After tropical Cyclone Remal's landfall in May 2024, Taieba (8), Mim (8), Jannatul (13) and Shahadat (3) prepare for recovery in Patuakhali, Bangladesh. Around 3.8 million people were affected by Cyclone Remal, with 150,000 houses partially or fully damaged. UNICEF's response included delivering lifesaving supplies to affected communities, and supporting sustainable recovery. ©UNICEF/UNI582182/Paulash

unicef
for every child

Building resilience with child-responsive climate risk financing

in Bangladesh

Innovative, flexible finance means children and families can prepare for and withstand cyclical cyclone shocks in Bangladesh while reducing risks for the next disaster of any kind

Bangladesh is one of the countries where children are most at risk from climate change

Child climate risk: Hazard exposure + vulnerability

UNICEF's Child Climate Risk Index (CCRI)

15th

Ranking out of 163 countries for climate risk*

Bangladesh, often called the 'land of rivers,' lies nestled in one of the world's largest deltas. It has 700 km of coastline (20 percent of its total land area), which makes a sizable portion of the country extremely susceptible to tropical cyclones and storms. When cyclones reach landfall in Bangladesh, the funnel-shaped northern part of the Bay of Bengal produces tidal surges, putting nearly all 11 coastal districts[1] at severe risk of damage and losses from extreme winds and flooding.

While global death tolls have been trending downward from disasters over the past decades, Bangladesh persists with a high death toll in addition to ever-increasing socioeconomic losses that accumulate and perpetually erode development progress (Bangladesh ranks 9th highest in fatalities).[2] Between 1999 and 2018, Bangladesh endured 191 climate-related disaster events. This is around 10 significant disasters every year for a country with highly vulnerable populations (Bangladesh is ranked 129/193 on the Human Development Index).[3] Breaking this cycle of recurring disasters is extremely urgent for children.

*A higher ranking [closer to 1] means children face the highest climate risks in that country. United Nations Children's Fund, The Climate Crisis is a Child Rights Crisis, UNICEF, New York, 2021, pp. 79, 120.

An estimated **19 million children** are exposed to tropical cyclones in Bangladesh[4]

Children in Bangladesh face the greatest losses when exposed to severe hazards such as cyclones, floods, droughts, landslides, vector-borne diseases and heatwaves. These threaten their well-being, development and, in too many cases, their lives.[5] Disasters disrupt or destroy critical services—like water, sanitation and hygiene (WASH), social protection, health, nutrition, education and child protection.

In extreme cases, families cope with financial loss by removing children from school to work in informal labor or forcing daughters into marriage. Service disruption also threatens safe pregnancies and births, quality education, child safety and access to safe water, which is especially critical to protect children under age five from life-threatening diseases.[6] This creates life-long, permanent losses for children.

UNICEF and its partners recognize that improving the resilience of social services to withstand multiple and various hazards is among the best ways to reduce losses for children and society. In response, UNICEF is implementing the **Today & Tomorrow** Initiative, an innovative climate and disaster risk finance pilot in Bangladesh and seven other hazard-prone/climate-vulnerable countries: Comoros, Fiji, Haiti, Madagascar, Mozambique, Solomon Islands and Vanuatu.

The Today & Tomorrow approach enhances individual and community resilience by integrating disaster risk reduction (DRR) and climate change adaptation (CCA) with innovative climate and disaster risk financing instruments like parametric insurance for rapid response and resilient recovery.

In Bangladesh, when a cyclone meets a defined criteria of windspeed (39 mph) and affects at least one child, the pilot's parametric insurance funding is triggered and sent within days for UNICEF disbursement.

Funding is designed as flexible, rapidly released and applied to activities through a systems-strengthening approach aimed at reducing the number of children directly affected by climate change and disasters in the short and long term.

In May 2024, a child preserves water as part of the community's preparedness measures for the coming Cyclone Remal in a Rohingya refugee camp in Cox's Bazar. In Bangladesh, UNICEF supports the government in its early warning efforts. It also helped ensure a swift and effective response and sustainable recovery in the cyclone's aftermath, which affected approximately 3.8 million people. © UNICEF/UNI583133/Sujan

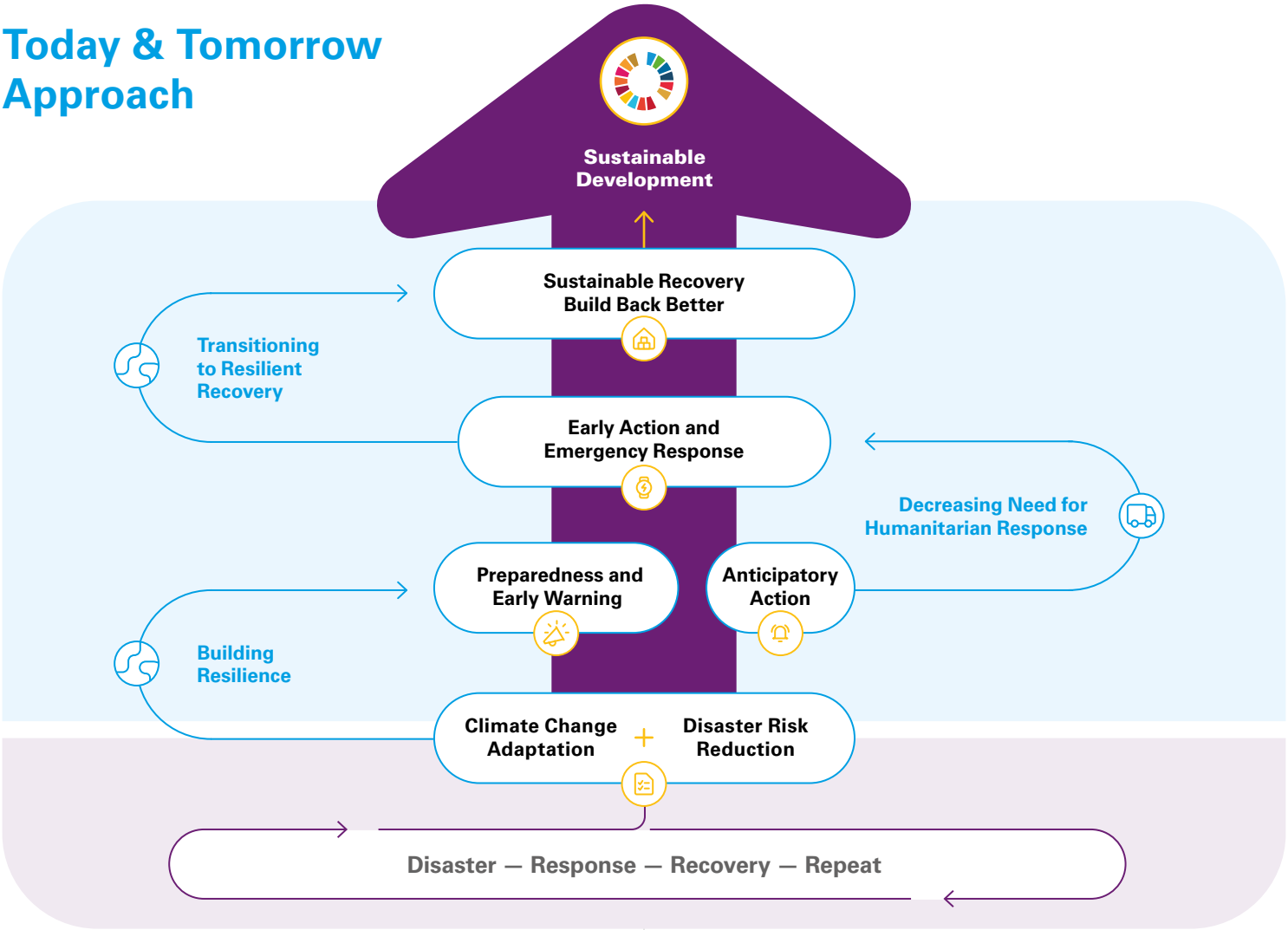
Today & Tomorrow Initiative
Breaking the disaster-response-recovery-repeat cycle for children

In 2023-2024, the Today & Tomorrow pilot released more than US$7.8 million in Tomorrow insurance payouts triggered by cyclones in Bangladesh, Comoros, Fiji, Haiti, Madagascar, Mozambique, Solomon Islands and Vanuatu.

UNICEF designed Today & Tomorrow with the support of WTW's Climate and Resilience Hub. It is implementing the pilot through public and private sector partner financial support, including Germany's Federal Ministry of Economic Cooperation and Development (BMZ) and the UK's Foreign, Commonwealth and Development Office (FCDO) under the World Bank Global Shield Financing Facility.

US$**7.8** million

Today & Tomorrow Approach



The Today Component supports actions today to avert and reduce multi-hazard risks through disaster risk reduction, climate change adaptation, preparedness and anticipatory action. It supports cross-sectoral programmes aimed at climate-smart and disaster-resilient health, education, WASH, child protection and social protection systems, while engaging children and youth in solutions. The funding aims to exponentially increase the ultimate return on investment compared to the business-as-usual disaster response.

Today global outputs:

- Child-sensitive climate and disaster risk data, information and knowledge
- Child-sensitive climate and disaster risk reduction policies, plans, regulations and finance mechanisms
- Child-sensitive climate resilience technologies and interventions

The Tomorrow Component features a customized Parametric Risk Transfer insurance product for tropical cyclones. In the 2023-2025 pilot, this component is set up to provide up to $99,613,645 in flexible funding to protect up to 13.5 million children and community members. The insurance payouts offer rapid funding to complement other humanitarian funding streams, supporting rapid response and recovery to build back better for affected children and households.

Tomorrow global outputs:

- Climate response/Emergency relief
- Post-disaster recovery and Build Back Better*

* Build Back Better (BBB) is an approach to post-disaster recovery that reduces vulnerability to future disasters and builds community resilience to address physical, social, environmental and economic vulnerabilities and shocks (https://www.gfdrr.org/recovery-hub). Recovery within a BBB framework also provides a prime opportunity to build back more sustainable with low carbon solutions.

UNICEF prepares its supplies to respond to Cyclone Hamoon as it approaches the coastal belt of Cox's Bazar in 2023. After the cyclone made landfall, UNICEF deployed the packages to nearby, at-risk Rohingya refugee and host communities. ©UNICEF/UNI457150/Lateef

With flexible funding, UNICEF can quickly address and meet the greatest child needs

In Bangladesh, UNICEF, the government and other partners are seeing interest grow in Today & Tomorrow's comprehensive and proactive approach to disaster management over more traditional or reactive efforts.

Since the pilot began, development and humanitarian activities have included:

- Supporting the **National Early Action Protocol** for floods and cyclones, with contributions to the national Forecast-Based Financing/Action Taskforce led by the Government of Bangladesh on preparing early action-related strategies.
- Helping to establish community-based early warning systems that include children and vulnerable populations through the **Cyclone Preparedness Programme** and national **Early Warnings for All (EW4all)** stakeholder workshops roadmap, as well as contributing to the national roadmap for EW4All development.

- Co-developing the **unified Cash Plus package** with the Bangladesh Humanitarian Coordination Task Team, with payments triggered before hazardous events to bridge the gap between immediate relief and long-term recovery.
- Topping up existing **multi-purpose cash allowances** for 3,790 households experiencing poverty during different cyclones to ensure shock-responsive social protection.
- Providing **contingency supplies**—including education, family and dignity kits—to over 110,000 people affected after Cyclone Midhili (2023) and Cyclone Remal (2024).
- Conducting climate-resilient WASH **repairs and building new disaster resilient infrastructure** for hard-to-reach, underfunded island communities, including on Moheshkhali and St. Martin's Island.
- Rehabilitating and improving **disaster resilience of WASH services** in 25 schools and 8 sub-district health complexes.
- Creating **safer and more resilient learning environments** through improved school safety and preparedness by upgrading facilities and integrating disaster risk education and training.
- Providing **child-responsive DRR and CCA** training to more than 300 government officials, UNICEF staff and civil society participants. Disaster Management Committee training in 80 sub-districts is planned for 2025 with government and civil society partners..
- Enhancing **risk communication, community engagement and social and behavioral change** initiatives to encourage communities to take their own action to recover from cyclones and floods using Building Back Better approaches.

The Today & Tomorrow approach is proving successful in supporting at-risk children and families—including pregnant women, new mothers and newborns—and reducing future disaster risks. In Bangladesh, this includes children and young people living in refugee camps and host communities, experiencing poverty, on the move, living with a disability and residing in hard-to-reach communities (see the **Year 1 Results of the Today & Tomorrow Initiative**).

Bangladesh was impacted by three tropical cyclones in 2023 and one in 2024 and received more than $531,000/USD in Tomorrow funding in insurance payouts. UNICEF used the funding to reach over 190,000 children, women and their families in under-served communities. UNICEF staff working on the pilot said the funding's flexibility is its greatest attribute as it is added to critical humanitarian aid funding already earmarked for specific sectors. The funding helped them reach new populations and geographical locations.

$531,000

Bangladesh USD payouts from four tropical cyclones in 2023 and 2024

$120,800	$135,800	$135,800	$138,600
May 2023	October 2023	November 2023	May 2024
Cyclone Mocha	**Cyclone Hamoon**	**Cyclone Midhili**	**Cyclone Remal**
245.2 km/h	**136.8 km/h**	**69.8 km/h**	**96.7 km/h**

Approximate payout in USD and cyclone intensity (maximum wind speed in km/h)

190,000

Through insurance payouts, UNICEF has reached an additional 190,000 people in Bangladesh,* including:

64,900	91,100	3,400	21,000
children	women/girls	people with disabilities	internally displaced persons (IDPs)

*Through four cyclone-triggered insurance payouts in 2023 and 2024, Today and Tomorrow's innovative finance approach reached 190,000 people beyond those supported by UNICEF's traditional humanitarian response to cyclones.

The Today & Tomorrow pilot's flexibility and rapid speed of disbursement allow UNICEF to quickly direct resources to urgent, unmet child and community needs. These resources often address critical gaps identified by UNICEF, government partners and other responders. For instance, after Cyclones Hamoon and Remal hit in 2023 and 2024, the Today & Tomorrow parametric insurance payouts met critical needs for over 3,750 households with pregnant women, newborns and young children.

These families, experiencing extreme poverty, often could not withstand external shocks and stressors and remained unreached by traditional disaster response funding. In supporting those most impacted by the two cyclones, UNICEF and its partners used the funding to top up and expand the reach of existing cash transfer payments already made through traditional routine social protection programming systems.

Social protection addresses economic and social vulnerability, providing essential support across the life course. In lower-income countries, social protection significantly impacts child poverty and vulnerability. As climate change impacts intensify, shock-responsive social protection (SRSP) measures can help break poverty cycles by providing support to cope with multiple hazards and stresses.

Shock-responsive Social Protection

Shock-responsive Social Protection (SRSP) is the ability of social protection systems to anticipate, respond to and recover from shocks, ensuring the resilience and well-being of individuals, households and communities against future crises.

- UNICEF works with partners to integrate SRSP worldwide into existing national systems and frameworks to deliver swift, scalable support after hazardous events.
- SRSP can reduce long-term, economic losses for households, preventing multidimensional and generational poverty.
- SRSP initiatives can strengthen child and community resilience, and safeguard the lives of those most at risk.
- SRSP can minimize dependencies on external humanitarian assistance as systems transition from reactive to proactive risk management.
- SRSP is critical for protecting the most vulnerable children and families from the intensifying frequency and severity of cyclones and other hazards due to a changing climate.

Maloti from Satkhira was one of the beneficiaries of the Today & Tomorrow cash assistance. When Cyclone Remal hit in May 2024, the 20-year-old Maloti who had just turned a mother 24 days earlier was displaced with her family, who were already facing mounting financial burdens. After the cyclone, Today & Tomorrow supported Maloti and her family in paying for hospital costs. © UNICEF/UNI664967/Himu

Spotlight on pregnant women, mothers and young children **Shock-responsive social protection investment improves well-being**

Pregnant women and new mothers living in poverty are especially vulnerable to the impacts of cyclones.

- **Healthcare** services can be severely disrupted, making it challenging for women to receive essential medical care for a healthy pregnancy, childbirth and breastfeeding;
- **WASH** services can be difficult to access, including clean toilets and safe water crucial for their health and that of their unborn children and newborns;
- **Nutrition** needs unique to pregnant women and lactating mothers can be difficult to meet due to food shortages, increased local costs and disrupted supply chains; and
- **Child education** can be threatened when schools are destroyed or repurposed for shelter.
- **Child protection** services need support as disasters heighten the risk of family separation and displacement, child exploitation and abuse, and psychosocial and mental health issues due to stress, anxiety and trauma.

In Bangladesh, a common negative coping strategy for families impacted by cyclones is to take high-interest loans to pay for essential services and goods. The short-term cash infusion, however, can lead to long-term, intergenerational poverty for families.

Supporting women and children to recover and meet basic needs

As climate change intensifies, implementing shock-responsive social protection systems for children at risk of hazards like floods and cyclones offers a low-cost, effective adaptation measure. Providing timely top-up assistance during climate-related shocks, these systems help safeguard vulnerable groups, including pregnant women, newborns and young children.

UNICEF promotes shock-responsive social protection as a multi-hazard approach to lower vulnerabilities and build resilience to shocks, including cyclones, floods, storm surges and droughts. In Bangladesh, the Today & Tomorrow approach enabled the delivery of critical cash assistance to families affected by cyclones.

This support accelerated rapid response and sustainable recovery. It helped families avoid negative coping strategies such as high-interest loans or reduced spending on health and education, thereby building resilience to future shocks.

25,000
people

After Cyclone Hamoon and Cyclone Remal, SRSP support reached nearly 25,000 people in 8,000 households with cash transfers ranging from $28/USD to $55/USD

After Cyclones Hamoon and Remal, UNICEF and civil society partners identified and registered pregnant women, lactating mothers of children aged 0-4 years, and female-headed households experiencing extreme poverty as vulnerable populations not being reached by traditional humanitarian response funding.

UNICEF also engaged with the Mother and Child Benefit Programme (MCBP) and Income Generating Activity (IGA) Project—implemented by the Ministry of Women and Children Affairs (MOWCA)—to identify cyclone-impacted households for payout funding. The MCBP improves women's nutritional status, cognitive ability and development outcomes during pregnancy and for their children during early childhood through monthly payments (approximately $7/USD). The IGA Project supports women in achieving financial stability through skills and knowledge building.

After Cyclone Hamoon and Cyclone Remal, UNICEF directed over 60 percent (approximately $175,000/USD) of the pilot's insurance payments to shock-responsive social protection through Multi-Purpose Cash (MPC) Allowances.[7]

From Today & Tomorrow funding, 1,800 households received over $75,000/USD as unconditional cash transfers after Cyclone Hamoon. Today & Tomorrow's parametric insurance funding reached over 1,950 households with $100,000/USD after Cyclone Remal. The funding contributed to larger efforts that provided cash grants to nearly 8,000 households with pregnant mothers, reaching over 25,000 people nationwide.

Families used the funds to meet urgent needs and access immediate necessities required to maintain their household's health, safety and well-being after a disaster. This includes recovering lost assets, purchasing clothing and food, funding child education costs, covering healthcare expenses, repairing shelters and paying lodging fees. Those participating in the cash transfer initiative also received awareness-raising messages on health, nutrition and hygiene from community volunteers working with UNICEF.

With insurance payouts offering more flexible and timely funding than traditional humanitarian responses, UNICEF and partners were able to reach underserved families more effectively, tailoring assistance to individual and community needs. Additionally, the Today & Tomorrow pilot has improved the selection of Humanitarian Cash Transfer (HCT) participants by strengthening partnerships and data-sharing between the government and civil society organizations.

These innovations in SRSP have enhanced climate and disaster resilience, ensuring the efficient delivery of support during disasters in Bangladesh.

Maloti, one of the participants of the Today & Tomorrow cash assistance programme, returns home with her newborn baby on 12 June 2024 after being displaced by Cyclone Remal. © UNICEF/UNI664960/Himu

Cyclone Remal recovery

Cash transfers help Pramita stay healthy during pregnancy

On May 26, 2024, Cyclone Remal swept through the coastal areas of Bangladesh, affecting over 8.4 million people, including 3.2 million children. The cyclone devastated 150,000 homes and cut off road access to the worst-hit areas.

Pramita's life in Jelekhali, Munshiganj, was simple yet content. She shared her home with her husband, Debashish, his family and their livestock. Chores and the comfort of family marked daily routines. However, Cyclone Remal's arrival brought unprecedented upheaval as it ravaged the coastal regions of Bangladesh, affecting millions and destroying homes.

Roads were obliterated, trapping residents like Pramita and her family at home. Markets were also inaccessible. Thousands of people, including her husband, lost their income. At 8 months pregnant, Pramita faced heightened challenges.
The destruction hindered her access to medical care, safe drinking water and proper nutrition beyond dry food stocks. She became dizzy and weak.

Due to her circumstances, Pramita's household was one of the over 8,000 to receive humanitarian cash transfer from the Today & Tomorrow pilot.

"*The support from UNICEF was timely. It alleviated our immediate financial burden, enabling me to focus on my health and my baby. Otherwise, my husband would have had to borrow money to cover these expenses*," Pramita said.

Despite living in a severely cyclone-affected and remote area, Pramita quickly received the top-up funds through the pre-established payment mechanism of UNICEF's HCT programme, of which she was a participant. Similarly, upon receiving funds from UNICEF's parametric insurance payout, the government promptly allocated additional funds to cyclone-affected pregnant women and new mothers already registered in their systems, such as those in the MCBP or IGA programs.

Prompt assistance was also critical for Pramita's health: "*I went for a checkup after we received the money… a week after the cyclone,*" she said. *"The doctor diagnosed me with low hemoglobin levels and informed me that my weight had also dropped. I was prescribed four bags of blood and vitamins. We paid for two bags of blood transfusions and bought vitamins, fruits and other nutritious food as advised by the doctor.*"

The cash transfer supported Pramita's rapid recovery as she could receive vital medical care without incurring debt, improving her and her baby's well-being. As they recovered from Cyclone Remal's destruction, the HCT also helped them avoid the generational poverty that can result from long-term debt.

"If I were not pregnant, we all would have attempted to move to a safer place before the cyclone struck," Pramita said. ©UNICEF/UNI664979/Himu

Before Cyclone Remal landed on coastal Bangladesh, UNICEF and its partners worked to lessen its severe threat to over 5 million individuals through early warning and preparedness activities. For instance, UNICEF strategically positioned $1.26 million worth of life-saving supplies to reach 91,000 impacted people after the cyclone event. UNICEF also established two rapid response partnerships and had 19 staff members standing by for deployment to the most impacted regions. ©UNICEF/UNI580911/Paulash

Building a resilient Bangladesh for children and their families

UNICEF Bangladesh has a long history of prioritizing children in disaster management activities. Its programmes focus on integrating child rights into DRR and climate change policies and sector-specific plans, promoting and training on comprehensive school safety, developing disaster-resilient health facilities, implementing climate-resilient WASH and strengthening the capacities of communities and disaster management committees.

Prioritizing children

The Today & Tomorrow approach piloted in Bangladesh builds on and accelerates these efforts before and after cyclones. Overall, it demonstrates how a trigger-based, flexible funding approach helps meet needs that are often unpredictable until after a disaster. It showcases how a child-responsive, humanitarian-development nexus approach can strengthen systems that lower long-term disaster impacts.

By implementing the Today & Tomorrow approach, UNICEF Bangladesh is showing the importance of innovative finance mechanisms in ensuring the most vulnerable populations, especially children, can withstand shocks. They can access and use child-critical essential services that allow them to survive and thrive. In the case of pregnant women and young children and their mothers who reside in hard-to-reach or under-resourced locations, shock-responsive social protection can lower the potential for generational debt for pregnant women and their families and build their resilience.

Today & Tomorrow is also strengthening UNICEF and civil society engagement with government officials in reaching those most impacted by cyclones and other hazards in hard-to-reach areas. With limited or earmarked support through traditional funding streams, the insurance payments provide rapid and effective support. With its integration of development programming, the demonstrated benefits of nexus thinking that is more holistic is also influencing how UNICEF staff, the government, and partners can sustainably respond to disasters and build resilience in recovery to lessen the impact of future hazards.

Transforming systems to prioritize risk mitigation, preparedness, early warning, anticipatory action, early action, emergency response, sustainable recovery and Building Back Better is critical for all of society, especially children. Focusing on the needs of children creates a foundation for a healthier, safer and more resilient future for everyone. This comprehensive approach ensures a resilient Bangladesh in the face of the climate crisis, reducing impacts for all future hazards, not just cyclones.

When children are prioritized, all of society benefits

Endnotes

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For more information, contact the UNICEF
Climate, Environment, Energy and Disaster Risk Reduction team at
climate@unicef.org

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