

How to Stop a Disaster Becoming a Tragedy CLP's Approach to Reducing the Vulnerability of the Poorest in the Chars of North-West Bangladesh

The village of Holkar Char in Jamalpur District, north-west Bangladesh, offers a pretty good illustration of the kinds of disasters that regularly affect people living in this remote area.

In the picture, you can see Momena standing in front of her house. The river water hasn't risen quite enough to flood her house yet – but it will. Just a few days after this picture was taken, the river in her area rose to levels higher than the 2007 flood, which, until 2014, had been the highest on record.



Many of the people in Holkar Char and surrounding villages had already been living with two or three feet of water in their houses for at least a week when we carried out our visits during August 2014. The mighty Jamuna river floods every year; that's part of its life cycle. During 2014, however, fed by exceptionally heavy rains during late July and early August, many more extremely poor people were affected than usual.

Disasters such as flooding are a regular occurrence for many in CLP's working area. This is partly due to the simple fact of where they live: chars are islands in the river; areas of sand, mud and silt that are deposited by the yearly floods. When the rains stop, the rivers subside and islands rise from the water. They are swiftly occupied by people eager to make a living from the river's parting gift.

But the gift comes with a sting in the tail. Next year, the river may reclaim its bounty. Chars are regularly inundated a few short months after they dry out. And the river sometimes erodes them completely.

Such disasters have a larger impact on extremely poor people than those that are better off.

This is partly because they are the most vulnerable. The poorest people on the chars live on the lowest land: the river bottom. It may be dry from October to June, but once the rains come, the river will reclaim its course. If they're unlucky, it will simply sweep them and their houses out of its way. If they're lucky, it may simply force them to live for weeks in its wet embrace. Luck is a relative concept on the chars.

They can't afford to pay labourers to build their houses up on to plinths – mounds of earth that would keep them above the waterline. Even if they could, they don't own or control the land around them. Topsoil is valuable. An influential local person will undoubtedly want to plant crops in it; digging it up and living on it just isn't viable unless you have influence. Extremely poor people don't have that influence.

They also don't have the savings to re-establish themselves if the river does erode their char and take away their possessions. In most char areas, people have no access to the kind of finance or credit that richer

countries take for granted. There are no banks or micro-finance organisations on the river bottom. There are, of course, local moneylenders. But the chars people know well the ruinous interest rates they charge.

Very often, the flood also takes away the major source of income of the poor. Most poor households make the majority of their money from agricultural labour. But there's not much need for agricultural work when the paddy fields are six feet under water.

So when the river destroys a family's home and livelihood, they have little choice. They must do whatever they can to survive. They have to cope.

These coping strategies often have a serious long-term impact on the family's livelihood, income, health and education. Typical responses to a disaster include selling whatever they have left that's sellable. If that represents their only asset, or their livelihood, well, what else can they do? They have to eat; so they sell their chicken, their cow, their fishing nets.



The kids and the ducks may love it, but it's hard to be a farmer when your crops and trees are underwater.

Although they have to eat, of course, they often can't eat much during a disaster. Cutting down on their food is another immediate coping strategy. Some families say that, in times of disaster, they are lucky to eat once a day. This meal is often just a small amount of rice flavoured with salt and maybe a couple of chilies.

As the disaster wears on, their nutrition status and overall health begins to decline. A vicious cycle can ensue. As they become weak or sick, they earn less money to buy food. So they remain sick or weak; but there's another coping strategy to come. A disaster is a family event – the kids are invited too. Disaster-struck families often have little choice but to pull their children out of school and send them off to earn money.

This is how the poverty trap begins for many families; with a disaster from which they simply cannot recover.

The Chars Livelihoods Programme aims to help families overcome the poverty cycle. By working with our participants to reduce their vulnerability, we ensure that, if disaster strikes, they are prepared. We help them to develop sustainable sources of income and livelihoods, as well as diversify so that all their eggs are not in one basket. We try to ensure that they do not have to revert to the coping strategies that can slide them once more into poverty.

One of the main ways that we help is to address the major disaster that extremely poor chars-dwellers face: floods. Getting people at least two feet (60cm) up above the flood line is a priority for CLP, and we do this by building plinths. Plinths are mounds of earth, engineered with sloping sides to resist erosion, and planted with grasses, fodder and fruit trees to help strengthen them against the power of the river. They are, in effect, man-made chars. But crucially, they allow people to protect themselves and their possessions.

They are also, literally, life-savers. Many chars families have experience of losing family members to the floods, or to the illness that comes from living in unhygienic, watery conditions.

This represents another vulnerability that CLP helps families to overcome: the health implications of floods.

CLP increases access to improved water sources for each core participant so they don't have to drink or bathe in contaminated river water.

A hygienic latrine is also provided. The Village Development Committees that CLP helps organise then conduct a vigorous local campaign to promote the benefits of using these latrines at all times. The aim is to stop people from defecating out in the open. The social development curriculum also includes information on why, when and how to wash hands to prevent diseases from spreading.

So once the infrastructure component is finished, CLP's participants are up above the flood line, they have an improved water supply and a hygienic latrine. This is when CLP's Asset Transfer Project kicks in.



Workers finishing off the concrete platform on a tube well. The platform stops water seeping back down into the well and contaminating it.

CLP's participants are given a grant of Tk17,500 (£135; US\$221) to spend on a livelihood-generating asset. They cannot spend this on consumption or luxuries; it has to be something that will help generate an income. About 98% of CLP's participants choose to invest in cattle. The remaining 2% choose land titles, a small business, sometimes even a horse and cart.

However, people are still vulnerable when they first get their asset, which is usually at the start of CLP's assistance. To help protect against 'distress sales' – selling their asset immediately because they've run into some sort of difficulty – CLP pays participants a small but regular sum of money; a stipend.

For six months, participants get two stipends: a payment of Tk400 (£3.23; \$5.35) per month towards maintaining their cattle (or other asset); and a payment of Tk350 (£2.82; \$4.69) as a family subsistence allowance. For the remaining 12 months of CLP's assistance, participants receive only the family subsistence allowance.

To help address people's food security and nutritional needs, CLP provides seeds and saplings for fruit trees and promotes homestead gardening and pit crops. This helps in two ways: firstly, because the family can grow fruit and vegetables to consume. Secondly, if they have surpluses, they can sell them to produce another source of income.

Savings are vital for everyone, whether they face the same vulnerabilities as char-dwellers or not. To help people build up their cash reserves, CLP organises Village Savings and Loans Groups (VSLGs). These Groups consist of 20 to 25 participants who meet weekly to pay in money to the savings pool. People can also borrow money from the pot, usually about three times their savings. A flat fee is charged to borrowers, who must usually pay back the loan within three months.



One of the most impressive homestead gardens CLP has ever come across! This little girl will benefit enormously from her mother's dedication as she grows up food secure and well-nourished.

CLP also has other social protection assistance it can activate if necessary. Emergency grants of Tk 3,000 (£24.20; \$40.16) per affected participant can be distributed in case of flood or other disaster. 'Incapacity grants' are paid to households that cannot participate

in the community-based plinth-raising work due to illness, disability or age. Finally, a Responsiveness Fund exists to help in bigger disasters. It was most recently used to provide flood relief during late August and early September 2014 to 15,223 households.

All of the above adds up to a comprehensive and intensive package of support for extremely poor people in the chars. But what impact does it have on people? Does it work?

CLP carries out a wide range of surveys and research studies to answer this question. The evidence that we've collected shows that the simple answer is yes, it does work.

CLP uses a concept called 'graduation' to track its success in helping people move out of extreme poverty and create a sustainable livelihood. There are 10 criteria in the graduation scorecard, covering many aspects of people's lives; it is not focused solely on income. Participants have to achieve at least six of these criteria to be considered 'graduated.' Our most recent data shows that, on average since 2010, 85% of our households can be considered 'graduated.'

Food security is a critical aspect of living a better life. CLP defines food security as "having eaten three meals a day in the last week and having consumed at least five (or more) food groups." For the most recent group of participants, before receiving CLP support, only a quarter of them reported that they were food secure. For participants that have received CLP assistance, 98% report that they are food secure.

This is not entirely surprising, given the effect CLP has on participants' incomes. When they join CLP, the average income is just Tk 1,805 per month (£13.95; US\$22.76). By completion, that average nearly triples, to Tk 4,857 (£37.52; US\$61.23).

This extra money isn't wasted, either. When participants join CLP, their average savings are Tk 130 (£1.05; \$1.74). Once CLP completes, their average savings pot stands at Tk 2,783 (£22.45; \$37.25).

The impact on women's empowerment is also dramatic. When participants join CLP, just 0.2% of them would be considered 'empowered' using CLP's Women's Empowerment Scorecard. On average, by the time they have been through CLP's programme, 74% are empowered.



The smile on the face of this graduated CLP participant tells its own story.

With CLP's assistance, our participants come out of the programme well-equipped to deal with disasters. They have sustainable livelihoods, their food security, health and savings have improved dramatically, and they are more protected against the river's unpredictable power.

Given the circumstances on the chars, disasters will undoubtedly continue to happen. But for CLP's participants, at least these disasters need not become tragedies.