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The Urban Poor in Dhaka City: Their Struggles and Coping Strategies during the Floods of 1998

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Bangladesh experienced one of the worst floods in recorded history in 1998. This paper focuses on the needs and coping strategies of the urban poor in Dhaka City, which had been very badly affected. The city's roads were completely under water, and most areas were water-logged with drainage and sewage systems blocked. Rising water levels compelled many slum dwellers to move to temporary shelters and relief camps. Women and children were the worst affected. The lack of sanitation facilities and privacy forced women and children to defecate in their own homes. There was an acute scarcity of safe drinking-water, and food prices rose dramatically. Diarrhoea, fever and colds were the most common illnesses affecting the poor. The floods left many of them unemployed, and in some families, the result was increased tension and incidents of domestic violence. In some areas, members felt pressured to repay micro-credit loans. Most NGOs, however, suspended loan repayments. During this period, a committee was set up to co-ordinate and work towards addressing some of the main post-flood problems.

Keywords: Bangladesh, Dhaka, floods, vulnerabilities, mitigation.

Background

The 1998 floods have been described as one of Bangladesh's[1] worst floods this century. Almost two-thirds of the country was submerged under water, and millions were affected (Ahmed, I., 1999). A total of 33 million people were marooned, of whom 18 million needed emergency food and health services. The floods continued for more than 65 days (from mid-July 1998 until September 1998). They affected 100,000 square kilometres in total, destroying basic infrastructure like roads and bridges, as well as houses, crops, animals and cattle (see Table 1). The most damaging aspect of the flood was the destruction of people's means of livelihood (Abed[2],1999; Ahmed, S.M. et al., 1999). Bangladesh suffered severe flooding in 1954/5, 1974, 1987 and 1988 when one-fourth to one-half of the country went under water causing immense damage to life and property. The flood in 1988 was a catastrophe in which 52 per cent of the country's land was inundated. In that flood, 52 districts and 30 million people were affected, unfortunately, the scale of the 1998 event surpassed all past flood experiences.

Non-governmental organisations (NGOs), civic groups, volunteer bodies, development agencies, students, housewives, sports personalities, artists, journalists,

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Table 1 Total damages incurred in the 1998 floods

Total area affected	*100,000km²*
Number of districts	52
Number of police stations	366
Number of union parishads affected	3,323
Number of affected people	30,916,351
Affected standing crops (acres)	1,423,320
Number of affected homesteads	980,571
Number of deaths	918
Head of cattle killed	26,564
Roads damaged	15,927km
Embankments damaged	4,528km
Number of damaged bridges/culverts	6,890
Number of educational institutions	1,718
Number of flood shelters	2,716
Number of people taking refuge	1,049,525

Source: http://www.bangladeshonline.com/gob/flood98/foreign_1.htm (taken from Ahmed, I., 1999)

business people and the government were all involved in mobilising resources for intervention measures in the flood-hit areas (Ahmed, I., 1999). This included distribution of food, medicine and clothing for the poor. Relief operations during the early period, however, lacked planning and co-ordination. The different agencies failed to share relevant information, which resulted in insufficient data on the numbers affected, extent of the damage and the needs of the affected population.

It was during this period that BRAC (Bangladesh Rural Advancement Committee, a large and local NGO) began massive relief operations and its research and evaluation division undertook a number of rapid needs assessment studies, in both rural and urban areas, to gauge the overall situation of the country. The objective was to identify the actual needs of the poor and plan a comprehensive needs-based rehabilitation programme (Ahmed, S.M. et al., 1999). This paper is one of many spawned from that initiative, and was carried out in the capital city, Dhaka. It focuses on the experiences of poor men and women living in the affected slum areas and attempts to provide an insight into their struggles and coping strategies. As floods are a recurring event in Bangladesh, a better understanding of their experiences and needs is crucial for effective relief strategies in the future.

Methods

A qualitative study was carried out in five slum areas of Dhaka city. Altogether 32 men and women (20 women and 12 men), some of whom were BRAC members, were randomly selected and interviewed. Since most of the places were affected by floodwaters men and women were interviewed whenever possible from the Shahidertek and Bailtola slums in the Mohammedpur area, and the Katashurberi, Shibir Masjid and Mothertek slums in the Shobujbagh area. These slums were selected as they ranged from moderately to severely affected. The research findings

were urgently required, therefore the time given was quite short — approximately one week to investigate the situation of the flood-affected urban poor.

Interviews were taken by the principal investigator from various sites, from sitting in boats to perching on *chals* (roofs) of houses and squatting on roadsides (where they were not completely submerged by floodwaters). In two of the slums, we managed to have some privacy with a few poor women to discuss some of the more sensitive issues: privacy, domestic violence, harassment and other concerns. Lack of space and privacy, time constraints and prevailing conditions, however, limited the extent to which one could investigate such sensitive issues. All of the interviews were informal. Information collected was cross-checked through further discussions with others living in the area and NGO workers involved in relief activities. One principal researcher led all of the informal discussions. The research was accompanied by a relief worker only in some of the most severely affected areas, as these places were only accessible by boat.

It can be argued that the general problems that the paper illustrates are common among the urban poor, who are extremely vulnerable during disasters. A limitation is that it was a short exploratory study initially to assess the needs and perceptions of the urban poor during the floods, and thus it was not possible to explore any of the issues in greater depth.

Who are the urban poor?

In Dhaka,[3] the urban poor are those residents who are mainly rural migrants living in the slum and squatter settlements. It has been estimated that nearly 50 per cent of the city's poor population live in slum and squatter areas (Hussain, cited in Islam, 1996). Slums are high-density areas (over 300 people per acre), characterised by over-crowding (three or more adults per room), and poor-quality housing such as *kutcha* (mud homes), semi-*pucca* (semi-concrete) or other dilapidated buildings, either rented or owner occupied. The slum areas have inadequate water supplies, poor sewerage and drainage facilities, and hardly any paved streets or lanes. The squatter settlement areas are where the urban poor have illegally occupied land belonging to government or non-governmental organisations by constructing makeshift structures with various materials (jute sacks, newspapers, polythene) for sleeping. The poor and very poor people who live here are mostly engaged in various informal sector jobs (Hussain, cited in Islam, 1996). Hussain found that the organisation of poor urban areas is comprised of little communities of migrants from similar places with common links to a region, village, caste or kin. This structure enables a majority of the rural migrants coming in from village communities to adjust easily and become accustomed to the complex and fast-paced life in the city.

Wood (1998) argues that urban households — particularly the poorest — are most vulnerable to events outside their control. Female-headed households are especially vulnerable. Most of these households are financially insecure, with an uncertain hold on what they have accumulated, and little prospect of improving their economic circumstances. They live with the constant fear that their residential rights or place of shelter may suddenly be taken away by the authorities or private landlords. Changing international market forces may relocate employment industries (for example, the garment industry). Increasing migration from rural to urban areas places

pressure on already scarce resources (water, land, fuel) and services (electricity, sanitation, health-care). Limited employment opportunities result in greater competition for jobs and lower wages. Further, compared to their rural counterparts, who have better safety nets of more relations to fall back on, the urban poor are far more dependent on access to jobs. They have fewer shared assets that can help during crisis situations such as in cases of illness, sudden unemployment or during a disaster. For poorer families, particularly in the urban areas, the loss of one set of resources seriously affects them, sending them into a downward spiral (Wood, 1998).

During the floods, the entire infrastructure of Dhaka came under severe pressure. Roads were covered with water, embankments threatened to crack, continuous rain and blocked drainage and sewage systems created a health and environmental nightmare (Ahmed, S.M. et al., 1999). People from all levels of society, from slum dwellers to the country's elite, were affected by the huge surge of waters. Basic services, marketplaces, transport were all disrupted, but life did not stop and many people, particularly the poor, devised ingenious methods to cope with the terrible conditions (Ahmed, I., 1999).

The section below illustrates the sufferings and coping strategies of the urban poor during this period.

Homelessness: increased vulnerability of the poor

In the severely affected areas, boats became the principal means of communication and many slum dwellers coped by living in shelters and relief camps while others made arrangements in their own homes to deal with the rising floodwaters (Ahmed, I., 1999). Continuous rain and blocked drains meant the level of the floodwaters had risen to about four feet in depth in some of the slums. Some of the women shared their fear and concerns about the rising levels of water, 'the water rose and I was with my two children, so I went and stayed at the medical college ... My house is submerged ... what can I do if there is nowhere else for us to go?' Another woman exclaimed, 'there are faeces floating around inside our homes ... what will we do? We have to move!'

Many families were reluctant to move from their homes, but felt compelled to because of the stench of stagnating dirty water and the nuisance of mosquitoes. The dirty water created a perfect breeding ground for mosquitoes, and people saw snakes, leeches and rats floating in it. Several flood reports found that families moved because they feared being bitten by snakes or rats; and many were scared that their babies could fall and drown in the water, or someone might be electrocuted because of the loose electrical lines littering the area (Ahmed, S.M. et al., 1999; Ahmed, I., 1999; Rashid and Halder, 1998) (see Table 2).

The majority of families were unable to remain on the *chals* (roofs) of their homes, and moved with their basic belongings of utensils and bedding into the nearby shelters and relief camps. A number of institutions provided temporary shelters for poor families and a number of women named schools, hospitals and empty construction sites which had been converted into relief camps. One woman mentioned a place that was primarily a hospital for the elderly as a place of shelter for her family for the past few weeks. They had previously stayed at the nearby Islamic Foundation building and in an empty construction site. When visiting a few of the relief centres, it

Table 2 Flood-related deaths (until 4 October 1998)

Cause	*Number*
Diarrhoea	540
Drowning	24 (incl. 22 children)
Snake-bite	5
Electrocution	21
Other causes not specified	610
Total	1,200

Source: Ahmed, I., 1999

was found that a number of those who had moved into the relief camps were from the same neighbourhood. This was a deliberate strategy taken by some to ensure that the families could rely on each other for security and support in the unfamiliar shelters.

Despite the appalling conditions in the slums, there were some families who preferred to remain in their homes. They refused to move, as they did not want to leave their household belongings behind. Instead they coped by raising the level of their *chowkis* (beds) and stoves with bricks and bamboo in an attempt to remain. Most of them were frantic to keep their belongings from sinking, and used bricks, sandbags and makeshift wooden platforms. A man explained, 'We went and got bricks from the roadside and put them under our beds to remain afloat.' Some of them spoke of sleeping on makeshift platforms on the main road (close to their homes) when they had run out of alternatives. Some of the families had left their cattle and goats in nearby empty buildings and construction sites. Similar findings in a report on the flood situation in Dhaka, indicated that many of the families managed by using sandbags and bricks to prevent water from flooding their homes; while some individuals set up wooden pillars and temporary platforms to live on, and a few even made makeshift arrangements to live in trees (Ahmed, I., 1999).

A common concern shared by the families living in relief camps and for those who had remained in the slums was the fear of losing valuable possessions. A woman who had chosen to stay behind in the slums, explained her predicament, 'I stay awake all night to guard our household things now that our house is under water, and the children sleep next to me.' Families who had left their belongings behind and sought temporary shelter elsewhere, were concerned about valuable items such as fans or pieces of tin roof material stolen as these items were too difficult to take to a shelter. A man shared the loss of all his valuable household items: 'When we went for shelter, our fans and other items such as clothing and utensils were all stolen. Pieces of our tin roof were taken.'

The most devastating loss for some of the families was the irreparable damage to their houses. They were distressed at having their bamboo walls, tin and other house materials destroyed. A few cried out:

> We have lost everything, without our homes we have nothing and now our houses are gone, broken and destroyed. A woman exclaimed '*Apa*,[4] what are we going to do? Do we sort out our utensils and belongings or buy food? All we have is our home and now we have nothing. No tin, no home, everything is flooded!' When I was there I remember seeing looks of despair on countless faces — one woman just sat there looking dazed and did not speak to anyone at all.

A major worry was not having a roof over their heads and remaining homeless. The narratives clearly illustrate their despair and utter helplessness over their present situation — with no home to return to, their cooking utensils destroyed and no money to buy food, their lives were completely crushed by the onslaught of the floods. In comparison, the flood-affected poor who lived in rented homes were less concerned about house repairs, as this was considered to be the responsibility of the local landlords.

Hygiene, shame and the 'public' gaze

Women and children are the most vulnerable during a disaster (Anam, 1999). The women shared stories about the difficulties they faced in gaining access to basic sanitation as most of the latrines were submerged by the floodwaters. They resorted to a number of desperate measures to cope with this predicament. Some of the women admitted walking long distances with female relatives, or planned trips together by boat to other less flood-affected areas to use the latrines. Some of them stated that they often spent hours controlling the urge to go to the toilet, and finally when this was no longer tenable, urinated or defecated inside their own homes. They spoke of using newspapers and polythene packets for themselves and their children, which they then threw into the water after use. A few shared their feelings of dismay about their situation: '*Apa*, what to do now we put our faeces in polythene packets or newspapers and throw it into the water and we have to do the same thing with our children's faeces ...'

A number of the women expressed feelings of shame about 'using the few remaining latrines in the presence of ''unfamiliar'' men who often loitered nearby'. They declared that before the floods they could approach any of the latrines easily and with more privacy. The floods, however, had left many men unemployed and they sat around idly; this made the women feel vulnerable and exposed to the 'eyes' of numerous male strangers. A few women spoke of the indignity of having to take baths on the roadside in full public view: 'All of us take baths together. We take turns taking a bath on the roadside. They [men] see us but what else can we do?'

The difficulties faced by women during floods has also been reported in a number of studies, which found that women and young adolescents girls were unable to use a latrine until very late at night; while others out of desperation used their immediate surroundings as a toilet, and some stood in the floodwaters to urinate or defecate. Some of the adolescent girls threw their used menstrual cloths into the dirty floodwaters or in some cases, re-used menstrual cloths washed in dirty water (Anam, 1999; Rashid and Michaud, 1998; Rashid and Halder, 1998).

During the floods, many poor women were drenched in the continuous rain, particularly when they walked or swam in the floodwaters to get relief items. The wet saris clung to their bodies making a number of women feel uncomfortable about being 'inappropriately' covered while out in public. This is because gender-specific ideologies in Bangladesh dictate that women should have their bodies covered modestly when seen in 'public' spaces, they should not laugh or talk with men, or walk in a particular manner and other similar restrictions.[5] Otherwise women can be subject to harassment, and even their families can face dishonour (Rashid and Michaud, 1998). Moreover, many poor women were compelled to leave their homes

in search of food and safe drinking-water in torn or worn-out saris, which made their husbands uncomfortable. A few of the men spoke with resignation of their own inadequacies — of not being able to provide sufficient clothing for their wives. They felt that their spouses were 'indecently' exposed to the gaze of strangers:

> At least we as men can manage somehow, but what about the mother of our children? Now with the floods we cannot even clothe them properly, and they have to go out into the open in their torn saris! What will people say?

The narrative above suggests that many of the men and women did not want to be perceived as breaking cultural norms. Some authors have argued that such norms are flexible depending on the circumstances (Abdullah and Zeidenstein, 1982). A recent study, however, explored female adolescents' experiences during the floods and found that many of the young girls were subjected to offensive comments when walking in the floodwaters, despite their circumstances (Rashid and Michaud, 1998).

No safe drinking-water

'Traditional' chores for women, such as cooking and fetching water become very difficult tasks during a flood situation. During these particular floods almost all of the tube wells were covered by the floodwaters, and reserve tanks and a number of the tube wells were contaminated as well. A number of women living in the flood-affected Kata Shurberi slums managed to cope with the lack of water by purchasing water from individuals who owned deep tube wells. 'We also buy water from the owner of the deep tube well — sometimes depending on the person it costs us 20 taka[6], 10 taka or 40 taka.' Depending on their situation, many of the women stood in line for hours on end to gain access to free water. In many cases, women filled up large pitchers and carefully rationed their use of water over the next days. Not everyone, however, could afford to buy water or otherwise obtain safe water easily and some resorted to drinking the dirty floodwaters. The common declaration was, 'What to do, *Apa*?' Kitchen utensils and clothes were usually washed in the floodwaters. The situation was such that very few had any choice, and the burden of collecting safe drinking-water for the rest of the household, for cooking and washing of clothes and so on, fell on the women.

Several flood reports found that in many places of the city, poor women helped each other to obtain water by using special techniques — by putting their *kolshis* (pitchers) under the flattened nozzles of tube wells and then pumping for water (Ahmed, I., 1999). Others got water from schools, mosques or other sources where water was still available (Ahmed, S.M. et al., 1999). In a few of the privately owned slum areas, tenants convinced their landlord to open the *teep kol* (main tap) — usually under lock and key — for their daily needs (Rashid and Halder, 1998). BRAC, the government and other relief agencies distributed alum and water-purification tablets to clean the water in many of the affected areas. Some families, however, did not use these as they were not always available and many did not like the taste of treated water (Ahmed, S.M. et al., 1999; Shahaduzzaman, 1999).

Many of the poor women and men in the interviews complained of family members suffering from high temperatures and diarrhoeal illnesses. Children were

mainly affected with diarrhoea as many of them swam in the dirty flood waters to fetch relief items, and some of the young children played in the dirty water out of boredom, even drinking and bathing in it. Others complained that they had eaten stale relief food (bread, lentils and rice) given by NGOs, relief agencies and the government which caused their diarrhoea. A concern expressed by some of the women was that because of the scarcity of safe drinking-water, their children were unable to swallow tablets given by medical officers or doctors for fever, coughs and colds.

A woman explained:

> My son is very sick; for the last few days he has had dysentery and is very sick. The NGO doctor gave us some tablets, but how can a child eat tablets? We need syrup. They sell syrup in the market. Why do they give us tablets? Our children will not be able to swallow these big tablets? My husband is also very sick, he has loose motions and has been in bed for some days.

In all of the slums visited, the men and women repeatedly stated: 'give us medicine'; 'my son is sick'; 'my husband has had diarrhoea for two days'. In the areas visited by boat, many of the people desperately asked for oral rehydration solution. A few asked '*Apa*, do you have medicines?' Due to the floods, individuals and families living in slums and shelters were increasingly isolated from getting access to adequate medical care and medicine.

An extensive flood study carried out by BRAC's research team found that because of the dirty flood waters people in all areas complained of skin and fungal infection on their legs and feet (Ahmed, S.M. et al., 1999). Even individuals involved in relief work in the flood-affected areas complained of boils and fungal infections on their feet and legs. Further, widespread incidences of diarrhoea, fever, coughs, colds other skin infections and even cases of jaundice, were reported (Ahmed, S.M. et al., 1999; Shahaduzzaman, 1999). Some NGOs, including BRAC, sent their mobile medical teams to the affected areas, but these were not regular services and medicines were not always readily available for families. Shahaduzzaman (1999) in his flood report suggests that despite the lack of regular medical care and medicines, incidences of diarrhoea disease and deaths caused by diarrhoea were not as high as one would expect given the extent of the floods. This is because the message of clean water has been widely disseminated over the years by the government and NGO workers, and also, overall ORS (saline) was distributed efficiently throughout the country.

No work: how can we repay our loans?

During any disaster situation, work and wages become scarce for the poor. Most of the urban poor are unskilled and involved in the informal sector. A majority tend to work casually as wage or daily labourers. During this disaster, numerous flood reports noted that almost all of the poor became unemployed for months on end (Ahmed, I., 1999; Ahmed, S.M. et al., 1999; Rashid and Halder, 1998). When interviewed, all of the women and men complained about the lack of work available: 'My husband cannot ride a rickshaw, it costs 30 taka daily to rent but where will he go with it ... there is flood, and there is no income.' Another woman said, 'my husband has been

sleeping for two days, he has no work because he now only makes 20 taka a day riding a baby taxi.' A *basti* man commented, 'well my earth cutting is completely finished — there is no work for me anymore.' Another man said, 'I used to drive the truck from here to collect sand and bricks and take it to Gulshan and Baridhara. I earned 150 to 200 taka a day ... now I have no job and am unemployed.'

A woman and her mother, who both break bricks for a living, were unable to do any work. The woman said, 'we usually go and work in Sobhanbagh but now it is all flooded and we cannot earn any money'. Another woman, who was still able to break bricks (although her place was slowly getting flooded), said that she was relying on the three takas she made per *tokri* (basket) to survive. Another man said, 'we are slightly worse off now but before the floods we were not much better off either.' A few women claimed that since their houses were completely submerged by the floodwaters, the rent in the nearby slums had risen, '*Apa*, what will we do, do we pay rent of taka 900 or try and eat food to live?' (These slums were comparatively less flooded — and because of the demand and the circumstances — prices had risen.) Others stated, 'we cannot pay 200 taka rent and also eat, and with no income — what are we going to do?'

Some women complained that they were unable to pursue their income-earning activities such as selling vegetables, sugar-cane or selling clothes because prices had risen. '*Apa*, now a pumpkin costs 12 taka or more, 20 taka in some places, before we could buy pumpkin for four or five taka ... now how can we buy and how can we sell?' Another woman trying to repaying an NGO loan stated, 'we cannot even sell saris anymore, where is the money?' Most of the other women complained that they were having difficulties repaying loans and had resorted to borrowing from different people (loan sharks and relatives) to repay these loans. Most of the main NGOs, however, suspended repayment of micro-credit loans, but the women worried in any case about their ability to repay the loans in the future, particularly since they were unemployed and had lost so much.

Previous flood studies indicate that the prices of basic food items generally multiply, with severe stress imposed on the poor who are not only unemployed but suffer from severe financial constraints. Therefore, to save on costs, most family members reduced their food intake. Similarly, in these floods, many of the women admitted cutting back from eating rice twice a day or once a day to every couple of days or even less. Most relied upon the *roti* (flat bread) distributed by the relief agencies to fill their stomachs. A woman said, 'I keep the relief *roti* of eight *chapatis* (flat bread) and eat two every day for four days.' Women used kerosene instead of gas for cooking. Prices had shot up for most cooking items, and kerosene which had previously cost 15 taka was now available for 20 to 25 taka in most of the shops. Prices for food items such as bitter gourd had risen from 12 taka to 25 taka, and potatoes, which had cost five taka, had risen to 17 taka. Lentils (the staple food for most Bangladeshis) had risen from five to 40 taka. Other studies found that even middle-income families cut back on their food spending. Instead of eating meals three times a day, they ate rice twice a day. Many poorer families relied on dry foods such as *muri* (puffed rice), molasses and others ate rice with dry chillis or salt. Numerous families in the urban areas suffered greatly because unlike their rural counterparts, they didn't have any food stocked up but were used to buying food on a daily basis (Ahmed, S.M. et al., 1999).

Domestic violence: 'I can't ask him for money — he will beat me!'

Owing to taboos and shame associated with domestic violence in Bangladesh, women were reluctant to speak about this subject. During some of the interviews, however, the women gradually told of some of these violent incidents. A number of women brought in a young girl (no more than 16 years old) and exclaimed, 'Look at her. Look at her arm, *Apa*, it is broken.' There was a large bruise on her arm and her face was considerably swollen. The young girl reported, 'He beat me because I asked him for bazaar money. He hasn't bought anything for the last two days so I asked him for money to buy food and he beat me.' The women explained that the financial hardship brought by the floods, there was greater pressure on their husbands to provide for their families. '*Apa*, due to the frustration of being unemployed they beat us!'

Both men and women maintained that the lack of work and the increasing uncertainties brought by the floods had led to tension among family members, resulting in verbal and physical fights between husbands and wives. A few of the women admitted to feelings of anger and helplessness over their situation but were resigned to the fact that they were unable to do much. One woman said, 'I cannot ask him for anything at all, and if I do, he beats me.'

A number of reasons can be attributed to their overall hesitation in discussing incidents of domestic abuse.[7] The women may have been unwilling to talk because they viewed it as a reflection on themselves — there is a cultural belief that women 'deserve' to be beaten if they 'misbehave', thereby placing the blame on the victim. For most, their initial reaction was to deny emphatically any knowledge of violence in their slums; almost as if admitting it would undermine their own and their community's reputation: 'Not in our slum, we don't have problems like that. All our men are good … in the other slums these things [violence] probably happen!'

Further, some of the women viewed it as a 'private' family matter, or a husband-and-wife matter, and therefore it was difficult even to estimate the number of incidents of domestic violence occurring as a result of the floods. Two research reports conducted in Dhaka, managed to uncover a few incidents of domestic violence, with the floods blamed as the primary cause (Ahmed, S.M. et al., 1999; Rashid and Halder, 1998). Several studies exploring gender dynamics between poor women and men living in urban slums, found that domestic abuse in marriage is tolerated and quite a common occurrence (Salway et al, 1998). Nevertheless it is important to point out that the women and their families were already distressed and anxious about their circumstances due to the floods, and domestic violence added more pressure and tension for the women.

Community mobilisation and relief assistance

In urban slums there tends to be an extensive network throughout each area. Most households within the neighbourhood are generally linked through genuine or fictive kinship ties, members tend to rely on each other for social support (Islam, 1996; Nath, 1986). In a crisis situation, such as during floods, people tend to become displaced and disperse to different places. Thus, there is a break in the old network of bonds, as many families temporarily relocate to shelters, abandon their homes, and move

elsewhere. In slums like Shaheedertek or Bailtola the community did not appear to have mobilised any large groups together to cope with the floods. Haque argues that the burden of losing resources, poverty constraints and added uncertainties, result in individuals becoming very self-absorbed in their own and their family's survival (1997). It is quite feasible that at an invisible level, the women and men were able to provide each other with comfort and relief emotionally, if not material assistance. There were, however, some cases of united action taken by individuals. A few people appeared to have taken on the role of informing their community members about the distribution of relief items. In another case, two families bought a boat together, which they then rented out to the community for use. The issue in which the community mobilised was regarding the daily feeding of the *Maulana* (a religious teacher) at the *basti* Masjid. As one man explained:

> *Apa*, we are taking turns feeding him, after all he is teaching our children prayers and the Koran. Nurul Amin [a local leader] has drawn up a list of the people who will feed the *Maulana*, so we all know who is feeding him on which particular day.

In the Shobuj Bagh area of Shibir Masjid and Mothertek, there appeared to be greater unity. This could be because a large number of families were all living together in the cramped surroundings of temporary shelters. For instance, several hundred people were living in some of the empty construction sites in Mothertek. In the shelters, there appeared to be an organising committee who had a list of all of the families living there. The food items were passed on to members of the organising committee, who were in charge of distributing the food and relief items to all the families residing in the shelter. Even in the slums of Shibir Masjid, families volunteered information on other members in the neighbourhood, so that no one missed out on flood relief goods. Some families even volunteered to keep relief goods on behalf of families who were unavailable during the distribution of relief items. According to NGO staff, follow up visits revealed that all of the families no matter how desperate or poor, had always passed on the food items to the concerned family members, rather than keeping the food for themselves.

If the poor manage to survive from one of the worst floods in recorded history, it is fundamentally due to their resilience, their tenacity in the face of all odds and their ability to co-operate wherever possible, rather than sit back and wait for assistance (Hashemi and Ahmed, 1999). However, many of the slum dwellers acknowledged assistance received from government, NGOs, and charity organisations, but some were angry and held the view that they had received insufficient assistance from NGOs and the government. A few men and women mentioned that relief operations were much better during the 1988 floods. It can be argued here that the magnitude of the floods of 1998 was far greater, and it cannot be expected that the government and NGOs can mitigate all the sufferings of the poor. A few of the urban poor, however, were less critical of the role of the government and NGOs and commented that since the *basti* populations had increased considerably in the last 10 years, it was impossible for the NGOs and the government to feed everyone. Although, a number of the urban poor did complain that the present relief distribution by the government in their slums had been misappropriated, extensive reports on relief activities during the floods found that there was less deterioration of the law and order situation in 80 per cent of the villages (see Table 3) and overall,

there was less corruption and irregularities in food and relief distribution, except for some random incidents of local government elite distributing food items to their favoured party members (Ahmed, I., 1999).

A review of the numerous flood reports, meetings and activities during this period, indicate that people from all walks of life spontaneously and readily came forward to assist in flood relief activities. The civic response was not confined nationally and donations poured in from Bangladeshis from all over the world. Imtiaz Ahmed (1999), however, suggests that we need to institutionalise the civic response, particularly in disaster management, then the next floods can be tackled more efficiently and effectively. The first tentative step in that direction was taken when a group of concerned citizens set up the Citizen's Initiative for Confronting the Disaster[8] to address the post-flood problems of relief, employment generation and rehabilitation (Hashemi, 1999).

Conclusion

The study highlights some of the perceptions, needs and vulnerabilities of the urban poor. It reveals the complete devastation in their lives cause by the floods and illustrates their struggles and coping strategies. Many families were compelled to move because of the various fears caused by the rising levels of water, the stench of stagnating water, the menace of mosquitoes, rats and snakes and the negative surrounding environment. Those who chose to remain in the slums guarded their personal possessions closely, while some of the families living in shelters had most of their belongings looted from their houses in the slums. The urban poor who owned their own homes were completely shattered at the destruction of their houses, and despaired over the high costs of building materials. In comparison, the urban poor who rented or did not live in any permanent site were more concerned about getting hold of food.

As stated before, women and children were the most vulnerable groups during the floods. Many of the women were forced to manage in extremely difficult conditions, such as several of the women admitting to urinating and defecating inside their homes or directly into the floodwaters, due to the lack of latrines available. There was a scarcity of safe drinking-water, with most of the poor paying for water from different sources, while others stood in queues for hours on end waiting to receive safe water; and most of the families rationing their water use. Food prices had risen considerably, so numerous families responded by cutting back on their food intake. Several women and men complained of incidence of diarrhoea, fever, cough and other illnesses, but were isolated from gaining access to care from medical facilities. Relief bodies, including BRAC, provided mobile medical services, but it was not enough to cope with the growing outbreak of illnesses.

Most of the urban poor were left unemployed, with no job prospects for at least two to three months — from breaking bricks, driving trucks, selling vegetables and so on — both women and men's livelihoods were affected. Moreover, the added burden of food and water costs, house repair costs for some, health problems and general uncertainty about their lives added to their despair and misery. The anxiety and tension resulted in incidents of domestic violence, with the men directing their anger and frustration at heir wives. The poor who belonged to different NGO micro-credit

Table 3 Law and order situation (field survey of 15,467 villages)

	Whether deteriorated	*Whether deteriorated*
	Yes	No
Severe	13.5	86.1
Moderate	17.9	81.7
Normal/not affected	17.5	79.9

Source: Sen et al. (1999)

groups were worried about their ability to repay their loans in the future, as most of them had lost all of their resources and had no safety net to fall back on. There were incidents of individuals in the community and at shelters assisting one another with accessing relief items, and providing each other with social support. Finally, the setting up of a flood committee will assist in the present rehabilitation efforts for the poor, and may eventually lead to a more institutionalised civic response — especially in the event of another flood.

Notes

1. Bangladesh is a predominantly Muslim country, with a population of 120 million people. It is divided into 64 districts, 464 *thanas*, 4,451 unions and 86,000 villages, with Dhaka as the capital city, having a population of 8 million.
2. F.H. Abed is the founder of BRAC (Bangladesh Rural Advancement Committee) — the largest indigenous NGO in the world. BRAC was set up in 1972 to assist and rehabilitate the poor after the liberation war of Bangladesh. Over the years BRAC has evolved into a large and multifaceted development organisation with its objectives of 'Alleviation of Poverty and Empowerment of the Poor.' BRAC works in all 64 districts, covering 400 out of 464 *thanas* (lowest administrative unit) covering over 50,000 out of 66,000 villages in Bangladesh. It works in the areas of rural development, urban development, health and population and education.
3. Over the last three decades, Bangladesh has had one of the highest rates of growth of urban population, at over 6 per cent yearly compared to the national population growth rate of about 2.5 per cent annually. With this rapid urbanisation, the number of the urban poor has increased to approximately 11.5 million. (Islam, 1996; Wood, 1998).
4. *Apa* is a courteous way of referring to other women (older or younger) in order to create a relationship of a 'sister'. Males are referred to as *bhai*.
5. When discussing the issue of 'covering one's body', does not refer to the veil but to the appropriate covering of one's arms, hands, legs, chest and so on.
6. Taka is the local currency of Bangladesh. One US dollar is equivalent to almost 50 taka, and one pound is equivalent to 80 taka.
7. Although the floods have been blamed for exacerbating the domestic situation and creating violence — some extensive studies done in urban areas by Proshika's (local NGO) research team, found that married women have frequently to tolerate domestic violence, with male perpetration continuing to be sanctioned (Salway et al., 1998).
8. The group consists of people who belonged to NGOs, government organisations, engineers, journalists, university teachers, students, former ministers, researchers, businessmen, activists and so on.

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