis. In response to the expected severity of the cyclone, members raised a Start Fund anticipation alert to meet expected needs, **disbursing £17,000 to reach approximately 6,600 people**. Activities included the dissemination of early warning messaging, emergency evacuations, the provision of water, non-food items, and alternative lighting to enhance shelter readiness.

With the impact of the cyclone far greater than anticipated, a **Start Fund response alert** was also activated in the days following, to disburse further funding and meet the needs at scale. **Within 56 hours** a Start Fund response alert was activated for **£800,000**, disbursing funding to five members.

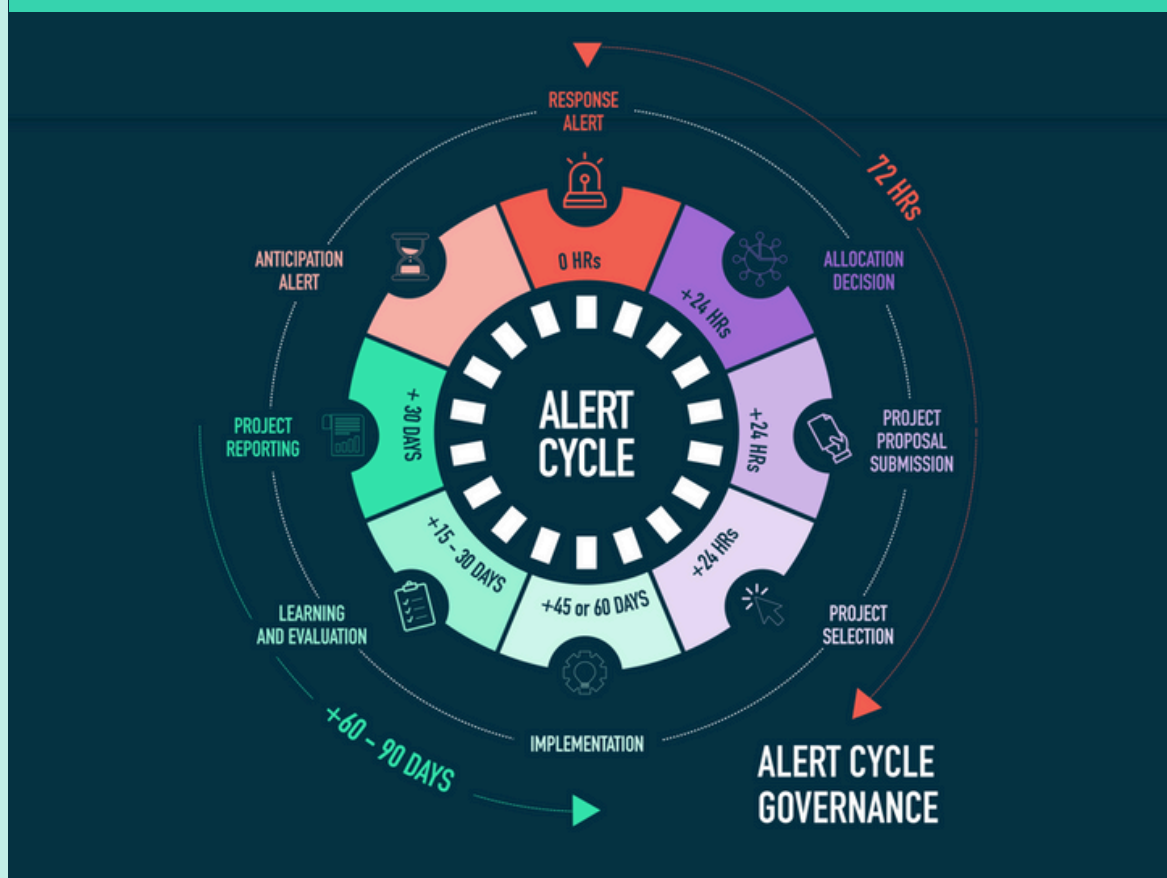
The response provided multipurpose cash grants, hygiene and dignity kits, and food assistance to **55,000 people in affected communities**. The use of Mobile Money Transfers allowed rapid disbursement of funds even during weekends and holidays when traditional banking services were limited. The modality of assistance enabled households to address their immediate needs while maintaining their autonomy in determining how best to rebuild their lives.

HOW IT WORKS- START FUND

Start Fund Bangladesh (SFB) is a civil society-managed rapid emergency response pooled funding mechanism with the aim of fostering locally-led humanitarian response in Bangladesh. SFB provides rapid response funding to under-the-radar, small-to-medium scale crises, filling a critical gap in the humanitarian aid system. SFB is accessible to 47 local, national, and international member NGOs operating in Bangladesh. The Start Fund alert cycle is as follows:

- **Alert:** Any member – or group of members – can raise a crisis ‘alert’. These can be response or anticipatory alerts. For anticipatory alerts, members can use forecasts based on emerging risks and predictions about their impact. This enables communities and organisations to prepare in advance for a crisis and begin early response

START FUND ALERT CYCLE



- **Allocation:** All member organisations are invited to provide a strategic steer on the alert for allocation decision-making. A Committee is then assembled of member representatives to determine whether funding should be released. If funding is allocated, members are invited to submit project proposals within 24 hours.
- **Project implementation:** Start Fund Committee representatives nominate in-country personnel, which can include partner personnel, to sit on a Project Selection committee. The Project Selection Committee determine which projects will be awarded funding.

All decisions are made by Start Network members themselves. The Start Fund Allocation Committee makes decisions on funding, and projects are selected by Start Network members and their partners.

CASE STUDY: ASSASUNI UPAZILA

Assasuni Upazila is a coastal community in southwest Bangladesh, where fishing and agriculture are the primary livelihoods. Before the cyclone's landfall, local assessments warned that weak embankments could fail, leading to severe flooding that would submerge thousands of square kilometres of fish enclosures and 4,500 houses. Through **Start Ready's** anticipatory activation, the community and the Union Disaster Management Committee mobilised resources and employed 75 local labourers through cash for work programming to reinforce embankments ahead of the cyclone season. **This intervention, which cost GBP 733.57 (USD 902), protected an estimated GBP 4.86 million (USD 5.86 million) in assets and livelihoods** that form the backbone of the local economy. Specifically, the intervention protected:

- **2,177 acres of fish farms**, equivalent to USD 5.4 million in fishery assets preserved
- **1,052 homes**, equivalent to USD 180,000 in avoided repair costs
- **942 families' livelihoods**, equivalent to USD 280,000 in secured income



Assasuni Upazila, Uttaran, 2024

This example highlights the importance of community-led disaster risk reduction to mitigate the loss and damage impacts of climate hazards, build resilience against recurrent threats, and reduce the need for post-disaster recovery.

By empowering local communities to take action ahead of a cyclone, the response was not only effective but also fostered local ownership and resilience. This approach, which engaged local government, non-government institutions, and grassroots organisations, proved to be instrumental in ensuring that interventions were inclusive and tailored to the needs of the most vulnerable.

IMPACT OF LAYERED RESPONSE

Start Network carried out an evaluation to understand how the layered response could help to improve outcomes for affected communities, ensure operational good practices, and better understand the cost saving and effectiveness of different kinds of response. One of the most significant outcomes was the cost-effectiveness of early action, with the finding that for every **1 USD invested through Start Ready, Start Network could save USD 14.88 worth of livelihood income and USD 7.5 worth of assets damaged**. The strengthening of community assets before the cyclone hit meant that families were able to rebuild more quickly, reducing the long-term impacts of the disaster.

While early interventions were cost effective and enabled communities to effectively prepare, post-disaster support provided greatly needed for recovery efforts, particularly in areas not covered through anticipatory action. During the critical recovery phase, multi-purpose cash and in-kind support provided highly effective tools for community members to rebuild their lives. The rapid mobilisation of resources not only saved lives but also prevented prolonged work disruptions and minimised the psychological strain of disaster recovery.

The Cyclone Remal response in Bangladesh exemplified the value of **integrating anticipatory action** with emergency response. By layering Start Ready's pre-emptive measures with Start Fund's rapid activation, communities were better equipped to withstand and recover from climate-induced shocks. The ability to quickly transition from early preparedness to immediate response helped mitigate the worst effects of the cyclone and allowed for a more effective recovery.

Comparisons with Cyclone Amphan in 2020 further underscore the value of timely, targeted interventions. Despite a similar severity level (severe cyclonic storm), surge heights, and wind speeds, the disruption experienced by the same community was far more devastating. **Whilst Cyclone Amphan disrupted livelihoods for an average of 118 days, the impact of Cyclone Remal was far less, causing disruption for only 18**, demonstrating the effectiveness of anticipatory interventions in reducing livelihood losses.

The effectiveness of Start Network's approach demonstrates the importance of pre-crisis investments in protecting vulnerable populations and ensuring cost-effective, timely humanitarian interventions.

TESTIMONIALS

COMMUNITY MEMBER

"Without the embankment repairs, the fish farms in the area would have been completely wiped out. This action saved my livelihood. I am a day laborer, and my family is very poor. If the repairs hadn't been done, I wouldn't have been able to work for at least three months. My family, having no alternative source of income, would have starved. Thanks to the timely repair, my livelihood remains intact. Through the Cash for Work program, we not only saved our village, but we also earned money to support our families during the cyclone."

— Ziaur Rahman, 45, Dakshin Puijala, Day Laborer

LOCAL GOVERNMENT REPRESENTATIVE:

"Uttaran reached out to us about infrastructural developments in the area before Cyclone Remal. We had already received requests from the community to repair this part of the embankment, but due to limited resources, we couldn't do it. Thanks to this project, we were able to undertake the repairs and successfully prevent an embankment breach. I, myself, am a fish farmer, and this work saved my farms as well. This intervention was a perfect example of how collaboration between local government, NGOs, and the community can protect assets and save lives."

— Dipangkar Bachar, Chairman, Sreeula Union Parishad



Embankment repair through Cash for Work Intervention, Uttaran, 2024

As a network-based organisation, with over 68% local and national members, Start Network's ability to foster collaboration between humanitarian actors is vital in addressing the growing challenges facing the sector. Greater investment in humanitarian insurance is essential to bridging critical gaps in loss and damage, improving both the financing and implementation of humanitarian response that guarantees support for vulnerable communities.

As Board of the Fund for responding to Loss and Damage (FRLD) deliberate the start-up phase of the Fund, Start Network calls on the FRLD to:

1.Reduce barriers for local and national civil society organisations to access funds for responding to climate-induced loss and damage, from a simplified accreditation process and provision of readiness support to local and national actors, through to flexible and inclusive funding modalities and operational models.

2.Prioritise community access and inclusion across funding modalities. The proposal to establish a small grants programme for community-led initiatives is a welcome recommendation and must ensure climate-vulnerable communities and civil society organisations have direct access to funds. In addition, the principle of community access should be integrated across FRLD funding modalities, including programmatic approaches and readiness support in the start-up phase, and other financial instruments introduced in the subsequent phase.

3.Establish meaningful civil society representation in its governance structures to ensure that support effectively prioritises the most vulnerable and that local and national civil society organisations can readily and directly access FRLD funds. The approach taken by the Global Shield to allocate two civil society observer seats on its board offers a promising example.

4.Create formal channels for regular and meaningful consultation with climate-vulnerable and crisis-affected communities through civil society. Equitable and iterative engagement with civil society is crucial to ensure the development of inclusive and effective modalities and systems to respond to loss and damage across diverse contexts.

5.Set clear, measurable targets for deploying pre-arranged finance, recognising that anticipatory approaches and disaster risk financing instruments, such as those highlighted in Start Network's case studies, offer practical solutions to address losses and damages as part of a wider risk-layering approach.

6.Ensure that country-led approaches directly involve and engage civil society. This means:

- Ensuring that consultative processes to develop national plans for responding to loss and damage are truly inclusive and effectively capture the priorities of affected communities.
- Prioritising civil society-led approaches where government capacity to coordinate and execute loss and damage financing strategies is limited or absent. This is particularly important in fragile, conflict-affected, and vulnerable (FCV) settings where governance gaps exist.

