

**Flood and Development :
A Study of the Socio-Economic Impact
of 1988 Flood in Rural Bangladesh**

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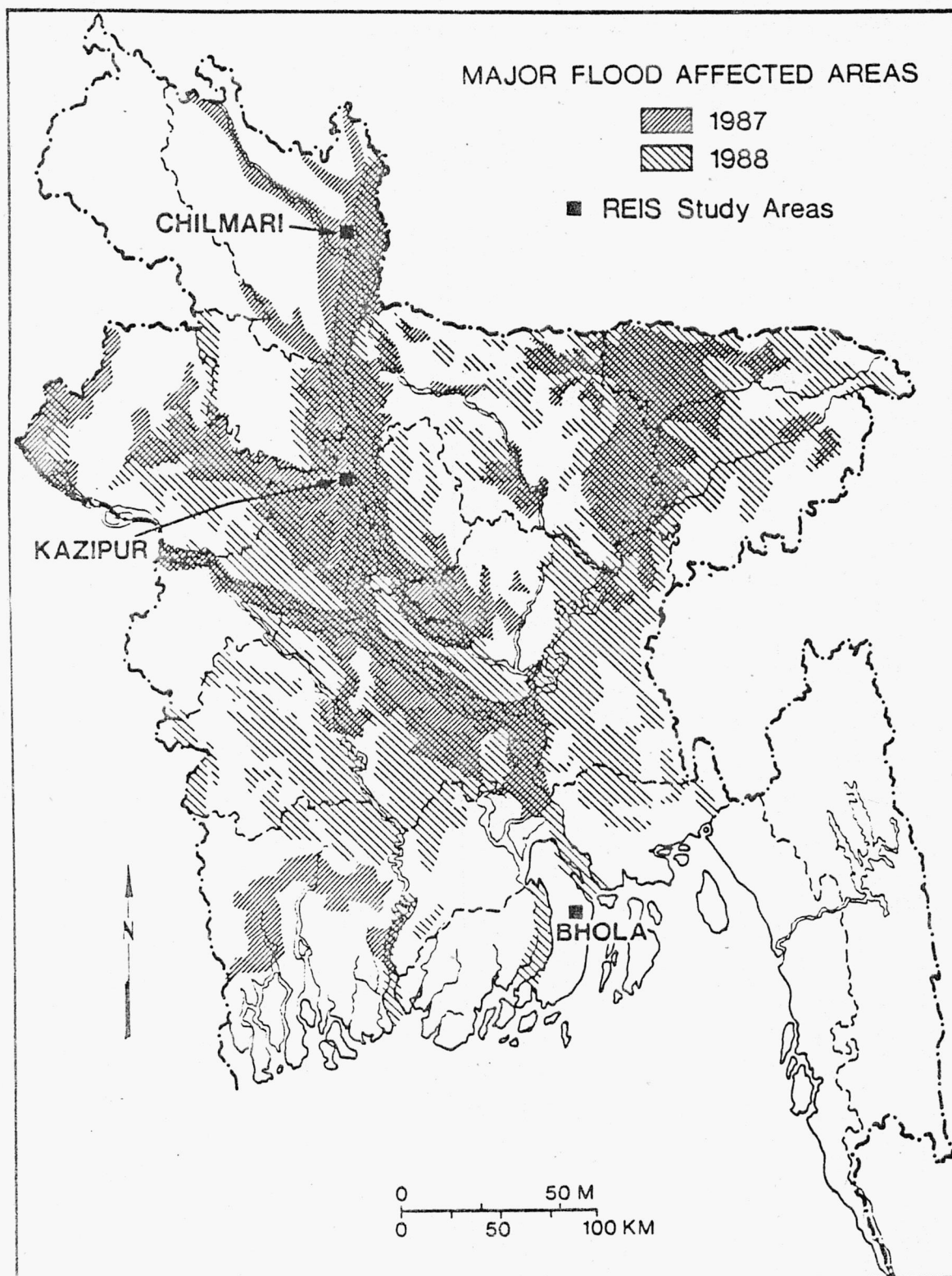
Acknowledgements

The authors deem it their duty to express in the first opportunity great appreciation to Mr. A. M. Anisuzzaman, former Rector of the Centre, who initiated the idea of undertaking the study in the context of socio-economic changes that took place after 1988 flood.

The study could not have been completed and taken its final shape without close supervision and valuable suggestions of the evaluation committee consisting of Dr. Ekramul Ahsan, MDS, BPATC, Dr. A. T. M. Shamsul Huda, Joint Secretary, Ministry of Irrigation, Water Development and Flood Control and Dr. K. Maudud Elahi, Professor of Geography, Jahangirnagar University. The authors are indebted to them for their inspiration to carry on the study and guidance in different stages to upgrade its quality.

The services rendered by the data collectors, tabulators and the trainees of the Eighth Special Foundation Course who also collected data in course of their study tour to different parts of the country are also acknowledged.

Mr. Jagadish Chandra Roy, Stenographer and Mr. Md. Eliasuddin, Typist of the Centre gave their toil all along in typing the report. They also deserve thanks.



Source: 1987 Flood-Miah, 1988
1988 Flood-Ispan, 1989

FIGURE 1

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Chapter I

INTRODUCTION

Background

Floods have become an integral part of human lives. The overwhelming majority of the world's population live in the food-prone areas in South Asia, South East Asia, Latin America and Africa. Floods cause loss of life, damage property and crops and bring in their wake diseases, famines and pauperization. All these frustrate the attempts of many developing countries to break the vicious circle of poverty. It was observed in the Mar del Plata Water Conference (1977) that the negative impact of water related natural disasters in developing countries was greater than the total value of all the bilateral and multilateral assistance given to these countries.¹

Bangladesh is the largest delta formed at the confluence of the big rivers like the Ganges, the Padma and the Meghna. Floods have become almost an annual visitor in this country. Although available records of floods in the colonial days are meagre, some records can be traced back to the year 1787. "It was reported in the Imperial Gazetteer (Bengal), Vol. II that the change of the course of the Teesta to its present course as a tributary to the Brahmaputra was due to the devastating floods in Dinajpur and

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1. Report of the United Nations Water Conference (UN Publication, Sales No. E.77.11.A.12) p.112.

Rangpur districts!"²

Shifting of the Brahmaputra flow to the Jamuna during the period 1787 to 1830 caused recurrent floods in Rangpur, Bogra and Pabna regions. In the early part of the 18th century the back water effect of the Jamuna is also reported to have caused severe floods in Kushtia, Faridpur, Jessore and Khulna regions. After a major flood in northern Bengal in 1922, a Committee was formed by the then Irrigation Department and the "Report on Rainfall and Floods in North Bengal 1870-1922" by a noted Indian Statistician P.C. Mahalanobis, was published in 1927.

In recent years Bangladesh has been experiencing floods more frequently than ever before. Since independence from the British in 1947, the country experienced very high floods in 1954, 1955, 1956, 1966, 1968, 1974, 1987 and 1988. Each year's highest flood record was broken by that of subsequent year and at the same time each year's extent of damage was surpassed by that of the following year. A comparative picture of the areas affected by the floods since 1954 is given at Annexure-A.

The deluge of 1988 will remain in the sad memory of the people of Bangladesh for years to come. During the later part

2. Mohiuddin Ahmed (ed) Flood in Bangladesh. (Dhaka:Community Development Library, 1989), p.14.

of August and early part of September, 1988, Bangladesh came under the grip of a flood that has been assessed as the largest flood on record. Heavy downpower for 15-20 days coupled with the concurrent rising of the three mighty rivers - the Padma, the Brahmaputra and the Meghna - led to an overflow of their banks, inundating almost three-fourths of the country.

From primary observations and past experiences it can be safely said that the flood has far reaching effect on the socio-economic fabric of human lives. It affects some classes adversely and also expedites some social process by which some other classes gain out of the disaster. Many social scientists opined that this natural hazard plays vital role to augment poverty, landlessness, rural-urban migration, concentration of wealth in few hands and pauperisation etc. In this study an attempt has been made to highlight the above issues.

Objectives

The study makes an attempt to highlight the following issues of 1988 flood :

- i) Nature and extent of damage caused by the flood in the selected areas, response and participation of the local people in flood protection measures;
- ii) Nature and intensity of the transfer of ownership of land and other resources in the areas affected by the flood ;

- iii) Whether there is any correlation between the process of landlessness and flood;
- iv) Whether the usury practice is on the increase following the flood;
- v) Whether flood causes any change in the patron-client relationship;
- vi) Whether there is any change in wage level, employment opportunity and conditions of sharecropping due to the flood;
- vii) Whether the flood facilitates the concentration of wealth in few hands;
- viii) Whether the flood expedites rural-urban migration and
- ix) The mechanism of governmental and non-governmental relief and rehabilitation programmes and whether these programmes reach the target group.

Methodology

The study covers the areas affected by 1988 flood. Administrative division, worst affected by the flood, is Dhaka Division (120 upazilas), followed by Rajshahi Division (114 upazilas) and Chittagong Division (69 upazilas). Since Khulna Division was less affected as compared to other Divisions, it has been excluded from the purview of the study. The study is divided into 2 phases: Phase I and Phase II.

Phase I:

At the initial stage, 4 villages belonging to 4 upazilas of 4 districts (Jamalpur, Serajganj, Brahmanbaria and Dhaka) of 3 divisions were selected on random sampling for collection of primary data. Using random sampling method these four villages were chosen from the list of villages worst affected by the flood so that these become representative villages. List of villages is given below :

District	Upazila	Union	Village
Jamalpur	Jamalpur	Kulkandi	Khanpara
Serajganj	Chawhali	Mirkuthia	Kurki
Brahmanbaria	Brahmanbaria	Natai South	Sindura
Dhaka	Savar	Pathalia	Sinduria

These villages represent (i) different regional and geographical and (ii) socio-cultural context.

All the above mentioned 4 villages are large in size. About 650 households, on average, live in each village. Total number of households is 2600. On the basis of cluster sampling, one Para (part of a village) was selected from each village in such a way that people from different classes (rich and poor) classified according to ownership of land and other assets live there. Accordingly, data have been collected from 232 heads of families from 4 Paras of those 4 villages by administering questionnaire. Data collection took place during January-February, 1989. Village-wise breakdown of respondents is given below:

Village	No. of families	No. of respondents
Khanpara	550	51
Kurki	650	55
Sindura	900	67
Sinduria	500	59
Total	2600	232

Phase II:

Another survey on the issue was undertaken at the initiative of Research and Consultancy Division of the Centre in collaboration with the administration of foundation course. The survey constituted a part of the study tour in which 207 participants of 8th Special Foundation Course were sent to 84 villages of 42 upazilas belonging to 18 districts covering 3 divisions for collection of data on the socio-economic impact of 1988 flood.

The researchers of the study felt the need for using the data in order to enrich and strengthen the data base of the study. As such collected raw data have been processed and analysed for the purpose of the study. In this study this is referred to as "Survey Phase II". Khulna Division was excluded from the list for reasons already mentioned. Using random sampling method, data were collected from 824 heads of households according to the following schedule; 1 household from rich, 2 from medium, 3 from small and marginal and 4 from landless classes in each village.

Classification of the respondents

Classified according to the ownership of land, the main stakeholders of both phases of the study consists of people from different strata of the rural society; landless, marginal, small, medium and large farmers. These stake-holders have been defined in the study in the following way :

- i) Landless : having upto 0.50 acres of land including homestead land;
- ii) Marginal farmer : having 0.50 to 1.49 acres of land;
- iii) Small farmer : having 1.50 to 2.49 acres of land;
- iv) Medium farmer : having 2.50 to 7.49 acres of land;
- v) Large farmer : having 7.50 acres of land and above.

Besides the above categories of respondents, opinions were also obtained from village money lenders, chairmen and members, of concerned union parishads, other local elites etc. in phase-I.

Instruments of Data Collection

In survey phase I a big questionnaire having separate parts was administered to each category of stake-holders. The questionnaire was abridged for collection of data in phase II. In phase II damage caused by the flood was not taken into record because it was too late (about one year after the flood) to collect data on damage and also because it would be based on the recollections of the memory of the villagers. But in that phase data on post-flood rehabilitation programme was collected. Moreover, migration and future plan for reducing effect of flood were included in the questionnaire in phase II.

Data Collectors

In phase I, 4 data collectors were recruited and trained keeping in view of the objectives of the survey, sampling methods and questionnaire. Data collectors were taken from the area in which the selected villages are situated. In phase II, 207 BCS officers participating in the 8th Special Foundation Course were sent to the selected villages for data collection as part of their study tour. They were also given orientation regarding the objectives of the survey, sampling method etc. In both phases of the survey some supervisors guided the data collectors.

Data from secondary sources

Besides primary data, data were taken from different research

reports on flood, published information from Govt.'s and NGOs and various newspapers.

Limitations of the Study

The study has the following limitations:

- (1) Since about 50% of the respondents were illiterate, they might not be able to furnish correct statement on damage caused by the flood.
- (2) Since the phase II of the survey was conducted about 7/8 months after the phase I data collected in phase II was mainly based on recollections of memories.
- (3) Because of time constraint it was not possible to use cluster sampling method in phase II. As such although random sampling method was used in selection of areas/villages, there was difference in selection of respondents in two phases.
- (4) Data on issues such as damage, relief, rehabilitation, purchase and sale, mortgage, sharecropping, rich-poor relationship etc. were based mainly on the opinions of the respondents.

Format of the Report

In chapter I background, objectives^{and}/methodology of the study have been presented. Some important available literature on the impact of 1988 flood in Bangladesh have been reviewed in chapter II. Socio-economic characteristics of the respondents have been

given in chapter III. Chapter IV highlights damage caused to crops, trees, poultry and livestock, houses, movable and immovable properties. In chapter V the impact of the flood on the following issues have been shown : (i) conditions of sharecropping, unemployment, wage rate, distress sale of land, mortgage loan, (ii) temporary shelter and law and order situation, (iii) relationship between rich and poor, (iv) rural-urban migration, (v) relief and rehabilitation programmes undertaken by the Government and NGOs during and post-flood period have been presented in chapter VI. Chapter VII summarises the findings of the study and include conclusion.

Chapter II

REVIEW OF THE LITERATURE

In this section an attempt is made to review the available literature on the impact of the 1988 flood on the rural economy of Bangladesh. Some of the literature are micro studies, while others are macro studies. The review is limited to the examination of three issues which have direct relevance to this study: (i) nature and extent of damage caused by the flood, (ii) incidence of the flood on socio-economic groups and (iii) social response to the flood. These issues have been discussed at length.

(i) Nature and Extent of Damage

1988 flood caused severe damage to life, property and physical infrastructure of Bangladesh. In total 53 of the 64 districts covering 322 of the 460 upazilas were badly damaged³. Several studies were undertaken to assess the extent of damage caused by the flood. On the basis of a rapid household survey conducted by BIDS, an attempt was made to estimate the damage caused by the flood for the country as a whole. The loss of aman crop was estimated at Tk.13,800 million. The estimate of total loss in livestock sector, stocks of daily necessities and forestry and fisheries stood at Tk.2500 million, Tk.1117

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3. A.B.M. Siddique, "Impact of Flood on the Economy of Bangladesh" in Mohiuddin Ahmed (ed.) Flood in Bangladesh, (Dhaka : Community Development Library, April, 1989), p.245.

million and Tk.235 million respectively. The estimate of damages to houses was to the tune of about Tk.5350 million. The costs for the country as a whole on account of medical treatment is estimated at Tk.515 million. Thus for the country as a whole the total damage caused by the flood is valued at Tk.23,500 million of which about 59% is on account of crops, 23% for housing and 11% for livestock. This estimated value of the damage constituted about 4.1% of the national income in 1987-88 and about 5% of the rural income.⁴

Although the BIDS study attempted to estimate the extent of damage inflicted on rural households by the devastating flood of 1988, the method of estimation does not seem to be based on scientific method since the estimates of damage caused by flood or any other natural calamity obtained by asking the affected people is bound to have an upward bias.

In a study undertaken by ADAB covering 522 NGOs in 50 districts of Bangladesh, it was revealed that on an average nearly 4000 households were affected by the flood in some form or other in the programme areas of the NGOs. More than half a million houses were fully damaged, while 7 million houses were partially damaged. Damage to educational institution was found to be significant.

4. Mahabub Hossain, Effects of the 1988 Floods on Rural Economy: An Assessment from a Rapid Household Survey (Dhaka: BIDS), p.9-12.

UNDP, in close cooperation with Bangladesh agencies, prepared a global assessment of the 1988 flood damages and prepared cost estimates for an immediate and long-term reconstruction and rehabilitation programme. The losses and damages in physical terms were assessed as follows:⁵

Foodgrain loss was estimated to be about 2.5 million tons. Livestock losses were estimated to be 172,000 head of large and small ruminants and 410,000 head of poultry. Approximately 3,000 km of national roads and highways were under flood water. Approximately 10,000 km of roads under the supervision of local governments were affected. On the national road network a total of about 85 totally damaged and 213 partly damaged bridges as well as about 100 totally or partially damaged culverts was reported. Damage to structures on rural roads affected approximately 600 structures. According to preliminary UNDP/GOB assessment, 1,303 km of railway track and 269 bridges were damaged. About 2,500 km of embankment were reported to be affected and 1,900 water control structures. Nationwide, about 23,500 units of minor irrigation equipment and 250 pump houses were reported to be damaged. Further substantial damages were reported in the following sectors: inland waterways and ports, civil aviation, posts and telecommunications, power and electricity facilities, schools, health

5 . United Nations, The 1988 Floods in Bangladesh: Impact, Relief and Recovery. Report prepared by the Joint Task Force of the Government of Bangladesh and United Nations, New York, November 16, 1988.

complexes, urban infrastructure, industries (mainly small scale and cottage industries) etc. Damage to rural housing were explicitly excluded from this assessment.

In the report total costs for reconstruction and rehabilitation resulting from the 1988 flood were estimated at US\$ 1.137 billion. However, the cost estimate seems to be substantially overestimated when compared with BIDS reports and other reports.

(ii) Incidence of the Flood on Socio-Economic Groups

The impact and incidence of 1988 flood was quite uneven. Land owners, irrespective of their size of holding, had suffered significant loss of income in the flood affected area because they had already incurred cost on land preparation, sowing, weeding on broadcast aman etc. Large farmers were, however, able to withstand the crisis. A significant proportion of the landless were found self-employed in petty trade and transport activities. Some of them migrated to other areas in search of agricultural jobs. It was the small farmer group who found it difficult to cope with the adverse impact of the flood because (a) they were not the target of the government's relief programme, (b) they could not avail of opportunities of agricultural wage employment as they would have to look after work of their own farm during busy agricultural seasons and some of them did not like to participate in

agricultural labour market because it is not regarded highly in the society and (c) non-agricultural activity was not an important source of income for this group. Clusters of poor people - children and adult were found to be fishing in whatever open waterbodies including submerged fields available. This contributed to a positive distribution of income for the poor from fishing.⁶

In another study conducted by BIDS, the loss of the household income was estimated to be higher for the large land owners (20.7% of the income) than for the landless (15.7%). But if the loss of wage earnings through reduced employment was included, the loss of income for the landless could be substantially higher. During October, 1988, the landless in the flood affected regions received about 15% less wage employment than their counterparts in the non-affected villages, and the wage rate was about one-third lower. The loss of income is reflected on reduced levels of consumption of basic necessities which was about 15 per cent lower in the flood affected villages. The negative impact of the flood on consumption was highly pronounced for the functionally landless and the small farmer groups than for the medium and large land owners. It was reported that due to distress sale of assets, the household had to accept lower price for the assets

6. Mahbub Hossain et al, op.cit, p.28

than it would fetch in normal times. The extent of loss is reported to be about 31%. The assets sold were trees, land, goats, cattle and poultry in order of importance.⁷

iii) Social Response to the Flood

Both people and the government made responses to minimise the adverse impacts of the 1988 flood. Social responses were manifested through relief and rehabilitation activities. In Rapid Household Survey of BIDS it was revealed that the single major source of relief was the government or the army. Only 36% of the households received reliefs during or after the flood. Nearly 47% of the loans were obtained from the friends and relatives, 42% from local money lenders and only 6.8% from the financial institutions.⁸ In another study conducted by BIDS in 54 relief camps of Dhaka city, government and its other associated sources emerged as the major contributors of relief, while NGOs contribution was found to be meagre.⁹ The study reveals that a total volume of relief goods worth Tk.41,52,377 were distributed from dates of their opening to 18.8.88. Among the major items of relief goods, rice ranked the first followed by Khicuri including

7. Mahabub Hossain, op.cit, p. 14

8. Mahabub Hossain, op.cit, p. 13

9. Debapriya Bhattacharja, Social Responses to Natural Disaster - Insights from 1988 Flood Relief Camps of Dhaka City (Dhaka: BIDS, January, 1989), p.16

other cooked foods. But the marginal shares of milk and medicine in absolute terms indicated the shortage of food for the children and treatment for the sick.

Although the BIDS studies show that NGOs' contribution was meagre, ADAB study highlighted the NGO response to the flood in the following way : During the flood, NGOs quickly embarked on emergency relief activities to help the flood victims. In general however the participation of NGOs was found to be higher in the severely affected areas. The types of assistance provided by NGOs ranged from the distribution of water purifying tablets, cash money, dry/cooked food, rice, pulses, wheat and clothes to necessary medical supplies. After the emergency relief phase had been over, NGOs undertook rehabilitation programmes . Primarily in the field of agricultural rehabilitation through distribution of seeds and seedlings, undertaking house repair and construction, building infrastructure, providing safe water and sanitation. For both relief and rehabilitation activities, NGOs primarily received funds from donor agencies. However, the responses provided in the report are based on the recollections and perhaps on rough surveys and as such their precision should be considered with caution. Moreover, the assessment made by NGOs about themselves is likely to have bias.

Chapter III

SOCIO-ECONOMIC CHARACTERISTICS OF THE RESPONDENTS

Location

All the 4 villages, covered under survey phase I, and most of the villages of 84 sample areas under survey phase II, are situated near the rivers. It is a fact that flood water strikes at first the villages which are on the banks of rivers or nearest villages. Because of severity of damage, however, the villages near the banks of the rivers have been selected in this research project. (List of the villages, Unions, Upazilas and Zilas are enclosed in annexure-II).

Population

The average population of 4 villages of survey phase I are 3,416. Approximately on average, 600 households live in every village. Among the 4 villages, the density of population is the highest in Sindura village of the district Brahmanbaria and the lowest in the Sinduria village of the district of Dhaka. In survey phase II average household size is 400 (Approx.) per village.

Age of the Respondents

Only the heads of the household were selected for giving information and opinions in this study. Maximum respondents are above 40 years. 5 respondents below 20 years were interviewed.

Education

In the survey phase I, 45% of the respondents are illiterate. Only 15 percent of the respondents have SSC degree and above 40% are below 10th class. It is found that, respondents above 40 years are more illiterate than those below 40 years (Table-1).

The findings of survey phase II, reveals that 45% of the respondents are illiterate, which figure is identical with that of phase I. 14 percent of the respondents have SSC degree and above 6% only can sign (Table-2).

The national literacy rate in 1989 is 27% (according to the survey and projection report of BBS). But in this sample survey, we found 45%, which is approximately double than the national rate.

TABLE - 1

DISTRIBUTION OF RESPONDENTS BY THEIR AGE AND EDUCATIONAL QUALIFICATION

Age	Educational Qualification							Total	Percentage
	Illiterate	Can sign only	1-5 class	6-10 class	SSC 12 class	HSC 14 class	Graduate		
18 years					1			1	0.43
19-24 years	2		1					3	1.29
25-29 years	3	1	6	8		1		19	8.19
30-34 years	10	2	5	6	2		2	27	11.64
35-39 years	7	6	3	2	4		1	23	9.92
40-44 years	16	3	3	4	1	1	4	32	13.79
45-49 years	10	4	4	5	2	3	1	29	12.50
50-54 years	17	1		6	4		1	29	12.50
55-59 years	11	1	4	2	1			19	8.19
60-64 years	16	1	3	2	2			24	10.34
65 years and above	13		4	5	2	2		26	11.21
Total	105	19	33	40	19	7	9	232	100.00
	45.26	8.19	14.22	17.24	8.19	3.02	3.88	100.00	

Source: Survey Phase I.

TABLE - 2

DISTRIBUTION OF RESPONDENTS BY EDUCATIONAL QUALIFICATION

Educational grade	Respondents	Percentage
Illiterate	374	45.39
Can sign only	50	6.07
1 - 5 class	154	18.69
6 - 10 class	133	16.14
SSC pass - 12 class	60	7.28
HSC pass - 14 class	34	4.12
Degree pass	16	1.94
Technical/Engineering/M.B.B.S.	1	0.12
Master degree	2	0.24
Total	824	100.00

Source : Survey phase II.

Occupation

Cultivation is found to be the major occupation of the respondents of this study. In survey phase I, 40 percent of the respondents are found in that profession. Only 11% and 8% are engaged in service and business respectively (Table-3).

In survey phase II, about 55% of the respondents are found living by cultivation. Day labourers and field labourers together constitute 22%. Only 5 and 8 percent are engaged in service and business respectively (Table-3).

Though the survey phase I and II have a difference in respect of major occupation (cultivation), in Bangladesh as a whole more than 62% of the total population are living on cultivation.

TABLE - 3

DISTRIBUTION OF RESPONDENTS BY PRINCIPAL OCCUPATION

(In percentage)

Principal Occupation	Classification of Respondents						Total	
	Landless		Marginal and Small farmer		Medium and Large farmer			
	Phase I	Phase II	Phase I	Phase II	Phase I	Phase II	Phase I	Phase II
Day Labour	15.95	12.63	0.86	0.61	-	-	16.81	13.24
Field Labour	8.62	3.40	3.88	5.58	-	-	12.50	8.98
Cultivation	3.02	11.05	18.54	18.45	18.11	25.24	39.67	54.74
Small Business	2.59	2.06	-	0.73	-	0.24	2.59	3.03
Large Business	-	1.46	3.88	1.33	1.29	2.43	5.17	5.22
Service	2.59	1.21	4.74	1.46	3.45	2.43	10.78	5.10
Fishing	3.02	1.21	-	-	-	-	3.02	1.21
Rickshaw Pulling/Van Pulling/Cart Driving	1.29	1.94	-	0.12	-	-	1.29	2.06
Boatmanship	0.86		-	0.12	-	-	0.86	0.12
Mechanics	-	1.70	-	-	-	-	-	1.70
Masonry/Carpenting	0.86	1.21	0.86	0.49	-	0.12	1.72	1.82
Weaving	1.29	0.36	1.29	0.36	-	-	2.58	0.72
* Others	0.43	1.58	0.86	0.36	1.72	0.12	3.01	2.06
Total	40.52	39.81	34.91	29.61	24.57	30.58	100.00	100.00

* Unemployment, Quackery, Shoe-making, Tailoring, Handi-crafting.

Source : Survey Phase I & II.

Description of Dwelling Houses

More than 50% of the respondents of this study (Survey phase I and II) have only two huts or hovels and those are made of bamboos and straws etc. The floors are made of mud. So very easily the flood water damaged the houses. In average 25% of the houses of the respondents are made of tin and bamboo in roofs and walls respectively. About 5% houses are made of bricks in roofs, walls and pucca floors. But those houses are not concrete in their foundations. So the strike of current of the flood water damaged the foundation and made them weaker. The houses are made in a very unplanned way. The premises and homesteads are somewhere lower. There is no well-organised drainage system.

Wage Rate and Employment

In Bangladesh day labourers do not have the opportunity for work during all over the year. Only in planting and harvesting periods, the day labourers generally get employment on daily basis. In "Food for Works Programme" the day labourers get the opportunity to sell their labour power in non-planting and non-harvesting periods. Generally day labourers get work for 20 days of a month. On average their daily wage is 27 taka.

Money Lending System

Some traditional money lenders are found in countryside of Bangladesh. Usually they lend money at the rate of interest

animously of 10 taka per month. But in crisis period, they increase their interest rate. During the flood '88, they lend their money at the interest rate ranging from 15% to 40% per month.

Side by side there are some people in the villages who lend money without interest.

Another group of lenders are found, who lend in kind (paddy, rice wheat etc.) to the poor for a period of 3 or 4 months and take 150% to 200% in lieu of their lending. Some people also lend grains without interest.

Land Ownership

The findings of survey phase I show that 41% of the respondents are landlesses. Almost the same result have been received in survey phase II (40%). The marginal and small farmer classes together comprise 35% and 30% respectively in phase I and phase II. Medium farmers constitute 16% and 20% in phase I and phase II respectively. In phase I, 9% respondents are large farmers, while they are 10% in phase II (Table- 4).

TABLE - 4
DISTRIBUTION OF RESPONDENTS BY OWNERSHIP OF LAND

Quantity of land (in acre)	Classification of Respondents by land ownership	Percentage of the Respondents	
		Survey phase I (N = 232)	Survey Phase II (N = 824)
Upto 0.50	Landless	40.52	39.81
0.51-2.50	Marginal and Small farmer	34.91	29.61
2.51-7.50	Medium farmer	15.95	20.39
7.51 acre and above	Large farmer	8.62	10.19
Total		100.00	100.00

Source : Survey phase I & II.

Technology of Cultivation

Almost all farmers of both phases I & II use old methods and implements for cultivation. However modern irrigation equipments such as low lift pump (LLP), shallow tube-well (STW), deep tube-wells (DTW) etc. are found to be used in some areas. Modern seed-fertilizer-irrigation-insecticide technology was found to be used in about 25% cases of the study areas.

Share Cropping System

The prevailing system of share cropping is that 50 percent share of produce ^{is fixed} for land owner and 50% for share cropper. Where modern irrigation equipments are used, the system is as, one-third share for land owner without providing any cultivation cost and two-thirds share for share cropper bearing total production cost.

In phase I, 41 respondents (18%) are the share croppers, 63% of the share croppers have taken land upto one acre for share cropping. Remaining 37% of the share croppers have taken upto acres of land for share cropping.

The majority of share croppers are the small farmer class (51%) followed by landless class (32%), but the marginal farmer class occupied the lowest position regarding share cropping (21%). Medium farmer class are also involved in sharecropping (15%). The small farmer class ranked the highest position for share cropping, because they have some pieces of land of their own and they have the ability to bear cost of cultivation as well than the landless

and marginal farmers (Table-5).

TABLE - 5

CLASSIFICATION OF SHARE-CROPPERS BY TAKEN OF LAND
FOR SHARECROPPING FROM MEDIUM AND LARGE FARMERS

Category of respondents	No. of SHARECROPPER (n = 41)	Percentage
Landless	13	31.71
Marginal farmers	1	2.44
Small farmers	21	51.22
Medium farmers	6	14.63
Total	41	100.00

Source: Survey Phase I.

Shelter during '88 Flood

From the findings of survey phase I, it is found that 38% of the respondents lived in their own houses during '88 flood. It was risky to live in those houses, because the houses were about to collapse and snakes and other insects took shelter in those houses. For all these, many families had no other alternative but to vacate their own houses with various movables. Besides this, most of them had no other places to take shelter. 11% of the respondents took shelter in relief camps, 16% on the highways or in schools, colleges or such institutes, 19% in adjacent high places. One respondent took shelter in his own boat with all the members of his family. Upazila hospital, market place and other platforms were occupied by the distressed. Some people were given shelter by their relatives and neighbours out of sympathy and cordial relations.

In survey phase II, the respondents took shelter almost in the same way as in phase I.

Chapter IV

DAMAGES CAUSED BY 1988 FLOOD

The flood of 1988 affected all socio-economic sectors of the economy of Bangladesh. Substantial damage was caused in the following sectors : agriculture, industry (mainly small scale and cottage industries), education, health, inland water ways, ports, civil aviation, posts and telecommunications, power and electricity, physical infrastructure etc. The incidence of the flood on different socio-economic groups was uneven. This chapter makes an attempt to highlight the major damages caused by the flood to crops, trees, poultry and livestock, houses, movable and immovable properties in the villages under study (survey 1).

Crops

The flood of 1988 caused major damages to all the sub-sectors of agriculture, viz. crops, fisheries, livestock and forestry. The most affected was the crops sub-sector. In the villages under study flood caused substantial damages to major standing crops viz, paddy and jute. Out of 232 respondents, 140 persons were paddy growers. The paddy land of 95% growers were badly affected by the flood. 92 out of 232 respondents were jute growers. Majority of them (84%) having land submerged under flood water. Besides paddy and jute cultivators, 31 respondents cultivated other crops (vegetables, sugarcane etc.). Of them cultivated land of 20 persons were affected in the study area (Table-6).

TABLE - 6

DISTRIBUTION OF RESPONDENTS BY THE SIZE OF AFFECTED
CULTIVATED LAND AND CROPS DURING '88 FLOOD.

Size of affected land (in acre)	Respondents shown by their cultivated crops					
	Paddy (n=140)	Percentage	Jute (n = 92)	Percentage	Other crops (n = 31)	Percentage
Upto 1.00	92	51.43	70	76.09	18	58.06
1.01-1.50	32	22.86	3	3.26	-	-
1.51-2.00	1	0.71	2	2.17	1	3.23
2.01-2.50	1	0.71	-	-	-	-
2.51-3.00	8	5.72	1	1.09	-	-
3.01-5.00	11	7.86	1	1.09	1	3.23
5.01-7.50	3	2.14	-	-	-	-
7.51 and above	5	3.57	-	-	-	-
Not affected	9	5.00	15	16.30	11	35.48
Total	140	100.00	92	100.00	31	100.00

Source: Survey phase I.

There was marked regional variation in the extent of damaged crops in the areas under study. Of the four sample villages, Sindura under Brahmanbaria district was the worst affected village having 123.85 acres of land including 105.54 acres of paddy land affected by the flood and the least affected village was Sinduria under Savar Upazila (12.06 acres). Because in the former village standing crops were in the field while paddy had already been harvested before the flood in the latter village. Detailed information is presented in Table-7.

TABLE - 7

DISTRIBUTION OF RESPONDENTS BY SAMPLE AREA
AND EXTENT OF DAMAGE CAUSED BY FLOOD 1988

Sample Village	Respondents			
	Damaged Crops			
	Affected land (in acres)	Paddy (in acres)	Jute (in acres)	Others (in acres)
Khanpara	98.56	71.46	20.85	6.25
Kurki	41.39	33.94	7.45	-
Sindura	123.85	105.54	17.81	0.50
Sinduria	12.06	2.63	2.93	6.50
Total	275.86	213.57	49.04	13.25

Source: Survey phase I.

Trees

Fruit bearing trees such as banana, papaw, jackfruit which provide livelihood mainly for the poor were badly damaged. In the study areas, 203 persons had wood and fruit bearing trees during 1988 flood period. Trees belonging to 96% owners were damaged by the flood. 41 and above number of trees belonging to about 3% owners were also damaged (Table- 8). Mean of damaged trees is 7.11, while mean loss of damaged trees was Tk.2200.27.

TABLE - 8

DISTRIBUTION OF RESPONDENTS BY THE NUMBER
OF DAMAGED TREES CAUSED BY '88 FLOOD

Number of trees	Respondents (n = 203)	Percentage
Upto 5	113	55.66
6-10	48	23.65
11-15	15	7.39
16-20	5	2.46
21-25	4	1.97
26-30	2	.99
31-35	-	-
36-40	1	.49
41 and above	6	2.96
No damage	9	4.43
Total	203	100.00

Source: Survey phase I

Poultry and Livestock

The respondents lost their poultry and livestock in two ways. Firstly, livestock died due to flood and secondly, owners made distress sale of livestock due to poverty and also due to lack of food. Flood caused death of cattle, goat/ram and poultry belonging to 25%, 25% and 63% respondents (Table-9). Mean loss due to death of poultry and livestock was Tk.1477.92.

In the areas under study 59 (25.43%) respondents made distress sale of livestock and poultry during the flood period and one month later. The most important cause for sale of poultry and livestock was purchase of food for survival of the family (59%) followed by lack of cattle food (14%) (Table-10). Mean loss incurred by sale of poultry and livestock during the flood was Tk.882.03.

Houses

Flood caused havoc to houses in the villages under study. In total 563 houses belonging to 229 respondents were damaged in the study areas (Table-11). Of the damaged houses 134 (23.80%) were fully damaged, while 429 (76.20%) were partially damaged. Most of the houses were made of clay, straw and bamboo. As a result, the sufferings of the villagers especially the landless group were immense. Mean loss of damaged rooms was to the tune of Tk.2695.70.

TABLE - 9

DISTRIBUTION OF RESPONDENTS BY THE NO. OF
DEAD LIVESTOCK AND POULTRY DURING '88 FLOOD

Item (dead)	0	1	2	3-4	5-6	7-8	9-10	11-15	16-20	20 and above	Total
Cattle	120	30	6	3							159
Percentage	75.47	18.87	3.77	1.89							100%
Goat/Ram	70	15	7		1						93
Percentage	75.27	16.13	7.53		1.07						100%
Poultry	81	7	16	26	31	10	22	14	2	9	218
Percentage	37.16	3.21	7.34	11.93	14.22	4.59	10.08	6.42	0.92	4.13	100%

Source: Survey Phase I.

TABLE - 10

DISTRIBUTION OF RESPONDENTS BY THE CAUSES FOR SALE OF LIVESTOCK & POULTRY DURING FLOOD PERIOD AND ONE MONTH LATER

Causes of sale of livestock and poultry	Respondents (n = 59)	Percentage
Lack of cattle food	8	13.56
To purchase food and to save family	35	59.32
In fear of cattle death	6	10.17
Lack of keeping place	6	10.17
To purchase family medicine	3	5.08
For expenditure of cultivation	1	1.70
Total	59	100.00

Source: Survey Phase I.

TABLE - 11

DISTRIBUTION OF RESPONDENTS BY THE NUMBER OF
THEIR DAMAGED HOUSES DUE TO FLOOD 1988

Number of damaged Houses	Respondents (n = 232)	Percentage
1	44	18.97
2	96	41.38
3	54	23.28
4	19	8.19
5	10	4.31
6	3	1.29
7 and above	3	1.29
No damage	3	1.29
Total	232	100.00

Source: Survey Phase I.

Movable properties

Major movable properties of the respondents included beds, beddings, pots and crockeries, ploughs, carts etc. Out of 202 respondents having those movable properties, flood damaged beddings, pots and crockeries and plough of 34.93 and 41 persons respectively. Other movable properties such as cattle food, paddy stock, chair, table etc. belonging to 10 respondents were also damaged. Mean loss is approximately Tk.1405.36 for 160 affected persons.

Immovable Properties

Due to the flood, the flood affected people made distress sale of their lands for purchasing food, agricultural equipments etc. In the areas under study 15 out of 232 persons (6.47%) sold their land during the flood and one month later. Mean size of land sold 30.67 decimal. Since the people were in crisis during the flood period, the affected people received lower price of land than normal market price. Mean loss was Tk.166.67 per decimal to normal rate.

Chapter V

SOCIO-ECONOMIC IMPACT OF FLOOD

We must keep in mind the present socio-economic scenario of rural Bangladesh to assess the socio-economic impact of the flood '88 on the rural population of Bangladesh. About 80 percent of population live in rural areas of which about 60% are landless and another 15% are functionally landless or the marginal farmers. The landless population are mainly wage and daily labourers, while the marginal and poor farmers share lands from others and cultivate it along with their own tiny land. There is not any uniformity in wage level and conditions for share cropping. Also there are shortage of employment opportunities. Various studies reveal that, on average, in a year the wage laborers live without job for 100 days. The landless farmers or wage-laborers have homestead land and they don't have cattle or other production equipments. Some of the marginal and poor farmers have one or two bullocks per family, beside that they also don't have any property other than land. They earn a significant part of the whole from their vegetables, trees and poultry. The rate of savings in general is negative among the landless, marginal and poor farmers. They live under chronic indebtedness. They borrow money from traditional money lenders, Bank, influential rich farmers, traders or NGOs.

In rural areas the standard of houses varies with their

income level. The vast majority of the poor population have only one cottage built by perishable local materials. A few number of families have houses made by tin or bricks which can stand against any natural disaster. A small number of families which include the large farmers, traders, money lenders and Govt. and N.G.O officials can have some valuable assets.

So, it is difficult to measure the socio-economic impact of flood by merely quantifying the loss of material resources. There are other sides which are implicit and which are qualitative in nature. But in order to understand the reality we have to go through empirical findings.

In the four villages of the survey-1 flood is a regular phenomenon, so flood '88 was not unknown experience to them. What special with 1988 flood was its all-prevading character. This is more or less true for all regions in Bangladesh and henceforth true for the areas under survey-II.

There are regions where in rainy season normally no crop is produced. There are one-crop areas where due to lack of technological advancement and in the absence of reclamation of land multicrop production is not possible. There are regions where flood could not make loss of crops, because the lands were barren that time.

When we quantify losses of the rural population we find that majority of the villagers lost insignificant properties.

It needs to be mentioned that these families lost less not because their properties were saved but because they had nothing very small to loose.

It was the lack of works, squeezing of employment opportunities, indebtedness, which affected landless labourers most in the flood period.

Unemployment

In the survey I, 81.25% of the landless people did not get any work whereas only 12 people got work but not with standard wage (Table-12). In the survey II, we find almost a similar picture. Here 39.47% of day labourers did not get any work for 21 to 40 days. About 50% did not get job for more than a month during and after the flood (Table-13). Only a few landless people could manage to engage themselves in water transport activities. The question may arise how they survived? Survey-2 has got a picture to answer the question (Table-14). About 24% of the landless people starved. Out of 342 families 162 or 47.37% survived by selling movable properties. Previous savings helped about 131 respondents (38.30%), same percentage saved their lives by relief goods.

Selling or mortgaging of land was a means which poor people were forced to take. Although theoretically there are scopes to get back the mortgaged land but in practice the owners of mortgaged land would not be in a position to repay debts and get back the land. So, this is almost the same as selling lands with lower

price. In this sense 65 farmers lost their land to survive in the flood period. Another 50 respondents informed that they were dependent on borrowed money and food grain. In mortgaging land the marginal farmers depend heavily upon large and medium farmers. From Table-15 we can see that out of 227 cases who gave their land in mortgaging 184 gave it to the large and medium farmers. Experiences showed that these mortgages would be the same as land transfer.

TABLE - 12

DISTRIBUTION OF DAY LABOURERS BY THE AVAILABILITY
OF WORK AND DAILY WAGE DURING '88 FLOOD

Daily wage (In taka)	Day labourers (n = 64)	Percentage
10- 15	2	3.13
16- 21	-	-
22- 27	10	15.62
28 and above	-	-
Work not available	52	81.25
Total	64	100.00

Source: Survey Phase I

TABLE - 13

DAYS OF UNEMPLOYMENT DURING AND AFTER FLOOD

(Only for day labourers)

Number of Days	No. of Respondents (n = 342)	Percentage
Upto 10 days	8	2.34
11-20 days	28	8.19
21-30 days	113	33.04
31-40 days	23	6.73
41 days and above	170	49.70
Total	342	100.00

Source: Survey Phase II.

TABLE - 14

SOURCES OF LIVELIHOOD OF THE FLOOD VICTIMS
DURING UNEMPLOYMENT PERIOD (DAY LABOURERS)

(N = 342)

Sources of livelihood	No. of Respondents	Percentage
Previous Savings	131	38.30
Relief goods	132	38.60
Food of Langarkhana	73	21.34
Borrowed money (foodgrain)	50	14.62
Giving mortgage of land	20	5.85
Sale of movable properties	162	47.37
Selling land	45	13.16
Begging	1	0.29
Starvation, near starvation	82	23.98

(Multiple answers recorded)

Source: Survey Phase II.

TABLE - 15

DISTRIBUTION OF RESPONDENTS BY THEIR MORTGAGED
PROPERTIES AND MORTGAGE RECEIVING CLASS

Mortgage Receiving Class	Name of the Mortgaged Properties		Total	Percentage
	Land	Other Properties		
Large farmer	47	7	54	23.79
Middle farmer	111	19	130	57.27
Small and Marginal Farmer	35	2	37	16.30
Others	4	2	6	2.64
Total	197	30	227	100.00
Percentage	86.78	13.22	100.00	

Source: Survey Phase II.

Indebtedness

There are incidents of borrowing money from different classes. In survey-1,83 respondents borrowed cash from different sources, of which non-institutional source is placed in the highest. 55 persons(66%) took money from various persons followed by 16(19.28%) persons who took loan from Banks and 12 persons(14.46%) took it from NGOs (Table-16) .

Table- 17 from survey-1 revealed the terms of conditions of their loan, 38 persons or 45.78% took it on condition of monthly interest. The monthly interest was 10% on average.

From survey-II, Table-18 presents the sources and conditions for borrowing money. Major part of the borrowers, 237 persons or 28.76% borrowed money from traditional money lenders, in which rate of interest varied from 5% to 30% per month. 133 respondents or 16.14% borrowed money from bank at a prescribed rate of interest. It needs to be mentioned here that from different researches on the cost of bank loan and from our experiences we know that the cost of loan would be much higher than the prescribed rate of interest. 125 respondents or 15.17% could manage to borrow money from relatives or known persons without interest. The persons forced to borrow money from the money lenders with larger rate of interest and unfavourable conditions were other than the wealthy persons who have no good links with banks and who have no relatives able to give them loans without interest.

TABLE - 16

DISTRIBUTION OF RESPONDENTS AS BORROWERS BY THEIR SOURCES OF BORROWING

Lender	Borrower (N= 83)	Percentage
Bank	16	19.28
NGO	12	14.46
Various persons	55	66.26
Total	83	100.00

(149 respondents (64.22%) did not borrow)

Source: Survey Phase I

TABLE - 17

DISTRIBUTION OF BORROWERS BY THE TERMS AND CONDITION OF THEIR LOAN

Terms & condition of loan	Borrowers (n = 83)	Percentage
Without interest (from various persons)	17	20.48
* On condition of monthly interest (from various persons)	38	45.78
On condition of yearly interest (from Bank and NGOs)	28	33.74
Total	83	100.00

* The monthly interest rate 10%

Source: Survey Phase I

TABLE - 18

SOURCES OF BORROWED MONEY

Sources	No. of Respondents	Percentage
Bank	133	16.14
NGO	15	1.82
Traditional Money Lender	237	28.76
Did not borrow	314	38.11
Total	824	100.00

Conditions

Note: 1) Relatives and known persons gave loan without interest.

2) Bank and NGOs' lend money at a prescribed rate of interest, which varied from 10% to 20% per annum.

3) Traditional money lenders rate of interest varied from 5% to 30% per month.

Source: Survey Phase II.

Transfer of resources

In any natural disaster the changes of ownership of land and other properties occur very frequently. The distressed sale of land and properties become the forced option for the poor farmers in their situations. The landless and propertiless majority have nothing to sell and the large propertied class do not need to sell. Generally, any/^{kind of} natural disaster turns the poor land-owners to landless and provide rich people an opportunity to buy more in the lesser price. To prevent this process, during the time and immediately after the flood of 1988 the government temporarily banned the selling and buying of land. But the process continued in the name of donation. So when we asked about transfer of land the answer could not reflect the whole truth.

In the survey 1,93.54% did not sell their land at all. Table 19 shows that 7 respondents sold upto 0.10 acres of land, 2 persons sold from 0.11 to 0.20 acres of land and 4 persons sold upto 0.21 to 0.30 acres of land.

TABLE - 19

DISTRIBUTION OF RESPONDENTS BY THE SIZE OF THE
LAND SOLD DURING FLOOD '88 AND ONE MONTH LATER

Size of the land sold (in acre)	Respondent	Percentage
Upto .10 acre	7	3.02
.11 - .20 "	2	.86
.21 - .30 "	4	1.72
.31 - .40 "		
.41 - .50 "	1	.43
2.01 acre and above	1	.43
Did not sell any land	217	93.54
Total	232	100.00

(Mean land size of 15 land sellers sold land is 30.67 decimal)

Source: Survey Phase I.

From case studies and other querries it can be said that these sellers of land are all marginal farmers or near landless. From the Table-20 we can see the causes of selling land. Out of 15, 53% of the respondents sold their land to buy food and 20% for repairing houses. From the survey II, Table-21 we can identify the purchasers of the sold land and other properties. Out of 824 respondents of the survey-II, only 357 can be categorised as purchaser, small or big. Out of them 20.73% purchased land in the time of flood. Large and medium farmers constitute the big majority of the purchasers, about 82%. They are also main purchaser of cattle and other properties.

TABLE - 20

DISTRIBUTION OF RESPONDENTS BY THE CAUSE OF LAND
SALE DURING THE PERIOD OF FLOOD AND ONE MONTH LATER

Causes of Land Sale	Respondents (n = 15)	Percentage
To purchase food	8	53.32
To purchase/repair house	3	20.00
To purchase bull-ox	1	6.67
To spend for daughter's marriage	1	6.67
To purchase land	1	6.67
To spend for one's going abroad	1	6.67
Total	15	100.00

Source: Survey Phase I.

TABLE - 21

DISTRIBUTION OF RESPONDENTS BY SALE OF
THEIR PROPERTIES AND THE PURCHASING CLASS

Purchasing Class	Name of Sold Properties			Total	Percentage
	Land	Cattle	Other Properties		
Large farmer	22	51	27	100	28.01
Middle farmer	39	90	54	183	51.26
Small and Marginal farmer	9	6	5	20	5.60
Other (Bank, Society)	4	-	-	4	1.12
Unknown to the respondents	-	32	18	50	14.01
Total	74	179	104	357	100.00
Percentage	20.75	50.14	29.13	100.00	

Source: Survey Phase II

The nature of causes, for which sale of land or other properties occurred, indicate that in many respects sellers were those who had not minimum resources to survive. In addition to the causes for selling of land the table-22 presents the causes for selling of livestock and poultry during flood period and one month after. Out of total 59 respondents of the survey-1 who sold livestock and poultry 35 or about 60% sold these to purchase food and save lives. 8 respondents sold for lack of cattle food, others did the something for causes with almost same nature.

TABLE-22

DISTRIBUTION OF RESPONDENTS BY THE CAUSES
FOR SALE OF LIVESTOCK & POULTRY DURING FLOOD
PERIOD AND ONE MONTH LATER FOLLOWING FLOOD

Causes of Sale of Livestock and Poultry	Respondents (n=59)	Percentage
Lack of cattle food	8	13.56
To purchase food and to save family	35	59.32
In fear of cattle death	6	10.17
Lack of keeping place	6	10.17
To purchase family medicine	3	5.06
For expenditure of cultivation	1	1.70
Total	59	100.00

Source : Survey Phase I.

Rural-Urban Migration

In the case of localized flood or flood which keep some places outside its aggression people like to migrate temporarily to save their lives and assets. But the flood of 1988 was all-devouring and all grabbing for which it was hardly possible for anyone to move from one place to another for shelter. A few places like small islands, with high land were flood-free. But those places

were crowded with flood victims. So a large number of villagers were forced to stay with the flood. In the survey, 37.50% or 87 respondents did not leave their house, another 9.05% stayed in their village but in others' house. 43 families or 18.53% took shelter in the adjacent villages. Only 62 families, constituting 26.72% took shelter in the relief camps or in the school-colleges (Table-25). In the survey 2,613 out of 824 respondents did not at all migrate from the village. Only 211 or 25.61% left their village to take shelter (Table-24).

TABLE - 23

DISTRIBUTION OF RESPONDENTS BY THE PLACE OF SHELTER DURING '88 FLOOD

Shelter	Respondents (n = 232)	Percentage
Own house	87	37.50
Others' house in own village	21	9.05
Adjacent village	43	18.53
Relief camp	26	11.20
High way/School/College/Upazila Parishad Campus/Mosque etc.	38	16.38
Relatives' house in other place	14	6.03
On boat	1	.43
Upazila hospital	2	.86
Total	232	100.00

Source: Survey Phase 1.

TABLE - 24
INFORMATION GIVEN BY THE RESPONDENTS ON THE NO. OF PEOPLE MIGRATED

Subject	No.of Respondents	Percentage
People migrated	211	25.61
Did not migrate	613	74.39
Total	824	100.00

Source: Survey Phase II.

(From 14 districts out of 18,287 families migrated from their own village. The mean number of migrated family is 15.9 from each district).

N.B. 130 families from a severely affected village of Chapai Nawabganj district migrated to a high land village nearby.

We inquired as to whether the villagers were thinking to migrate permanently after the heavy flood or whether the flood made them think to leave their home for settling somewhere else. It is generally acknowledged that the natural disaster is one of the causes of rural-urban migration. After every disaster the rate of migration increases enormously. People move to the town in search of food, shelter and work after losing their belongings.

It may sound astonishing to note that this flood was not followed by high rate of migration. In the first study out of 94 landless labourers 80, constituting 85.11% of the class, told that they did not migrate, 7 were yet to decide.

Seven decided to migrate of which only 3 went to the towns (Table-25). In our second survey the result is almost the same, 85.80% or 707 would not leave their place (Table-26).

TABLE - 25

OPINION OF THE LANDLESS REGARDING MIGRATION FROM OWN VILLAGE AND PROBABLE PLACE OF DESTINATION.

Probable place of destination	No. of Landless	Percentage
On the higher bank of the river	1	1.06
Other high land village	3	3.19
Town	3	3.19
Will not migrate	80	85.11
No response	7	7.45
Total	94	100.00

Source: Survey Phase 1.

TABLE - 26

OPINION OF THE RESPONDENTS REGARDING INTENTION OF MIGRATION FROM OWN VILLAGE TO NEAREST TOWN OR OTHER PLACES

Intention	No. of Respondents	Percentage
Will migrate	117	14.20
Will not migrate	707	85.80
Total	824	100.00

Source: Survey Phase II.

Only 14.20% decided to leave the village. This phenomenon is not very usual. There are different causes behind the anti-migration attitude among the large majority. Firstly, every nook & corner of the country including the capital and other cities were severely affected by the last flood. So it became meaningless to move either to district towns or to capital city.

Secondly, new job opportunities were limited in the cities. Those who have already been in the cities were not provided with jobs. The lives of these jobless persons became more vulnerable after the flood.

Thirdly, the Govt. announcement to undertake relief & rehabilitation work in the flood affected areas brought before the rural population some sense of relief. In fact when some works were started immediately after flood, the rural people felt secure about their existence in immediate future life.

And finally, with helpless life and uncertain future the rural poor has nothing to do except to depend on fate. That does not mean that they are fatalist. They prefer to stay even on eroding bank of the river than to move anywhere else with a dark and unknown future.

Majority of those who preferred to stay at his own village were not able to take any measure to prevent flood in the year coming next either. In the phase II (from the Table-27) it is found that 453 respondents which come to about 55% did not or could not take any measure to mitigate loss and another likely difficulties to be caused by flood in future.

About 32% made homestead land high. Persons, belonging to the rich group, constituted only about 5%, built houses in high lands or constructed pucca walls or houses.

TABLE-27
MEASURES TAKEN BY THE RESPONDENTS TO MITIGATE
LOSS/DAMAGE LIKELY TO CAUSED BY FLOOD IN FUTURE

Measure taken	Respondents	Percentage
1. Made homestead land high and filled up with mud.	263	31.92
2. New houses built in highlands and bamboo fenced/tree planted.	39	4.73
3. Collected bamboo for making 'mandra' / made boats.	14	1.70
4. Rural roads have been made high	14	1.70
5. Embankments made near canals/rivers, maintaining sluice-gate/made drainage.	16	1.95
6. Made savings for livelihood during flood.	15	1.82
7. Changed crop plantation seasons/preserved seeds.	10	1.21
8. Did not take any measure	453	54.97
Total	824	100.00

Source : Survey Phase II.

Law and Order

If any one tries to find a normal law and order situation in the society one will simply cry in the wilderness. That will be a dream in the orgy of anarchy. The offences that occurred in the midst of flood were neither abnormal in nature nor frequent in number in comparison to those that generally happen in normal situation. As the flood occurred in a widespread character people, in spite of its innate inequality and exploiter and exploited divisions, were forced to make temporary unity to face the disaster. In these circumstances law and order situation in fact improved in different regions. From the survey I, we come to know that, 125 respondents or 53.88% did not face any crime, 104 became victims of theft, 1 from robbery, 1 rape and 1 highway robbery (Table-28). From the survey II, it is found that 617 respondents did not fall victim to any offences, 137 were victims of theft, 59 robbery, 6 of loot and 5 of rape (Table-29).

TABLE-28

DISTRIBUTION OF RESPONDENTS BY THEIR EXPERIENCE
OF LAW AND ORDER SITUATION IN THE TIME OF FLOOD

Offences	Respondents	Percentage
Highway robbery	1	0.43
Theft	104	44.83
Robbery	1	0.43
Rape	1	0.43
No offences	125	53.88
Total	232	100.00

Source : Survey Phase I.

TABLE-29
OPINION OF THE RESPONDENTS REGARDING LAW
AND ORDER SITUATION DURING THE '88 FLOOD

Major Offences	No. of Respondents	Percentage
Theft	137	16.63
Robbery	59	7.16
Highway Robbery/Loot	6	0.73
Rape	5	0.61
No Offences	617	74.87
Total	824	100.00

Source: Survey Phase II

Range : Theft : Upto 10 times in a village

Robbery : Upto 4 times in a village

Highway

Robbery : Upto 2 times in a village

Rape : Upto 3 occurrences in a village

Relationship among Classes

Although the relationship & ties among the different classes of villagers had slightly improved because of extensive flood, but it does not sustain for long. It could not hide the basic contradictions, distrust and class-character of different classes and bridge the gap that exists between them. The inter-class

co-operation could not last long and there are evidences where such co-operation did not at all take place.

In our survey I, out of 232 cases 49 did not get any help from others. Highest number 89, about 39%, got help from middle class families in the form of shelter, loan, food and in other kinds. Next comes 65 who got help from poor villagers. In this case co-operation took place in the form of solidarity, giving shelter etc. Rich group comes to the last, 29 persons got help from them (Table-30). In this case, it needs to be mentioned that the 'helps' include giving cash-loan or crop-loan with interest.

In some areas community spirit emerged to meet emergent situation. For instance, it developed at the time of protecting dam because damage of a dam would hit everybody irrespective of their social position & status.

TABLE-30

DISTRIBUTION OF RESPONDENTS BY THE OPINION OF
HELPING CLASS DURING THE PERIOD OF FLOOD '88

Helping Class	Respondents	Percentage
Rich men	29	12.50
Middle Class	89	38.36
Poor Class	65	28.02
Did not help	49	21.12
Total	232	100.00

Source: Survey Phase I.

Sharecropping

Although the extent of sharecropping is gradually decreasing, till now a significant portion of farmers are involved in sharecropping in the rural areas. The terms and conditions are not existing everywhere as government regulations describe. In our survey I, there are 32 large and medium farmers who gave their land in sharecropping. Out of that in 75% cases the terms and conditions are not favourable to the sharecroppers (Table-31). After the extensive flood these conditions did not deteriorate in these four villages but it did not improve either. In the survey II, about 5%, informed that some changes in the terms of sharecropping had occurred in their favour (Table-32,33).

TABLE - 31

CONDITION OF SHARECROPPING BEFORE FLOOD

Conditions of sharecropping	No. of respondents (n = 32)	Percentage
Two-third for the sharecropper and one-third for the land owner.	8	25.00
Equal share both for sharecropper and land owner.	24	75.00
Total	32	100.00

Source : Survey Phase I.

TABLE - 32

TERMS AND CONDITION OF SHARE CROPPING BEFORE AND AFTER FLOOD

Terms and conditions	No. of Respondents	Percentage
No change	784	95.15
Chang occurred	40	4.85
Total	824	100.00

Source: Survey Phase II.

TABLE - 33

CHANGED TERMS AND CONDITIONS OF SHARECROPPING

Pre-flood conditions		Percentage	Post-flood conditions	
Share of landowner	Share of sharecropper		Share of landowner	Share of sharecropper
50%, without providing Production Cost	50%, with providing total production cost	30.00	50%, providing 50% production cost	50%, providing 50% production cost
50%, without providing Production Cost	50%, with providing total production cost	20.00	33%, without providing production cost	67%, with providing total production cost
50%, without providing production cost	50%, with providing total production cost	15.00	40%, without providing production cost	60%, with providing total production cost
50%, with providing 50% production cost	50% with providing 50% production cost	12.50	25%, without providing production cost & 25% for manager of deep tube-well.	50%, with providing all production cost except irrigation.
50%, bearing 50% expenditure of fertilizer	50%, with providing all production cost except 50% of fertilizer	7.50	50%, without providing any production cost	50%, with providing total production cost
67%, bearing total production cost except ploughing	33%, without providing any cost except ploughing	5.00	50%, with providing 50% of production cost	50%, with providing 50% of production cost
Cash renting	Cash renting, full payment at a time	5.00	Cash renting	Cash renting payment in instalment
Cash renting	Cash renting was in favour	5.00	Cash renting	Cash renting is against sharecropper

Source: Survey Phase II.

From the survey II, we come to know that in about 5% cases terms and conditions have changed and in many cases it changed in favour of sharecroppers (Table-32,33). The emergency of cultivation, the losses and damages of sharecroppers which enable them to start cultivation incentives and the possibility of getting more return from the land made this changes. It is not sure whether this shift is permanent or not.

Chapter VI

RELIEF AND REHABILITATION PROGRAMMES

The flood of 1988 was so extensive and devastating that relief and rehabilitation programmes were the crying need for large majority of the people. But the works under relief and rehabilitation programmes were too inadequate to meet the need. Alongwith lack of initiatives, co-ordination and insufficient flow of goods, disorganized and defective delivery system were responsible for maldistribution of the same. Although plenty of relief materials came from foreign countries and locally a huge quantity of material resources were mobilized by the government and political-socio-cultural organizations, the majority of the affected population did not get anything worthy of mention due to problems of communication and co-ordination.

This study confirms this reality. Survey-I covered 232 sample villagers of 4 villages from different areas of the country. Among them only 107, below than 50%, were lucky to get some relief materials. The inhabitants of Kurki placed itself at the top, where 32% got relief goods, in other villages comparatively lesser number of people got something (Table-34). Among the lucky 107 families only 8 respondents got relief in cash not exceeding 150 takas. Only 4 got clothes not exceeding 2 pieces. In maximum cases the food grains were the only relief goods. 105 persons got foodgrains, out of which 45 got less than 6 seers. Only 37 persons were lucky to get 1 maund of foodgrains and above (Table-35).

TABLE - 34
DISTRIBUTION OF RESPONDENTS BY SAMPLE AREA
AND RECEIPT OF RELIEF IN CASH & KIND

Sample Villages	Respondents		Total	Percentage
	Received relief	No relief		
Khanpara	28 (26.17)	23 (18.40)	51	21.98
Kurki	15 (14.02)	40 (32.00)	55	23.71
Sindura	35 (32.71)	32 (25.60)	67	28.88
Sinduria	29 (27.10)	30 (24.00)	59	25.43
Total	107 (100.00)	125 (100.00)	232	100.00
Percentage	46.12	53.88	100.00	

Source: Survey Phase 1

TABLE - 35

DISTRIBUTION OF RESPONDENTS BY THE KIND AND AMOUNT/
QUANTITY OF RELIEF THEY RECEIVED DURING '88 FLOOD

Kind of relief	Distribution of respondents by amount/quantity of relief											Not received	Percentage
	Upto 50 taka	51-100 taka	101-150 taka	151-200 taka	201-300 taka	301-400 taka	401-500 taka	501-600 taka	601-800 taka	801-1000 taka			
Taka (in cash)	3	4	1	-	-	-	-	-	-	-		99	107
Percentage	2.80	3.74	0.94									92.52	100.00
Percentage	Upto 2 seer	2-4 seer	5-6 seer	7-8 seer	9-10 seer	11-12 seer	13-14 seer	15-20 seer	21-25 seer	26-29 seer	1 maund & above	Not received	
Food grain	12	22	11	1	1	3	-	4	2	12	37	2	107
Percentage	11.21	20.56	10.28	0.94	0.94	2.80		3.74	1.87	11.21	34.58	1.87	100.00
	1 piece	2 piece										Not received	
Clothes	2	2										103	107
Percentage	1.87	1.87										96.26	100.00

Source: Survey Phase 1.

*(125 respondents (53.88%) did not receive any kind of relief)

Mean of received cash = Tk.4.70

Mean of received food grain = seer 21.50

Mean of received clothes = Piece 0.06

From the Table-36 we came to know the different media of relief distribution. In rural areas Union Parishad is the main agency for distribution goods. 82 persons got relief from Union Parishad members, out of which 66 got it only one time. 56 persons got relief from Union Parishad Chairman, out of which 45 persons got only 1 time. Next follows voluntary organizations and others. There are widespread complaints about the unfair means adopted by these agents of government delivery system. It is difficult to ascertain the real situation without extensive investigative study. But from different incidence it can be said safely that corruption was rampant in the delivery system of relief goods.

NGO network has spread all over the country in recent years. With foreign fund and structural flexibility it has shown the capacity to run the delivery system more efficiently than the government machinery. Because of its micro-operational character it can reach quickly to the target people. Despite of such ability & efficiency NGO could not perform a significant role in the relief and rehabilitation programme according to the survey findings. In the survey I, it is seen that only 22 respondents got somekind of relief goods from the NGOs. Among them 12 got it as wheat and bread (Table-37).

TABLE - 36
DISTRIBUTION OF RESPONDENTS BY THE MEDIA
AND FREQUENCY OF RELIEF DISTRIBUTION

Media of relief distribution	Distribution of respondents by frequency of relief distribution								Total No. of respondents	Percentage
	1	2	3	4	5	6	7	8		
U.P. Member	66	9	4	2	-	-	-	1	82	76.64
U.P. Chairman	45	9	2	-	-	-	-	-	56	52.34
Members of voluntary Organ./club/society	12	5	2	1	-	-	-	-	20	18.69
Members of armed forces	1	5	2	-	-	-	-	-	8	7.48
University students	-	1	-	-	-	-	-	-	1	0.93
Political parties	1	-	1	-	-	-	-	-	2	1.87
Ministers	1	-	-	-	-	-	-	-	1	0.93

(Multiple answers recorded)

Source: Survey Phase 1.

TABLE - 37

DISTRIBUTION OF RESPONDENTS BY THE NAME OF
NGOs AND KIND OF RELIEF GOODS THEY DISTRIBUTED

Name of NGOs	Distribution of respondents by kind of relief				Total	Percentage
	Rice	Wheat/Bread	Milk	Cloth		
BRAC	1	4	-	-	5	22.73
Ganashasthya Kendra	-	11	1	-	12	54.55
CCDB	1	1	-	1	3	13.64
Others	-	1	1	-	2	9.08
Total	2	17	2	1	22	100.00

Source: Survey Phase- 1.

Survey-II threw light upon rehabilitation programmes of various Government and non-government organizations. Out of 842 respondents only 153 got some-kind of rehabilitation support from the government agencies. 39 respondents or 25.49% got it from Union Parishad, next comes Agriculture-extension department which provided agricultural implements to 30 respondents. Out of 153, 43 got only food, 73 got agricultural implements (Table-38).

In rehabilitation programmes the performance of NGOs were not better than their performance in relief programmes. According to survey-II only 21 persons got some kind of rehabilitation support from the NGOs, in which in 9 cases they provided Tin or

Tubewell and in another 5 cases they provided agricultural implements (Table-39).

TABLE - 38

DISTRIBUTION OF RESPONDENTS BY ITEMS RECEIVED FOR
REHABILITATION AND THE MEDIA OF DISTRIBUTION (GOVERNMENTAL)

Distribution Agency	Item of Rehabilitation					Total	Percentage
	Food-grain	Cash	Tin	Agri.Imp-lements	Cloth		
Union Parishad	21	-	2	14	2	39	25.49
Upazila Parishad	15	2	10	-	-	27	17.65
District Administration	5	5	5	-	-	15	9.80
Agri-Extension Deptt.	-	-	-	30	-	30	19.61
BADC	-	10	-	17	-	27	17.65
Unknown to Respondents	2	-	-	12	1	15	9.80
Total	43	17	17	73	3	153	100.00
Percentage	28.11	11.11	11.11	47.71	1.96	100.00	

Source: Survey Phase II.

TABLE - 39

DISTRIBUTION OF RESPONDENTS BY ITEMS RECEIVED FOR
REHABILITATION AND THE MEDIA OF DISTRIBUTION (NON-GOVERNMENTAL)

Distributing Agency	Item of Rehabilitation					Total	Percentage
	Food-grain	Cash	Tin/Tube-well	Agri. Imple-ments	Tent		
BRAC	1	-	-	-	-	1	4.76
CARE	2	1	-	1	-	4	19.05
Caritas	-	-	4	-	1	5	23.82
CCDB	1	-	1	-	-	2	9.52
Ganashastha Kendra	-	-	-	3	-	3	14.29
OXFAM	-	-	-	1	-	1	4.76
BNELC	-	-	1	-	-	1	4.76
Finish Free Mission	-	-	1	-	-	1	4.76
Local Volunteers organization	-	1	1	-	-	2	9.52
Political Party	-	-	1	-	-	1	4.76
Total	4	2	9	5	1	21	100.00

Source: Survey Phase-II.

Chapter VII

SUMMARY & CONCLUSION

The major findings of the study are summarised below:

- 1) Majority of the respondents (40% in both phases) were landless against the national average of 56.5%. The marginal and small farmer classes together constituted 35% and 30% in phase I and phase II respectively. The small farmer class ranked the highest in respect of sharecropping (51%) followed by landless class (32%).
- 2) 60% of the respondents were paddy growers, 95% of whose land was badly affected by the flood. The remaining 40% were jute growers, majority of them (84%) having land submerged under flood water.
- 3) Fruit bearing trees such as banana, papaw, jackfruit which provide livelihood mainly for the poor were badly damaged. Trees belonging to 96% owners were damaged by the flood.
- 4) Due to poverty, 25% of the respondents made distress sale of livestock and poultry during the flood period and one month later. The marginal and near landless also made distress sale of land to large and medium farmers (82%).
- 5) Out of 563 houses damaged by the flood, 24% were fully damaged, while 76% were partially damaged. Since most of the houses were made of clay, straw and bamboo, the sufferings of the villagers especially the landless group were immense.

- 6) About 80% of the day labourers were without work in phase I and about 50% in phase II. 24% of the day labourers without work (phase II) starved, 47.37% survived by selling movable properties during the period of unemployment. Previous savings helped 38.30%, while the same percentage saved their lives by relief goods.
- 7) Major portion of the borrowers (66.26% in phase I and 28.76% in phase II) borrowed from non-institutional source such as traditional money lender, various persons. 34% of the borrowers in phase I and 18% in phase II took loan from institutional sources such as Banks and NGOs.
- 8) The flood was not followed by high rate of migration. About 85% of the respondents did not migrate simply because the flood was so devouring as to enable people to move from one place to another for shelter. In survey phase II about 55% of the respondents who prepared to stay at their own villages during flood were not able to take any preventive measure to mitigate loss and other difficulties likely to be caused by flood in future.
- 9) Regarding relationship among different classes, it was found that during the flood period the highest number of respondents (38%) received help in the form of shelter, loan, food etc. from middle class followed by poor class (28%). The lowest number of respondents (12.50%) received help from the rich.

- 10) Relief and rehabilitation programmes of the Government and non-government organisations were very much insufficient compared to the need. 46.12% of the respondents received relief in cash and kind from Government and NGOs (phase I). Government agencies and NGOs provided some kind of rehabilitation support to 18.17% and 2.38% of the respondents respectively.

From the foregoing findings, it can be contended that the flood of 1988 had perceptible impact on the rural population independent of classes. Yet it was the landless and small farmers who suffered most. During the flood the patron-client relationships were strengthened since the poor became more dependent on the powerful and wealthy sections of the villages for shelter, loan etc. As the powerful members of the village community were involved in relief delivery mechanism and institutional loan giving system, the dependency became more acute.

Thus it can be said that the flood of 1988 increased the process of differentiation of peasantry, inequality, dependency relationship and indebtedness. This calls for definite Government policy and specific programmes addressed to the rural population especially the landless and marginal farmers in pre-flood, during and post-flood situation.

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Table 3 : Area affected by flood in Bangladesh

YEAR	AREA (000 sq.km)
1954	36.4
1955	49.9
1956	35.1
1960	28.2
1961	28.4
1962	36.9
1963	42.5
1964	30.7
1965	28.2
1966	33.0
1967	25.3
1968	36.9
1969	41.0
1970	42.0
1971	35.8
1972	20.5
1973	29.4
1974	52.0
1975	16.4
1976	27.9
1977	12.3
1978	10.8
1980	32.5
1982	3.1
1983	11.0
1984	27.9
1985	11.3
1986	3.1
1987	56.6
1988	81.8

Source: BWDB.

List of the sample villages taken in the
Survey Phase II

Sl.No.	Name of the village	Union	Upazila	District
1.	Mah Tala	Joyag	Begunganj	Noakhali
2.	Amaki	Joyag	Begunganj	Noakhali
3.	Megha	Badalcoat	Chatkhil	Noakhali
4.	Badalcoat	Badalcoat	Chatkhil	Noakhali
5.	West Chhagalnaya	Chhagalnaya	Chhagalnaya	Feni
6.	East Sonapur	Pathannagar	Chhagalnaya	Feni
7.	Charigram	Chitalia	Parsuram	Feni
8.	Anantapur	Parsuram	Parsuram	Feni
9.	Gunaighar	Gunaighar	Debidar	Comilla
10.	Ranapagal	Gunaighar	Debidar	Comilla
11.	Rahimpur	West Nabipur	Muradnagar	Comilla
12.	Shibanipur	West Nabipur	Muradnagar	Comilla
13.	Paka Shimul	Paka Shimul	Sarail	Brahmanbaria
14.	Orail	Orail	Sarail	Brahmanbaria
15.	Hazipur	Binauti	Kasba	Brahmanbaria
16.	Rauthat	Binauti	Kasba	Brahmanbaria
17.	Asadnagar	Chandanbari	Monohardi	Narsingdi
18.	Gajaria	Labutala	Monohardi	Narsingdi
19.	Kodadia	Aiyubpur	Shibpur	Narsingdi
20.	Sayednagar	Puthia	Shibpur	Narsingdi

Sl.No.	Name of the village	Union	Upazila	District
21.	Atia	Atia	Palash	Narsingdi
22.	Charpara	Ghorasal	Palash	Narsingdi
23.	Ratanpur	Pirojpur	Sonargaon	Dhaka
24.	Satvaia	Badyerbazar	Sonargaon	Dhaka
25.	Kakran	Varavia	Dhamrai	Dhaka
26.	Asulia	Dhamrai	Dhamrai	Dhaka
27.	Baichal	Jagir	Manikganj	Manikganj
28.	Joyra	Jagir	Manikganj	Manikganj
29.	Chhoto Boolia	Shibalaya	Shibalaya	Manikganj
30.	Nehalpur	Vewta	Shibalaya	Manikganj
31.	Anwaipur	Shibalaya	Shibalaya	Manikganj
32.	Motarkanda	Islampur	Islampur	Jamalpur
33.	Char Jatharthapur	Laxmipur	Islampur	Jamalpur
34.	Rayerchar	Laximpur	Jamalpur Sadar	Jamalpur
35.	Bahadurpur	Palabandha	Jamalpur Sagar	Jamalpur
36.	5 No.Char	Nayanagar	Melandaha	Jamalpur
37.	Sadupur	Nayanagar	Melandaha	Jamalpur
38.	Banibaha	Banibaha	Rajbari Sadar	Rajbari
39.	Mathipara	Ramkantapur	Rajbari Sadar	Rajbari
40.	Baksipur	Dighulia	Madhukhali	Faridpur
41.	Dighalia	Raipur	Madhukhali	Faridpur
42.	Sadardi Raipara	Bhanga	Bhanga	Faridpur
43.	Hazrakanda	Gharaa	Bhanga	Faridpur

Sl.No.	Name of the village	Union	Upazila	District
44.	Kabirpur	North Channel	Faridpur Sadar	Faridpur
45.	North Channel	North Channel	Faridpur Sadar	Faridpur
46.	Amgram	Amgram	Rajoir	Madaripur
47.	Lakhanda	Amgram	Rajoir	Madaripur
48.	Chengamara	Kalkini	Kalkini	Madaripur
49.	Pangaisa	Kalkini	Kalkini	Madaripur
50.	Barhmanadi	Jhaudi	Madaripur Sadar	Madaripur
51.	Lausar	Bajitpur	"	Madaripur
52.	Bashpukuria	Bara Alampur	Pirganj	Rangpur
53.	Bichhona	Tukuria	Pirganj	Rangpur
54.	Mirjapur Dighar	Emadpur	Mithapukur	Rangpur
55.	Faridpur	Emadpur	Mithapukur	Rangpur
56.	Joybhoga	Naruamala	Gabtali	Bogra
57.	Nepaltali	Nepaltali	Gabtali	Bogra
58.	Charbatia	Sariakhandi	Sariakandhi	Bogra
59.	Char Keshabpur	Shimabari	Sherpur	Bogra
60.	Bet Khoir	Shimabari	Sherpur	Bogra
61.	Tutia	Kaijuri	Shahjadpur	Sirajganj
62.	Karsalika	Rupbati	Shahjadpur	Sirajganj
63.	Koijuri	Koijuri	Shahjadpur	Sirajganj
64.	Notunpara	Khoksabari	Sirajganj Sadar	Sirajganj
65.	Kulapadi	Kawdin	Sirajganj Sadar	Sirajganj
66.	Kawakhola	Kawakhola	Sirajganj Sadar	Sirajganj
67.	Paik	Durganagar	Ullapara	Sirajganj

Sl.No.	Name of the village	Union	Upazila	District
68.	Charkawa	Ullapara	Ullapara	Sirajganj
69.	Dewnai	Puran Baranga	Bera	Pabna
70.	Gongrajani	Puran Baranga	Bera	Pabna
71.	Kholisha Khali	Sathia	Sathia	Pabna
72.	Laxmipur	Sathia	Sathia	Pabna
73.	Harupur	Haripur	Paba	Rajshahi
74.	Berapara	Haripur	Paba	Rajshahi
75.	Meramatpur	Charghat	Charghat	Rajshahi
76.	Gopalpur	Charghat	Charghat	Rajshahi
77.	Laskarhat	Bosudevpur	Godagari	Rajshahi
78.	Bosudevpur	Bosudevpur	Godagari	Rajshahi
79.	Mohipur	Gobratala	Chapai Nawabganj	Nawabganj
80.	Diar Dhainagar	Gobratala	"	Nawabganj
81.	Durlavpur	Durlavpur	Shibganj	Nawabganj
82.	Banaphul	Monakasa	Shibganj	Nawabganj
83.	Kazigram	Rahanpur	Gomastapur	Nawabganj
84.	Baburghon	Rahanpur	Gomastapur	Nawabganj

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ॐ श्रीगणेशाय नमः ।

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କ୍ରିୟାପ୍ରାୟଶ୍ଚିତ୍ତ-କ୍ରିୟା ୮

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ॐ नमो भगवते वासुदेवाय नमः

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4. ଲକ୍ଷ ----- ଲକ୍ଷ ଲକ୍ଷ ଲକ୍ଷ ଲକ୍ଷ ଲକ୍ଷ 10
5. ଲାଗୁ ----- ଲକ୍ଷ ଲକ୍ଷ ଲକ୍ଷ ଲକ୍ଷ ଲକ୍ଷ 12
6. ଲକ୍ଷ ----- ଲକ୍ଷ ଲକ୍ଷ ଲକ୍ଷ ଲକ୍ଷ ଲକ୍ଷ 10

7. ଲାଗୁ ଲକ୍ଷ ଲକ୍ଷ ଲକ୍ଷ ଲକ୍ଷ ଲକ୍ଷ 10

- (ଲକ୍ଷ) ଲାଗୁ ----- ଲକ୍ଷ ଲକ୍ଷ ଲକ୍ଷ ଲକ୍ଷ ଲକ୍ଷ
- ଲକ୍ଷ ----- ଲକ୍ଷ ଲକ୍ଷ ଲକ୍ଷ ଲକ୍ଷ ଲକ୍ଷ
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8. (ଲକ୍ଷ ଲକ୍ଷ ଲକ୍ଷ ଲକ୍ଷ ଲକ୍ଷ ଲକ୍ଷ ଲକ୍ଷ ଲକ୍ଷ ଲକ୍ଷ ଲକ୍ଷ)

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9. ଲକ୍ଷ ଲକ୍ଷ ଲକ୍ଷ ଲକ୍ଷ ଲକ୍ଷ ଲକ୍ଷ ଲକ୍ଷ ଲକ୍ଷ ଲକ୍ଷ ଲକ୍ଷ

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ଲକ୍ଷ ଲକ୍ଷ

Keywords: child abuse; child sexual abuse; child sexual exploitation; child sexual abuse investigation; child sexual abuse assessment

(୫) ନିମ୍ନ ଲିଖିତ ଅନୁସାରେ ପ୍ରଶ୍ନର ଉତ୍ତର ଦିଅନ୍ତୁ ।

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ଶ୍ରୀ ଲକ୍ଷ୍ମୀ ଚନ୍ଦ୍ର ନିଳା ପଣ୍ଡାଙ୍କ ପ୍ରାଣେ

----- ཧྲིལ་ལྷན་ཁྲིམས་ཀྱི་འཛིན་སྐྱོང་གི་འཕྲིན་ 10

----- ཧྲིལ་ལྷན་ཁྲིམས་ཀྱི་འཛིན་སྐྱོང་གི་འཕྲིན་ 11

----- ཧྲིལ་ལྷན་ཁྲིམས་ཀྱི་འཛིན་སྐྱོང་གི་འཕྲིན་ 12

(ཧྲིལ་ལྷན་ཁྲིམས་ཀྱི་འཛིན་སྐྱོང་གི་འཕྲིན་འཛིན་སྐྱོང་གི་འཕྲིན་འཛིན་སྐྱོང་གི་འཕྲིན་) 13

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୧ ପ୍ର ପ୍ର ୧୧୩୨ ୧୧୩୩ ୯୯

(କ୍ଷେତ୍ରର ମଧ୍ୟ ଭାଗରେ ଏକ ବୃକ୍ଷ ଥିବାର ସୂଚନା)

କେନ୍ଦ୍ରୀୟ ଶିକ୍ଷା

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1. ଶୁଦ୍ଧ ଚିତ୍ର ଦିଅନ୍ତୁ ଏବଂ ଲେଖନ୍ତୁ

☐	ପ୍ରାଣୀ	☐	ପ୍ରାଣୀ	ପ୍ରାଣୀର ପ୍ରାଣ
☐	ପ୍ରାଣୀ	☐	ପ୍ରାଣୀ	
☐	ପ୍ରାଣୀ	☐	ପ୍ରାଣୀ	ପ୍ରାଣୀର ପ୍ରାଣ

- ଶୁଦ୍ଧ ଚିତ୍ର

2. ଶୁଦ୍ଧ ଚିତ୍ର ଦିଅନ୍ତୁ ଏବଂ ଲେଖନ୍ତୁ
☐ ଶୁଦ୍ଧ ଚିତ୍ର ଦିଅନ୍ତୁ ଏବଂ ଲେଖନ୍ତୁ

----- ଶୁଦ୍ଧ ଚିତ୍ର ଦିଅନ୍ତୁ
 ----- ଶୁଦ୍ଧ ଚିତ୍ର ଦିଅନ୍ତୁ

3. ଶୁଦ୍ଧ ଚିତ୍ର ଦିଅନ୍ତୁ ଏବଂ ଲେଖନ୍ତୁ

 (ଶୁଦ୍ଧ ଚିତ୍ର ଦିଅନ୍ତୁ ଏବଂ ଲେଖନ୍ତୁ)
 ଶୁଦ୍ଧ ଚିତ୍ର

----- (ଶୁଦ୍ଧ ଚିତ୍ର ଦିଅନ୍ତୁ ଏବଂ ଲେଖନ୍ତୁ)

☐ ଶୁଦ୍ଧ ଚିତ୍ର ଦିଅନ୍ତୁ ଏବଂ ଲେଖନ୍ତୁ
☐ ଶୁଦ୍ଧ ଚିତ୍ର ଦିଅନ୍ତୁ ଏବଂ ଲେଖନ୍ତୁ

4. ଶୁଦ୍ଧ ଚିତ୍ର ଦିଅନ୍ତୁ ଏବଂ ଲେଖନ୍ତୁ

[] ମାତ୍ର ମଧ୍ୟ [] ମାତ୍ର ନିମ୍ନ

[] ମାତ୍ର ଉପର [] ମାତ୍ର ନିମ୍ନ

ଓ ଉପରକୁ ମାତ୍ର ଉପର ଭାଗ ମାତ୍ର

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ଓ ଉପରକୁ ମାତ୍ର

[] ମାତ୍ର [] ମାତ୍ର

ଓ ଉପରକୁ ମାତ୍ର ଉପର ଭାଗ ମାତ୍ର
ମାତ୍ର ମାତ୍ର ମାତ୍ର ମାତ୍ର ମାତ୍ର ମାତ୍ର

[] ମାତ୍ର ମଧ୍ୟ [] ମାତ୍ର ନିମ୍ନ [] ମାତ୍ର ଉପର

ଓ ଉପରକୁ ମାତ୍ର ଉପର ଭାଗ ମାତ୍ର 18

ମାତ୍ର ----- ଓ ଉପରକୁ ମାତ୍ର ଉପର ଭାଗ ମାତ୍ର ମାତ୍ର ମାତ୍ର 10

ମାତ୍ର ----- ଓ ଉପରକୁ ମାତ୍ର ମାତ୍ର ମାତ୍ର ମାତ୍ର 12

ମାତ୍ର ----- ଓ ଉପରକୁ ମାତ୍ର ମାତ୍ର ମାତ୍ର ମାତ୍ର 13

ଓ ଉପରକୁ ମାତ୍ର

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ଓ ଉପରକୁ ମାତ୍ର ଉପର ଭାଗ ମାତ୍ର
ମାତ୍ର ମାତ୍ର ମାତ୍ର ମାତ୍ର ମାତ୍ର ମାତ୍ର

ମାତ୍ର ----- ଓ ଉପରକୁ ମାତ୍ର ମାତ୍ର ମାତ୍ର ମାତ୍ର 10

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ଓ ଉପରକୁ ମାତ୍ର ଉପର ଭାଗ ମାତ୍ର

----- പൂജ
 മലർ പൂവുകൾക്ക് പകുതി

- പൂജ ----- ദീപ ----- (പൂജാ ദർശന) പാലം < ൧
- പൂജ ----- ദീപ ക്ഷമ പൂജ ശ്രീ < ൨
- പൂജ ----- ദീപ ക്ഷമ പൂജാ/പാ/പൂജാ മേലാല പാ < ൩
- പൂജ ----- ദീപ ക്ഷമ പൂജ മേലാല ശ്രീ < ൪
- പൂജ ----- ദീപ ക്ഷമ പാലം < ൫
- പൂജ ----- ദീപ ക്ഷമ പാലം/മേലാല < ൬
- പൂജ ----- ദീപ ക്ഷമ പൂജാ/പാ < ൭
- പൂജ ----- ദീപ ക്ഷമ പൂജാ/പാ < ൮
- പൂജ ----- ദീപ ക്ഷമ പാലം < ൯

ഓ പൂജ മേ ദീപ ക്ഷമ പാലം പാലം 8

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Annexure IV

বাংলাদেশ লোক প্রশাসন প্রশিক্ষণ কেন্দ্র
সাভার, ঢাকা

"পল্লী বাংলায় ১৯৮৮ সালের বন্যা"

প্রশ্নপত্র

(প্রয়োজনীয় ক্ষেত্রে টিক চিহ্ন দিন)

১. ক) উত্তরদাতার নাম :

খ) প্রধান পেশা :

গ) শিক্ষাগত যোগ্যতা :

ঘ) ঠিকানা : গ্রাম -- ইউনিয়ন--
উপজেলা-- জেলা--

২. ক) ১৯৮৮ সালের বন্যায় আপনার কি কি ক্ষতি হয়েছিল, সেগুলোর পরিমাণ ও আনুমানিক মূল্যের বিবরণ দিন :

	<u>বিষয়</u>	<u>পরিমাণ</u>	<u>আনুমানিক ক্ষতি(টাকায়)</u>
ক)	ঘর-বাড়ী	-----টি	-----টাকা
খ)	ক্ষেতের ফসল (ধান)	-----মন	-----টাকা
গ)	ক্ষেতের ফসল(পাট)	-----মন	-----টাকা
ঘ)	ক্ষেতের ফসল (অন্যান্য)	-----মন	-----টাকা
ঙ)	বাড়ীর আসবাবপত্র	-----টি	-----টাকা
চ)	গাছ-পালা	-----টি	-----টাকা
ছ)	গরু, মহিষ, ছাগল, ভেড়া, হাঁস-মুরগী(যেগুলো মারা গেছে)	-----টি	-----টাকা

খ) বন্যাজনিত অতাবের কারণে আপনি নিম্ন বর্ণিত সম্পদ বিক্রী করেছিলেন কি ?

ক্ষেতার শ্রেণী

- ১। জমি -----একর উচ্চবিস্ত ----- মধ্যবিস্ত ----- নিম্নবিস্ত -----
- ২। গরু, মহিষ -----টি উচ্চবিস্ত ----- মধ্যবিস্ত ----- নিম্নবিস্ত -----
- ৩। অন্যান্য দ্রব্য -----টি উচ্চবিস্ত ----- মধ্যবিস্ত ----- নিম্নবিস্ত -----
- ৪। ছাগল, ভেড়া, -----টি
হাঁস-মুরগী

গ) বন্যা জনিত অতাবের কারণে আপনি কোন কিছু বন্ধকী প্রদান করেছিলেন কি ?

বন্ধকী গ্রহণকারীর শ্রেণী

- ১। জমি -----একর উচ্চবিস্ত ----- মধ্যবিস্ত ----- নিম্নবিস্ত -----
- ২। অন্যান্য দ্রব্য -----টি উচ্চবিস্ত ----- মধ্যবিস্ত ----- নিম্নবিস্ত -----

ঘ) বন্যাজনিত অতাবের কারণে আপনি টাকা ধার করে থাকলে কোথা থেকে এবং কি শর্তে ?

ধার প্রদানকারী : ব্যাংক ----- এন জি ও ----- ব্যক্তি -----

ধারের শর্ত : -----টাকা (বার্ষিক/মাসিক হার সুদে)

খাদ্য দ্রব্য ধার করে থাকলে কি শর্তে ? -----

ঙ) আপনি নিজে বন্যাপীড়িত কোন ব্যক্তিকে টাকা বা খাদ্যদ্রব্য ধার দিয়ে থাকলে কি শর্তে ?-----

৩. ১৯৮৮ সালের বন্যার সময়ে আপনার গ্রামে নিম্নলিখিত নিরাপত্তাহীনতা ঘটেছিল কি ?

- ক) চুরি হ্যাঁ ----- না ----- হ্যাঁ হলে কতবার -----
- খ) ডাকাতি হ্যাঁ ----- না ----- হ্যাঁ হলে কতবার -----
- গ) রাহাজানি/ লুটপাট হ্যাঁ ----- না ----- হ্যাঁ হলে কতবার -----
- ঘ) নারী নির্যাতন হ্যাঁ ----- না ----- হ্যাঁ হলে কয়টি ক্ষেত্রে -----

৪. ক) (উত্তরদাতা নিম্নবিন্দু ও ভূমিহীন হলে প্রশ্ন করুন) গত বছর বন্যার সময়ে আপনি কতদিন সম্পূর্ণ বেকার ছিলেন? ----- দিন
- খ) তখন কিভাবে আপনার ও পরিবারের সদস্যদের জীবিকা নির্বাহ হয়েছে?
- পূর্বের সময় থেকে ----- অন্যান্য সম্পদ বিক্রী করে ----- জমি বিক্রী করে -----
- লঙ্গর খানার খাদ্য খেয়ে ----- ত্রাণ/সাহায্য সামগ্রীর মাধ্যমে ----- অনাহারে -----
- গ) বন্যাকালে কাজ পেয়ে থাকলে স্বাভাবিক সময়ের তুলনায় কত কম মজুরী পেয়েছিলেন?
- দৈনিক ----- টাকা কম হারে

৫. বন্যা পরবর্তী কালে বর্গা চাষের কোন শর্ত পাল্টে গেছে কি? হ্যাঁ ----- না -----
- পাল্টে থাকলে : ক) বন্যাপূর্ব বর্গাচাষের শর্ত কি ছিল? -----
- খ) পরবর্তীকালে বর্গাচাষের শর্ত কি হয়েছে? -----

৬. বন্যাকালীন সরকারী ও বেসরকারী ত্রাণ বা সাহায্য সম্পর্কিত প্রশ্ন :

- ক) কি কি সরকারী ত্রাণ/সাহায্য পেয়েছিলেন?

বিষয়	পরিমাণ	বিতরণকারী সংস্থা/সংগঠন
টাকা	-----	-----
ধান/চাউন/গম	-----সের/মন	-----
দুধ/বিস্কুট	-----সের/মন	-----
অন্যান্য দ্রব্য (উল্লেখ করুন)	-----	-----

খ) কি কি বেসরকারী ত্রাণ/সাহায্য পেয়েছিলেন ?

<u>বিষয়</u>	<u>পরিমাণ</u>	<u>বিতরণকারী সংস্থা/সংগঠন</u>
১।		
২।		
৩।		

৭. বন্যা পরবর্তী সরকারী/বেসরকারী পুনর্বাসন সাহায্য সম্পর্কিত প্রশ্ন :

ক) সরকারী পুনর্বাসন সাহায্য :

<u>বিষয়</u>	<u>পরিমাণ</u>	<u>বিতরণকারী সংস্থা/সংগঠন</u>
১।		
২।		
৩।		

খ) বেসরকারী পুনর্বাসন সাহায্য :

<u>বিষয়</u>	<u>পরিমাণ</u>	<u>বিতরণকারী সংস্থা/সংগঠন</u>
১।		
২।		
৩।		

- ৮ ক) ১৯৮৮ সালের বন্যার কারণে আপনার গ্রাম ছেড়ে কোন পরিবার উপজেলা/জেলা/রাজধানী শহরে চলে গেছেন কি ?

হ্যাঁ -----

না -----

উত্তর হ্যাঁ হলে, কয়টি পরিবার -----

- খ) আপনি নিজে বন্যার কারণে গ্রাম ছেড়ে শহরে চলে যাবার চিন্তা করছেন কি ?

হ্যাঁ -----

না -----

- ৯ ভবিষ্যতে বন্যা রোধে বা ক্ষয়-ক্ষতি এড়ানোর জন্য কি কি সতর্কতা মূলক ব্যবস্থা গ্রহণ করেছেন ?

১।

২।

সাক্ষাৎকার গ্রহণকারীর স্বাক্ষর

তারিখ -