

DOMESTIC HUMANITARIAN RESPONSE

BANGLADESH REPORT-2010



Domestic Humanitarian Response

Bangladesh Report - 2010



Shushilan

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Acronyms and Glossary

Acronyms

BCCSAP	Bangladesh Climate Change Strategy and Action Plan
BDT	Bangladesh Taka
BGMEA	Bangladesh Garments Manufacturer and Exporter Association
BKMEA	Bangladesh Knitwear Manufacturer and Exporter Association
BMD	Bangladesh Meteorological Department
BRAC	Bangladesh Rural Advancement Committee
BRCS	Bangladesh Red Crescent Society
CBO	Community Based Organisation
CDMP	Comprehensive Disaster Management Programme
CPP	Cyclone Preparedness Programme
CSR	Corporate Social Responsibility
DC	Deputy Commissioner
DMB	Disaster Management Bureau
DPHE	Department of Public Health Engineering
DRR	Disaster Risk Reduction
DRRO	District Relief and Rehabilitation Officer
FFW	Food for Works
FFWC	Flood Forecast and Warning Centre
GDP	Gross Domestic Product
GoB	Government of Bangladesh
GR	Gratuitous Relief
HDI	Human Development Index
INGO	International non-governmental organisation
MoFDM	Ministry of Food and Disaster Management
MP	Member of Parliament
NAPA	National Adaptation Programme of Action
NGO	Non Governmental Organisation
PGD	Participatory Group Discussion
PKSF	Polli Kormo Sohayak Foundation
PLA	Participatory Learning Approach
PRSP	Poverty Reduction Strategy Paper
ORS	Oral Rehydration Solution
SMS	Short Messaging Service
SOD	Standing Order on Disaster
UAE	United Arab Emirates
UK	United Kingdom
UNDP	United Nations Development Programme
UNICEF	United Nations Children's Fund
UNO	Upazila Nirbahi Officer
US	United States
VGD	Vulnerable Group Development
VGf	Vulnerable Group Feeding

Glossary

Char	Sandy islands surrounded by or located along the rivers
Madrasa	Religious (Islamic) Educational Institution
Monga	Seasonal unemployment and hunger
Porishad	Elected Council
Pourosova	Municipality
Sundarbans	World Heritage Mangrove Forest in Southern Bangladesh
Upazila	Sub-district
Union	Lowest local government unit

Executive Summary

Individuals, organisations and governments of countries hit by humanitarian crises do a significant amount of help to those affected, yet this domestic response is often ignored, unreported and uncounted. This prompted Development Initiatives to carry out a case study in one of the world's most disaster prone countries, Bangladesh, to investigate how domestic response functions and its interplay with international response. The work was conducted between January and May 2010 by a team of researchers comprising of Shushilan, a national non-governmental organisation (NGO) based in the disaster prone south-western region of the country, and three external researchers.

The Ministry of Food and Disaster Management (MoFDM) leads the Government of Bangladesh's (GoB) response to emergencies and crises, through the Directorate General (DG) Food, the Disaster Management Bureau (DMB) and the Directorate of Relief and Rehabilitation (DRR). Disaster response by the GoB is guided by a regulative framework (comprising of disaster management policy, plans, standing orders and best practices guidelines) and an implementation and coordination mechanism (comprising of a series of committees in the national and local levels). The GoB budget provided to MoFDM increased over the last four years from BDT 16.6 billion (US\$ 260 million) in 2005-06 to BDT 49.2 billion (US\$ 724 million) in 2009-10. During the period MoFDM's share of the GoB budget increased from about 2% to 5%.

While the response by the private sector plays an important role, it is largely characterised by one-off contributions from individual business persons and philanthropists and employees contributing a day's salary. Large business corporations donate significant contributions after major events like the 2007 floods and cyclones Sidr and Aila. Although private sector response is yet to adequately transform into organised Corporate Social Responsibility (CSR), some organisations such as the banking sector, the multinational mobile phone companies and business associations like Bangladesh Garments Manufacturer and Exporter Association (BGMEA) and Bangladesh Knitwear Manufacturer and Exporter Association (BKMEA) are already starting the process.

Civil society in Bangladesh is growing but it is the NGO community which is most well-known because of the number and size of NGOs that exist. Many NGOs and community-based organisations (CBOs) respond during major disasters and several NGOs have established good linkages with the GoB and local government efforts. Other components of civil

society, such as journalists and lawyers, are less active in disaster response partly because of their small size, and the lack of capacity to work directly in the affected communities. Instead their role is to inform and warn people and concerned organisations rather than direct involvement in disaster relief. Religious institutions, such as mosques, play a crucial role in early-warning, provision of relief items and psychosocial support.

In all four study sample areas immediate and prompt response contributed by the community itself - such as delivery of early warning messages, evacuation, rescue and shelter followed by provision of food and drinking water for immediate survival - was valued most. Besides neighbours, relatives, the local elite, teachers, imam, local government and to some extent the local administration, local NGOs and CBOs provided such assistance. While ranking the various types of assistance according to benefits and impacts varied depending on the needs of individuals, the assistance which came early, even if it was small, was valued the most.

On the whole the findings show domestic response is increasing and diversifying by source and type. It is becoming more prompt, more efficient and reasonably well managed, despite all the limitations such as available resources and present institutional capacity.

Recommendations

1. There is a need for much better documentation of response from all domestic actors including activities and resource mobilisation. Data should be available down to the project level and should include in-kind donations.
2. GoB, with the assistance of development partners, could develop a comprehensive database on domestic response including government and international responses and such information should be available on the website.
3. There should be awareness-raising for the private sector on humanitarian principles, standards, structures and policies and co-ordination mechanisms.
4. There should be further work to investigate the strengths and constraints of domestic actors - government, private sector, Diaspora, communities, individuals and civil society.
5. Further study should be conducted on how local organisations can become self-reliant and independent.

Chapter - 01

Introduction



Refugee of Aila Affected People of Shyamnagar Sub-district in 2009

Source : Shushilan

1.1 Background of study

Individuals, organisations and governments of countries hit by humanitarian crises do a significant amount of help to those affected, yet this domestic response is often ignored, unreported and uncoun- ted. By making domestic response visible, a more effective and coherent humanitarian system can emerge. This prompted a case study on one of the world's most disaster prone countries, Bangladesh, to investigate how domestic response functions and its interplay with international response.

The work was conducted between January and May 2010 by a team of researchers comprising of Shush- ilan, a national non-governmental organisation (NGO) based in the disaster prone south-western region of the country, and three external researchers. The study was supported by Development Initia- tives.

1.1.1 Purpose

The purpose of this case study was to assess how domestic response contributes to the overall humani- tarian response in Bangladesh over a ten year period.

1.1.2 Objectives

The study considers the following as its objectives:

- To conduct a robust comparative analysis based on a common framework and methodology that generates data which is internationally credible.
- To map domestic response resource flows which includes the source of each flow, the volume of resources (gathering quantitative data where possible), the type of resources and what triggers each flow.
- To assess the impact and benefits of each resource flow.
- To determine how the resources are targeted focusing on inclusion and equity of resource allo- cation.
- To map how actors claim resources, how resources are accessed, how the providers of resources are held to account and who is involved in shaping the response and how.

I.2 Methodology

The study utilised both qualitative and quantitative data. The quantitative data was derived from government (national and local) budgets and reports as well as remittance data. It aimed to quantify domestic response. Qualitative data came from a literature review, collation of policy, strategy and legal documents, key informant interviews and Participatory Group Discussions (PGDs). The Participatory Group Discussions were held at community level and the groups were homogenous in terms of gender, age and socio-economic characteristics, as far as possible. Participatory Learning Approaches (PLA) tools were employed to enhance participation in the study process.

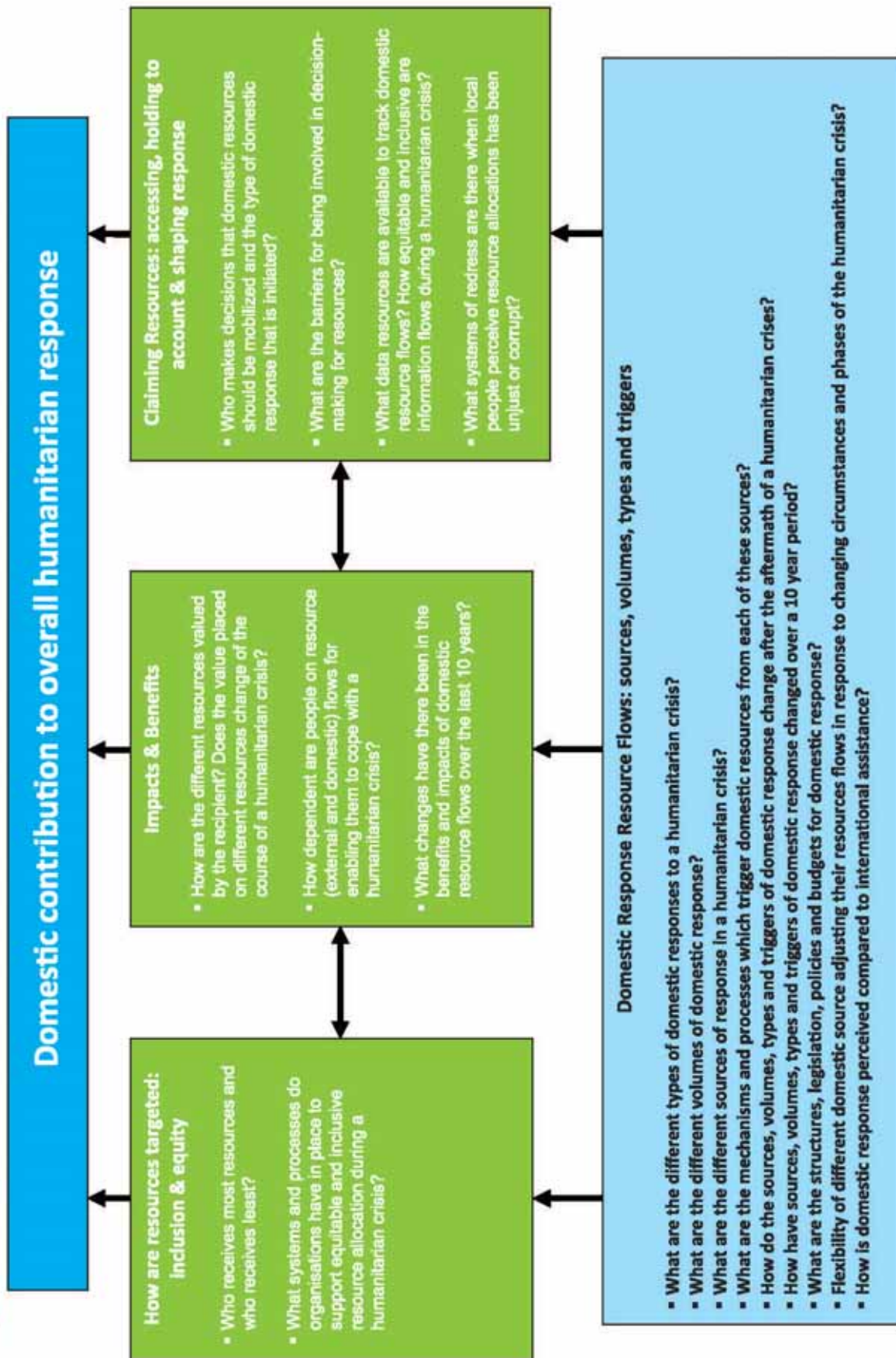
The analytical framework for the study is based on the CR2 Rights-Based Development Planning and Impact Assessment and is a way of structuring the exploration of how domestic response contributes to the overall humanitarian response.

The analytical framework is shown in Figure 1 below and is designed to describe not only the domestic resources that are mobilised but also the process of how such resources are mobilised. Four study sites were chosen - a municipality (pourosova) and a rural Union (lowest local government unit) in flood-affected areas and a municipality and rural Union in cyclone-affected areas to compare domestic responses in the two most common disasters in Bangladesh.



Local informants in Pathorghata Municipality, using the Spokes tool to rate the impacts and benefits of different assistance they received.

Figure 1: The study framework



I.3 Context analysis

1.3.1 National Context

The geographical location and geo-morphological conditions of Bangladesh make the country one of the most vulnerable nations to natural disasters such as floods, cyclone, riverbank erosion, drought, tornado and hailstorms. One or more of these disasters affects large areas of the country almost every year, with a devastating event every few years. The most significant events are listed in the table below.

Table 1: Natural disasters affecting Bangladesh, 1987-2009

Year	Type of disaster	No. of affected upazila	No. of people affected (million)	No. of deaths
1987	Flood	347	24.8	1,470
1988	Flood	165	8.9	104
1988	Flood	345	35.7	1,517
1998	Flood	366	30.9	918
2000	Flood	40	3.2	37
2004	Flood	265	36.3	347
2007	Flood	263	13.3	970
1991	Cyclone	100	0.1	76
1991	Cyclone	102	13.8	138,882
1997	Cyclone	66	3.8	127
1997	Cyclone	61	2.0	78
2007	Cyclone Sidr	200	8.9	3,363
2009	Cyclone Aila	64	3.9	190

[Source: Disaster Management Bureau, Government of Bangladesh]

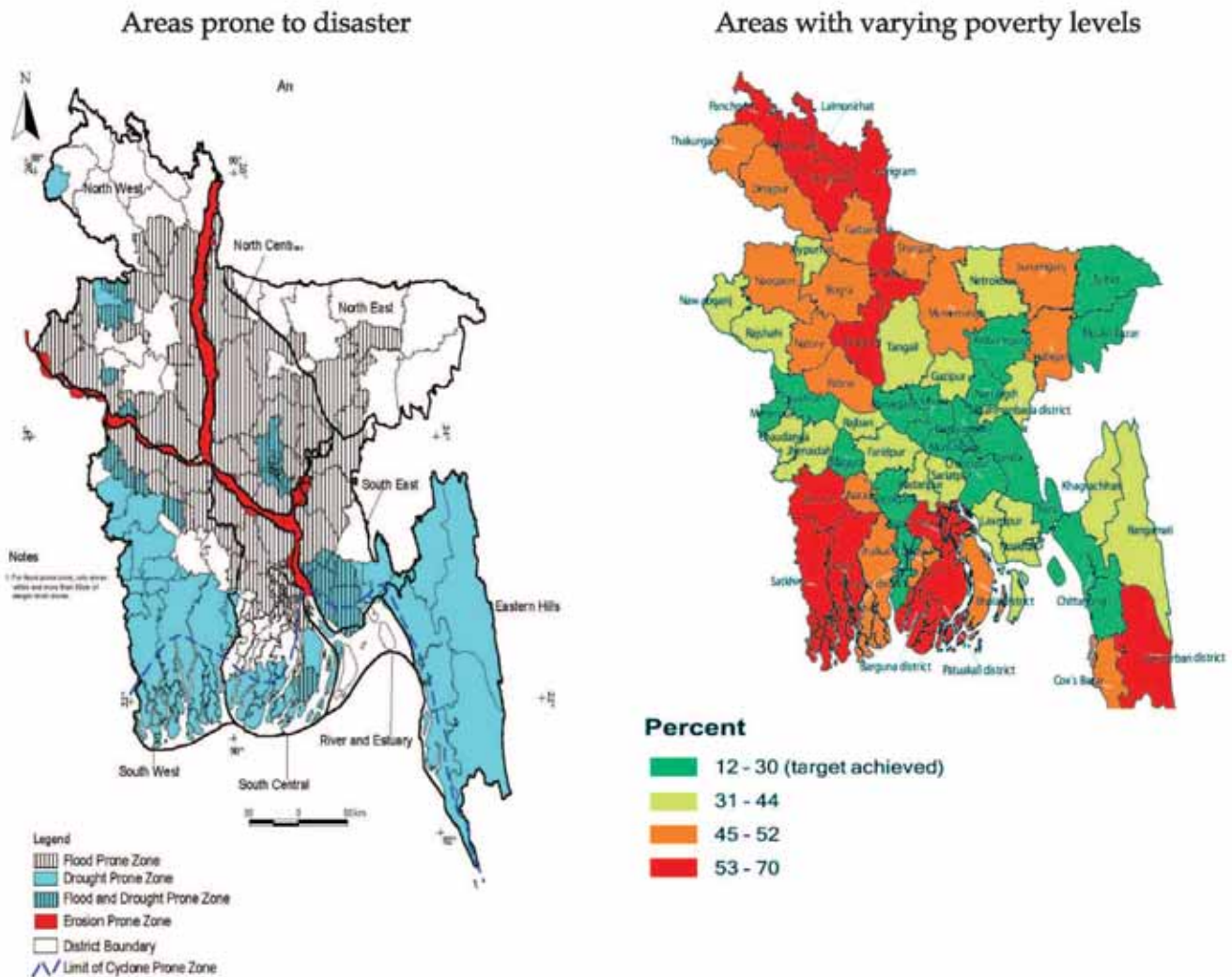
The factors contributing to the high risk of natural disasters in Bangladesh include the following:

- The country is located at the narrow funnel region of the northern Bay of Bengal, pushing sea water during tidal surges through the river channels which overflows large deltaic plains during a cyclone. Substantial part of the coastal plains, over one tenth of the country's land area, is elevated only about one metre above the mean sea level and about one third is vulnerable to tidal surges and flood.
- Heavy monsoon rains occur not only within the country but more importantly in the Himalayan region comprising northern India, southern China and the whole of Nepal and Bhutan, which flow into Bangladesh and from where 93% of flood water is originated
- High levels of soft clay and alluvial soil vulnerable to river erosion.
- Gradual silting up of riverbeds and formation of islands along the rivers disrupting natural flows causing flood

In recent years, the risk has been exacerbated further due to climate change. The adverse effects of climate change, such as salinity intruding further north and towns like Patuakhali, which is 100 km north of the coastline, becoming hit by monsoon tides, are already visible. The southern coastal belt is most vulnerable to cyclones accompanied by tidal surges, whereas the north and north-western parts of the country are more prone to severe floods. Poverty and disaster vulnerability coexist in Bangladesh as shown in the map below.

Bangladesh is a small country (147,570 km²) with a large population (around 156 million people). According to the Human Development Index (HDI), Bangladesh has a HDI of 0.543, ranking it 146 out of 182 countries and the head count index of poverty declined to 40% in 2005 from 59% of 1990¹. However, the major human development indexes including life expectancy at birth, infant mortality, adult literacy and school enrolment improved substantially. Bangladesh has also achieved gender parity in school enrolment.

Figure 2: Country maps showing disaster vulnerability and poverty levels



¹ Measured by the upper poverty line-Bangladesh Bureau of Statistics, Household Income and Expenditure Survey 2005 published in 2007

1.3.2 Local Context

The study areas comprise a rural UP (Haldia) and a municipality (Sirajgonj) from two flood-prone northern districts; and another rural UP (munshigonj) and a municipality (Patharghata) from the cyclone-prone coastal districts as described below:

Flood-affected areas

Haldia Union

Haldia Union is located in Gaibandha district in the north-western part of Bangladesh, one of the poorest districts in the country. According to government officials, around 80 to 90% of people in Haldia Union live below the poverty line. Two large rivers, Jamuna and Tista, run through the district, creating many small sandy islands or 'chars' which are inhabited. Riverbank erosion is a continuous phenomenon and every year the area faces floods, which accelerates the erosion. From May to October about 80% of the char areas remain under water resulting in the loss of fertile agricultural land and homestead areas. Some people have to move houses several times and, although new chars are formed as a result of the flooding, the poor are deprived of receiving newly created charland because of highly complicated land administration procedures.

Haldia Union was affected by severe floods in 1974, 1988, 1998, 2004 and 2007. In 2007, two devastating episodes of flooding affected the area. Floods have become much more unpredictable than before because of the silting up of rivers and massive infrastructure development which has destroyed natural flood paths. The floods affect the mainland as well as the char areas.

Sirajgonj Municipality

Sirajgonj Municipal area is located in Sirajgonj district in the north-west of the country. Sirajgonj is one of the most disaster prone towns of the country because of its location on the west bank of river Jamuna. Hence the two dominant hazards are flood and riverbank erosion.

Every year, riverbank erosion affects the eastern part of the town and over the last few decades, 25% of the town has been eroded. Despite constructing flood protection embankment, this area is still highly vulnerable to both flooding and riverbank erosion. Since independence, Sirajgonj has experienced five catastrophic floods 1974, 1988, 1998, 2004 and 2007 and apart from these catastrophic floods, the town experiences a certain degree of flooding and riverbank erosion almost every year.

Cyclone-affected areas

Patharghata Municipality

Patharghata Municipal Area is located in Barguna coastal district. It is a small rural town and its main mode of transport, until recent years, was unmotorised boats although roads have become more developed and motorised boats are now commonplace.

Major economic activities are fishing, crop agriculture and transportation. The majority of the fishermen live outside of the flood protection embankment hence they are highly vulnerable to cyclone devastation. According to Municipality officials, about 60% of the population are poor, lacking the capacity to cope with the crises without immediate post-disaster assistance. Furthermore, the majority of the fishermen, shrimp collectors and other poor households live outside of the flood protection embankment, which are highly vulnerable when there are cyclones and tidal surges.

Munshiganj Union

Munshigonj Union is situated by the side of the Sundarbans (a World Heritage mangrove forest) in Satkhira district. According to Union officials, the total population of the Union is 37,325 and literacy rate is 66%, quite high compared to other rural areas of the country. About 70% people of the union are poor including 20% hard core poor. The occupations of the hard core poor are fishing, shrimp collection and extraction of forest resources. Overcrowding has pushed poor people to live in areas highly vulnerable to cyclone and tidal surges risking their life and property.

Chapter - 02

Domestic responses to crises: sources, types, volumes and triggers



*BDR Preparing cooked food for Aila affected people in 2009
in Munshigonj BDR Camp of Satkhira district*

Source : Shushilan

2.1 Government

2.1.1 Regulatory framework and implementation mechanism

A disaster management regulative framework has been established by the GoB and provides the relevant legislative, policy and best practice framework comprising, among others, of the

relevant legislative, policy and best practice framework comprising, among others, of the following:

Table 2: Regulative Instruments concerning Disaster Management

Disaster Management Act (to be enacted)	The legislative framework under which disaster risk reduction and emergency response management is undertaken. It also creates mandatory obligations and responsibilities on Ministries, committees and appointments.
National Disaster Management Policy (to be adopted)	The current disaster policy has replaced conventional disaster management model (i.e. response, relief and recovery) by a more holistic approach of disaster preparedness and disaster risk reduction (DMB, Strategic Plan, 2005-2006).
National Plan for Disaster Management	This guides disaster risk reduction and emergency response management efforts in Bangladesh. The model has three key elements - defining and re-defining risk environment, managing the risk environment and responding to the threat environment is the third element of the model. This element involves responding to an actual threat situation.
Standing Orders on Disaster (SOD)	This outlines the detailed roles and responsibilities of various coordination committees, Ministries, Departments and other organisations involved in disaster risk reduction and emergency response management.
Guidelines for government at all levels (Best Practice Models)	Guidelines for government at all levels are developed as best practice models are used to assist Ministries, NGOs, disaster management committees and civil society in implementing disaster risk management e.g. community Risk, and Damage and Needs Assessment.

The Ministry of Food and Disaster Management (MoFDM) leads the Government of Bangladesh's (GoB) response to emergencies and crises, through the Directorate General of Food, the Disaster Management

Bureau (DMB) and the Directorate of Relief and Rehabilitation. These three coordinate all official response to crises on behalf of the MoFDM. The MoFDM is the focal point of the government for disaster risk reduction (DRR) and emergency response. In June 1992, the United Nations Development Programme (UNDP) and the United Nations Children's Fund (UNICEF) supported the establishment of a monitoring unit within MoFDM to assist the GoB move towards policy reforms in disaster management. However, when it became apparent that a small unit was not enough, the GoB set up the DMB under the MoFDM in 1993.

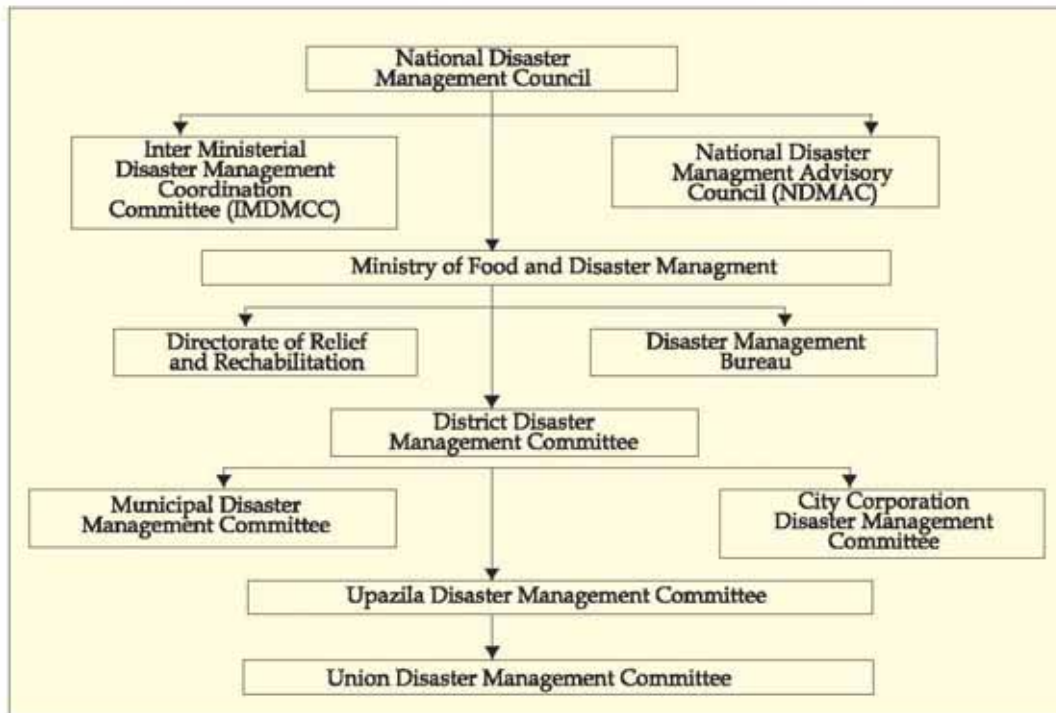
While disaster response is guided by the regulative framework noted above, the actual implementation mechanism involves the following institutional arrangement for policy guidance and coordination from the national level to the field level.

The Comprehensive Disaster Management Programme (CDMP), under the management of the MoFDM and supported by UNDP, is a GoB administered programme and is involved in Community Risk Assessment, planning disaster related activities for both GoB and NGOs and channelling donor funds received under the programme to local and national NGOs. It helps capacity building of both GoB and NGO participants through offering disaster related training courses.

Bangladesh has also a very effective system for dissemination of early warning against approaching cyclones. The Bangladesh Meteorological Department (BMD) issues warnings to coastal residents of potential cyclonic episodes while the Flood Forecast and Warning Centre (FFWC) issues warnings to flood-prone areas of rising river flows. The Bangladesh Red Crescent Society (BDRCS), in a joint venture with GoB, has initiated the Cyclone Preparedness Programme (CPP) as part of an early warning system to protect the 11 million people residing in the low-lying coastal area and offshore islands.

Strengthening disaster risk reduction and mainstreaming it into national policies, institutions and development processes is part of the Bangladesh Poverty Reduction Paper (PRSP) and GoB has formulated a National Adaptation Programme of Action (NAPA) and a strategy paper called Bangladesh Climate Change Strategy and Action Plan (BCCSAP) to address climate change impacts and disaster risk reduction.

Figure 3: The Government of Bangladesh (GoB) mechanism for policy guidance and coordination



[Source: MoFDM. Draft National Plan for Disaster Management 2007-15]

2.1.2. Budget

The graph below shows the allocation of funds to the MoFDM compared with the total GoB budget.

Figure 4: Yearly allocation to MoFDM compared to total GoB budget

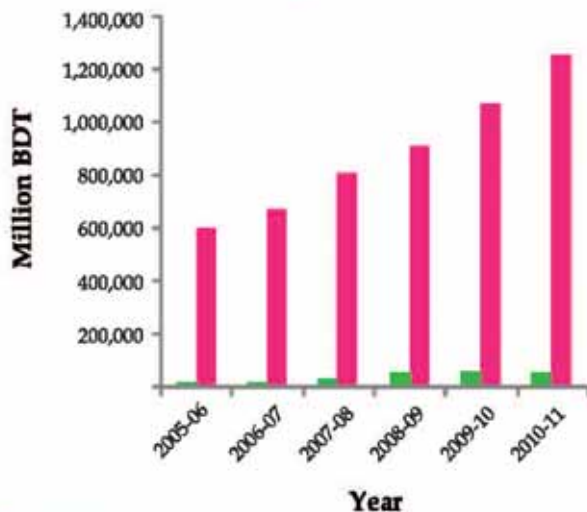


Figure 4 shows that total GoB budget more than doubled from about BDT 600 billion (US\$9 billion) to over BDT 1,200 billion (US\$18 billion) in 5 years while allocation for the MoFDM increased from about BDT 16 billion (US\$235 million) to about BDT 56 billion (US\$824 million) (varying from 2 to 5% of the total budget).

■ MoFDM Allocation (Smaller bars)
■ Total GOB Budget (Larger bars)

[Source: Ministry of Finance, Economic Review 2009 and GoB budget documents]

Table 3: GoB allocation for disaster relief and relevant support 2007/08 to 2009/10.

Description of budget line	No of beneficiaries (thousand)			Allocation (million BDT)		
	2007-08	2008-09	2009- 10	2007- 08	2008-09	2009-10
Gratuitous Relief (GR) Cash	530	530	0	265	100	0
General Relief	500	500	500	100	100	332
Disaster Management Block Grant						1,000
Cash for Work	6,700			1,000		
Housing Support	6,300	1,000	100	630	100	50
Agricultural Rehabilitation		756	2,750	1,800	303	550
Vulnerable Group Feeding (VGF)	3,489	11,222	12,222	8,550	14,875	14,102
Test Relief ² (Food)	1,250	3,050	3,333	4,110	10,205	9,932
Gratuitous Relief (GR) Food	6,400	6,400	6,400	1,740	1,883	1,641
Hill area Food Assistance						
Food for Works	1,762	3,956	3,125	5,030	10,339	9,388
One hundred days employment support		3,087			9,260	
Fund for Women Labour					250	
Block Allocation					60	6,360
Rehabilitate SIDR Damaged Houses		18	19		380	470
Construct Flood/ Cyclone Shelter		8	14		70	132
Disaster Risk Mitigation		46	400		37	323
Vulnerable Group Development (VGD)						
Monga (food crisis) area		80	80		381	998
TOTAL GoB Disaster Support	27,681	31,403	29,568	25,265	50,550	47,162

[Source: GoB budget documents published by the Ministry of Finance]

Besides allocation to the MoFDM, GoB provides funds to several other ministries (agriculture, local government, health, education) for implementing various disaster related programmes in the respective sectors. Table 3 shows government allocations under both the revenue and development budget, for programmes directly related to disaster response. A total of 18 disaster related GoB programmes implemented by several ministries under the recurrent and development budgets increased from about BDT 25.3 billion (US\$417 million) in 2007-08 to BDT 47.2 billion (US\$700 million) in 2009-10.

Table 3 reveals that GoB allocation for the 18 disaster related support programmes varied from about 3% to over 5% of the total GoB budget over the last three years. The highest proportion was in 2008-09, the fiscal year immediately after cyclone Sidr. GoB disaster

support varied from about 0.5% to 0.8% of the Gross Domestic Product (GDP) during the same period.

The Prime Minister's Relief Fund (or Chief Adviser's Relief Fund) receives donations from individuals, business enterprises, corporations as well as donations from the Diaspora. The fund is held by the Prime Minister's Secretariat which is ultimately allocated to the MoFDM and then moves downward through the district and upazila to the union or directly from district to the Municipality³. Six months after the cyclone Sidr hit, GoB allocated approximately BDT 1721 million (US\$ 24.7 million) from the Prime Minister's Relief Fund.

The Bangladesh Army established a special relief fund in 2007 following the flooding and

²Relief linked to minor infrastructure repair works

³In the Bangladesh administrative system, an upazila is a sub-district and a union is the lowest government structure in rural areas whereas a municipality (pourosova) is the lowest government structure in urban areas.

cyclone Sidr. A total of BDT 46 million (US\$ 659,971) was received from 102 domestic donors between 20 August 2007 to 12 November 2007 and was used for flood-affected areas.⁴ Between 19 November 2007 and 05 March 2008, BDT 262 million (US\$ 3.8 million) was received to help cyclone affected people. The funds were provided to various units of the army deployed in the flood and cyclone affected areas. Besides the armed forces directly administering of relief distribution and rehabilitation work.

The government at district, upazila and Union level do not have specific budgets for disasters and neither can Upazilas and Unions use revenue raised through taxation for disaster response. Sometimes sector ministries respond to low level emergencies (e.g. disease outbreaks), the funds for which come out of their own budget but they do not usually have a specific budget for disasters – this comes from MoFDM.

2.1.3 Government response in the sample areas.

The armed forces and the paramilitary coast guard and border force were actively involved in rescue and relief operations in Munshiganj and Pathorghata cyclone affected areas. The army helicopter dropped relief goods and water bottles in Pathorghata when the area could not be accessed by road and water transport was rather slow to arrive in the first 24 hours. In Munshiganj, the paramilitary border force and coast guard were actively involved in the evacuation programme by providing boats to evacuate and rescue people from the most vulnerable areas. When the roads were already submerged, they installed bamboo poles and rope indication lines which allowed people to move to safer places, otherwise many could fall into ditches and rivers. In Sirajgonj, the army helped protect the embankment by throwing boulders into the broken parts of the embankment and in Gaibandha, the army transported relief goods to most vulnerable char areas using their water vessels.

After cyclones Sidr and Aila the government undertook post cyclone relief, recovery and rehabilitation activities in the affected areas. It is said that human deaths were comparatively low in 2007 and 2009 compared to the cyclones in 1991 and 1970 because of massive awareness, early warning by the government and the media as well as social mobilisation and motivation by CPP and local NGOs in the coastal districts. After Aila Munshiganj Union received 401 MT rice, 600 kg flattened rice and other assistance worth BDT 14.2 million (US\$ 209,000) from the government.

After the floods in 2007, the government provided cash, food and housing support to Sirajgonj municipality, just over 3000 households got housing support and cash assistance worth BDT 6.13 million (US\$ 90,000) and about 7000 persons received cooked food for a few days. In addition to this, GoB provided food assistance (30 kg rice per month per household) or small cash transfers to vulnerable groups as part of their flood relief efforts.

After the floods in 2007, Maniruzzaman (2008) estimated that about 30% of households in Gaibandha district received some assistance in cash or kind (mainly food grain but also a variety of essential goods). Two thirds of this was channelled through the GoB and local government and one third was provided by NGOs and the private sector. The average GoB assistance received per household was BDT 1,000 (US\$ 15) which was less than one fifth of the average losses caused by the floods. Taking into account relief from NGOs and private individuals, it was possibly about one fourth of the average loss per affected household. However, GoB and local government responses are to a great extent received from the donors.

Vulnerable Group Feeding (VGF) is a disaster response programme provided in areas affected by such disasters. Initially it is provided for three months, but after cyclones Sidr and Aila it was increased to 6 months with each affected household receiving 15 kg of rice per month.

⁴They include trade and merchant associations, business groups, public and private institutions, banks and other organisations, Bangladeshi's living abroad, individuals, etc.

Vulnerable Group Development (VGD) is a food security support for the extreme poor. GoB provides 30 kg of rice per household all year round but the number of beneficiaries usually increases after a severe disaster because more households become “vulnerable” (face acute food insecurity). For this reason the VGD programme was enhanced in the cyclone and flood areas in 2007 and 2009.

Bangladesh has a very strong network of storage facilities at national and sub-regional levels for stock piling food, clothing, and medicines, which is required for post-disaster relief and rehabilitation operations. Although it was felt by the study participants that GoB assistance has increased over time, it was still inadequate compared to the extent of damage or the needs of the affected households.

In the event of an impending crisis a state of emergency is sometimes declared by the government which triggers the various response mechanisms in place. During emergencies, Members of Parliament (MPs) and their political opposition have often played a significant role in mobilising public opinion as well as in facilitating the government to trigger a humanitarian response. The opposition also sometimes considers humanitarian crises as important turning points or milestone events which offer windows of opportunity to demonstrate and establish credibility among people, particularly among those affected. When cyclone Sidr struck in 2007, a ban on political activities under a national emergency greatly handicapped political parties from disbursing relief through their political networks throughout the country.

2.2 Private sector

The private sector plays an important role in disaster response although it lacks proper documentation, hence appears less prominently in the public domain. From time immemorial, private volunteerism, philanthropy and charity have been the main elements of private sector response to humanitarian crises including response related to natural disasters. This initiative weakened after independence when international assistance through the government, and later through NGOs, was received in large volumes. Private response to disaster in Bangladesh is however increasing again since the 1998 flood.

The form of private sector interventions in disaster response however remains one-off. Charitable contributions often come from subscriptions or salaries of staff. A donation of one day's salary during the floods or any other calamity is a common gesture in Bangladesh. Contributions from business enterprises and employees are often donated to the Prime Minister's Relief Fund forms part of the assistance provided though the district administration and local government discussed earlier.

Matin (2002) found that during the four months from 9 October 2000 to 12 February 2001, 47.9% of donations to the Prime Minister's Relief Fund were made by various associations and employee unions that collected contributions of one day's salary by the staff and another 44% were contributed by individual donors, often business persons. Only 5.5% were private businesses donations. Considering the monetary value of the donations, private companies donated approximately BDT 3 million (US\$ 44,000) out of BDT 112 million (US\$ 1.65 million). This, however, grossly underestimates the generosity of many

philanthropic business persons who tend to directly assist the affected communities rather than donating to institutionalised funds. They prefer helping communities to which they may have a social linkage.

The two sub-sectors of the Bangladesh's garments industry have two national level business associations - Bangladesh Garments Manufacturer and Exporter Association (BGMEA) and Bangladesh Knitwear Manufacturer and Exporter Association (BKMEA). BKMEA represents 1700 member enterprises. As a leading business association of the country, BKMEA responds to various humanitarian crises as part of their Corporate Social Responsibility (CSR). According to the Secretary General of BKMEA, they have their own relief fund of BDT 2.0 million (US\$ 29,400) which can be used at short notice. In addition they collect donations from members who contribute money to the relief fund immediately and spontaneously. They raised BDT 8.0 million (US\$ 118,000) after Cyclone Sidr. The Secretary General stated that collecting about BDT 10.0 million (US\$ 150,000) is relatively easy. BKMEA's recent responses include:

- BDT 2.5 million (US\$ 35,868) donated to Prime Minister's Relief Fund in 2007
- BDT 8.4 million (US\$ 120,516) worth relief distributed to cyclone Aila affected people
- BDT 1.25 million (US\$ 17,934) worth relief distributed after 2007 floods
- BDT 1.2 million (US\$ 17,216) worth 200 bundles of corrugated iron sheet distributed to fire victims

In 2000, BGMEA distributed relief goods among flood-affected people which included 20 MT of rice, 3 MT of pulses, medicines worth BDT 50,000(US\$ 735) and clothes.

Local businesses often respond to disasters. After the floods in 2007 the local business community in Sirajgonj district distributed relief to 500 households in the municipal area where many flood affected people took shelter. Each household received rice, sugar and oral rehydration packets. Besides this, Sirajgonj Chamber distributed food worth BDT 150,000 (US\$ 2,152) while the owner of Matin Textile Mills distributed food worth BDT 300,000 (US\$ 4,304). The total assistance provided by Sirajgonj local business community was worth BDT 500,000 (US\$ 7,353).

During the flood in 2000, the Business House Tufan Company in Satkhira distributed cooked food, medicine and oral saline for about 1500 people for 15 days. It also distributed 20,000 litres of water every day for 15 days. In 2007, after cyclone Sidr, the company distributed dry food for about 200 persons over 30 days as well as drinking water to about 1000 people during the same period.

Responses by individual philanthropists are common too. Mr. Jharu of Satkhira helped significantly in the district during cyclones Aila and Sidr and after the flood in 2000 becoming the symbol of philanthropy, according to the affected people. Within a few hours of Cyclone Aila hit, Mr. Jharu provided 30 MT of flattened rice, 5 MT of sugar, and 1000 litres of bottled water in three days. From 27 May to 11 June 2007 he financed the distribution of cooked food to about 25,000 persons each day.

From 26 May 2009 Mr. Jharu started transporting water by lorries from other areas, supplying 150,000 litres of water per day at a cost of BDT 60,000 (US\$ 867) per day which was financed personally by Mr. Jharu. It is important to note that Mr. Jharu provided the above assistance under the banner of his NGO 'Juba Academy Satkhira' and in cooperation with two local NGOs, Palli Karma-Sahayak Foundation

(PKSF) and Nowabeki Gonomukhi Somiti. He was required to do this partly to avoid harassment by tax officials, questioning about the source of income for so large a donation and record of past tax payment and partly to enhance institutional networking of his own organisation, Juba Academy Satkhira.

The banking sector contributed BDT 127.9 million (US\$ 1.9 million), BDT 58.6 million (US\$ 0.9 million) and BDT 125.1 million (US\$ 1.8 million) during 2007, 2008 and 2009 respectively for disaster response. Multinational companies also contributed BDT 96.5 million (US\$ 1.44 million) after cyclone Sidr in 2009 in which the mobile phone companies, particularly Bangla Link and Grameen Phone had the largest share. Although CSR is yet to become commonplace, its development has already started. Corporate Social Responsibility is a concept whereby organisations take responsibility for their impact on society and the environment, particularly improving the quality of life of their workforce and their families as well as the local community at large. Several business associations like BGMEA and BKMEA distributed rice at reduced price to their workers when food price increased sharply in 2007-08 and have established Garments Training Centres in the poverty stricken Rangpur district so that poor women from the area can find jobs in the garments industry. These are examples of CSR emerging in Bangladesh of which disaster response is a part.

When cyclone Aila was about to hit Munshiganj area Mr. Jharu got a phone call from a local informant (who has business relations with him) that strong wind was blowing with heavy rain in the area and people were trying to take shelter in a safer place. Mr. Jharu was on the way to Dhaka and after getting the phone call he turned the vehicle and returned to Satkhira. The informant asked for help and Mr. Jharu requested him to mobilise whatever transport was available. He assured him that he would reimburse the cost incurred. Local people including UP Chair and Members, shopkeepers, youths, road and transport operators such as bus, three wheeler van and engine boat owners and drivers helped the evacuation. Free transport service was provided from the vulnerable areas to the Upazila headquarters so that people can take shelter in safer places. This was great help to the people saved life and property to a great extent.

[Source: KII with Mr. Jharu]

2.3 Civil Society

Bangladesh civil society includes various voluntary organisations and associations but often refers to NGOs, journalists' associations such as the press club, lawyers' associations (Bar Council) and teachers' associations. With increasing literacy, income diversification, urbanisation, NGO activism and emergence of a growing middle class, civil society in Bangladesh is growing but it is the NGO community which is most well-known because of the number and size of the NGOs which exist. As of July 2010, 2215 local NGOs are registered with the NGO Affairs Bureau (with many social welfare organisations registered besides this). Of these, 229 are reported to be involved in disaster response. Bangladesh Rural Advancement Committee (BRAC) is the world's largest NGO.

Within the civil society sector, organisations led by human rights and environmental activists, journalists and lawyers are more vocal in the cities while associations largely involved in primary and secondary school teachers, local NGOs, community-based organisations (CBOs), Youth groups and community leaders, including religious leaders, are more active in the rural areas. In particular, national NGOs tend to promote CBOs in communities by building their capacity and cooperating with them to implement community level projects.

The NGOs and CBOs respond during major disasters and many NGOs by now have established good linkages with the GoB and local government efforts both in disaster response and general socio-economic development, livelihoods support and poverty alleviating programmes. Other components of the civil society, such as journalist and lawyer groups are less active in disaster response partly because of their small size, and the lack of capacity to work directly in the affected communities. Their role is more related to informing and awarding people and concerned organisations rather than direct involvement in disaster relief.

Dozens of NGOs are active in each of the two study area districts. Assistance provided by two of them in Munshiganj upazila after cyclone Aila is provided as example. BRAC distributed dry food (puffed rice and indigenous sugar) for 2000 households, drinking water (10,000 litres per day for 60 days) as well as biscuits and rice. Besides this, they provided assistance for early recovery in aquaculture and crab farming.

In the same area Caritas Bangladesh provided dry food (2kg puffed rice and 500g sugar) for 500 households, 5 packets of oral rehydration solution (ORS), 2 boxes of matches and 40 candles to 500 households, utensils, water jars for 1500 households and houses with toilets for 1525 households each worth BDT 75,000 (US\$ 1,076).

Educational institutions like schools and madrasas are used as temporary flood shelters and relief centres. In Sirajgonj district, Alia madrasa located in Sirajgonj municipality sheltered 500 people for 25 days during the 2007 flood and the local people and the Madrasa Committee gave them dry food.

In cyclone affected areas, loud speakers of the mosques were extensively used to reach cyclone warning in the community level. Mosque devotees helped in evacuation and very early response although the monetary value of such assistance was low. Mosques were also an important source of psychosocial support. In Patharghata, followers of a religious leader distributed dry food, clothes and medicine while in Sirajgonj town, the local church distributed relief materials among the lowest category of Hindu community "untouchable" which tended to be isolated by caste Hindus and "social elites".

2.4 Diaspora

In view of the importance of remittance flow in Bangladesh economy (remittances amounted to US\$ 10.7 billion in 2009), it seems reasonable to assume its high role in disaster response but neither remittance data nor the evidence from the field supports this view. The remittance data is not disaggregated enough beyond national level to be able to show whether there are trends in response to crises. However, aggregated data suggest there are peaks in remittances during festival and religious holidays. All four sample areas had a very low concentration of remittance receiving households as the disaster-prone areas are also the most poverty-stricken. Households receiving remittances were interviewed but it was found that the flow of remittance was not directly related to disaster response, even when the family faced such crises, but was more related to capacity of the migrant worker to send money. The recipient families invested the money in land, housing or agriculture or other income-generating enterprises and became financially solvent. This in turn helped them recover from crises using their own efforts rather than asking for or depending on remittances immediately after disasters.

A remittance receiving housewife in Patharghata helped neighbours by giving old clothes, food and small amounts of cash. The housewife herself was affected by Sidr and did not receive any assistance when she needed it because as a remittance recipient, she was not considered eligible for relief. When she received the remittances, 15 days later, she did not use it only for herself, but spent part of it to help others more vulnerable than her.

As a humanitarian gesture towards cyclone relief efforts in Bangladesh, Western Union implemented a "No Transfer Fee" Pricing Action for any amount sent to Bangladesh from Italy, the United Kingdom (UK), the United States (US), Kuwait, Saudi Arabia and the United Arab Emirates (UAE). The initiative ran from 27 November 2007 to 31 December 2007 in the US and from 1 December 2007 to 31 December 2007 in the UK, Italy, Kuwait, UAE and Saudi Arabia.

According to the Central Bank of Bangladesh, despite the Western Union waiver of transfer fee on remittances from certain countries to Bangladesh during December 2009, remittance flows during that month did not increase. Overseas workers earning rates than fee waiver tended to determine remittance flow

2.5 Communities and households

Communities themselves are the front-line responders before and after disasters hit. They provide early-warning messages, evacuate people from the affected area and provide shelter.

"We may not have contributed much in financial terms, such as to rebuild a tin roof house for our neighbour, but we helped each other to move valuable property like a tin roof, a cow or a box of utensils to safer place and helped elderly people, children, disabled and women to find shelter". PGD held with adult men in Haldia Union.

Regarding help received by neighbours and relatives, the informants in Gaibandha said that "we are neighbours, belonging to the same community. Today, if I do not help my neighbours, tomorrow my neighbours will be discouraged to help me and I shall have no moral right to expect such help".

Local youths, men and women helped their neighbours. Local body representatives, school teachers, imam, village leaders, traders, boatmen, transport operators, local body representatives, local NGO executives and members

of the government administration came forward to help the affected people. In Patharghata, school children donated their school uniform to the affected area children.

In Haldia Union, a local NGO organised village leaders into a disaster committee. When members of this committee saw a certain weather pattern indicating floods were coming, they sent Short Messaging Service (SMS) messages to many others in the community. Although a limited number of people in the Haldia Chars have a mobile phone, most can access a mobile pay phone or neighbours' phone. When the committee members received such messages, they informed others often by using the loud speaker of the mosque. The Committee members and other local elite also used their own funds to pay fuel cost and the boatmen transported affected area people and assets to higher ground without any charge except fuel cost provided by the local elite.

In Patharghata, local mosque devotees who are followers of a religious leader, besides helping to evacuate and rescue people, buried dead

bodies and cleared roads by removing fallen trees. In the same area, local youths initially provided water, cooked food and dry food by mobilising local donations. Later, when external assistance started coming they provided storage facilities, arranged local transport such as rickshaws, vans or boats so that relief coming from the cities could reach remote areas.

In Munshiganj Union, people affected by cyclone Aila repaired a damaged section of the embankment to protect their houses, farms and other properties. They started it by contributing voluntary labour but later the upazila administration provided food assistance (see picture below)

It is interesting to note that local people in Munshiganj were disheartened later when they found that neighbouring areas with similar damage were getting more relief while Munshiganj was provided less as their embankment was already partially repaired. This was seen by the informants as a disincentive to self help in infrastructure repair.



Local people repairing a damaged embankment after AILA in Munshiganj Union, Saikira district.

[Source: Mahanambrota Dash, Shushilan]

Chapter - 03

Impacts and benefits



*Aged women collecting relief after Sidar in 2007
in Patharghata of Barguna district
Source : Mustafa Bakuluzzaman, Shushilan*

3.1 Significance of domestic response

Using a PLA tool known as spokes, participants in the PGDs described the value and benefits of the assistance they received. The closer the red circle is to the centre of the spoke, the higher the value placed on that particular assistance by the community.

Figures 5 and 6 below show the impacts and benefits of various type of assistance received by the affected communities according to their perception.

Figure 5: Domestic response type, sources and impacts in cyclone-affected area

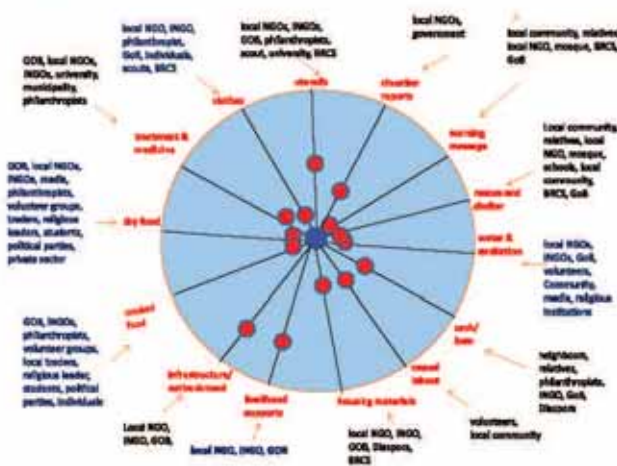
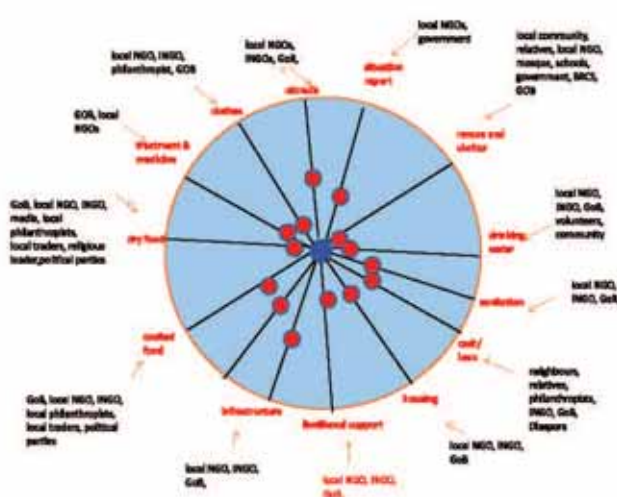


Figure 6: Domestic response type, sources and impacts in flood-affected area



In all four sample areas, it is early warning, evacuation, rescue and shelter provided by neighbours, relatives, the mosque, local NGOs and the government which people valued most. Among the institutions GoB, BRCS and NGOs were rated highest by the community according to the volume of assistance while the local community was placed highest in terms of effectiveness, timeliness, usefulness and emotional attachment.

It was noted that the help that arrived first was valued most. While ranking the various types of assistance according to benefits and impacts varied depending on the needs of individuals, the assistance which came early, even if it was small, was valued highly. In Patharghata a lady valued highest the first packet of biscuit she got for her hungry children two days after cyclone Sidr.

The cyclone-affected areas had more diversity of sources and types of assistance and they received more as it was perceived that they needed more. The value placed on different types of assistance varied between flood-affected and cyclone-affected areas because of differing needs - people in the cyclone area needed pure drinking water because of salinity intrusion while in the flood area providing drinking water was possible simply by raising the plinth level of the existing tube well or installing some extra tube wells, which was not very difficult for the Department of Public Health Engineering (DPHE) or local government.

The needs of the population changed in the course of a crisis. When an event is first forecast, the first priorities are giving early warning messages and evacuating people from vulnerable areas. From the time the disaster hits, rescue and giving shelter become important. Immediately after the disaster hits the priority changes to providing drinking water, food, medical care, burial of deceased people, removal of the dead body of animals, restoration of transport system and utility supply and the provision of sanitation facilities. At a later stage, the need for early recovery, such as

livelihoods support, rebuilding of houses etc. become important. The need for rehabilitating infrastructure like cyclone shelters, roads, embankments is felt a bit later but within a few weeks to months. The need for emergency repair is felt immediately but is often delayed due to delayed allocation of resources and lack of construction labour who queue up for relief rather than joining "food for work".

3.2 Changes in domestic response over the last ten years

From the late 1990s to the beginning of 1998 the government response has become better organised with institutional reforms, improved capacity and formulation of national policies and guidelines. Over the last ten years the GoB response has been integrated with the local government through district, upazila and union level disaster management committees and the

response has expanded. The role of NGOs has been enhanced and they have also contributed to the capacity building at the community level while the role of the business sector is yet to take the form of CSR. Local as well as city-based philanthropists, mostly businessmen have been active in disaster response over the decade, gradually increasing effort, but local communities, neighbours, relatives and the local elite continue to play a key role although informally. Their role is increasing but limited by income level which is eroded by repeated disasters hence if this income erosion trend cannot be reversed by early recovery and rehabilitation programmes, their capacity to help in the future may decrease.



*Aila affected people in 2009, going to safer places by bus with free service of owners in Munshigonj of Satkhira district
Source : Masud, Shushilan*

Chapter - 04

How are resources targeted: inclusion and equity



*Local youths rescuing a pregnant women during Aila in 2009
Munshigonj of Satkhira district
Source : Masud, Shushilan*

How are resources targeted: Inclusion and equity

There are specific government policies, directives and guidelines on listing target beneficiaries and the distribution process. The recipient must be “affected” by the event and of those affected the “poor”, “landless”, “disabled”, “women”, “female-headed household” and other “extreme poor and vulnerable” get priority. However, in the case of provision of food, drinking water, medicine and other daily necessities, particularly in critical time, no such selection criteria are applied and assistance is given to any affected person and those in a relief or cyclone shelter are automatically entitled to assistance. Presence in the flood shelter or in the severely affected area is considered enough and anybody queuing up receives assistance, subject to availability. Those not able to queue up e.g. the disabled, little children, women for purdah (not coming to public place or queuing up in areas crowded by men), untouchables (segregated by the society) and those ashamed to queue up (for social prestige, a bit educated, belonging to a respectable family) can be excluded. The study findings showed that the “middle poor” people were often excluded.

In the early stage of the response, practically all institutions distributed relief to all affected households and later on a list of affected households was prepared by the local government and approved by the Upazila Nirbahi Officer (UNO) which became the basis of government relief distribution. The NGOs also prepared a list of target beneficiaries and the local government and NGOs shared the lists in order to avoid duplication and complete exclusion of some target groups. However, it seems that some affected people were excluded petty traders in munshigonj who had lost their whole livelihood but did not receive any assistance, same was the case of weavers in Sirajgonj.

In Patharghata, a low paid community school teacher remarked that, “we wear trousers and shirts so, nobody gives us relief”. In Munshiganj, a group of small traders said, “some households, although had no food, were excluded simply for having a brick wall and tin roof house”.

In the PGDs, there were some complaints that the government lists were prone to abuse - those with social affinity or who may support certain politicians in elections can be favoured. Political parties tended to provide assistance in areas known to be their “vote bank” or “strong holds”. Some NGOs also favoured their working area or communities where they have some on-going programme.

Some institutions provided special attention to particular type of groups such as untouchable sects of minority community who were particularly targeted by the local Church in Sirajgonj. Participants in this community remarked that nobody except the church helped them. The Ahmadiyya community (a religious group) tended to help their followers who are excluded by the mainstream Muslim community. The mosque devotees helped all poor and affected people without considering who prays and who does not. Those staying in the temporary relief camps received first and more frequently than others. Those queuing up in the distribution centres and those commuting between distribution points received from different sources whereas those living in remote areas and people living in areas not appearing in the media received least. It was strongly felt that areas covered by the media got preference which resulted in remote areas receiving less assistance.

Chapter - 05

Claiming Resources: accessing, holding to account and shaping response



Aila affected people in 2009 waiting for assistance to go to safer place in Munshigonj of Satkhira district

Source : Masud, Shushilan

Claiming Resources: accessing, holding to account and shaping response

The involved staffs from government and civil society involved in disaster response have decision-making power regarding the assistance channelled through them.

The community leaders and local elite can influence the Union Chair and Members who in turn can influence those at higher level, Upazila Chair, UNO and Deputy Commissioner (DC). Political activists can shape the decisions of party leaders, the MP and the Mayor. At community level it was reported that local communities including poor people can access Union Chair and Members but they cannot access local administration (UNO or DC). For business sector assistance, usually, the local elite can approach them to request for help in their area but the local poor cannot directly access the non local rich business people.

The most important trigger for response is the desire to help affected people. Some religious people can see it more of a duty. Government officials considered it both a humanitarian as well as an official responsibility. The local government leaders see it as "humanitarian", "responsibility to people as "peoples' representatives" while critics see it as "drawing attention of voters for next election".

Business associations donate money to Prime Minister's Relief Fund partly to "show allegiance" and sometimes they contribute to relief funds of opposition political parties to "demonstrate neutrality".

Aside from a humanitarian responsibility, NGOs may decide to help communities where they have existing programmes or they may invest their own money in disaster response to attract more donor funding in the future and to build good relations with the local administration as well as the local government.

Public community meetings are supposed to be held to give information to the community on the type of assistance likely to be available from the GoB and local government and to prepare a

sort of a priority list of the affected households deserving such assistance. On the other hand the NGOs announce the type of response and lists of beneficiary in the community which is shared with the local administration as well as to the local government.

People can complain to the Union Member and Union Chair but not usually to the local bureaucracy. Local civil society representatives like teachers, local elite, political activist go to the UNO or party leader or to the MP. In the case of NGOs, local people complain to the NGO staff coming to the village and group leaders and local elite approach the area office of the NGO. In the case of private sector response there is no institutional mechanisms to complaint.

The result of the complaint is most often zero. In most cases, Union Chair or Member said that they would try to provide assistance next time but usually nothing would materialise. Some times the local government representative provides little assistance to the deprived persons subject to availability of resources of if they can manage some extra resource by some means. Local government leaders however helped in such cases to a limited extent, spending their own money or motivating affected people to share whatever small amounts available with their neighbours. In Burigoalini, near Munshiganj, a community of 40 households shared relief that was given for 10 households.

In Gaibandha local informants said that they approached the army with complaints of exclusion of some households and nepotism by the local government. The army considered it an attempt to "disturb" their relief work and physically assaulted the people. There was a different view from some other informants saying that the army was right and those complaining were not genuine affected people hence not enlisted but were buying relief goods from the beneficiaries at low price and selling in the market at a higher price.

Chapter - 06

Conclusion and Recommendations



Aila affected Area in 2009

Source : Shushilan

Conclusion and Recommendations

Bangladesh has a long tradition of domestic response to humanitarian crises, from government, local government, private sector, local NGOs, relatives, neighbours and civil society. Those who are present in the community at the time of crisis, such as neighbours, local NGOs, the local government and the mosque, were valued highly by those they helped. The government's capacity for disaster management has increased not only in terms of structure, strategy and policies but also in terms of funds. The budget for the MoFDM increased from BDT 15.9 billion (US\$ 260 million) in 2005-06 to BDT 49.3 billion (US\$ 724 million) in 2009-10. Besides MoFDM, several other ministries are actively involved in disaster response and a total of 18 programmes are currently implemented under GoB budget. Total GoB allocation for disaster response varied from 3 to 5% of budget over the last three years which was 0.5 to 0.8 % of the GDP.

Given the nature of disasters in Bangladesh the government has also moved away from a disaster response model to a disaster risk reduction and response model. Local civil society continues to be a major part of Bangladesh culture and is an important and effective source of humanitarian assistance, although it is still dependent on external funding. The response by the private sector can sometimes be quite voluminous yet remains ad-hoc and poorly documented. The implementation of corporate social responsibility is not yet fully developed.

On the whole the findings show domestic response is increasing and diversifying by source and type. It is becoming more prompt, more efficient and reasonably well managed, despite all the limitations such as available resources and present institutional capacity.

Recommendations

01. There is a need for much better documentation of response by all domestic actors including activities and resource mobilisation. Data should be available down to the project level and should include in-kind donations.
02. GoB with the assistance of development partners could develop a comprehensive database on domestic response including government and international responses and such information should be available on the website.
03. There should be awareness-raising for the private sector on humanitarian principles, standards, structures and policies and co-ordination mechanisms.
04. There should be further work to investigate the strengths and constraints of domestic actors government, private sector, Diaspora, communities, individuals and civil society.
05. Further study should be conducted on how local organisations can become self-reliant and independent.

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