



# Leveraging the Potential of Group Cash Transfer in Forecast-based Anticipatory Action

A case study - Kanchanpur Flood 2024





## ABBREVIATIONS

AA	Anticipatory Action
CaLP	Cash Learning Partnership
CDMCs	Community Disaster Management Committees
CVA	Cash and Voucher Assistance
DCA	DanChurchAid
DHM	Department of Hydrology and Meteorology
DRM	Disaster Risk Management
DRR	Disaster Risk Reduction
EWS	Early Warning System
FbA	Forecast-based Anticipatory Action
GCT	Group Cash Transfer
NDRRMA	National Disaster Risk Reduction and Management Authority
NNSWA	Nepal National Social Welfare Association



# INTRODUCTION



Kanchanpur district of Sudurpaschim province experienced its highest rainfall in the past 78 years. On 7 and 8 July 2024, the Department of Hydrology and Meteorology (DHM) recorded unprecedented precipitation levels, indicating 624.0 mm in Dodhara, 573.6 mm in Hanumannagar, and 555.8 mm in Sundarpur of Kanchanpur district within just 24 hours. This extreme weather event, later classified as a 'Terai Cloudburst'. The event significantly damaged homes, infrastructure and livelihoods. Based on this event, the case study examines the impact of Group Cash Transfers (GCTs) especially in disaster preparedness and response in project municipalities.

In response to a specific pre-determined trigger, the Dodhara Chandani Municipality activated its early action protocol, prioritising risk communication and early evacuation. The partnership between DanChurchAid (DCA), Nepal National Social Welfare Association (NNSWA)-local implementing partner, (IHRR)-research partner, NAXA Private Limited and Viamo - digital technology partners, enabled the implementation of critical forecast-based early actions, including evacuations and Early Warning System (EWS) communications. Through the financial support of

DCA's Humanitarian Crisis Fund, NNSWA facilitated the implementation of GCTs in selected at-risk communities as a proactive measure ahead of the impending flood disaster.

Since 2022, DCA in Nepal has been piloting and scaling Forecast-based Anticipatory Action (FbA) to address predictable climatic hazards. By leveraging forecasts, risk analysis, EWS, and pre-arranged financing, Anticipatory Action (AA) has been recognised as an effective approach to saving lives, protecting livelihoods, and improving the effectiveness of humanitarian aid. Financially supported by DANIDA, DCA's AA approach bridges humanitarian, development, and climate sectors, enhancing risk reduction, preparedness, response, and recovery efforts. DCA has supported communities by constructing safe shelters, establishing a multi-hazard siren system, conducting mock drills on AA protocols, providing lifesaving equipment, setting up cash transfer mechanisms, introducing GCTs, and mobilising youth volunteers to scale up the AA approach in Nepal. These efforts are part of DCA's SUDRIDH project, which is being implemented in Kanchanpur District between 2022 and 2026.



Under the leadership of three local governments—local governments (Dodhara Chadani) in collaboration with NNSWA, IHRR, and NAXA, successfully implemented the Digital and Spatial Technologies for Anticipatory Action (DASTAA) initiative with the funding support of GSMA/FCDO. The project introduced key interventions, including baseline data collection, risk assessment, weather integration, and risk communication, leading to early action and effective risk management. This coordinated effort reduced flood impacts and showcased scalable strategies for building resilient communities.

This study explores how GCTs enabled communities to save lives and support early recovery by empowering them as first responders, allowing for swift action while awaiting external aid through their link with FbA. It highlights the experiences of seven Community Disaster Management Committees (CDMCs), each with unique disaster risk management strategies, and includes insights from government officials and community leaders on strengthening local groups for future responses. Given advancements in Nepal's weather forecasting and the expected increase in extreme weather events, the study stresses the need for continued investment in community resilience, preparedness, and localised EWS including GCT.

The GCT approach was effective in achieving programmatic goals, empowering at-risk groups to address humanitarian needs and engage in FbA. Key findings from this pilot initiative showed that all participating groups led AA and recovery efforts, transferring decision-making power to previously underserved groups. This helped DCA validate GCT approach to continue, aligning with the “no-regret” principles of AA. Furthermore, additional pilots will help better understand the tool's role in the humanitarian-development nexus.



## What are GCTs?

The GCT approach aims to transfer decision-making power and agency to affected communities (typically delimited by geographical location) or community groups, enabling them to better respond to their own needs and priorities. The primary transfer modality for GCTs is cash transfers, provided to selected groups to implement projects that benefit a sub-section of the affected population or the members of the supported groups and their families, depending on the context of implementation. Overall, the goal of the GCT approach is to enhance community-led responses to immediate survival and recovery needs.

The approach has been most thoroughly developed and documented by a Community of Practice (CoP) centred around ‘survivor and community-led crisis response’ (SCLR), led by the Local to Global Protection (L2GP) initiative. This CoP considers GCTs/group microgrants to be one component of SCLR.

## Localisation Aspect of the GCT:

The GCT approach exemplifies the decentralisation of humanitarian efforts, empowering grassroots groups to lead crisis responses. By transferring decision-making power to local communities, GCT promotes ownership and agency, enabling communities to prioritise, design, implement, and monitor their own projects. This model not only provides financial support but also builds the capacity of local groups to address their needs effectively and sustainably.

The crisis-affected communities are usually the first responders, and these structures exist within the communities. However, they often face challenges related to financial resources. GCTs aim to support these first

responders in initiating and/or continuing community-led actions and responses, rather than creating a parallel system (sustainability / transition).

A key element of Kanchanpur flood response is the localisation approach, through which DCA has been testing and promoting GCT in both development and humanitarian interventions since 2023. The partnership with the implementing partner, NNSWA has been vital in implementing the GCT model in Kanchanpur, leveraging local expertise to tailor the approach to community needs. NNSWA's leadership in group formation, orientation and selection has been pivotal to the initiative's success, emphasising the importance of strong local partnerships for inclusive and sustainable outcomes.

### GCT Programme Cycle



## Steps in Implementing Group Cash Transfers (GCTs) Approach



The successful implementation of GCTs in Kanchanpur, as part of FbA, followed a structured and comprehensive approach aligned with GCT guidelines and tools. This methodology ensured that communities were adequately prepared, the process remained transparent, and outcomes were measurable, accountable, and adaptable to local needs.

A key starting point in GCT implementation was preparation. This involved training NNSWA team members, including social mobilisers and local staff who would be working directly with communities. The aim was to equip them with the skills and knowledge required for effective implementation and management of the GCT. The staff were trained on the principles of cash transfer programming, community engagement, do-no-harm approaches, and accountability mechanisms.

The training focused not only on the technical aspects of cash transfers but also on community-driven approaches to ensure that the local context, vulnerabilities, and needs were well understood. It was crucial that all team members, especially those interacting with communities, clearly understood the operational protocols, safeguarding measures, and the community's role in managing funds.

Before proceeding with the GCTs, a situation analysis was conducted to assess the context and needs of the affected communities settled near the Mahakali River. This analysis was based on an appreciative inquiry approach, which identified community strengths and capabilities, alongside vulnerabilities.

### Key components of the situational analysis included:

- Do-no-harm assessments, which examined potential flood risks and ensured that the intervention would not inadvertently exacerbate existing tensions or inequalities.
- Accountability mechanisms, ensuring that the community's needs and priorities were identified in a transparent and inclusive manner. This involved community consultations, risk assessments, and engagement with local leaders and authorities.

The analysis also helped identify vulnerable groups—such as women, children, elderly, people with physical disabilities, and marginalised populations—to ensure that the response targeted those most in need. CDMCs took this into consideration while providing support in the post-flood scenario.

Managing GCT support went beyond simply transferring funds. It included continuous training for the community groups involved, ensuring they were well-prepared to manage the cash transfers effectively. This phase also emphasised experiential learning, allowing community groups to learn by doing, with on-the-ground support provided to assist them in managing funds properly.

Ad-hoc support was available to address specific challenges that arose during the implementation. For example, if any issues with fund disbursement, group dynamics, or local tensions were identified, immediate intervention was provided to resolve them.



A crucial step in the process was the contracting phase, which involved formalising the partnership through a MoU. The MoU was signed between the implementing organisations and the community groups, outlining the roles, responsibilities, and expectations for both parties.

An essential part of GCT implementation was ensuring that all groups receiving cash were well-equipped to manage and allocate resources. This involved conducting capacity assessments to evaluate the readiness of the groups' to handle funds and implement their proposals effectively.

Training in safeguarding and CHS was also a priority. These sessions emphasised ethical conduct, ensuring that the dignity and rights of all community members were respected throughout the process. Safeguarding policies were established to prevent exploitation, discrimination, or harm. Monitoring was an ongoing and integral part of the GCT process ensuring that the programme was implemented as planned and that the funds were being used appropriately.

Effective coordination among different community groups and stakeholders was crucial to the success of the GCT. Likewise, regular meetings were held to ensure that all actors were aligned, and that information was being shared effectively.

Additionally, upward accountability was maintained by ensuring that the local community groups were accountable to donors and municipal authorities.

The communities were also encouraged to provide feedback to the implementing organisation, ensuring a two-way accountability system that respected the voices of local people.

By rigorously following this multi-step approach, based on DCA's guidelines for GCTs, a high degree of local ownership and community empowerment was ensured. The steps—from preparedness and situation analysis to monitoring and coordination—created an environment where communities were not just recipients of aid, but active participants in the design, execution, and evaluation of the response. This community-driven approach helped promote resilience, self-reliance, and sustainable recovery, ensuring that the community could navigate the challenges of the flood with dignity and independence.

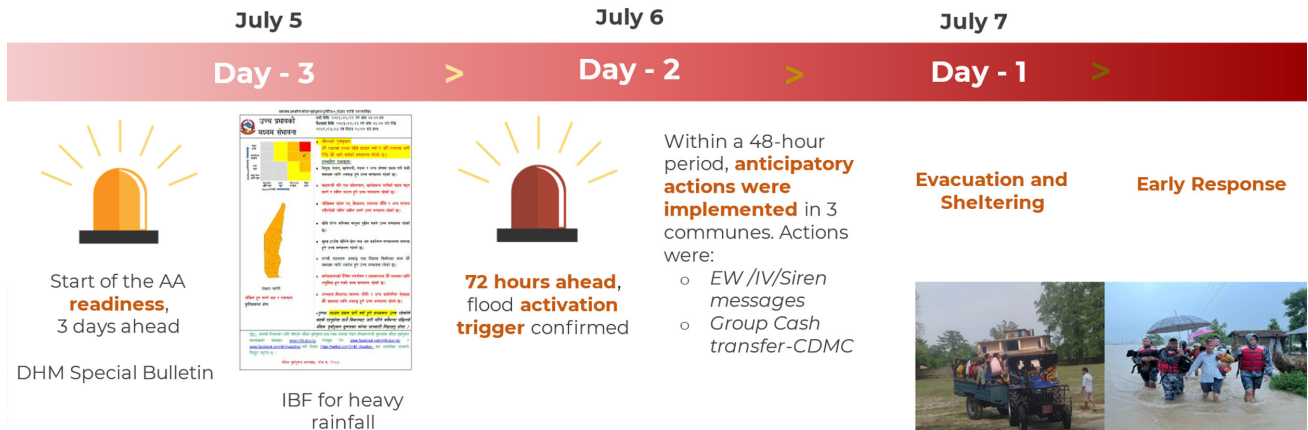
### Linking GCT and Forecast-based Anticipatory Action

On 7 July 2024, Dodhara Chandani Municipality in Nepal faced a severe climate event, with a localised cloudburst causing 624 mm of rainfall in 24 hours and widespread flooding. DHM detected the intense rainfall early and issued a warning on 5 July, allowing local authorities and communities to prepare in advance. Furthermore, the DHM conveyed the risk of heavy rainfall and potential flooding through their website, and multiple channels including Facebook, along with pre-recorded IVR messages sent to households. Through proactive communication and GCTs, residents were able to take swift action to safeguard themselves and their property.



## Anticipatory Action for Kanchanpur Flood-2024 (Cloud Burst event)

Dodhara Chandani Municipality, activated the Anticipatory Action Protocol for Kanchanpur Flooding



Due to effective risk communication and strong community collaboration for rescue efforts, the communities were well-equipped to handle the flood. They quickly provided essential needs such as food and shelter, resulting in no recorded human casualties during this adverse event. Immediately after the forecast, information was relayed to all CDMCs through a closed group. CDMC members then conducted door-to-door visits and utilised sirens and social media to alert residents about the potential flood risks. People were urged to secure their valuables, including government documents, money, and jewellery.

An important aspect of the response was the marking households with vulnerable individuals, such as the elderly, persons with disabilities, pregnant women, and children. This enabled quicker rescue efforts for these groups, prioritising their safety before assisting others.

Although the extreme weather event, later classified as a "Terai Cloudburst," caused significant damage to homes, infrastructure, and livelihoods, it is noteworthy that no human casualties were reported.

"Despite the heaviest rainfall on record, there was no major loss of human life. What accounts for this reduced mortality rate, despite the increased rainfall, is a combination of foreknowledge, preparedness, and proactive measures. As the likelihood of the river breaching the village rose, local authorities and security personnel use microphones to alert residents of the impending danger. When floodwater began to rise at 1 a.m., at-risk citizens were evacuated to safety in coordination with municipal leaders. Without the early warning system, adequate preparation, and effective search and rescue operations, it is estimated that 150 to 200 lives could have been lost in Kanchanpur district."

**Anil Pokhrel, Chief of the National Disaster Risk Reduction and Management Authority (NDRRMA)**

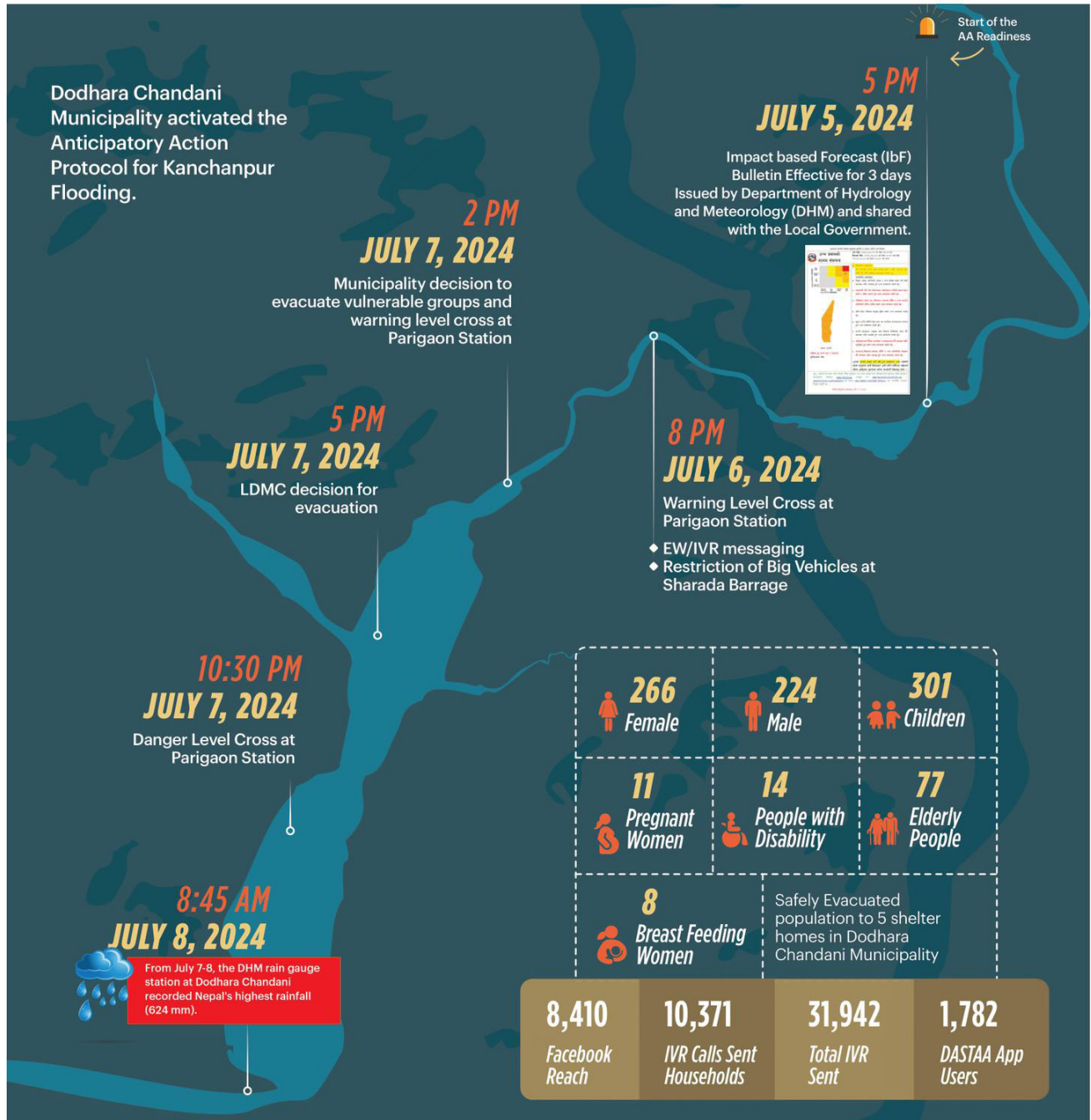


## ANTICIPATORY ACTION (AA) SAVES LIVES

# Zero Casualties Despite Record 624 mm Rainfall



SCAN TO READ LESSON  
LEARNT DOCUMENT



Implementation



Funded by



Partners





# COMPREHENSIVE ANALYSIS

This case study explores the impact of GCTs as part of FbA during the unprecedented flooding in Kanchanpur district, Nepal, in July 2024. Following extreme rainfall recorded by the DHM, local authorities, in collaboration with various organisations, implemented a proactive response strategy, emphasising community-led initiatives through CDMCs.

This analysis highlights the effectiveness of GCTs in enhancing community resilience and mitigating disaster impacts, drawing comparisons with successful implementations in other countries. The success of GCTs in Kanchanpur can be attributed to the proactive engagement of CDMCs, which played a crucial role in both disaster preparedness and response.

The details of the cash transfer are as given in the table below:

S. No.	CDMC	ADDRESS	AMOUNT (NPR)	MAJOR ACTIVITIES
1	Laligurans CDMC	Dodhara Chandani 10	90,000	Early evacuation to safe shelters, food distribution in safe shelters, food support for people whose food was completely damaged by the flood, and contingency funds
2	Mahakali CDMC	Dodhara Chandani 10	90,000	Early evacuation to safe shelters, food distribution in safe shelters, search and rescue materials
3	Sundar Prakriti CDMC	Dodhara Chandani 08	50,000	Repair and maintenance of embankments
4	Twal twale CDMC	Dodhara Chandani 08	90,000	Food support for people whose food was completely damaged by the flood, and contingency funds
5	Pragati CDMC	Dodhara Chandani 09	90,000	Ready-to-eat food support in safe shelters, and contingency funds
6	Baijnath CDMC	Bheemdatt 13	90,000	Embankment repair and maintenance, and repair and maintenance of damaged houses
7	Bishnutole CDMC	Bheemdatt 12	69,000	Early evacuation and food distribution in safe shelters
8	Shree Narayan CDMC	Bheemdatt 12	50,000	Early evacuation and food distribution in safe shelters
9	Narayantole CDMC	Bheemdatt 12	50,000	Early evacuation and food distribution in safe shelters
10	CDMC no. 18	Dodhara Chandani 10	38,500	Repair and maintenance of embankments
11	Kutiyakabhar CDMC	Dodhara Chandani 10	100,000	Early evacuation to safe shelters, food distribution in safe shelters, food support to people whose food was completely damaged by flood
Total			807,500	

Similar to experiences in countries like the Philippines and Bangladesh, where community-led disaster management frameworks have significantly improved local resilience, the CDMCs in Kanchanpur facilitated effective communication and resource allocation during the flood crisis. The ability of CDMCs to mobilise quickly, as demonstrated by the swift evacuation and resource distribution efforts of all eight CDMCs, mirrors the practices of local disaster committees in these regions, which have effectively leveraged GCTs to enhance community preparedness.

The GCT initiative in Kanchanpur empowered communities to make independent decisions regarding resource allocation, reducing their reliance on external aid. This financial independence is reminiscent of successful programmes in countries like Kenya, where cash transfers have enabled communities to prioritise their needs during crises (The World Bank Report). The ability of all seven CDMCs to manage funds and address urgent needs without waiting for external assistance represents the transformative potential of GCTs, promoting a sense of agency and community solidarity.

The robust EWS implemented in Kanchanpur, which involved real-time risk communication and proactive community engagement has been critical in disaster response. By

utilising multiple communication channels—such as social media, door-to-door visits, and sirens—the CDMCs were able to relay crucial information to community members, ensuring their safety. The integration of technology in risk communication not only enhanced community awareness but also strengthened social cohesion.

The success of the GCT initiative in Kanchanpur is underscored by the community-led approach, which ensured that aid reached the most vulnerable households. The empowerment of CDMCs to decide on resource allocation reduced tensions within the community, as seen in the comments of local authorities praising the effectiveness of community-managed relief efforts.

### Group Cash Transfer for Early Recovery

The flood of 7 and 8 July exacerbated the pre-existing inequalities faced by poorer households, particularly vulnerable women, smallholder farmers, and other marginalised groups living in flood-prone areas. The flood damaged their agricultural crops, livestock, poultry and other livelihood options. In response, the project supported these groups with cash assistance for livelihood rehabilitation through GCTs, based on their proposals. The details of the cash transfer are outlined below:

S. No.	Group	Address	Amount (NPR)	Use of cash
1	Mahakali Farmer Group	Dodhara Chandani 10	57,950	Agricultural inputs (seeds, tools, etc.)
2	Himalaya Women Farmer Group	Dodhara Chandani 05	55,000	Agricultural inputs (seeds, tools, etc.)
3	Shanti Women Farmer Group	Dodhara Chandani 05	47,500	Agricultural inputs (seeds, tools, etc.)
4	Bikasnagar Farmer Group	Dodhara Chandani 10	57,500	Agricultural inputs (seeds, tools, etc.)
5	Bheemkund CDMC	Bheemdatt 9	62,000	Agricultural inputs (seeds, tools, etc.)
6	Bijaya Farmer Group	Bheemdatt 13	52,500	Agricultural inputs (seeds, tools, etc.)
7	B.J. Bhagawati Farmers Group	Bheemdatt 11	59,500	Agricultural inputs (seeds, tools, etc.)
8	Mahakali Youth Entrepreneur Farmer Group	Bheemdatt 11	30,000	Plywood purchase for CSEB manufacturing
9	Ram Janaki Farmer Group	Bheemdatt 16	45,000	Agricultural inputs (Seeds, Tools etc.)
10	Mahakali Youth Club	Bheemdatt 12	55,000	Repairing vermi beds and purchasing earthworms
Total			521,950	

## Case Story

### Proactive CDMCs

Devi Sara Sarki, the chairperson of the Laligurans CDMC, in Shanti Tole, Dodhara Chandani Municipality, reflects on the committee's journey since its establishment five years ago. Initially, the CDMC was little more than a concept, with no meetings or community activities taking place. Most of the male members of the community sought work in India, leaving behind women, children, and the elderly. Every year, they faced the looming threat of floods, and in one devastating incident, they lost ten lives. Since then, fear has been a constant companion. However, last year, NNSWA intervened, rekindling their sense of responsibility as CDMC members and, crucially, providing them with monetary support and training. This intervention has significantly strengthened their capacity.



Previously, the committee struggled with a lack of resources. During visits to the affected families, the communities' expectations were high, and some questioned the

committee's capacity to offer support. However, now, empowered with resources, the committee has the autonomy to decide whom to assist and how much support to provide. They meet monthly, collecting NPR 100 from each member, which is then used as a loan fund for those in need. Additionally, the committee offers relief support to families affected by disasters, including floods, fires, and assistance for pregnant women and those in poverty.

Recalling the last flood, Devi described her experience: "It was raining heavily, and when we received alerts about the rainfall from the DHM through our closed messenger group, we proactively reached out to every household via phone calls, door-to-door visits, and public announcements, urging everyone to evacuate to a nearby school for shelter. Tractors were utilised to transport us and our livestock to safety."

The monetary support from NNSWA proved invaluable during this crisis. The funds in their account enabled them to manage food supplies and arrange transportation for both people and livestock. Although NPR 50,000 may seem modest, it was crucial in preventing food shortage and facilitating their relocation to safer ground. "It gave us the dignity of being able to provide for ourselves during such a difficult time, especially since our food stocks were inundated by the flood," Devi reflected. This proactive approach to GCTs not only enhanced their emergency response but also improved resilience and self-reliance within the community.





## Case Story

### Satisfied Authorities



Ward No. 10 Chairman Chandra Bahadur Singh of Dodhara Chandani Municipality faced significant challenges in compiling a list of affected populations for distributing relief materials. Frustrated individuals gathered outside, expressing their anger and dissatisfaction over the omission of names from the list of genuinely affected households, raising concerns about transparency and accountability.

“This is very difficult,” he explained. “Providing relief materials with a targeted approach is challenging; we can’t take a blanket approach since we don’t have enough supplies. The pressure to assist everyone is mounting, and it’s a headache.”

When asked about the recent interventions through the CDMCs, he quickly expressed his approval: “That was an effective approach. We didn’t have to deal with any hassles; the community decided what should be given to its members. Since the community was in charge, no one dared to create conflict. Their issues were discussed within the team, and only those in genuine need received relief materials, food, and other support.”

He openly praised the initiative of transferring money directly to the accounts of the CDMCs, stating, “This empowered them to take charge of preparedness, rescue efforts, and providing basic needs to those affected. I hope such practices are expanded to other communities as well.”

### Impactful Results

**Well-Informed Communities:** The implementation of a robust EWS has promoted a culture of collaboration within communities. By receiving regular updates on weather conditions, community members are better equipped with the information necessary to plan and prepare for potential disasters. This proactive approach not only enhances their readiness but also strengthens community bonds.

**Financial Empowerment:** The GCT approach has significantly reduced the need for communities to wait for external assistance in making critical decisions. With financial independence, community members are empowered to take initiative, address local issues, and provide support to one another. This empowerment has cultivated a sense of agency and increased trust among community members, as they feel more capable of advocating for their needs and the needs of others.

**For the People, By the People:** This initiative embodies the principle of community-led support, ensuring that aid reaches those who genuinely need it. By involving local organisations



and CDMCs, the approach minimises duplication of efforts and prevents discontent. Community members are familiar with one another’s situations, allowing them to accurately identify and assist the most vulnerable individuals.

**Hassle-Free Coordination:** In Ward 6 of Dodhara Chandani Municipality, the ward chairperson faced challenges in compiling a list of flood survivors amid overwhelming demand from residents. When asked about the GCT system,



he quickly acknowledged it as the best approach for coordinating aid distribution. However, in areas where CDMCs managed relief efforts, the process was smooth and timely. This contrast highlights the effectiveness of community-led initiatives in disaster response.

**Organised Data and Information:** The CDMC framework has introduced a systematic approach for collecting and managing data on affected households. By keeping meticulous records, community members gain a clear understanding of each other's needs. This organised strategy not only improves the efficiency of disaster response efforts but also strengthens the community's capacity to support its members effectively.

**Matter of Dignity:** Many CDMC members shared that the GCT initiative helped preserve their dignity, as they no longer had to wait for food support or rely on others during times of crisis. When the flood inundated their food stocks, they were able to manage their own needs, thanks to the funds provided through GCT and their monthly practice of collecting NPR 100 from each member. This financial autonomy empowered them to take control of their situation and provided immediate relief to those in urgent need. It reinforced a sense of community solidarity and self-sufficiency.

## < ST\_ALERT



Monday, 5 August 2024



DCA/NNSWA र तपाइको CDMC बीच बाढी पूर्वानुमानमा आधारित अग्रिम प्रतिकार्य गर्ने सम्बन्धमा गरिएको सम्झौता बमोजिमको पहिलो किस्ता वाफतको रकम रु. ५०,०००/- CDMC को खातामा पठाइएको छ । NNSWA संग समन्वय गरि सम्झौता अनुसार उक्त रकम पूर्वतयारी तथा अग्रिम प्रतिकार्य सम्बन्धी क्रियाकलापहरुमा खर्च गर्नु होला ।

16:07



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16:15





# STRATEGIC INSIGHTS



**Encourage Flexible Funding Approaches:** Many CDMC members have expressed a desire for more flexible funding mechanisms. Currently, cash transfers must be spent within a specific timeframe, which can lead to rushed decisions and unnecessary purchases. Allowing funds to remain in the community account for future use would enhance financial security ensuring that resources are available when genuinely needed. Promoting flexible funding options allow communities to adapt cash transfer amounts and timelines based on evolving circumstances, ultimately strengthening their resilience in times of crisis.

**No-Regret/Low-Regret Action:** The GCT approach exemplifies a no-regret/low-regret disaster risk management action, designed to provide benefits to the receiving population regardless of whether a disaster occurs. This proactive and flexible strategy supports early action in predictable disaster scenarios, ensuring cost-effectiveness and immediate benefits while also mitigating long-term risks.

**Linking CDMCs to Ward and Municipal Activities:** Strengthening the connection between CDMCs and municipal authorities is crucial. Currently, the municipality may not always be fully aware of the activities and needs of certain communities. By integrating CDMCs into municipal planning and decision-making processes, they can become informed about local policies, budgets, and development projects. This linkage would empower CDMCs to articulate their demands and address community issues more effectively.





**Learning Platform Among CDMCs and Municipalities:** Each CDMC has responded to flooding in unique ways, such as facilitating safe shelter, providing targeted food assistance for vulnerable groups, or distributed dry foods like noodles and beaten rice. Establishing a platform for CDMCs to share experiences and best practices is essential for mutual learning and informing future strategies by agencies and authorities in mobilising CDMCs.

**CDMC Involvement in Disaster Preparedness:** Involving CDMCs in disaster preparedness initiatives equips them with essential knowledge and skills for effective response and improved readiness. This approach ensures that initiatives are tailored to the specific needs of the community, providing a sense of ownership and accountability among members.

**Enhance Training and Capacity Building:** While various training programmes, such as note-taking and meeting minutes, have been initiated, there is a pressing need for additional training focused on financial management, emergency response, and community organising. Equipping CDMCs with these skills will empower them to manage cash

transfers effectively and provide robust support to their communities during crises.

**Establish Clear Guidelines for Cash Transfers:** It is essential to develop transparent criteria for cash transfer allocations to ensure that assistance reaches the most vulnerable households. Clear guidelines will help maintain trust within the community and enhance the overall effectiveness of the cash transfer programme.

**Monitor and Evaluate Impact:** Implementing robust monitoring and evaluation mechanisms is critical to assessing the effectiveness of cash transfer programmes. Regular feedback from community members provide valuable insights for continuous improvement and ensures that initiatives meet their intended objectives. This process will also facilitate the redesign of projects or programmes, enabling innovative approaches to address the evolving needs of the community. By actively involving community members in the evaluation process, agencies can promote a culture of accountability and responsiveness, ultimately enhancing the overall impact of their interventions.



**Elevate Funding Initiatives:** Advocating for increased funding for cash transfer programmes that support proactive measures is essential. This could involve creating emergency funds specifically designated for rapid response actions. Linking these funds with municipal disaster budgets will enable communities to mobilise for post-disaster reconstruction and rehabilitation. For example, if a community needs safe shelter or an embankment to mitigate flooding, they can be organised labour and technical work, providing employment and income opportunities for local residents.

### Conclusion: A Model for the Future

The experience in Kanchanpur highlights the profound impact of GCTs when applied as part of FbA. By empowering local

communities, promoting strong partnerships, and utilising flexible, community-driven approaches, GCTs have proven to be an effective tool for building resilience, mitigating disaster impacts, and facilitating early recovery. The GCT approach is a no-regret/low-regret disaster risk management action that enables flexible and proactive early responses to predictable disasters, ensuring cost-effective benefits regardless of whether a disaster occurs.

Looking ahead, this model can serve as a blueprint for enhancing community preparedness and response to future disasters, particularly as the world faces increasingly unpredictable and extreme weather events due to climate change.









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