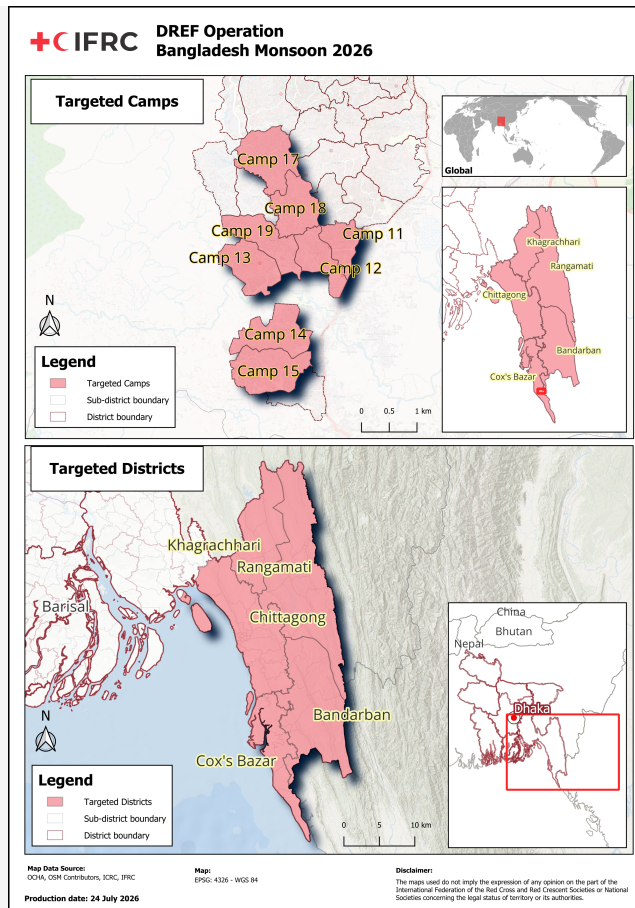




BDRCS volunteers distribute dry food in Khagrachari (Photo: BDRCS)

Appeal: MDRBD040	Total DREF Allocation: CHF 899,498	Crisis Category: Orange	Hazard: Flood
Glide Number: FL-2026-000110-BGD	People Affected: 1,116,174 people	People Targeted: 125,000 people	
Event Onset: Sudden	Operation Start Date: 14-07-2026	New Operational End Date: 31-01-2027	Total Operating Timeframe: 6 months
Reporting Timeframe Start Date: 14-07-2026		Reporting Timeframe End Date: 22-07-2026	
Additional Allocation Requested: 424,498		Targeted Regions: Chittagong	

Description of the Event



Date of event

18-07-2026

What happened, where and when?

Bangladesh is experiencing a severe monsoon-induced flood and landslide emergency following a period of exceptionally heavy rainfall associated with an active monsoon system and a low-pressure area over the Bay of Bengal. The emergency began in early July 2026 and intensified between 9 and 18 July, triggering widespread flash floods, riverine flooding, waterlogging, and landslides across several parts of the country. Rainfall was particularly intense in the south-eastern and north-eastern regions, with Chattogram, Cox's Bazar, Bandarban, Khagrachhari, Rangamati, Sylhet and Sunamganj experiencing prolonged heavy precipitation. Rising water levels in major rivers, including the Sangu, Kushiya, Monu and Khowai, resulted in widespread inundation of low-lying areas, landslides in hilly terrain, destruction of critical infrastructure, and disruption of essential services.

The emergency has affected multiple districts across Bangladesh, with the most significant impacts recorded in Cox's Bazar, Chattogram, Bandarban, Rangamati, Khagrachhari, Sylhet, Sunamganj, Moulvibazar, Habiganj and adjacent flood-prone areas. The impacts have been particularly severe in the Chattogram Hill Tracts and Cox's Bazar, where steep slopes, saturated soils and prolonged rainfall have increased the occurrence of landslides and infrastructure damage. In Cox's Bazar, the effects have extended across all 33 Rohingya refugee camps and surrounding host communities, causing damage to shelters, water, sanitation and hygiene (WASH) facilities, roads, retaining walls and community infrastructure, while disrupting access to basic services and livelihoods.

Although rainfall has gradually decreased and water levels in many rivers have started to recede, the emergency remains ongoing. Localized flooding, waterlogging, contaminated water sources, damaged infrastructure and landslide risks continue to affect vulnerable communities. According to the Inter-Cluster Coordination Group sitrep dated 13 July 2026, more than 1.1 million people have been affected across 10 districts. As of 18 July 2026, 374 unions and four municipalities across 56 upazilas had been affected, with approximately 38,500 people temporarily displaced and more than 267,000 households stranded or isolated by floodwaters. The floods and landslides have

also resulted in reported fatalities and substantial damage to housing, livelihoods, agriculture, fisheries, livestock and public infrastructure, generating significant humanitarian needs that require sustained response and recovery support.



Heavy rainfall caused severe damage to latrines (Photo: BDRCS)



BDRCS distributed safe drinking water in Bandarban (Photo: BDRCS)



Food parcel distributed to the affected people in Khagrachari (Photo: BDRCS)



BDRCS provided medical assistance in Bandarban (Photo: BDRCS)

Scope and Scale

The 2026 monsoon emergency represents one of the most significant flood events affecting south-eastern Bangladesh in recent years, both in terms of geographic spread and humanitarian impact. Unlike typical seasonal monsoon flooding, which is often localized and manageable through existing preparedness mechanisms, this event has simultaneously affected multiple districts through a combination of flash floods, riverine flooding, landslides and prolonged waterlogging. The scale of the disaster has placed considerable strain on affected communities, local authorities and humanitarian responders, particularly in areas where recurrent disasters have already eroded coping capacities.

More than 1.1 million people have been affected across 10 districts, with widespread impacts on shelter, livelihoods, food security, water and sanitation systems, health services and community infrastructure. According to government assessments, over 32,000 houses have been damaged across Chattogram Division, while more than 12,000 latrines and 3,500 water points have been fully or partially damaged, increasing the risk of waterborne diseases and limiting access to safe drinking water. Significant losses have also been recorded in agriculture, fisheries and livestock, with more than 54,000 hectares of cropland affected and combined fisheries and livestock losses estimated at approximately USD 23 million. These impacts have significantly reduced household incomes, disrupted local economies and increased recovery needs among already vulnerable populations.

The situation is particularly concerning in Cox's Bazar and the Chattogram Hill Tracts, where vulnerable host communities live alongside large numbers of Rohingya refugees in hazard-prone locations. In Cox's Bazar, exceptionally high rainfall has caused extensive damage to shelters, drainage systems, WASH infrastructure, access routes and protective site structures across the camp settlements and surrounding host communities. In Bandarban, Rangamati and Khagrachhari, flash floods and landslides have affected remote and hard-to-reach communities, further complicating assessment and response efforts. Women, children, older persons, persons with disabilities,

female-headed households, indigenous communities and people dependent on daily wages, agriculture and small-scale livelihoods have been disproportionately affected.

The severity of this event is further reflected in the exceptionally high rainfall intensity recorded during the reporting period. Several locations in Cox's Bazar, Chattogram, Bandarban and Sylhet recorded rainfall levels significantly above seasonal averages. The combination of prolonged rainfall, saturated soils and rising river levels generated simultaneous flood and landslide risks across a wide geographic area, amplifying humanitarian impacts beyond those usually experienced during a normal monsoon season.

The magnitude of the humanitarian impacts, the geographic expansion of the flooding, and the increasing needs observed across affected communities have necessitated an expansion of the operation. Accordingly, the Bangladesh Red Crescent Society (BDRCS), with the support of IFRC, is extending its response beyond Cox's Bazar to the severely affected districts of Chattogram, Bandarban, Rangamati and Khagrachhari, alongside the mobilization of additional DREF resources to enable a timely, proportionate and needs-based humanitarian response. This scale-up will allow BDRCS to address urgent humanitarian needs, support early recovery and strengthen the resilience of communities affected by this exceptional monsoon emergency.

Source Information

Source Name	Source Link
1. Inter-Sector Flash Situation Update #5-12 July 2026	https://rohingyaresponse.org/wp-content/uploads/2026/07/Inter-Sector-Flash-Situation-Update-5-as-of-12-July.pdf
2. Bangladesh: Flash Flood and Landslides Situation Report 18 July 2026 by Food Security Cluster	https://fscluster.org/bangladesh/document/bangladesh-flash-flood-and-landslides
3. Bangladesh: Situation Report #1 - Flash Flood and Landslides (13 July 2026)	https://bangladesh.un.org/en/319254-bangladesh-situation-report-1-flash-flood-and-landslides-13-july-2026

Summary of Changes

Are you changing the timeframe of the operation	No
Are you changing the operational strategy	No
Are you changing the target population of the operation	Yes
Are you changing the geographical location	No
Are you making changes to the budget	Yes
Are you requesting an additional allocation?	Yes



Please explain the summary of changes and justification:

Considering the significant and widespread impact of the monsoon floods across Bangladesh, BDRCS has requested additional resources to address urgent humanitarian needs. The operation is being expanded from the initially targeted Cox's Bazar district to additional flood-affected districts within Chattogram Division, namely Chattogram, Bandarban, Rangamati, and Khagrachhari. The scale and severity of the disaster have exceeded the capacity of the current response, with extensive damage to homes, livelihoods, and essential services, necessitating additional DREF support to meet growing humanitarian needs.

As a result of the scale-up, the operation's target population has increased from 80,000 to 125,000 people. Through the additional DREF allocation, BDRCS will provide Multipurpose Cash Assistance (MPCA) to an additional 4,000 flood-affected households to support immediate needs and early recovery. Under Protection, Gender and Inclusion (PGI), BDRCS will also provide cash assistance to 500 people with specific needs, ensuring that particularly vulnerable individuals can access assistance and meet their priority needs in a dignified and inclusive manner. The operation will further replenish 5,500 dignity kits and 1,000 shelter toolkits deployed during the response, restoring preparedness capacity and ensuring readiness for future emergencies during the ongoing monsoon season.

Based on assessments, community feedback, and identified unmet needs in the Rohingya camps and host communities in Cox's Bazar, the MPCA target has been increased from 1,320 to 1,500 households, while the target for mid-term shelter support has increased from 30 to 40 households. These adjustments ensure that assistance remains aligned with priority needs and reaches the most vulnerable populations.

To facilitate the scale-up of the operation, IFRC will deploy a Procurement Surge profile to strengthen procurement and supply chain functions, ensuring the timely acquisition and delivery of assistance in accordance with IFRC procedures and standards.

The nationwide floods and the impacts in Cox's Bazar arise from the same monsoon emergency event and therefore continue to be managed under a single operational response strategy.

IFRC Network Actions Related To The Current Event

Secretariat

The IFRC Bangladesh Country Delegation is supporting the BDRCS in coordinating, strengthening, and scaling up the response to the ongoing floods and landslides across affected areas of Bangladesh. IFRC maintains close coordination with the Ministry of Disaster Management and Relief (MoDMR), the United Nations Resident Coordinator's Office (UNRCO), humanitarian clusters and working groups, Participating National Societies (PNS), the ICRC, and other humanitarian partners to facilitate information sharing, operational coordination, resource mobilization, and complementarity of response efforts.

IFRC is providing continuous technical and operational support to BDRCS in emergency assessments, response planning, coordination, reporting, information management, and overall operational management. The IFRC Bangladesh Country Delegation remains in close communication with the IFRC Asia Pacific Regional Office to ensure timely technical guidance and surge support as required. Together with BDRCS and Movement partners, IFRC continues to closely monitor the evolving situation, assess emerging humanitarian needs, identify operational gaps, and support the mobilization of additional resources to address the growing needs of affected communities.

Following a request from BDRCS, IFRC initially approved and launched a DREF operation amounting to CHF 475,000 to support flood- and landslide-affected populations in the Rohingya refugee camps and adjacent host communities in Cox's Bazar. In addition to the DREF allocation, IFRC has contributed emergency relief support from its Population Movement Operation (PMO) Disaster Preparedness (DP) stocks. Non-food items (NFIs) and emergency shelter materials with an estimated value of CHF 120,000 have been made available to support BDRCS response activities for flood- and landslide-affected populations. These pre-positioned resources are helping to strengthen the timeliness and effectiveness of humanitarian assistance delivered to



affected people.

Due to the growing humanitarian needs caused by the widespread impact of the monsoon flood across Bangladesh, an additional DREF allocation was requested, bringing the total DREF allocation to CHF 899,498. Apart from the flood- and landslide-affected populations in the Rohingya refugee camps and adjacent host communities in Cox's Bazar, the DREF operation now also supports people affected by monsoon-induced flooding in the severely impacted districts of Chattogram, Bandarban, Rangamati and Khagrachhari.

As Co-Lead of the Bangladesh Shelter Cluster, IFRC is actively engaging with shelter sector partners to support coordinated assessments, information management, response planning, and gap analysis. Through this engagement, IFRC is contributing to the identification and prioritization of emergency shelter needs, promoting coordinated humanitarian action, and supporting efforts to provide timely shelter assistance to flood- and landslide-affected households across the impacted areas.

In Cox's Bazar, IFRC is providing oversight and technical support to BDRCS sectors responding through key interventions, including emergency shelter kit distribution, maintaining operational services of the BDRCS Field Hospital, WASH facility maintenance, situation monitoring, coordination and operational reporting through the EOC. This technical support is co-led by American Red Cross on Disaster Risk Management and Swedish Red Cross on WASH as part of the Shared Leadership/Way of Working-WoW Arrangements with IFRC in Cox's Bazar.

Participating National Societies

The Red Cross Red Crescent Movement maintains a strong presence in Bangladesh through the BDRCS, IFRC, ICRC, and nine in-country PNS, namely the American Red Cross, British Red Cross, Danish Red Cross, German Red Cross, Japanese Red Cross Society, Qatar Red Crescent Society, Swedish Red Cross, Swiss Red Cross, and Turkish Red Crescent Society.

Throughout the ongoing flood and landslide emergency, Movement partners have remained in close coordination with BDRCS and IFRC, supporting the implementation of BDRCS's comprehensive flood response plan and regularly reviewing evolving humanitarian needs. To ensure a coordinated and complementary response, PNSs have aligned their contributions with identified sectoral priorities and geographical gaps, thereby avoiding duplication with DREF-supported activities.

Several PNS have confirmed financial contributions to strengthen and expand BDRCS's overall flood response. Confirmed contributions include CHF 67,000 from the British Red Cross for multipurpose cash assistance, CHF 30,000 from the Danish Red Cross for health interventions, CHF 20,000 each from the American Red Cross and Swedish Red Cross, and CHF 16,500 from the Turkish Red Crescent Society. These contributions support various components of BDRCS's response plan, including food assistance, water, sanitation and hygiene (WASH), emergency shelter, household items, health services, and MPCA.

The DREF allocation complements these bilateral and multilateral contributions by addressing critical funding gaps and enabling BDRCS to scale up assistance for additional highly vulnerable households not covered by existing partner support. Through continuous coordination between BDRCS, IFRC, and PNSs, resources are allocated based on assessed needs, geographical coverage, and sectoral priorities, ensuring that DREF and partner-funded interventions remain mutually reinforcing and deliver a coherent, efficient, and non-duplicative response to affected communities.

In Cox's Bazar, American Red Cross has been providing support as technical lead in facilitating BDRCS response team and volunteers to activate the EOC and producing the daily situation update analyzing the collected incidents data from various sources. German Red Cross is supporting BDRCS DRR team in coordinating with relevant stakeholders in Teknaf sub-district as part of the overall situation and incident monitoring in the host community. Danish Red Cross, Japanese Red Cross, Swiss Red



Cross and Qatar Red Crescent, are supporting the BDRCS Health team in maintaining the operational services of Health Posts and mobilization of trained community health volunteers for health prevention, psychosocial support and community-based disease surveillance. Swedish Red Cross, and German Red Cross are providing technical support to BDRCS WASH team in identifying needs and gaps on water, sanitation, solid waste, and fecal sludge management in the camps.

ICRC Actions Related To The Current Event

The ICRC continues to coordinate with the BDRCS, IFRC, and Partner National Societies and participated in the Movement Coordination Meeting convened by the BDRCS to address the ongoing emergencies. To reinforce the joint Movement response, the ICRC has committed CHF 20,000 to support volunteer mobilization activities.

ICRC continues to coordinate with the PMO Federation-wide team on context monitoring and the wider humanitarian situation affecting displaced people in the camps, including the implications of ongoing cross-border tensions.

Other Actors Actions Related To The Current Event

Government has requested international assistance	No
National authorities	The Government of Bangladesh, through MoDMR, Department of Disaster Management (DDM), district administrations, and relevant technical agencies, activated national and district-level coordination and response mechanisms following the heavy rainfall and flood forecasts. Key actions included dissemination of early warnings, evacuation of at-risk populations, opening of evacuation shelters, deployment of rescue teams and medical personnel, and distribution of emergency relief assistance, including cash, food, and shelter support. Coordination mechanisms remain active to monitor the evolving situation and support response efforts in the most affected districts. In Cox's Bazar, the Office of the Refugee Relief and Repatriation Commissioner (RRRC) and the Deputy Commissioner's Office continue to coordinate preparedness and response activities in the Rohingya camps and host communities through established emergency coordination structures, with support from relevant government agencies.
UN or other actors	The humanitarian community activated coordination and response mechanisms to support flood-affected populations across Bangladesh. The Inter-Cluster Coordination Group (ICCG), sectoral clusters, and technical working groups strengthened coordination, information management, assessments, and response planning. Humanitarian partners also activated anticipatory action mechanisms and emergency response activities, including early warning dissemination, multipurpose cash assistance, emergency food assistance, shelter support, WASH interventions, protection services, and livelihood assistance in the most affected districts. UN agencies and humanitarian organizations, including WFP, IOM, UNHCR, CARE, BRAC, Caritas, ActionAid, Islamic Relief, Save the Children, World Vision, and others, scaled up relief operations through cash assistance, food distribution, shelter and WASH support, anticipatory action interventions, and protection services. In Cox's Bazar, humanitarian partners coordinated through the Rohingya Response framework to



provide life-saving assistance, conduct damage assessments, relocate at-risk households, support camp management and WASH services, and strengthen community preparedness and early warning systems in both Rohingya camps and host communities. UNDP and other partners also mobilized contingency funding to support local authorities in assisting affected host communities.

Are there major coordination mechanism in place?

The ongoing flood response is being coordinated through the Humanitarian Coordination Task Team (HCTT), which is co-chaired by MoDMR and the United Nations Resident Coordinator. Sectoral coordination is facilitated through national clusters and working groups, including Food Security, WASH, Health, Shelter, Protection, Nutrition, Education, the Cash Working Group (CWG), and the Needs Assessment Working Group (NAWG).

BDRCS and IFRC actively participate in these inter-agency coordination mechanisms, contributing assessment findings, operational updates, and response plans to promote complementarity and prevent duplication of humanitarian assistance. BDRCS currently leads the Anticipatory Action Working Group, while IFRC serves as co-lead of the Bangladesh Shelter Cluster, working closely with cluster members to ensure a coordinated shelter response.

As part of a joint initiative led by the United Nations Resident Coordinator's Office and the Needs Assessment Working Group (NAWG), BDRCS and IFRC are actively engaged in the Joint Needs Assessment (JNA) process alongside humanitarian partners at both national and local levels. BDRCS has already deployed volunteers across Chattogram and Cox's Bazar districts to collect and analyze needs assessment data. In parallel, the IFRC-led Shelter Cluster organized a joint monitoring mission involving member organizations to assess shelter damage and related needs in the flood-affected districts of Chattogram, Bandarban, and Cox's Bazar. These efforts are helping to inform evidence-based response planning and strengthen coordinated humanitarian action

For camp-level coordination, the Rohingya Coordination Platform (RCP) remains the key structure for sectoral coordination and government engagement. The RCP Emergency Preparedness and Response Working Group (EPRWG) is supporting harmonized weather-related messaging and coordination of collective preparedness and response efforts in the camps, with BDRCS/IFRC contributing synoptic reports and technical analysis in coordination with BMD Cox's Bazar Office. For host communities, the Disaster Risk Reduction Working Group (DRRWG), led by the Deputy Commissioner's Office and co-led by UNDP and BDRCS, provides a platform for evidence-based decision-making, coordination among humanitarian partners and timely early action at community level following heavy rainfall advisories.

In addition, for Cox's Bazar camp settlement there is established mechanism among the humanitarian partners including UN agencies, RCRC partners, I/NGOs in ensuring harmonized and standardized humanitarian assistance for the affected people through respective Sectors of RCP which is expected to be implemented by the camp level Sector focal agencies in camps.

For host communities, all humanitarian response or assistance efforts are planned to be well coordinated through sub-district administration, district administration. Besides, DRR Working Group will act as a platform to discuss among the partners to avoid duplication in order to ensure effective and efficient humanitarian response.

Needs (Gaps) Identified



Shelter Housing And Settlements

Nation-wide Overview

Housing in the affected areas remains highly vulnerable, with an estimated 69 per cent of structures classified as jhupri houses, which are particularly susceptible to flooding and landslides. Housing damage has been extensive across the affected districts. Preliminary government assessments indicate that 15,881 houses were damaged in Bandarban, 13,860 in Chattogram, 1,040 in Khagrachhari, and 1,613 in Cox's Bazar. However, the full extent of housing damage remains unclear, as standing water, damaged infrastructure, and access constraints continue to hamper detailed assessments. According to the MoDMR situation update on 18 July 2026, a total of 374 unions and four municipalities across 56 upazilas have been affected by the ongoing floods.

Camp Communities in Cox's Bazar



Camp 11 and Camp 12 have become priority shelter-and-settlement hotspots, where recent heavy rainfall, flash floods, and landslides shifted the response from planned monsoon preparedness to a large, unplanned emergency shelter caseload. Although the PMO Emergency Appeal operation (MDRBD018) already supports routine shelter activities in both camps, additional needs were driven not by new intervention types, but by a sharp increase in demand beyond the Appeal's original planning assumptions.

During this period:

- Camp 11: 2,086 affected individuals; 474 newly reported partially damaged shelters
- Camp 12: 3,008 affected individuals; 496 newly reported partially damaged shelters

Together, the two BDRCS focal camps accounted for 5,094 affected people and 970 partially damaged shelters, representing approximately 65 per cent of the reported shelter damage under BDRCS operational responsibility. The four landslide fatalities in Camp 11 further highlight that gaps extended beyond material repair to immediate life-safety, site-safety, and settlement-risk concerns.

The April–June 2026 RDV classification identified households by damage severity:

- Camp 11: 1,578 households partially moderate, 245 partially severe, 11 major damage
- Camp 12: 987 households partially moderate, 85 partially severe, 12 major damage

Accordingly, households with partially moderate and partially severe damage will receive emergency shelter materials and technical support. The 30 planned mid-term shelters will be reserved for major damage cases and selected severe cases where repair is technically unsafe or economically unviable.

The July surge has also placed exceptional pressure on preparedness stocks. Emergency shelter assistance reached 2,657 households from April–August 2024, 1,846 households in 2025, and 1,925 households between April–June 2026, showing that demand in 2026 had already exceeded the entire 2025 response even before the July event. At the same time, funding constraints had reduced the 2026 contingency stock compared with earlier years, limiting the capacity to absorb a sudden increase of this scale.

Household-level drainage, minor slope protection, Build Back Safer messaging and immediate site-safety measures will be integrated into shelter assistance, while larger drainage systems, access routes, pathways, communal infrastructure and broader site management remain under Site Development, SMS agencies and other responsible partners, thereby avoiding duplication.

With the overall monsoon caseload projected to reach up to 3,500 households, the requested support is intended to replenish emergency stocks, restore operational readiness and maintain timely life-saving shelter assistance through the remainder of the monsoon season.



Livelihoods And Basic Needs

Nation-wide Overview

The monsoon floods and landslides have severely affected livelihoods across the impacted districts, particularly among households dependent on agriculture, fisheries, livestock rearing, small businesses, and daily wage labour. Extensive damage to crops, fishponds, livestock, productive assets, household food stocks, and income-generating resources has significantly reduced earning opportunities and weakened household coping capacities. During the peak of the flooding, disruptions to roads, bridges, and market infrastructure temporarily affected access to markets and essential goods. However, as floodwaters have receded and transport routes have gradually reopened, local markets have largely resumed functioning, with key commodities available and traders resuming operations.

Despite the recovery of market systems, many affected households continue to face challenges in meeting their essential needs due to loss of income, depletion of savings, damage to productive assets, and increased recovery-related expenditures. Assessment findings indicate that affected households require flexible support to restore livelihoods, recover productive capacities, and address priority recovery needs. Emergency livelihood cash assistance will enable households to restart income-generating activities, replace or repair productive assets, and meet their most urgent recovery priorities according to their specific circumstances. In addition, the provision of agricultural inputs, including seeds, fertilizers, and farming tools, as well as livestock feed and animal health support, will help restore agricultural production and protect remaining livelihood assets. Targeted support for farmers, fishers, small business owners, and daily wage-dependent households will contribute to restoring income sources, strengthening self-reliance, supporting local market recovery, and enhancing community resilience.

Camp Communities in Cox's Bazar

Continuous heavy rainfall, flooding, and waterlogging have severely disrupted livelihoods and food security across the Rohingya camps.



In camp settlement, a total of 34,542 people has been affected by damages to livelihood assets including homestead gardening, fishponds, mushroom cultivation units, small livestock/poultry, and agricultural crops. Out of this, 1,896 households (9,241 people) have been affected within BDRCS priority camps (camp 11, 12, 13, 14, 15, 17, 18, and 19) where damage to household gardens, livelihood facilities has resulted in significant income losses and increased reliance on emergency food assistance.

Immediate livelihood recovery support through provision of homestead gardening assets is required to restore productive assets, strengthen household food security, and reduce dependency on humanitarian assistance for identified vulnerable households in camps following the BDRCS selection process through mobilization of existing skilled trainers and volunteers.



Multi purpose cash grants

Nation-wide Overview

Flood-affected households are facing multiple and competing needs following the loss of homes, crops, livestock, fisheries assets, food stocks, and income sources. Many families require support to meet essential expenses such as food, healthcare, shelter repairs, education, debt repayment, and livelihood recovery. The reduction in household income and purchasing power has increased the risk of negative coping strategies, including reducing food consumption, selling productive assets, and taking on high-interest debt.

The impacts have been particularly severe for households dependent on agriculture, fisheries, livestock rearing, small businesses, and daily wage labour. Loss of productive assets and disrupted economic activities have significantly constrained households' ability to meet basic needs and recover from the shock.

Given these challenges, cash assistance is a critical response modality that enables households to address their most urgent needs according to their specific circumstances. Initial market assessments indicate that local markets remain functional and accessible in most affected areas, with essential commodities available and supply chains largely operational. This creates a favourable environment for cash-based assistance, allowing affected households to access goods and services while supporting local market recovery.

To support immediate needs and early recovery, BDRCS will provide a one-off Multi-Purpose Cash Grant of BDT 8,000 to targeted vulnerable households through mobile financial services (MFS). The transfer value represents 40 per cent of the Minimum Expenditure Basket (MEB) recommended by the National Cash Working Group in Bangladesh. Building on established cash delivery systems and partnerships with financial service providers, the intervention will provide timely, secure, and accountable assistance, enabling households to meet essential needs, reduce negative coping mechanisms, and support early recovery.

Recipients will be selected through rapid needs assessments and field verification conducted by BDRCS and IFRC in coordination with local Red Crescent branches, RCY volunteers, local authorities, and community representatives. Priority will be given to the most vulnerable households, including female-headed households, households with older persons, persons with disabilities, families with young children, and those experiencing significant livelihood losses.

Host Communities in Cox's Bazar

In host community areas, agricultural land experienced waterlogging and soil erosion, affecting crop production and livelihood opportunities to approximately 139,081 individuals. Loss of productive assets and reduced income generating opportunities are expected to increase food insecurity risk among the host community households particularly those dependent on homestead food production and small-scale livelihood activities. Current heavy rainfall continues to pose a threat to recovering food security interventions, with risk of further damage if any additional flooding and landslides occur during the monsoon season.

To provide Immediate support, BDRCS will provide one-off multi-purpose cash assistance of BDT 8,000 to identified vulnerable host community households through the Bangladesh Post Office/Mobile Money Transfer-bKash, which will serve as the Financial Service Provider (FSP). The transfer value is equivalent to 100 per cent of the MEB recommended by the National Cash Working Group for Bangladesh and is intended to ensure that the basic priority needs of affected households in host communities are met while supporting early recovery. This strategy is based on the functionality of local markets, which remain accessible in the affected areas. Cash assistance is an accepted response modality by the Government, and both BDRCS and IFRC have an existing service agreement with the Bangladesh Post Office for the delivery of cash assistance.

Recipients of this assistance will be identified through rapid needs assessments and field verification conducted by BDRCS and IFRC in coordination with the local Red Crescent Branch, Red Crescent Youth (RCY) volunteers, local government authorities and community representatives. Priority will be given to households most affected by the flooding, including female-headed households, households with older persons, persons with disabilities, families with young children, and households experiencing significant livelihood losses, in line with the vulnerability considerations identified by the Food Security Sector.

Nation-wide Overview

The floods and landslides have created significant public health risks across the affected districts due to widespread displacement, overcrowding in evacuation centres, contamination of water sources, and damage to water and sanitation infrastructure, increasing the risk of waterborne diseases. Standing floodwater, poor drainage, and stagnant water have also heightened the risk of vector-borne diseases, while disruptions to health services and access constraints have limited the ability of vulnerable populations to access routine and emergency healthcare. Women, children, older people, individuals with chronic illnesses, pregnant and lactating women, and persons with disabilities face heightened health risks.

The Government of Bangladesh, through the Ministry of Health and Family Welfare and the Ministry of Disaster Management and Relief, has deployed 516 medical teams across 50 affected upazilas to provide emergency medical services, disease surveillance, and health awareness activities. BDRCS has also deployed mobile medical teams in flood affected districts with bi-lateral support.

Camp and Host communities in Cox's Bazar

In Cox's Bazar, health sector partners continue to support both Rohingya refugees and host communities through existing health facilities, mobile outreach services, trauma care, mental health and psychosocial support (MHPSS), and outbreak preparedness measures to address flood-related health risks.



Water, Sanitation And Hygiene

Nation-wide Overview

The monsoon floods have significantly affected WASH conditions across several flood-affected districts of Bangladesh. Flooding has contaminated water sources, damaged sanitation facilities, and increased the risk of waterborne diseases, creating substantial WASH needs among affected populations. Government authorities, UN agencies, WASH Cluster partners, national and international NGOs, and BDRCS have mobilized resources to address these needs through the provision of safe drinking water, water treatment supplies, hygiene items, water source rehabilitation, and hygiene promotion activities.

BDRCS has also responded through bilateral partner support, corporate contributions, and the mobilization of contingency stocks, including the deployment of water purification units, distribution of jerrycans, and cleaning and disinfection of contaminated water points in affected districts. These efforts complement ongoing Government and humanitarian partner interventions in flood-affected areas outside Cox's Bazar.

Camp and Host communities in Cox's Bazar

Within Cox's Bazar, heavy rainfall, flooding, and localized landslides have further strained existing WASH infrastructure in both the Rohingya camps and surrounding host communities. Floodwater intrusion, damaged drainage systems, overflowing sanitation facilities, and contamination of water points have increased public health risks and heightened concerns regarding access to safe drinking water, sanitation, and hygiene services. Women, girls, children, older persons, and persons with disabilities face additional challenges in accessing safe and dignified WASH services during the emergency.

Assessments and community feedback have identified continued needs for safe drinking water, water quality management, hygiene items, menstrual hygiene management materials, hygiene promotion, and the restoration and maintenance of critical WASH services. Given the existing humanitarian context and high population density in the camps, maintaining safe WASH conditions remains essential to preventing disease outbreaks and protecting public health. While broader WASH needs across flood-affected districts are being addressed through Government efforts, humanitarian partners, and BDRCS bilateral support mechanisms, the revised DREF operation will prioritize WASH interventions in the Rohingya camps and host communities of Cox's Bazar.



Protection, Gender And Inclusion

The ongoing monsoon emergency has heightened protection risks and exacerbated vulnerabilities among women, adolescent girls, children, older persons, persons with disabilities, and other people with specific needs. Displacement, damaged shelters, loss of privacy,

inadequate lighting, damaged WASH facilities, and limited access to safe sanitation services have increased safety, dignity, and protection concerns across affected communities. Women and adolescent girls face additional challenges in accessing menstrual hygiene materials and managing their menstrual health safely and with dignity. Protection monitoring, referrals, and targeted assistance, including dignity and protection items for the most vulnerable women and girls, remain essential to address immediate protection risks and support the well-being of affected populations.

Community consultations also indicate that some households remain reluctant to relocate despite continued exposure to flood and landslide risks due to concerns over losing their shelters, allocated land, assets, and personal belongings. Continued community engagement, awareness raising, and protection-sensitive approaches will therefore be required to support informed decision-making and safe relocation where necessary. Beneficiary identification will be undertaken in coordination with relevant protection actors and based on agreed vulnerability criteria, identified needs, and protection standards.

PGI assessments and community feedback further identified that persons with disabilities face disproportionate challenges during and after flooding. Damage to infrastructure, displacement, and disrupted support networks often limit their access to healthcare, transportation, assistive devices, livelihood opportunities, and essential services. Many persons with disabilities incur additional costs related to mobility, caregiving, medical treatment, and replacement of lost or damaged assistive devices, which are often not adequately addressed through general assistance. These barriers increase the risk of exclusion and negatively affect their ability to recover. To address these specific needs, BDRCS will provide targeted cash assistance to identified persons with disabilities, enabling them to prioritize and meet their individual needs in a dignified, flexible, and inclusive manner while supporting their safety, well-being, and recovery.



Risk Reduction, Climate Adaptation And Recovery

The 2026 monsoon floods have reinforced the exposure of flood- and landslide-prone communities to recurring climate-related hazards, particularly in Cox's Bazar, Chattogram, Bandarban, Rangamati, and Khagrachhari. Prolonged heavy rainfall, saturated soils, river overflows, and flooding have weakened community coping capacities, damaged local infrastructure, disrupted existing preparedness measures, and increased the risk of secondary hazards, including landslides, slope failures, riverbank erosion, and prolonged waterlogging. In Cox's Bazar, the situation is particularly concerning as damage assessments indicate that approximately 3,720 square metres of landslide protection walls have sustained varying degrees of damage, exposing nearly 45,000 people to heightened landslide risks. Immediate interventions are therefore required to stabilize vulnerable slopes in line with RRRC site development and site safety guidelines and the camp settlement landslide risk reduction strategy.

Additional gaps have been identified in community preparedness and response capacities, including the need for enhanced volunteer mobilization, duty-of-care support, and strengthened engagement with the Cyclone Preparedness Programme (CPP) and local Disaster Management Committees (DMCs) to maintain effective local response mechanisms during a multi-dimensional crisis. Furthermore, significant damage has been recorded to environmental restoration initiatives, including planted tree saplings that previously contributed to slope stabilization and nature-based risk reduction measures. Exposed hill slopes require reforestation and mass tree plantation to restore natural protective barriers, reduce erosion, mitigate landslide and localized flooding risks, and support longer-term climate adaptation and resilience-building efforts. Targeted risk reduction and recovery interventions are therefore needed to strengthen community preparedness, protect critical infrastructure, restore environmental safeguards, and support safer and more resilient recovery for flood- and landslide-affected populations.



Community Engagement And Accountability

Flood-affected communities face significant information and communication gaps, with many households lacking timely and accurate information on available assistance, eligibility criteria, health and hygiene practices, and recovery support. Disrupted communication channels and population displacement have further limited access to information, particularly for vulnerable groups. In addition, rumours and misinformation related to relief assistance and public health risks may undermine trust and community participation. Strengthening Community Engagement and Accountability (CEA) is therefore a key need to ensure effective two-way communication, promote access to reliable information, systematically gather and act on community feedback, and enable affected populations to actively participate in and influence the response.

Operational Strategy

Overall objective of the operation

The IFRC-DREF operation aims to save lives, alleviate human suffering, and reduce the immediate humanitarian impact on 125,000 people affected by monsoon-induced flooding in the severely affected districts of Cox's Bazar, Chattogram, Bandarban, Rangamati, and Khagrachhari, including populations in both the Rohingya camp settlements and surrounding host communities. Through timely, targeted, and life-saving assistance, the operation will address urgent needs, protect dignity, and strengthen the resilience of affected communities over a six-month implementation period.

Operation strategy rationale

The 2026 monsoon emergency has evolved from a localized crisis in Cox's Bazar into a large-scale, multi-district flood and landslide emergency affecting Cox's Bazar, Chattogram, Bandarban, Rangamati, and Khagrachhari. More than 1.1 million people have been affected by flash floods, riverine flooding, landslides, and prolonged waterlogging, resulting in widespread damage to shelter, livelihoods, WASH infrastructure, community assets, and essential services. While BDRCS and IFRC rapidly activated response mechanisms through the PMO Emergency Appeal (MDRBD018) and the initial DREF allocation, the scale, geographic spread, and prolonged nature of the emergency have generated humanitarian needs that exceed available contingency resources.

The proposed DREF scale-up is designed to complement, rather than duplicate, the ongoing Emergency Appeal. While the Emergency Appeal continues to provide the operational platform for preparedness, contingency planning, routine sectoral services, and seasonal emergency response in Cox's Bazar, the DREF provides additional resources to address emerging needs that exceed existing response capacity. The additional allocation will support the expansion of assistance to newly affected flood districts, replenish critical emergency stocks, and scale up MPCA to an additional 180 flood-affected families in Cox's Bazar host communities and 4,000 families in the severely affected districts of Chattogram, Bandarban, Rangamati, and Khagrachhari. This approach leverages the continued functionality of local markets and enables affected households to prioritize their most urgent needs while supporting dignity and early recovery.

Shelter

Shelter assistance remains a priority due to widespread housing damage caused by flooding and landslides across Cox's Bazar and newly affected districts. Nationwide assessments indicate that more than 32,000 houses have been damaged, while Camps 11 and 12 alone recorded around 970 damaged shelters affecting over 5,000 people. The gap extends beyond shelter repair to immediate life-safety concerns associated with landslides, unstable slopes, and damaged access routes. Existing preparedness stocks have been heavily utilized during the response. DREF support will therefore provide emergency shelter repair assistance, reconstruction of severely damaged shelters, replenishment of depleted shelter stocks and toolkits, and maintenance of operational readiness for the remainder of the monsoon and upcoming cyclone season.

Water, Sanitation and Hygiene (WASH)

WASH interventions are prioritized as flooding and landslides have damaged water systems, sanitation facilities, drainage networks, and waste management infrastructure, increasing contamination and disease risks. Nationwide, more than 12,000 latrines and 3,500 water points have been damaged or affected. In Cox's Bazar, disrupted water and sanitation services are affecting approximately 45,500 people. The operation will restore damaged WASH infrastructure, implement small-scale mitigation measures to protect facilities from further erosion and landslide damage, maintain essential services, and strengthen hygiene promotion to reduce public health risks.

Health

Health is not included as a dedicated sector under this DREF scale-up because existing health services supported by BDRCS, IFRC, Movement partners, government medical teams, and other humanitarian actors continue to meet identified needs. Health facilities, mobile medical teams, disease surveillance activities, health promotion, and psychosocial support services remain operational. Health-related interventions will therefore continue under existing Emergency Appeal resources and partner-supported programmes, avoiding duplication while ensuring continuity of essential healthcare services.

Livelihoods and Multipurpose Cash Grants (MPCA)

Floods and landslides have severely affected crops, fisheries, livestock, and other livelihood assets, reducing household incomes and weakening coping capacities. In Cox's Bazar camps, nearly 1,900 households within BDRCS operational areas reported damage to



livelihood assets and household food production activities. Livelihood support will focus on restoring productive assets through homestead gardening and related activities to strengthen food security and self-reliance.

MPCA is prioritized as affected households face diverse recovery needs, including food, healthcare, shelter repair, education, debt repayment, and livelihood restoration. As local markets remain functional and accessible, cash assistance represents an effective and dignified response modality. The scale-up will extend MPCA to vulnerable households in Cox's Bazar host communities and additional flood-affected districts, enabling households to prioritize their most urgent needs while supporting local market recovery and reducing negative coping mechanisms.

Risk Reduction, Climate Adaptation and Recovery

Risk Reduction, Climate Adaptation and Recovery interventions are critical as the floods have increased exposure to recurrent climate-related hazards while damaging existing mitigation measures. In Cox's Bazar, approximately 3,720 square metres of landslide protection structures have been damaged, exposing nearly 45,000 people to increased landslide risk. The operation will restore damaged site safety measures, support slope stabilization through nature-based solutions, reforestation and tree plantation initiatives, and strengthen community preparedness through volunteer mobilization and support to DMCs and the CPP. These interventions will reduce immediate risks while strengthening resilience to future monsoon, flood, and landslide hazards.

Cross-Cutting Issues

PGI and CEA are considered complementary components of a safe, inclusive, and accountable emergency response. Displacement, damaged shelters, reduced privacy, poor lighting, damaged WASH facilities, and limited access to safe sanitation have increased safety, dignity, and protection risks, particularly for women, adolescent girls, children, older persons, persons with disabilities, and people with specific needs. At the same time, affected communities require timely, accessible, and trusted information on available assistance, recovery support, and service access.

The operation will therefore support protection monitoring, safe referrals, dignity and protection assistance, community sensitization, household outreach, community consultations, feedback collection and response, and the use of community feedback to inform operational decision-making across sectoral interventions. This integrated approach will help ensure that assistance is delivered safely, vulnerable groups are identified and supported, and communities remain informed, consulted, and engaged throughout the response.

The proposed cross-cutting activities will complement existing mechanisms established under the Emergency Appeal and ensure that all interventions incorporate accountability to affected populations while mainstreaming protection, gender, and inclusion considerations in line with minimum standards throughout the operation.

Targeting Strategy

Who will be targeted through this operation?

Through this DREF operation, BDRCS aims to support 125,000 people affected by the ongoing monsoon floods and landslides across the targeted districts. The operation will prioritize households and individuals most affected by monsoon-related hazards, with a particular focus on those facing heightened risks and vulnerabilities. Priority will be given to households directly affected by heavy rainfall, landslides, flooding and windstorms; households whose shelters, latrines, water points or other essential WASH facilities have been damaged or rendered unusable; individuals and families displaced by weather-related incidents; communities living in areas highly vulnerable to landslides, flash floods, flooding and waterlogging; and vulnerable host community households affected by flooding, landslides and prolonged waterlogging.

The operation will apply vulnerability-based targeting, prioritizing households most affected by flooding, landslides, and prolonged waterlogging, with particular attention to women and girls, children, older persons, persons with disabilities, pregnant and lactating women, female-headed households, and people with chronic illnesses or other specific needs. Beneficiary selection will be guided by needs assessments, community consultations, and accountability mechanisms. BDRCS will ensure assistance is delivered through an inclusive and accessibility-sensitive approach, adapting information sharing, distribution arrangements, community engagement, and feedback mechanisms to reduce barriers and ensure equitable, safe, and dignified access to assistance and services for all targeted populations

In Cox's Bazar, out of the total target, the DREF operation will target around 70,000 people in Camps 11, 12, 13, 14, 15, 17, 18, and 19 through integrated interventions in Shelter, WASH, Livelihood, Disaster Risk Reduction, Community Engagement and Accountability (CEA), and Protection. An additional 10,000 people in the host communities of Pekua, Chakaria, and Matamuhuri will receive livelihood



recovery, disaster risk reduction, and community engagement support. Assistance will prioritize the most vulnerable households affected by the current emergency and those at continued risk from the ongoing monsoon season. The total beneficiary number is estimated based on specific camp and host area-wise need, avoiding duplication of counting.

Explain the selection criteria for the targeted population

This operation will target flood-affected households in Cox, Bazar, Chattogram, Bandarban, Rangamati, and Khagrachari districts, prioritizing those with the highest levels of humanitarian need and reduced capacity to recover from the impacts of the floods. Targeting will be based on rapid needs assessments, field verification, and community consultations conducted by BDRCS in coordination with local authorities and community representatives.

Priority will be given to households that have experienced significant damage or loss of shelter, crops, livestock, fisheries assets, household belongings, and sources of income, resulting in an inability to meet their basic needs. Particular attention will be paid to communities in remote, hard-to-reach, and flood-isolated areas where access to services, markets, and livelihood opportunities has been severely disrupted.

Within the affected population, the operation will prioritize vulnerable groups that face heightened risks and barriers to recovery, including female-headed households, households with older persons, persons with disabilities, pregnant and lactating women, families with young children, and households living below the poverty line. Special consideration will also be given to indigenous communities in the Chittagong Hill Tracts, daily wage labourers, small-scale farmers, fishers, and other households that have lost productive assets and livelihoods due to the floods. Beneficiary selection will follow transparent, needs-based, and community-led processes to ensure that assistance reaches those most affected while promoting inclusion, equity, and accountability throughout the response.

Camps in Cox's Bazar:
BDRCS sectors will apply standard sectoral implementation and targeting criteria in line with BDRCS- IFRC practice and the vulnerability-based targeting approach described above. Selection will be based on verified damage, displacement status, exposure to landslide, flood and waterlogging risks, loss of essential services, and household vulnerability. BDRCS will coordinate closely with RCP sectors, Camp-in-Charge offices, Site Management actors, local authorities and relevant working groups to avoid duplication, harmonize assistance packages and ensure that planned interventions reach people most in need.

Total Targeted Population

Women	39,375	Rural	60%
Girls (under 18)	26,250	Urban	40%
Men	35,625	People with disabilities (estimated)	3%
Boys (under 18)	23,750		
Total targeted population	125,000		

Risk and Security Considerations (including "management")

Does your National Society have anti-fraud and corruption policy?	Yes
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Does your National Society have prevention of sexual exploitation and abuse policy?	Yes
Does your National Society have child protection/child safeguarding policy?	Yes
Does your National Society have whistleblower protection policy?	Yes
Does your National Society have anti-sexual harassment policy?	Yes

Please analyse and indicate potential risks for this operation, its root causes and mitigation actions.

Risk	Mitigation action
Continued heavy rainfall may worsen flooding, landslides, access constraints and the backlog of assessments and distributions during the monsoon period.	Maintain realistic and flexible implementation plans, prioritize life-saving activities, arrange field movement according to safety conditions, and prepare catch-up plans for delayed assessments, verification and distributions.
Delay in Government approval/endorsement.	Continue early advocacy and prior consultation with RRRC, CiCs, Deputy Commissioner's Office and relevant authorities, led by BDRCS/IFRC management, to secure timely approvals and alignment.
Inconsistent financial, procurement and operational oversight may affect the timely and accountable implementation of the DREF Fund.	Throughout the DREF operation, BDRCS and IFRC will conduct regular joint operational and financial reviews to ensure timely implementation, effective financial management, and operational quality assurance. In addition, an IFRC Procurement Surge will be deployed to strengthen procurement planning, expedite sourcing and contracting processes, and support the timely delivery of humanitarian assistance while ensuring compliance with IFRC procedures and standards.
Staff and volunteer safety may be affected by landslides, waterlogging, poor access, damaged pathways, limited PPE and community reluctance to relocate from high-risk areas.	Apply duty-of-care measures, provide appropriate PPE, conduct safety briefings, coordinate with Site Management and DMCs, use community-based messaging, and avoid deployment in unsafe conditions.
Unpredictability and volatility of security situation within the camp settlement which includes potential escalation of security tensions (triggered by conflict among the rival groups within camps) at any time that may bring access issue for the staff and volunteers.	Strict Adherence to UNDSS alerts and compliance to the IFRC Security Protocols.

Please indicate any security and safety concerns for this operation:

Security incidents, localized tensions, access restrictions, severe weather and damaged roads or pathways may affect personnel movement and the delivery of humanitarian assistance in targeted camps and host communities. BDRCS and IFRC will mitigate these risks through continuous context monitoring, coordination with authorities and humanitarian partners, adherence to security protocols, duty-of-care measures for staff and volunteers, and flexible operational planning to ensure safe and timely implementation.

During the operation, the National Society (NS) security framework will apply to NS staff and volunteers, while the IFRC security framework will apply if IFRC personnel (including surge, staff on loan, and consultants) are deployed. Comprehensive security measures will be implemented, including continuous situation monitoring, timely updates, movement tracking, area security assessments, and pre-deployment briefings. Completion of IFRC e-learning (e.g., Stay Safe 2.0) is mandatory for staff under IFRC security framework."

Has the child safeguarding risk analysis assessment been completed?

Yes

Planned Intervention



Shelter Housing And Settlements

Budget: CHF 142,839
Targeted Persons: 22,500
Targeted Male: 11,137
Targeted Female: 11,363

Indicators

Title	Target	Actual
Number of households supported with Emergency Shelter material and technical support (Camp)	3,500	1,567
Number of households having damaged shelters provided with reconstruction of Mid-term Shelter (Camp)	40	0
Number of households received shelter toolkits in severely flood affected districts (Nation-wide)	1,000	0

Progress Towards Outcome

Priority Activities

- Camp: Verify damage and vulnerability for 3,500 households through Rapid damage verification to classify needs and prioritize high-risk families.
- Camp: Provide emergency shelter materials and technical support to 3,500 households to restore safe, habitable shelters.
- Camp: Reconstruct 40 severely damaged shelters with Mid-Term Shelter solutions.
- Nation-wide: Distribution of 1,000 shelter toolkits among the flood affected families.
- Nation-wide: Replenishment of 1,000 shelter toolkits.



Progress

Camps in Cox's Bazar:

As of reporting period, BDRCS has supported 1,567 affected families with emergency shelter kit followed by the Rapid Damage Verification (RDV) in camp 11 and 12. In addition, sector continued community volunteers' mobilization to support RDV process jointly with respective site management agencies.

Nation-wide:

To address the immediate shelter needs of flood-affected populations, BDRCS has allocated emergency shelter and household items from its in-country contingency stocks, including 5,500 tarpaulins, 5,500 mosquito nets, 5,500 sleeping mats, 1,000 kitchen sets, 1,000 shelter toolkits, and 200 family tents. These pre-positioned stocks have enabled timely support to affected households, particularly those whose homes have been damaged or destroyed by flooding. Based on the funding gap analysis and the anticipated need to maintain preparedness for future emergencies, this DREF operation will support the replenishment of 1,000 shelter toolkits utilized from BDRCS contingency stocks. Replenishing these stocks will restore BDRCS response capacity and ensure the availability of critical shelter assistance for future disaster responses across Bangladesh.



Livelihoods And Basic Needs

Budget: CHF 14,058

Targeted Persons: 6,600

Targeted Male: -

Targeted Female: -

Indicators

Title	Target	Actual
Number of families received homestead/vertical gardening support (Camp)	1,320	0

Progress Towards Outcome

Priority Activities (Camps)

- Camp: Homestead gardening support.
- Camp: Vegetable seed and gardening material support.

Progress

Camps in Cox's Bazar:

In the Rohingya camps in Cox's Bazar, flood-affected refugee households have experienced damage to small-scale food production activities and reduced access to fresh vegetables, affecting household food security and dietary diversity. To support early recovery and strengthen household resilience, homestead gardening support will be provided through the distribution of vegetable seeds and gardening materials. The intervention will enable vulnerable households to restore small-scale vegetable production, improve access to nutritious food, and enhance self-reliance while contributing to sustainable livelihood opportunities within the camp setting.

Nation-wide:

Additionally, to address immediate food security needs, with bi-lateral support from in-country PNSs, BDRCS provided emergency food assistance to 6,450 flood-affected households across Bandarban, Khagrachhari, Rangamati, Chattogram, Cox's Bazar and other affected districts. Food packages included essential items such as rice, puffed rice, lentils, edible oil, salt, sugar, biscuits, oral rehydration salts (ORS), soap, sanitary pads, and safe drinking water, helping vulnerable households meet their immediate nutritional and basic household needs during the acute phase of the emergency.



BDRCS also received bi-lateral support from in-county telecommunication company and currently is in process to reach another 7,500 flood affected families with food parcel. The intervention focused on populations most affected by flooding and landslides, mitigating food insecurity and supporting household coping capacity while further assessments and response activities were undertaken.



Multi Purpose Cash

Budget: CHF 361,267
Targeted Persons: 27,500
Targeted Male: 13,612
Targeted Female: 13,888

Indicators

Title	Target	Actual
Percentage of households who report of being able to meet their basic household needs according to their priorities	90	0
Number of households provided with unconditional cash assistance (Nation-wide)	5,500	0

Progress Towards Outcome

Priority Activities:

- Mobilization of RCYs and NDRTs for assessment
- Coordination with local government representatives & FSP
- Multipurpose cash assistance to affected families in flood affected districts, including host communities of Cox's Bazar camps through the Financial Service Provider (camp communities are excluded).

Progress

BDRCS has already initiated the discussion/consultation meeting with Cox's Bazar local branch for mobilization of RCY volunteers to conduct the assessment and continuing necessary coordination with district and sub-district administration to ensure smooth implementation.

BDRCS has developed a comprehensive flood response plan aimed at reaching 20,000 flood-affected households with MPCA across the affected districts. Given the scale of humanitarian needs and available resources, this DREF operation will contribute to the wider response by targeting 5,500 of the most vulnerable households with a one-off cash grant. The intervention will prioritize households severely affected by the floods, enabling them to address their most urgent needs, including food, healthcare, shelter repair, education, debt repayment, and livelihood recovery, while supporting dignity, choice, and early recovery.



Water, Sanitation And Hygiene

Budget: CHF 91,055
Targeted Persons: 45,500
Targeted Male: 22,522
Targeted Female: 22,978

Indicators

Title	Target	Actual
Number of people provided with access to safely managed drinking water and sanitation services	45,500	0
Number of families supported through small-scale WASH mitigation works (e.g., geo-bags, sand filling, slope protection and erosion control)	900	0

Progress Towards Outcome

Priority Activities (Camp and Host Communities in Cox's Bazar):

- Restore critical WASH infrastructure by repairing damaged water supply systems, hand pumps, sanitation facilities, and Material Recovery Facilities to ensure uninterrupted access to safe water and sanitation services.
- Protect WASH facilities from further monsoon damage through small-scale mitigation works, including erosion control and slope stabilization around critical infrastructure.
- Maintain essential WASH services and public health by strengthening emergency maintenance, rapid repairs, and operational readiness to minimize service disruptions and reduce the risk of waterborne disease outbreaks.
- Enhance community resilience and preparedness through hygiene promotion, community engagement, and emergency WASH support to protect the health and dignity of approximately 45,500 monsoon affected people.

Progress:

Camp and Host Communities in Cox's Bazar:

BDRCS is continuing its WASH response in flood- and landslide-affected Rohingya camps, with more than 200 community volunteers mobilized to conduct facility assessments, deliver hygiene promotion messaging, and support affected families in Camps 11, 13, 18, and 19. Volunteers are also engaged in identifying damage to WASH infrastructure and supporting community-level response activities.

To address ongoing risks and strengthen service continuity, planned interventions include the mobilization of volunteers for technical assessments, the implementation of 180 small-scale mitigation works to protect and stabilize damaged WASH facilities, and the restoration and maintenance of essential WASH services. Through these activities, BDRCS aims to ensure continued access to safe water, sanitation, and hygiene services for approximately 45,500 people affected by flooding and landslides in the camps.



Protection, Gender And Inclusion

Budget: CHF 78,810

Targeted Persons: 30,000

Targeted Male: 14,850

Targeted Female: 15,150

Indicators

Title	Target	Actual
Number of vulnerable women and adolescent girls provided with protection kits (Camp)	750	0
Number of individuals with increased protection awareness through	750	0



participating sessions on various protection concerns (Camp)		
Number of community protection groups in Camp 11 supported to promote protection of vulnerable displaced people (Camp)	100	0
Number of person with disabilities received cash assistance (Nation-wide)	500	0
Number of dignity kits distributed in severely flood affected districts (Nation-wide)	5,500	0

Progress Towards Outcome

Priority Activities:

- Strengthen safeguarding, PSEA, and accountability measures by conducting awareness sessions for staff, volunteers, and communities; disseminating information on available feedback and confidential reporting mechanisms; and facilitating referrals for protection, safeguarding, and other specialized support services in coordination with relevant actors.
- Support in the conduct beneficiary identification and verification using agreed vulnerability criteria.
- Distribute dignity kits and other essential protection items to the most vulnerable women and girls, as appropriate.
- Establish and strengthen community protection groups, where required.
- Conduct block-level awareness sessions on key protection risks, available services, safe referral pathways, and Prevention of Sexual Exploitation and Abuse (PSEA).
- Identify and refer individuals with protection concerns to appropriate case management providers following the existing protection referral pathways.
- Conduct regular meetings with community groups to strengthen community engagement and identify emerging protection concerns.
- Participate in coordination meetings with the Protection Sector and relevant humanitarian actors to ensure coordinated and complementary response.
- Nation-wide: Distribute dignity kits to the most vulnerable women and girls, as appropriate
- Nation-wide: Provide unconditional multipurpose cash assistance to flood-affected persons with disabilities and people with special needs to address urgent humanitarian needs.

Progress

Camp and Host Communities in Cox's Bazar:

BDRCS has reached 5,832 people through awareness-raising sessions on Child Protection (CP), Gender-Based Violence (GBV), and community consultations in Camps 11, 12, 13, 15, 18, and 19. These activities have helped increase awareness of protection risks, available referral pathways, and support services for vulnerable individuals affected by floods and landslides, while also facilitating community participation and feedback in the response.

To further strengthen protection outcomes, BDRCS is undertaking assessments to identify vulnerable individuals and households eligible to receive protection kits. Planned activities also include additional community awareness sessions on child protection, gender-based violence prevention, safeguarding, and available support services, with a focus on reducing protection risks and enhancing the safety, dignity, and well-being of affected populations.

Nation-wide:

To address the specific needs of women and girls affected by the floods, BDRCS has allocated 5,500 dignity kits from its in-country contingency stocks for distribution to targeted flood-affected households across the affected districts. The dignity kits aim to support personal hygiene, safety, and dignity among vulnerable populations, particularly women and adolescent girls, during the emergency period. As these stocks are being utilized as part of the flood response, this DREF operation will support the replenishment of 5,500 dignity kits to restore BDRCS contingency capacity and ensure preparedness for future emergencies while maintaining the availability of essential protection and dignity support items.





Risk Reduction, Climate Adaptation And Recovery

Budget: CHF 94,892

Targeted Persons: 20,000

Targeted Male: -

Targeted Female: -

Indicators

Title	Target	Actual
Number of individuals reached with site safety management intervention (Camp)	20,000	0
Number of individuals reached with multi-hazard awareness (Camp)	8,000	0

Progress Towards Outcome

Priority Activities (Camps):

- Community driven restoration of damaged landslide protection measures including slope stabilization at household level with application of nature-based solution and environmentally sustainable approaches through Cash for Work (CfW).
- Support in mobilizing trained volunteers to maintain emergency search & rescue and first aid capacities at community level within monsoon season.
- Disseminate multi-hazard awareness messages among affected people, early warning messaging; and support in maintaining coordination platform through the DMCs in collaboration with CPP, Site Management and relevant sectors to reduce further risk from landslides, flooding and waterlogging.

Progress

In Cox's Bazar camp, BDRCS has Initiated the technical assessment through mobilizing skilled volunteers jointly with site development and site management.



Community Engagement And Accountability

Budget: CHF 15,620

Targeted Persons: 30,000

Targeted Male: 14,852

Targeted Female: 15,150

Indicators

Title	Target	Actual
Number of people engaged through information dissemination, community consultation and overall feedback and response	30,000	398
Percentage of feedback collected and responded on the DREF operation	95	0



Progress Towards Outcome

Priority Activities

- Disseminate timely, accessible and relevant information through community audio listening sessions, community consultations and other appropriate communication channels.
- Conduct household outreach visits to share key messages, identify emerging needs and address community concerns.
- Continue Community Feedback Response Mechanisms (CFRM) to collect, analyze and respond.
- Facilitate regular internal and inter-sectoral coordination, including with Site Management and Site Development (SMSD) and relevant sectors, to ensure community feedback informs operational decision-making and response.

Progress

BDRCS continues feedback collection, referral, and information dissemination through CEA Information Hubs across the Rohingya camps and host communities affected by floods and landslides. Through the Community Feedback and Response Mechanism (CFRM), 398 pieces of community feedback related to monsoon-induced damages, priority needs, and service gaps have been collected from affected populations. The feedback is being analysed and referred to relevant sectors and service providers through established referral pathways to support timely action and ensure that community priorities inform response planning and service delivery. These efforts contribute to strengthened two-way communication, accountability, and meaningful community participation throughout the response.

As the operation expands to additional flood-affected districts, BDRCS will extend its CFRM through its branch network and trained RCY volunteers. Community consultations, household outreach, distribution help desks, and feedback collection channels will be utilized to ensure affected communities have access to timely information and can safely raise questions, complaints, and suggestions. Feedback received will be recorded, analysed, and addressed through established referral and response mechanisms, enabling communities to actively influence response decisions and improving the relevance, accountability, and quality of assistance.



Coordination And Partnerships

Budget: CHF 12,780

Targeted Persons: 0

Targeted Male: -

Targeted Female: -

Indicators

Title	Target	Actual
Number of stakeholders' coordination event organized to ensure smooth DREF implementation	2	0
Number of shelter cluster coordination meeting organized	5	2

Progress Towards Outcome

Priority Activities

Nation-wide:

- Regular coordination with government authorities, Movement partners, and humanitarian stakeholders
- Shelter Cluster Coordination: Coordinate shelter sector partners through information sharing, response tracking, gap analysis, and technical support to strengthen flood response and preparedness.

Camp and Host Communities in Cox's Bazar:

- Organize stakeholders' coordination event to promote humanitarian diplomacy, localization, mainstreaming emergency preparedness, and response across the sectors in order to ensure smooth implementation of the DREF intervention



Progress

IFRC has been maintaining close coordination with the Ministry of Disaster Management and Relief (MoDMR), UN agencies, humanitarian clusters and technical working groups, Participating National Societies (PNSs), and other humanitarian partners to facilitate information sharing, joint assessments, operational planning, resource mobilization, and a coordinated and complementary humanitarian response.

IFRC as co-lead of Shelter Cluster Bangladesh, is supporting the ongoing flood response by coordinating shelter sector partners, facilitating information sharing and gap analysis, tracking response coverage, producing information management products, and providing technical guidance to ensure a coordinated, efficient, and evidence-based shelter response for flood-affected populations.

In Cox's Bazar camp IFRC continuing the coordination with Rohingya Coordination Platform (RCP) Shelter, Camp Coordination and Camp Management Sector (S-CCCM) to ensure proper compilation of RDV data to extend timely support to the affected families in camps.



Secretariat Services

Budget: CHF 34,513

Targeted Persons: 0

Targeted Male: -

Targeted Female: -

Indicators

Title	Target	Actual
Number of staff engaged in providing technical, and monitoring support	10	0
Number of joint monitoring completed during DREF implementation period	6	0
Number of communication materials produced (e.g., videos, infographics, posters, IFRC web articles, social media posts, and media interview/ article)	10	3
Number of surge personnel deployed to support the operation	1	0

Progress Towards Outcome

Priority Activities

- Providing technical support to PMER, IM, Communications, Logistics, Security, Operation, Finance, Human Resources to support BDRCS.
- Conduct joint monitoring/post distribution monitoring with BDRCS and Movement Partners.
- Coordinate with in country PNSs, RRRC Office, DC Office, RCP, and with UN-system, I/NGOs.

Progress:

The IFRC Secretariat is providing overall technical, operational, and coordination support to the BDRCS throughout the flood response. This includes supporting emergency assessments, response planning, information management, reporting, operational oversight, and resource mobilization, while maintaining coordination with the Government of Bangladesh, UN agencies, humanitarian clusters, Movement partners, and other stakeholders.

Since the onset of the emergency, BDRCS and IFRC have produced and disseminated regular situation updates, operational reports, field photos, human-interest stories, and social media content to highlight the impact of the floods and the ongoing response. These communication efforts have enhanced the visibility of the operation, supported accountability to affected communities and donors, and



strengthened public awareness of humanitarian needs and response achievements.

To support the increased operational scale and procurement requirements, IFRC surge support has been requested for a Procurement profile to strengthen procurement planning, sourcing, contracting, and supply chain management, ensuring timely and efficient delivery of assistance in accordance with IFRC standards and procedures.



National Society Strengthening

Budget: CHF 53,664

Targeted Persons: 0

Targeted Male: -

Targeted Female: -

Indicators

Title	Target	Actual
Number of RCRC staff/volunteers are trained on emergency response/cross - cut thematic areas	100	0
Number of staff/volunteers mobilized for emergency response	300	0
Number of lessons learned workshop conducted	1	0

Progress Towards Outcome

Priority Activities:

- Mobilization of staff and volunteers for monsoon response.
- Ensure duty of care (NS volunteers' insurance under the provision of solidarity fund) for volunteers.
- Ensure BDRCS EOC functionality
- Conduct volunteers' capacity enhancement training focusing emergency response, cash programming, and cross-cut areas in order to ensure smooth mobilization of skilled human resources to implement DREF
- Facilitate lessons learned workshop, develop & disseminate proceedings.

Progress:

To support the effective implementation of the monsoon flood response, BDRCS has mobilized staff and RCY volunteers across affected districts to support assessments, distributions, community engagement, cash programming, and sectoral response activities.

Given the scale and complexity of the emergency, priority is being placed on ensuring duty of care for volunteers, including the provision of volunteer insurance through the National Society's solidarity fund mechanism and adherence to safety and security protocols during field deployments.

The BDRCS EOC remains operational and plays a central role in coordinating response activities, information management, situation monitoring, resource mobilization, and communication with branches, government authorities, and Movement partners. To further strengthen response quality and surge capacity, the operation will support targeted capacity enhancement initiatives for staff and volunteers, focusing on emergency response, multipurpose cash programming, Protection, Gender and Inclusion (PGI), Community Engagement and Accountability (CEA), safeguarding, and other cross-cutting areas. These efforts will help ensure the availability of skilled human resources for the implementation of DREF-supported activities and future emergency operations.

As part of continuous organizational learning and preparedness, BDRCS will also facilitate a lessons-learned workshop involving key operational stakeholders to capture good practices, challenges, and recommendations from the response. The findings will be documented, disseminated, and integrated into future preparedness and response planning to strengthen institutional learning, operational effectiveness, and resilience to recurring monsoon-related disasters.



About Support Services

How many staff and volunteers will be involved in this operation. Briefly describe their role.

More than 50 National Society staff, and more than 300 volunteers will be engaged in direct implementation of the planned activities under Sectoral activities. In addition, 10 IFRC staff will be engaged in providing technical support for overall programming along with fostering secretariate coordination, and external coordination in order to ensure smooth programming within the DREF period.

Red Crescent Youth volunteers who will be mobilized will be engaged in direct implementation including awareness raising at community level, community consultation, assessment, and distribution.

BDRCS staff will be engaged in implementation of the sectoral activities under Shelter, Livelihood, Multipurpose Cash Grants, water sanitation and Hygiene, Risk Reduction Climate Adaptation, and Recovery, PGI, and CEA.

IFRC staff will be engaged in providing technical support, coordination with Government and RCP Sectors, attending technical meetings at wider platform, monitoring, quality assurance etc.

Does your volunteer team reflect the gender, age, and cultural diversity of the people you're helping? What gaps exist in your volunteer team's gender, age, or cultural diversity, and how are you addressing them to ensure inclusive and appropriate support?

Volunteers who will be engaged in this DREF operation, all are trained on Protection Gender and Inclusion (PGI) and they perceived appropriate understanding about gender, age, and cultural diversity of the affected people to be assisted with different sectoral interventions.

Will surge personnel be deployed? Please provide the role profile needed.

Yes. To support the increased operational scale and procurement requirements associated with the expansion of the operation to additional flood-affected districts, one IFRC Procurement Surge personnel has been requested.

The surge personnel will have expertise in humanitarian procurement, supply chain management, supplier sourcing, tendering, contract management, and compliance with IFRC procurement procedures and donor requirements. The role will provide technical support to BDRCS and IFRC in procurement planning, market assessments, procurement processes, supplier management, documentation, and procurement tracking.

The Procurement Surge personnel will support the management of procurement activities under the operation, ensuring timely acquisition and delivery of relief items, dignity kits, shelter toolkits, and other operational supplies. The deployment will strengthen procurement capacity, mitigate procurement and compliance risks, and help ensure the efficient implementation of the scale-up operation in accordance with IFRC standards and procedures.

If there is procurement, will it be done by National Society or IFRC?

Majority of the locally managed procurement under this DREF operation will be undertaken by the IFRC Procurement Team in Cox's Bazar and Dhaka, utilizing established procurement systems, procedures, and supplier networks already in place. The team will ensure that all procurement activities are conducted in accordance with IFRC procurement policies and donor requirements, upholding the principles of transparency, fairness, competitiveness, and value for money. Through advance procurement planning, market assessments, supplier due diligence, competitive bidding processes, contract management, and continuous procurement monitoring, the



IFRC Procurement Team will support the timely delivery of goods and services while mitigating procurement-related risks, including delays, supply chain disruptions, vendor performance issues, and non-compliance with procurement standards. This dedicated procurement capacity will contribute to the efficient and accountable implementation of the DREF operation while maintaining the required operational quality and compliance standards.

While BDRCS will undertake selected local procurements, including supplies required for training, orientation, and workshop activities, IFRC will ensure oversight support throughout the whole process.

In addition, the MPCG component will be delivered through a third-party Financial Service Provider (FSP) with whom both BDRCS and IFRC have established Framework Agreements to facilitate the delivery of cash assistance.

How will this operation be monitored?

In line with IFRC DREF requirements, BDRCS and IFRC will implement a structured Monitoring, Evaluation and Reporting framework, including an M&E Plan, Indicator Tracking Table (ITT), and reporting schedule to systematically monitor progress, measure results, and support evidence-based decision-making throughout the operation.

Regular field monitoring visits and post-distribution monitoring (PDM) will be conducted, particularly for multipurpose cash assistance and shelter interventions, to assess effectiveness, verify results, identify operational challenges, and capture community feedback. Findings will inform adaptive management and adjustments to implementation plans where required.

Reporting will follow IFRC DREF standards and include operational updates and a final report, ensuring accountability, transparency, and timely documentation of achievements, challenges, and lessons learned. A lessons-learned workshop will be conducted at the end of the operation to capture key findings and strengthen future emergency response preparedness.

BDRCS and IFRC will utilize established financial management, procurement, and internal control systems to ensure the efficient, transparent, and accountable use of DREF resources. Regular financial reviews, expenditure tracking, compliance monitoring, and procurement oversight will be undertaken throughout the operation. Risk mitigation measures, including segregation of duties, delegated authorization procedures, competitive procurement, vendor due diligence, and periodic compliance reviews, will support sound financial stewardship and ensure compliance with IFRC policies and donor requirements.

Please briefly explain the National Societies communication strategy for this operation

BDRCS, with support from IFRC, will implement a communication strategy that ensures clear, timely, and consistent information sharing throughout the monsoon response. All field-level activities will follow BDRCS and IFRC visibility and branding requirements, with approved logos and messaging reflected in banners, posters, IEC materials, and other communication products used during community consultations, awareness sessions, household outreach, and loudspeaker or miking activities.

The communication approach will support both operational visibility and public information. BDRCS will engage all its media and communication platforms where appropriate, to share updates on the response, highlight priority risks, and promote key messages on safety, early warning, relocation, health, hygiene, and available assistance. Press releases and media updates may be issued at key milestones to inform the wider public, partners, and authorities on the progress and impact of the operation.

BDRCS and IFRC will incorporate communication strategies that create linkages between the current flood response and the 9th anniversary commemoration of the Population Movement Operation, in coordination with IFRC APRO. Given the heightened risks of displacement, exploitation, and human trafficking during and after disasters, communication and community engagement activities will include protection-sensitive messaging on disaster-related displacement risks, safe migration considerations, trafficking prevention, safe access to assistance, and available support and referral services, particularly for vulnerable populations and Rohingya refugees.

BDRCS and IFRC will also jointly develop communication materials that document the response and reflect the experiences of affected communities. These may include photographs, short videos, case stories, interviews, and other multimedia products for reporting, advocacy, donor visibility, and public communication. All content will be produced with informed consent and in line with safeguarding, protection, and data protection standards, particularly when engaging children or people with specific needs. Raw and finalized communication materials produced under the operation will be appropriately shared between BDRCS and IFRC to support coordinated and consistent messaging across both organizations. Key communication products will also be shared through relevant IFRC platforms to enhance international visibility of the operation and support donor engagement for the humanitarian response in Cox's Bazar and other flood affected districts.



Budget Overview



DREF OPERATION

MDRBD040 - Bangladesh Red Crescent Society (BDRCS)
Bangladesh Monsoon Floods

Operating Budget

Planned Operations	798,541
Shelter and Basic Household Items	142,839
Livelihoods	14,058
Multi-purpose Cash	361,267
Health	0
Water, Sanitation & Hygiene	91,055
Protection, Gender and Inclusion	78,810
Education	0
Migration	0
Risk Reduction, Climate Adaptation and Recovery	94,892
Community Engagement and Accountability	15,620
Environmental Sustainability	0
Enabling Approaches	100,957
Coordination and Partnerships	12,780
Secretariat Services	34,513
National Society Strengthening	53,664

TOTAL BUDGET	899,498
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all amounts in Swiss Francs (CHF)



Contact Information

For further information, specifically related to this operation please contact:

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[Click here for the reference](#)

