

**Flood '98 and BRAC - A case study on three slums
in Dhanmandi Area of Dhaka City**

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Abstracts

This study is on Kathal Bagan, Bou Bazaar and Hazaribagh slums in Dhanmondi Area in Dhaka city of Bangladesh. It describes mainly the sufferings of the slum dwellers during floods, their coping strategy, the extent of damages caused by floods and BRAC's action on relief for them. In Kathal Bagan majority slum dwellers relocated to other places since this slum was 3-4 feet under water for two months. Those who did not leave in all three slums raised their beds with bricks. Some of them moved to the top of the roof of their house. Majority of slum dwellers lived in the rented houses. They mainly lost their personal goods. All of them had to cut their expenditure by cutting three to one rice meal a day due to loss of income, employment and increase in the price of food items and other necessities. Although they were suffering from hygiene and sanitation problems but everybody drank safe water. BRAC is the only organization from whom they got food, water purification tablets, health and other supports. With great difficulties they all managed to pay back the loan and savings installments.

Introduction

The Jigatola Urban Development Office has not been damaged at all as the floods around this area have not been as severe as in the other areas. Although there has been no damage to the actual office, work has increased for the staff as they are not only involved in the usual loan and savings collection scheme, but are also actively involved in relief work in all of the 27 slum areas. Relief work started on the 24th of August, and 14 areas were found to be fully or partially affected by the flood waters.

We randomly selected three slum organizations (out of 14) for an in-depth qualitative and quantitative study into the loss of household and other assets of BRAC members, to understand the extent of the damage caused by the floods in these people lives. BRAC hopes to address some of the issues which emerge from this data in order to provide more effective relief and rehabilitation in rural and urban areas. The selection was done based on the categories of worst affected, moderately affected, and least affected areas; that is A, B and C.

A : Kathal Bagan

Kathal Bagan is near Panthapath, surrounded by buildings and not close to any rivers or lakes. The continuous rains which started around July, 10th in the slums of Kathal Bagan created a water blockage in the area. The drains have become closed and the water has not been able to go anywhere, stagnating for the last two months, raising the level of the water to at least 4 feet. A significant number of the slum dwellers have relocated to other areas, and only a small group have remained, living on the '*chal*' of their roofs. We managed to talk to 5 BRAC members, as it was raining heavily and some of the women were not available. Furthermore, the only link connecting the *basti* to the main road was a 'bahsher shaku' (bamboo path) which had broken and thus some of the other members were unable to come and talk with us. However, the 5 women were able to share information on the other members and general commentary.

Out of the 36 surveyed BRAC members, we found only 4 owned their own house. All of the others lived in rented homes, with the average rent of taka 1000 a month. We were told that a majority of the houses had tin roofs with pucca (cement) floors. Most of the women were not really worried about fixing their homes or the loss of housebuilding materials, since the 'bariwallah' (owner) was expected to take control and repair all

damages done to the homes. However, they expressed sadness over the loss of personal goods such as clothes, quilts, and beds, 'almirahs' (cupboards), televisions, tape recorders and other items which will be costly to replace.

'We have been suffering for now three months...' What did these slum dwellers do to cope with the floods? Initially with the rains and floods they moved to the top of the roof of their houses and covered their heads with polythene sheets. They are cooking their food on the top of the roof. They immediately organized for the main electrical current switch to be shut off, *'our bulbs were fluctuating with the high voltage, and some furniture got burnt and so we decided go to the current office and tell them to switch off the connection. We heard people got killed in Raza Bazaar because of the current.'* They also extended and raised their water pipe connection to access water, *'from the supply point we out a plastic pipe to put it higher to access the water.'* A woman said, *'we boil the moila (dirty) water before we drink it.'*

They have also convinced the 'bariwallah' (owner) to open the 'teep kol' (tap) (which had previously been under lock and key) near the main road mainly for their daily showers. They have managed to negotiate with their landlords about paying the rent later on, and for one month they would pay only half of the rent. Due to the floods, for the first fifteen days a majority of the dwellers were unable to go to work as the floods had disconnected them from the main road. The local people took the initiative and built a 'shaku bash' (bamboo path) for them which they use to come and go.

To save on costs, the women admitted to cutting back on their usual three times a day rice meals to once, with most relying on 'roti' (flat bread) instead of rice to fill their stomach. A woman said, *'I kept the roti (BRAC relief roti of 8 chappatis) for and ate 2 every day for 4 days.'* In the past, they used gas for their cooking, but due to the floods they have started using kerosene. Kerosene which usually costs taka 15, was now being sold at taka 20 -25 in some places and the women were upset at the exorbitant costs kerosene and food items, *'before corayla cost 12 taka now it costs 25 taka, before alu (potato) was 5 taka now it costs 12 to 17 taka. Dal (mosshouri) before for 'adah pau' was 5 taka now it is 40 taka.'*

Income and employment has been affected and a majority of families are suffering. A majority of the families in this slum area have more than two income earners in an household. Amongst the BRAC member

households, male income earners were engaged in different small trading activities such as supplying food items to rickshaw pullers and other similar low income groups; selling of 'pushka and chatpoti', carpentry work, which have been affected by the floods. A woman recounted how her husband used to sell cartons to garment factories but because of the floods the boxes have become '*pocha and ruined.*' These income earning activities have been completely stopped. They have nowhere to cook for the food to supply to various customers, and there is no market at the moment for carpentry work. Increased illnesses and diarrhoeal diseases have also made people wary of eating outside food such as 'puchka and chatpoti,' which has severely affected their businesses. Others complained that their husbands were unable to go to work because of the floods and some 'karkhanas' have shut down. A woman said, '*my husband used to work in a construction building site, he used to remove the 'mati' (mud) from the area and sell it to others. But now because of the floods, he is fully bekar (unemployed).*'

Most of the women were involved in garments work before the floods. As one woman explained, '*because of the floods I couldn't come and go and that is why I left it.*' Another woman said that the garment factories were not paying their regular wages. They were told that the market was not very good at the moment and therefore they were unable to sell the garments. '*Apa, for two months they have not paid my daughter her salary...what will we do?*' Since a majority of the husbands are not working, the family is dependent on the female earning members who are in a vulnerable position as well.

This loss of income has affected members ability to repay loans, but they have all managed with great difficulties to play back the fortnightly installments. Field staff were unaware of any flexible loan policies, and were collecting loan and savings payments on a regular basis. Some of the women claimed to have sold their personal possessions such as gold earrings to repay loans; others have taken further loans from people (interest free from mainly close friends and relatives) in order to pay. They were upset that BRAC staff were still collecting payments, and one woman said, '*we need you to stop these loan repayments at least for a month...what is the point of giving us relief on one hand and taking money from us the next day!*'

The slum dwellers, especially the women were suffering from hygiene and sanitation problems. The women complained that it was '*shameful that they were unable to shower everyday like before. We shower on the main*

road. *We go to the toilet early in the morning or very late at night so that no one sees us. This is shorom (shameful) for us - you are a woman you know what it is like!* They were upset about the lack of privacy and kept saying over and over again, *'kee khosto' (what pain)!* Two of the (younger) women were very embarrassed and ashamed that in the past they had been able to clean and wash their menstrual kapor (cloth), but now were unable to do so. *'Apa, where will we wash it... we throw it into the river and the dirty cloth goes into the water, before we would wash it and keep it...'* One woman stated, *'we cannot eat properly, we cannot shower properly and we cannot leave the house...what to do?'*

They also complained of major problems with mosquitoes, rats and ants in their homes. *'Apa my clothes, bed and other items the rats 'katsay' (ate)!' A few of the women were covered with bites on their arms. They also complained of the increase in diarrhoeal diseases and other illnesses. A woman mistook us for doctors and stated 'Apa, have you brought me medicine? Look at my feet, because of the dirty water my feet has ghaos (boils)' [the woman's feet had turned white and there were ulcer like blisters all over her feet].*

In this area, a few of the women suggested that people who have their own homes did need money to repair their homes but those who were living in rented houses preferred food items as urgently necessary. One woman explained nicely, *'those who have bhara problems they need food but those who have their own 'ghor' (home) need housebuilding materials.'*

B: Bou Bazaar

Bou Bazaar is located near Mirpur, Beribadh. The Boubazaar slum area (4) is still surrounded by water and the Beribadh embankment water has slowly seeped into this area. Furthermore, located near this area are a few tanneries which have further exacerbated the smell and stench of stagnant waters in this area. A majority of the families did not leave their area and stayed in raised 'chowkis' (beds). We spoke to 21 women, all of them were BRAC members.

Out of the 38 surveyed, 34 reported that they owned their own homes but they paid rent for the land on which their houses were built on. Most of the houses have tin roofs, bamboo walls and mud floors. The monthly rent is about 200 to 300 taka for the land. Out of the 38 surveyed, only 6 members homes were not affected by the floodwaters. All of the women were extremely upset at the damage in their houses

caused by the flood waters. They exclaimed, *'I have lost all my bherah (bamboo walls) and I need more than 4,000 taka to fix it.'* *'My 'khat' (bed) has rotted.'* *'My furniture(cabinets, almirahs) are all ruined, because they were under water for some days.'*

How did the slum dwellers in this area cope with the flood ? They put bricks under their chowkis (beds) to raise the level of the beds, and whatever furniture left was also raised. A group of 10 women got together and bought a boat for 1800 taka in order to go across and use the other houses latrines and to go and have showers near Beribadh. One woman said, *'we will keep the boat and then re-use it later again.* The women seemed extremely united and a few of them said, *'between us there is a lot of 'meel' (unity)'* A young girl from the locality was volunteering her services to row people across from the *basti* to the main road. Furthermore, the women were all learning how to navigate the boat so that they could take themselves or others across to the other side. A woman also gave birth to a baby boy four days previous to our arrival and a BRAC member 'dai' (traditional birth attendant) in the midst of all of this assisted her in giving birth.

The women admitted to cutting back on food costs as the prices of food items such as rice and 'dal' (lentils) have soared and the cow dung sticks required to cook meals are quite expensive. One woman stated, *'we buy cow dung, it is 15 taka a stick, before it used to cost 10 taka. It is also hard to get and the sticks lasts us only one day.* Some of the women said that their usual *'3 bela (times) rice a day'* was now reduced to one.

A majority of families have no work at the moment. Most of the families in this area have more than two income earners in the household. Amongst the BRAC member households, male income earners were involved in odd jobs such as electrical repair work, day laborers in factories, mills, and newspaper offices; and rickshaw pulling. Due to the floods, most of the factories, offices and shops have been shut. Some rickshaws have been ruined and broken because of the floods. A majority of the women earn money from sewing blouses and petticoats which are supplied to the different shops in the markets. *'To make a blouse we get 2.00 taka and do some work on the blouse we get 2.75 taka.'* *Now for two months no work . you see there is no work in the market. No one is buying and there is no demand for labor. We are in tension!* Quite a few households had their daughters and other family members involved in sewing blouses and petticoats for the market and earned sometimes up

to 6000 to 7000 taka. Now with the floods, due to the nature of their occupations, both the males and females are without work.

This loss of income has created some major problems for the BRAC members who are being made to repay loans on a fortnightly basis. They were very upset with the situation and a few narrated desperate measures taken in order to repay these loans. *'I cut back on my food costs to pay the savings amount to Apa.'* *'I sold my mother's jewelry to pay for the loans.'* One woman said that her husband and her had their own small household 'karkhana' (business). *'The water rose and came into the 'karkhana' which has stopped all the work. We borrowed from a 'mohadjon' (local informal loan dealers) 10,000 taka with a 10% interest monthly. From this amount we have to pay for our household food costs and pay for BRAC loans and savings.'* Another woman said, *'when we give loan, on that day we cannot eat.'* Quite a few of the women claimed to live on credit, *'we borrow from each other and the modi dukan (shop) and are living like that for now.'*

A few of the women asked, *'Proshika and Shokti foundation has forgiven all the loan payments for a month, why can't BRAC?'*

Due to the loss of income, some of the women stated that there was increased tensions within the household, but many emphatically denied any incidents of domestic violence. *'Our husbands are not like that, maybe in the other alaykas (areas) they are bad...'*

The women were suffering from hygiene and sanitation problems. One woman said that she had bought a pot (child's potty) to pass urine into before she threw the urine into the water. Some claimed to use the boat to go across to the dry land and use other people's latrines. One woman said that she had built an open latrine recently now that water had started to recede in her house. Most of them were going to great lengths to be able to access drinking water. The women had to go on the boat across to the main road to access water, *'Apa, we have to walk to where the supply line is and then stand in line for a long time and then we get our water. But it is free.'*

There has been increasing number of diarrhoeal and other illnesses amongst the children and adults. The BRAC medical team had gone once to give them ORS saline and medicines but a few were dissatisfied. They were upset that the BRAC doctors did not, *'take our pressure or check our pulse and instead just gave medicines by asking, 'what is wrong with you?'* Some of the women quietly admitted to taking their sick children

to the local 'huzur' (religious leader) for 'phoo phak' (prayers and a local fakirani for their own health problems. *'She doesn't take money from us, neither does the huzur. We give the fakirani agarbati and few things if we want to.'* In this area, one woman lost a child. The child fell into the water and drowned. This was the only reported fatality. Another woman's child fell into the water but she was able to pick the baby up before she drowned.

With relief and rehabilitation the women suggested that BRAC should consider giving 5,000 taka interest free loans to repair their homes. They also said that they preferred the way Portico distributed their relief. Portico gave all their members slips of paper which they then took to the office to collect their supplies. Whereas whenever BRAC brought their relief into the area there was always a huge fight and they felt that nothing was distributed fairly.

C : Hazaribagh

Hazaribagh is located close to the tanneries, near Beribadh. Initially when we went we were unable to locate anyone as they had all shifted from their homes to other places. All of the houses are rented as none of the BRAC members own their own homes. As soon as the water came in this area, the landlords assisted them to rent houses elsewhere. However in some cases, the landlords were threatening to evict the tenants if they did not pay their rent soon. We spoke to 41 women, of which 24 were old members, and the rest were all new members who had recently joined after the floods. The room in which we spoke to the women, had in the past housed 10 families during the floods.

Out of the 41 surveyed, we found that none of them owned their own homes. They paid taka 600 to 800 monthly as rent. Since one group immediately relocated as soon as the floods had come, they did not lose much personal property such as furniture and other household items. Cases of members who had lost significant amounts of personal property were very few. Another group who were living on the other side of this area, did not need to relocate as only their sleeping rooms had been affected but their latrine and pak ghor (cooking area) were not flooded as it was on higher land.

How were they coping? Most of the women had either relocated or made other arrangements in their houses. *'There was shap and jog (snakes and leech) in the water, we had to move plus we could not stay there -*

there was too much water! There were a lot of mosquitoes in the area because of the stagnant dirty water and most of the women said that they bought mosquito coils daily for 'one taka , two taka.' One woman said, 'we put 'mati' (mud) and bricks in the water to make the water less. We put mud, 'chala' and plastic bags on the mati and then slept on it. The next day if there is sun I would put the things out to dry otherwise I always keep 2 khethas (quilts) in case there is no sun, we need a dry ketha (quilt).' The women similar to other basti women interviewed had cut back on their food intake in order to conserve their money. 'I used to eat at least 3 bela (meal) but now I eat one bela (meal) if I am lucky, especially rice. Before, chal was 16 taka, now 18 taka and oil costs 8 taka for adah poa (125 gms) but before it was 5 taka.'

Most of the women in Hazaribagh were mainly worried about the loss of employment rather than about household items. One woman stated, 'all construction work has stopped in this area. What will my husband do now?' Most of the women did not work and they were fully dependent on their husband's income which had been severely affected. Most of the men work on a daily basis at the tanneries, or at construction sites and because of the water most of the tanneries were shut and construction work had also stopped. A few of the women were engaged in small activities from the house such as sewing quilts but the income from this was minimal - 150 to 200 taka a month.

Women were being pressured to repay loans in this area as well. A number of women complained that although they have been BRAC members for the past nine months they had not received any loans at all. *Pa, she keeps telling us that we will get and every time she says the same thing but doesn't give us our loans.* Another woman said, 'the day I gave my loan I couldn't do my bazaar shopping.' In most cases, it seems that these women were cutting their food costs, borrowing from relatives and taking a portion of their husband's income to pay for the loans and savings payments.

This has also resulted in some violence in these households. A woman said, 'Apa, my husband made 2,000 taka a month but now he is in problem with work and I ask him for 30 taka for my loan repayments and he beats me. Although not all domestic violence was related to BRAC loan and savings repayments. As one woman explained, 'when there is obhabh (crisis) then of course there are more fights between husband s and wives.' Another woman said, 'Often there are fights in most of these households as there is no money to buy food.' One BRAC member said, 'I

asked him for paan (betel leaf), 'he said from where will I get you paan?' I didn't say anything, but my son said to my husband 'give me one taka.' My husband came running to hit my son but I jumped in front and then he tried to hit me but I came running into this room with my son.'

Since these area was least affected in terms of flood waters, a majority of the women did not suffer greatly from hygiene and sanitation problems. Although a few women said that when they could not access latrines they resorted to *'using kagoj (paper) to do their toilet in and then threw it into the water.'* However, some of the women spoke of the 'lajja' shame of asking other people if they could use their latrines when they could no longer access their own latrine. *'Like fakirs (beggars) we go from house to house. They get angry and they say you are other people's tenants - why do you come here. They scold us!'*

In terms of BRAC relief, most of them asked for donations of taka 5,000, so they are able to eat and clothes and quilts for the approaching winter months.