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# WHAT PEOPLE CAN DO TO REDUCE THE DISASTROUS EFFECTS OF RIVER EROSION

A Training Manual  
For  
River Erosion Preparedness  
At Family and Community Level

Research and Compilation

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**WHAT PEOPLE CAN DO TO REDUCE THE DISASTROUS EFFECTS  
OF RIVER EROSION**

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Illustrations  
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## INTRODUCTION

River erosion is a constant and regular calamity in Bangladesh. Unlike cyclone this calamity does not occur at a specific time, nor does it attract the attention of government and international news media. But it is as fearsome as is flood or cyclone to those who loose their houses and lands. The difference between these two kinds of calamities is that river erosion causes less loss of life.

People who loose their lands and property in river erosion are overnight dragged down into poverty from a self-reliant condition. They then face many problems of the problems of the poor. Many of them migrate to the city slums.

The present book is not a reference book , but a tool for training. This book is meant for those NGO, government and other agency workers who are interested to work with people who become helpless due to river erosion.

This book has been compiled on the basis of the research undertaken through the workers of ADAB member NGOs who work in different districts of Bangladesh. It has later been field tested in order to asses its accuracy and comprehension.

We hope this book will be very useful to those who are interested to help improve the standard of living of those whose houses and property have been taken away by the rivers of Bangladesh.



Richard Holloway  
Executive Director  
PACT Bangladesh/PRIP

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With regard to the format and lay-out of the manual, ideas have been taken from the "Training Manual for Pre-flood Preparedness at Family and Community Level", published earlier by PACT Bangladesh/PRIP. We are, therefore, indebted to all agencies and people associated with the development and production of that manual.

After the first draft of this manual was prepared/developed, a workshop was organized with notable river erosion specialists of the country with a view to improving it. The experts' invaluable comments and suggestions have greatly contributed to the improvement of the standard and lay-out of the manual. We are indebted to all the participants including Dr. K. Maudud Elahi, Dr. Inun Nishat, Dr. K. Nizam Uddin, Professor Mesba-Us-Salehin, Dr. Maruf Ahmad, Disaster Management Bureau Director Mr. Sirajul Haq, Mr. Md. Rafiqul Alam, Mr. Miah Akbar Hossain, Mr. Emdad Moslem, Mr. Gauhar Naim Wara, Ms. Delwara Begum and BDPC Chairperson Dr. Maliha Khatun.

If the people, for whom this manual has been developed, are benefitted even a bit by using it, the credit will go to all those mentioned above.

## PREFACE

### Background

River erosion in Bangladesh is no less dangerous than other sudden and devastating calamities. Losses due to river erosion occur slowly and gradually. Though losses are slow and gradual, they are more destructive and far-reaching than other sudden and devastating calamities. The effects of river erosion are long term. It takes a few decades to make up the losses which a family has incurred by river erosion. There has been little progress, however, from the side of government and non-government organisations with regard to developing programs for improving the lot of erosion affected people. In the same way almost no progress has been made in raising awareness in society at large about river erosion and the need for preparedness in facing this kind of calamity.

The affected people, specially the poorer ones, are dragged down into endless suffering and distress when their lands, crops, houses, when hats and bazaars, trees and plants etc. disappear due to river erosion, and when many more lands and settlements are threatened. In nearly all of the cases they are reduced to paupers. When their land is eroded, the affected people do whatever they can given their situation. It is generally accepted that people who live on the banks of the rivers are more experienced and in most cases more aware of the problems than those in other areas of the country.

During river erosion, families living near the rivers shift their houses to other safer areas. In very few cases is it possible for the erosion affected families to save land, trees and plants. Those affected cannot, at the time, imagine the final damage that will be caused by river erosion. They descend into real suffering and distress as their stored food and wealth becomes exhausted once their land and property are taken away by erosion.

The Government of Bangladesh, NGOs, and the donor agencies become very concerned about the people who are affected by sudden and destructive disaster. River erosion is a kind of disaster that extends its claws slowly and creates serious long term legal complications related to property. It is necessary to rehabilitate the erosion affected people as early as possible, but this requires a long-term commitment which is often hard to make. This may be the reason why agencies who work in the field of disaster relief seem to have kept away from erosion affected people and concentrated their activities on the distribution of relief among people affected by other kinds of disaster..

According to one estimate, in greater Rangpur district alone, over 200,000 erosion affected people are living a floating, nomadic life. The number of affected people who are rehabilitated is very small compared to the rate of people being pauperized by river erosion. The number of affected people is increasing every year, and the situation is deteriorating as the population gradually increases.

Hundreds of thousands of people every year are losing their houses and becoming homeless due to land erosion of the banks of the Tista, Dharala, Brahmaputra, Jamuna, Meghna, Arial Khan, Garai, Karnafuly, Surma, Kushiara, Padma and many other rivers.

Landlessness and homelessness connected to river erosion are also adding to the spread of beggary, prostitution, child labour and child marriage.

It is very hard to get answers to the legal questions concerning this kind of disaster. However, there is ample scope for raising people's awareness about the results of river erosion. Our experience tells us that people are not prepared to face the calamity which comes when they are personally affected by river erosion. People living by the side of rivers may have long experience about river erosion, but despite that they fail to take effective and timely steps during the process of river erosion. This is because no river erosion forecast can be made. Slow erosion may, for instance, suddenly turn into fast erosion, or erosion may start suddenly with an extensive flash flood. In such a situation, the steps taken in the past may not be appropriate for every situation.

Besides this , river erosion has a seasonal character. People living in erosion prone areas can take timely steps towards ameliorating losses to immovable property based on the seasonal character of river erosion and in this way take initiatives to lessen the the magnitude of distress caused by river erosion.

**Lack of Preparedness of Erosion Affected People :**

- o Unwillingness to take measures about the upcoming danger or indecisiveness in taking concerted efforts due to lack of community cooperation.
- o Lack of preparation for quick shifting or lack of a place to move to.
- o Lack of new place or land to shift the houses to during river erosion.
- o Lack of security for people and domestic animals.
- o Lack of concerted and overall preparedness.
- o Lack of resources.
- o Lack of knowledge of the law.
- o Lack of social organizations.

The suffering and the loss of property of erosion affected people can be lessened if we increase the preparedness of the families and community in regard to the possible erosion and if we implement a well-planned program with the single goal of preparedness against river erosion and its resulting disastrous effects on the community.

## **Actions to prepare for River Erosion**

In order to formulate a continuous preparedness process for families or communities affected by or vulnerable to river erosion, the following issues may be included:

- o Form a Disaster Preparedness Committee in each village
- o Acquire and enhance our knowledge of the legal complications regarding eroded lands (Shikasti and Poyasti).
- o Identify the activities which need to be done well ahead of the erosion season.
- o Identify and complete the preparations for the activities which must be done during erosion.
- o Ensure emergency services during erosion.
- o Ensure emergency services during river erosion caused by a surge of flood water.
- o Undertake programs for post-erosion rehabilitation.
- o Know about the laws regarding distribution of khas land and educate others about these.
- o Take the initiative to attract the attention of the government, appropriate authorities and development agencies towards solving the problems of the erosion affected people.

## OBJECTIVES AND USE OF THE MANUAL

PACT/PRIP has developed this manual to create awareness about the damages to people affected by River Erosion and the actions which can be taken in this regard at the grassroots level.

The objective of this manual is to provide information on river erosion so that affected people can take appropriate initiatives in order to minimize damages to family property and possessions during river erosion. This information which is needed at the family and community level will help people better prepare for facing disastrous situation of river erosion and minimize erosion caused damage. It is not possible for families, once they have been affected by river erosion, to return to a normal economic condition : it is better to take preparatory steps before people are so affected.

Another objective of this manual is to provide a document useful to mass-literacy, formal and non-formal education and social development programs. Government and non-government agencies, local government agencies and other organizations can train and educate people who have been affected or may be affected by river erosion through this manual. The manual has been developed in accordance with the overall National Disaster Management Plan.

The present manual is not complete or final. More valuable information could usefully be included in this manual. We hope that members of the local community, citizens in general, social workers and specialists will share their experiences and suggestions, suggest corrections and additions and improve this manual.

The manual contains two sections. The first section contains descriptive written materials while the second section contains illustrations to help generate discussions.

The first, descriptive section has 8 chapters and 36 sub-chapters. Each sub-chapters is again divided into three sections:

- \* The actual situation
- \* Questions to ask
- \* Recommendations

The second, illustrated section includes 29 illustrations. These illustrations can be used as discussion starters and will play an additional role in group discussions.

The primary sources of the information and recommendations used in this manual are the field based study conducted in Kazipur Thana of Sirajganj district and Haimchar Thana of Chandpur district together with 11 workshops on river erosion organized in 11 ADAB member agencies.

In developing this manual, some books have also been used which have provided information and ideas. A bibliography of the concerned books has been appended.

# CHAPTER ONE

## THINGS TO KNOW ABOUT RIVER EROSION

### 1.1 Facts of River Erosion

#### 1.1.1 Causes of River Erosion : Natural

- o As Bangladesh is an alluvial delta, its earth gets eroded easily with relatively slight water pressure.
- o As the structure of the soil is weak, river bank erosion takes place with slight pressure or strike.
- o Fast and sudden erosion can take place in the north and north-east due to the sudden flash floods .
- o The level of water increases during rainy season or flood season. Erosion takes place due to the pressure of increased water.
- o River banks often erode due to waves striking them.
- o As the rivers change their courses, river banks erode at the turning points.
- o When the river is divided into many branches, erosion of the banks of the chars created in middle occurs.
- o Size of a river is also a factor in river erosion, since more erosion takes place in larger rivers.
- o Undercutting is created at the foot of the river banks as softer soil underneath gets dissolved in water. The harder soil over the undercut part then slides down and erosion takes place.
- o As rivers get silted up more water pressure is created on the river banks and this leads to erosion
- o The movement of water created due to tides in the river creates bank erosion.
- o Erosion also takes place if barriers are created to the course of the river due to the creation of new char s or due to some other natural cause.
- o Erosion takes place due to the formation of whirlpools created when the current increases with the increase of the amount of water in the river.

- o Excessive rain also gives rise to erosion.

### **1.1.2 Cause of River Erosion : Man-made**

- o Erosion may also start as a side-effect of a cross-dam on the river constructed in order to try to control the river 's course.
- o Erosion is also caused as erosion or flood protection dams are constructed far from the river banks in the erosion prone areas - leaving a substantial amount of land along the river bank unprotected.
- o Erosion takes place due to unplanned or badly planned construction of groins or spurs.
- o Unplanned construction of roads, highways, and embankments bars drainage of seasonal flood water. As a result, the pressure of water increases in the rivers and this leads to an increase in the degree of erosion.
- o River erosion is caused as a result of men unnaturally and injudiciously attempting to change the course of a river .
- o Erosion is caused on the other bank of the river, when a high embankment is constructed on one side of the river to protect a town.
- o If barriers at the source of the river suddenly let excessive water flow through, sudden river erosion will occur
- o Erosion takes place with increase of water pressure as water is stored by constructing sluice gates in the name of water control.
- o Destruction of trees and "kash" plants (popularly known as "kashbon") grown in char lands leads to erosion along the sides of the char lands.
- o River erosion also often takes place due to movement of ferries or ships.
- o Inappropriate dredging and digging in the river also causes erosion.

### **1.1.3 Types of River Erosion**

- o Erosion due to subsidence of upper layer of earth caused by subsidence pressure or dissolving of the earth beneath the upper layer.
- o Slow erosion or the erosion which occurs gradually or slowly throughout the year.

- o Sudden erosion or the fast erosion caused by sudden flood or other type of water pressure.
- o Seasonal erosion or erosion during the rainy season, that is, the erosion which occurs due to the increase in water pressure and current in the river in the rainy season.
- o Erosion due to excessive rain, or erosion which occurs as subsidence along river banks due to excessive rain.

#### **1.1.4 Damage Due to River Erosion**

- o Homestead land disappears into the river due to erosion. Often houses are destroyed completely or partially.
- o Cultivable or crop land disappears.
- o Lands used for bazaars, educational institutions, offices, court buildings, hospitals, houses for worships, etc. along with houses, buildings etc. erected on those lands are destroyed.
- o Fruit-bearing trees, along with other valuable trees, get uprooted or destroyed.
- o Roads, bridges, culverts, embankments etc. are damaged or destroyed due to river erosion.
- o Growing crops are damaged as cultivated land disappears.
- o Sources of safe drinking water including tube wells are damaged.
- o Education of school students stops for an unlimited period as the schools are damaged.
- o Employment is reduced quickly during river erosion and many people become unemployed.

#### **1.1.5 Effects of River Erosion on Social Life**

- o River erosion expands unemployment and poverty.
- o Landlessness increases with river erosion.
- o Affected people are compelled to dispose off remaining land, domestic animals, and other valuable things at distress prices
- o Many families / people get deeply into debt.

- o Affected people are dragged into a situation of personal insecurity.
- o There is an acute problem of safe drinking water and clean sanitation.
- o Women become personally and physically insecure and oppression of women increases.
- o Many people permanently or temporarily migrate to the urban areas or to other places where they hope for employment or to earn a living.
- o Begging increases among old people, women and children.
- o Many boys and girls cannot return to their schools once they have dropped because of the problems of land erosion .
- o Hundreds, or even thousands, of people are compelled to live a miserable, unhealthy life on embankments or in city slums.
- o The children of erosion affected families are thrown into an unfavorable environment and the unfamiliar surroundings of life on an embankment or in a slum.
- o The increase in poverty expands the amount of malnutrition.
- o Child labour and child oppression increases amongst those who are victims of erosion.
- o Abduction and trafficking of women and children increases amongst those who are victims of erosion.
- o Juvenile crime increases.
- o The bonds of family are affected - there is an increasing amount husband - wife separations.
- o Erosion affected women and adolescent girls become vulnerable to open or private prostitution with the influence of the unfamiliar environment of the embankment or the slums.
- o River eroded people turn to crime and such crimes as theft, hijacking, highway robbery, dacoity etc. increase.
- o The social position of the erosion affected people declines tremendously.
- o Negative aspects of family relations such as family break-ups, husbands or wives leaving the family, polygamy etc. increase.

- o Mutual community relationships and sense of belonging become dislocated.
- o Competition or quarrels to capture raised land which once disappeared due to erosion, and terrorism or litigation about this land increase.
- o People living in the border areas are affected in terms of land ownership as the international border changes with river erosion.
- o Homelessness increases among the affected people.
- o Where there is continuous erosion the numbers of those living in sub-human conditions expands on embankments and in slums.
- o Recession is created in the local economy.
- o Overall productivity in the country is affected.
- o A dangerous negative influence is exerted on the overall environment and situation of the country.

## **1.2 Questionnaire Regarding River Erosion**

- o When and where there has there been river erosion in your area?
- o What was the extent of river erosion last time?
- o How fast was the erosion?
- o Did the erosion continue in the same way throughout whole year or did it increased or decrease?
- o Did the magnitude of erosion increase sometimes or during some part of the year ?
- o Has the amount or magnitude of erosion increased during recent time?
- o Who were affected and subjected to damage during recent erosion?
- o Who did not require any help among the affected people? Why did not they require help?
- o Were you or your family affected directly in the erosion?

### **1.3 Recommendations : What You Should Know About River Erosion**

- o Know the history of river erosion in your locality.
- o Know about the amount and magnitude of erosion in your locality.
- o Know about the causes of river erosion in your locality.
- o Know whether magnitude and spread of river erosion can increase in your locality.
- o Know the likely extent and duration of river erosion in your locality.
- o Know about the nature of river erosion in your locality more explicitly.

# CHAPTER TWO

## KNOW YOURSELF ABOUT PRECAUTIONS AND PREPAREDNESS - AND INFORM OTHERS

### 2.1 Prepare for Possible River Erosion

#### 2.1.1 Actual Situation

- o Most of the people are not conscious about preparing for and facing river erosion. Instead of taking active preparation, in most cases they are wait for their "fate".
- o Some people living nearer to the river banks may be conscious about river erosion, but people living a bit far from the river banks are not at all conscious.
- o Nobody is aware of legal complications of the status of eroded land of the erosion affected people.
- o A very few people keep a new piece of land selected for establishing a new settlement as a form of preparation. However, most people do not like to move until their houses are actually eroded away.
- o The majority of the erosion affected people want to live near to the river banks though they may temporarily change their positions due to river erosion. They have no alternative but to live near the river banks. As a result, they become victims of river erosion again and again.
- o Those who have lands in other different locations, usually shift their houses to safer places well in advance. As a result, they suffer less loss to their movable property.
- o Those who are able to do so, or are rich, can purchase land in safer places or in town and start living again in a new place.
- o Some people send off their domestic animals and other valuables to the houses of relatives or people they know in distant safer places.
- o Often families or local people try to prevent erosion by placing obstructions e.g. with trees and plants, bricks and stones, bamboo, fencing etc. But in most cases this is a short-lived and ineffective measure.
- o General public of dangerous erosion-prone areas traditionally make houses in such a way that they can easily take them apart and rebuild them in other places.

- o There is no organized effort at local level that we can mention in to protect themselves as a form of preparedness against river erosion .

### **2.1.2 Questionnaire Regarding Preparedness for River Erosion**

- o Has your family or your villagers made any preparation for river erosion?
- o What kind of preparedness would you take for the likely erosion?
- o How can the villagers help each other in making preparation?
- o What kind of effort can you and your fellow villagers take in shifting each family to safer place and in moving their movable property?
- o What can you do to protecting the domestic animals and other valuables of the affected or displaced families? What efforts can your fellow villagers take?
- o What more initiatives can your fellow villagers take in preparing for and facing erosion?

### **2.1.3 Recommendations for Preparing for River Erosion**

- o Take the initiative of forming a volunteers' group in order to face and prepare for river erosion in your village. The functions of these volunteers will be to: keep an eye on the situation of river erosion, keep contact with the families threatened by river erosion, help distressed and affected families to shift their domestic animals and other properties, ensure security to the affected and displaced families, keep contact with local administration and development and relief agencies, etc.
- o Whatever plan is made regarding preparation for and facing river erosion, should be taken unanimously in every village.
- o A number of safe places may be selected for giving shelter to the likely threatened and affected families.
- o The volunteers engaged in shifting people and belongings and ensuring security for the people should be given training in advance.
- o As far as possible, each family should be made aware of possible preparedness measures and they should be motivated to take all preparations themselves, so that they themselves can take necessary steps when needed without the help of others.

- o Appliances and supplies needed for shifting and maintaining security should be kept organized in every village.
- o If the river is small, an initiative can be taken to resist erosion, but in the case of big rivers, the initiative should be taken to move out to different places to keep the damage at a minimum.
- o People should be motivated to take necessary steps well in advance.
- o Members of the family, neighbors and friends should be motivated to participate in preparedness activities.
- o Implement the plans of the volunteers engaged in preparedness activities and inspire others.
- o Inform every family of the volunteers and their programs.
- o Review volunteers' activities often, identify their weaknesses and in line with the results of the review, prepare future plans.

## **2.2 Know About Precautions and Inform Others**

### **2.2.1 Actual Situation About Erosion Precautions**

- o There is no formal or governmental system of river erosion forecasting in our country.
- o Those who take precautions against river erosion, do so on their own initiative. Sometimes experienced persons warn their neighbors or members of the local community.
- o Many people do not understand the nature of river erosion, and as a result they fail to take necessary precautions. Others again are absolutely indifferent in this regard.
- o Even those who are even experienced with regard to the nature of river erosion, think about its likelihood only 5 to 15 days in advance, and in most cases only 5/6 days prior to the actual erosion.
- o Only a few among those who live within one mile from the river, understand the nature of erosion. Those who live beyond one mile from the river do not seem to understand the nature of erosion at all. Those who live near big rivers have some kind of experience of river erosion, but they seem to be indifferent about applying those experiences.
- o We do not see local initiatives to warn the local people about river erosion or in giving out warning information.

### **2.2.2 Questionnaire about Warnings Against River Erosion**

- o What kind of information do you think will be helpful to you for taking advance preparedness against likely river erosion?
- o How can the information about wide and fast erosion be transmitted to people in a short time?
- o How can everybody of the village be kept aware of the nature of river erosion?
- o How can you caution those people who live quite far away from the river and consider themselves safe (which they are not) or who do not understand the nature of river erosion at all?
- o How can villagers be mobilised as volunteers for disseminating warnings?

### **2.2.3 Recommendations for Improving a Warning System Against River Erosion**

- o Develop a local system for collecting information about the nature of river erosion and the seasonal effects. Find a way to convey the collected information to the villagers.
- o Through discussion arrange to inform every family that a river erosion preparedness system has been put in place in the village. You can often carry out exercises for exchange of information.
- o Keep an eye on the nature of the river in the rainy season, because there is a close relationship between the increase in the speed and the force of the river and erosion.
- o Be sure that the people of your village can keep a regular vigilant eye on river erosion and on the state of the river.
- o Involve yourself in the network of dissemination of river erosion warning messages and carry out your duties appropriately in warning the villagers.
- o The warning messages may be given to the villagers through miking. Mosques, temples, churches, schools, saving groups etc. may be used to give out warning messages about river erosion. Messages can also be transmitted by beating drums.
- o Build up a system of exchanging information about river erosion with your neighbors. However, be careful in doing this work so that unclear rumors are not generated.

- o In order to reviewing the effectiveness of the warning system in your locality and to improve the system, hold frequent meetings.
- o Do not build permanent structures or buildings in the areas which are erosion-prone or which have the risk of erosion.

# **CHAPTER THREE**

## **PREPARE AGAINST RIVER EROSION**

### **3.1 Minimize Damages to Houses and Families**

#### **3.1.1 Actual Situation**

- o People are do not seem to be aware of possible damage to houses and family wealth.
- o Nobody wants to move to a safer place until their houses collapse or are about to collapse.
- o Even though they move their houses, they don't want to go very far away, for they want to live near the river. As a result, some days later they again face another erosion - and in this manner they are affected by river erosion more than once.
- o Some people keep on making fruitless attempts to resist river erosion with the help of trees-plants, bamboo-wood etc.
- o Many people mentally select an embankment, road or other place to make a new settlement.
- o Those who have the ability to buy land or have land in other places, move their houses to safer places in advance.
- o Comparatively richer families start living in any safer place or in town by buying land.
- o Many families send their domestic animals and valuables to the houses of relatives living far away or to safer places well in advance.
- o In some areas people build their houses in such a fashion that those can easily be moved to other places.

#### **3.1.2 Questionnaire About How to Minimize Damages to Houses and Family Possessions Caused by River Erosion**

- o What will you do if your houses are about to be affected by river erosion?
- o What kind of measure do people of your village or locality usually take when they are threatened by river erosion?
- o Will you wait till your houses collapses before you shift?

- o Can the houses built in your locality be quickly dismantled and erected in a different place in time of need?
- o How will you protect your domestic animals, food, seeds and other valuables in the face of river erosion ?
- o What will you do for the people of your locality or what will you advise them to do as erosion starts in your locality?
- o How can the villagers be educated about minimizing the damage to their houses and families during river erosion?

### **3.1.3 Recommendations for Protecting Houses and Other Valuables From River Erosion**

- o Take the initiative to protect houses and other valuables in time if river erosion starts in your village or locality.
- o Arrange to keep domestic animals safely, and to preserve food, seeds and other valuables in the houses of your relatives or other reliable persons before the erosion starts.
- o If you have the ability, buy land in a different safer place and build a house in advance.
- o If you do not have the ability to buy land, select a space on a government embankment or road where you can live, well before erosion finally hits.
- o If there is no place to go to, or if you expect to continue living near the river, then construct your houses in such a way that those can be easily dismantled and rebuilt in other places quickly in time of need.

## **3.2 Harvest or Protect Crops During River Erosion**

### **3.2.1 Actual Situation**

- o Farmers do not take river erosion and its seasonal intensity into account during cultivation.
- o Farmers cultivate on lands vulnerable to erosion and depend on good luck.
- o Huge amounts of immature crops are destroyed by the erosion of cultivable land every year.

- o People get frustrated by losing their houses, their lands etc. and become indifferent about harvesting.

### **3.2.2 Questionnaire About Harvesting or Protecting Crops During River Erosion**

- o Have you ever lost land and crops at the same time due to river erosion?
- o Have you seen your neighbor's or other's crops being damaged in river erosion?
- o What steps do the farmers of your locality take when erosion starts concerning harvestable or half matured crops on the land?
- o What is to be done when erosion starts with harvestable crops on the land?
- o What factors should be considered in cultivating lands vulnerable to river erosion ?
- o What is the relationship between cultivating land vulnerable to erosion and the season?
- o What role can you play in harvesting or protecting crops during erosion in your village or locality?
- o Whose help will you solicit in such a situation?

### **3.2.3 Recommendations About Harvesting and Protecting Crops During River Erosion**

- o Know about the seasonal character of river erosion and its magnitude.
- o Refrain from cultivating lands which are vulnerable to severe erosion.
- o Harvest the crop before the erosion if the crops on the land are harvestable or if there is a possibility of getting at least some crops.
- o Help each other in harvesting or protecting crops in the wake of erosion.
- o Take assistance of the agriculture extension worker for planned and safe cultivation in erosion prone areas.
- o Crops or vegetables which can be harvested quickly may be grown in these areas.

### **3.3 Shift Houses to Safer Places During River Erosion**

#### **3.3.1 Actual Situation**

- o Rich people move their houses in advance to safer places or to towns in a planned way.
- o Those who have some capacity, buy land in a safer place and build their houses there.
- o Most of the people, however, do not move their houses until they collapse.
- o Some people, although they move their houses, do not go to a safer place, but build their houses again in a risky area.
- o Some families sell their houses as they do not have money or ability to move the old house to a different place.
- o Some families sell their houses and go to the urban slums as they do not have new land to go to or cannot pay the fee of the landlord.

#### **3.3.2 Questionnaire About Shifting Houses to Safer Place During River Erosion**

- o When do the people of your locality generally shift their houses to safer places if the possibility of erosion comes up?
- o Have you ever had to shift your houses?
- o How soon before the actual erosion occurred did you shift your houses?
- o What kind of damage is done to the house due to shifting again and again?
- o Which of the rooms will you shift first when you move the house?
- o How far way or what kind of place will you move to?
- o Do you know about any place in your village or nearby to go to?
- o Whose help will you seek to shift your house in an emergency?
- o What type of transport will you need if it is necessary to shift your house?
- o From whom can you get transport if you don't have it?

### **3.3.3 Recommendations About Shifting Houses to Safer places During River Erosion**

- o Shift your houses to safer places well in advance, if there is any possibility that your houses may come under erosion.
- o First of all, select a safer place to which you will shift the houses.
- o Construct the new house or the old house anew in such a way that the houses can be easily dismantled and shifted to other place if there is any future erosion.
- o When erosion starts in your locality, help your neighbors to move their houses and take others' help to move your's.
- o Help others with your transports (boat, van, cart etc.) for shifting their houses and if needed, take help of other's transports.
- o After you move your house, guard it in alliance with fellow villagers' until they are rebuilt properly.
- o Help others or take help from others in erecting houses.

## **3.4 Protect Necessary and Valuable Family Possessions During River Erosion**

### **3.4.1 Actual Situation**

- o During river erosion, some families keep their possessions and valuables such as, food, seeds, cows, goats, ornaments, furniture, brass utensils etc. in the friends', relatives', or known people's houses.
- o Many families are indifferent about protecting these possessions and as a result, they loose many things as they try to protect them in a hurry.
- o Some people keep their possessions and valuables with people who later grab them for themselves - either partially or totally.
- o Many families, being influenced by others, sell off their own possessions and valuables
- o Many other families, driven by poverty, and unable to do anything else, sell their possessions and valuables
- o Some families take out loans, keeping their valuable possessions as collateral, with the hope that they will be able to pay back the loan. Later they are compelled to sell these off at a very low price because they fail to pay off the loan.

- o In this process, many families loose their lands, houses, cows, goats, trees, plants, ornaments, stored food etc. and become completely landless in the strictest sense of the term.

### **3.4.2 Questionnaire About Protecting Necessary and Valuable Wealth and Materials of Families During River Erosion**

- o Where did you or will you keep your family's possessions and valuables during river erosion?
- o Did you loose any of your valuable things during the last erosion? How did you loose them?
- o Was their any incidence of grabbing others' possessions in your locality?
- o What kind of problems did those people face who sold off their valuables after erosion?
- o Did you mortgage any valuable material or possessions of your family after erosion? If yes, what is your experience in this regard?
- o Do you know any family in your locality which has been pauperized due to selling of land or keeping it mortgaged?
- o What steps will you take to protect your family's possessions if you face erosion again in the future?

### **3.4.3 Recommendations About Protecting Necessary and Valuable Wealth and Materials of Families During River Erosion**

- o Form a "Disaster Preparedness Committee" in your mahalla (community), para or village - well before likely erosion.
- o Try to build a community godown or preservation store by employing volunteers through a "Disaster Preparedness Committee" so that food, seeds, materials of houses, cows, goats, wood, furniture etc. can be stored there.
- o Urgently needed valuable family possessions can also be kept in the houses of close relatives, or reliable known people.
- o Shift the houses well advance of erosion.
- o Take concerted effort together with people of the village or community to shift houses and protect possessions - and remain united.

- o Before you sell off any possessions or mortgage any goods, discuss with the "Disaster Preparedness Committee" or some well-wisher.
- o If any of your neighbors or people known to you are about to sell any valuable possessions or mortgage them, help him to resist this course of action. Try to stop him from selling or mortgaging the things.

### **3.5 Plan to Move to Safer Places During River Erosion or Select Alternative Place**

#### **3.5.1 Actual Situation**

- o In most cases, the erosion affected families usually select embankments, rail roads, slopes of roads etc. as places to make a new settlement .
- o Some families also go to the newly raised chars (small island in the river) or other khas lands.
- o Some families build new houses on their own land in a safer place.
- o Many people contact their relatives and start a new life by rebuilding their houses on their relatives land.
- o Many families have to pay bribes to the local influential or powerful people to erect houses on embankments, roads or rail roads.
- o Rich families buy land in town or other urban areas and build houses.
- o Many poor families do not get any good and safe place to move to and are forced to go to urban slums to live. These people usually do not take any preparation as to where to go before erosion.
- o Some families lead a nomadic life in the fields or on verandas of bazars, schools, colleges, offices, courts etc. They usually do not live for a long time in any one place.
- o Most people usually do not make prior planning as to where to go or where to build houses after erosion. Rather, they become busy when they do not have any time in hand or have only 2-4 days.

#### **3.5.2 Questionnaire About Selecting Alternative Place for Shifting or to Live During River Erosion**

- o Did you have any prior planning about where would you go during the last erosion?

- o Do the people of your village select in advance the place to go as the risk of erosion becomes apparent?
- o Do you have any alternative place in your village or locality where erosion affected people can live?
- o Where do the erosion affected people in your village go to live once they are displaced? Do they have any security where they live?
- o Do you have to pay a bribe to construct houses on government land in your locality?
- o Do erosion affected people have any problems in taking up residence on new chars ? If yes, what are those problems?
- o Where will you go with your family if your houses are taken away by river erosion in future?

### **3.5.3 Recommendations About Selecting Alternative Place for Shifting or to Live During River Erosion**

- o Discuss with neighbors about the places to go to or which place is better to go to etc., if there is a possibility of having to shift the houses due to river erosion.
- o If possible, form a mahalla (community), or village based "Disaster Preparedness Committee" and take a united decision with everybody else through the committee.
- o Maintain contact with relatives living in safer places, let them know about your problems and seek their assistance in shifting houses.
- o if there is any embankment, road or rail road nearby, keep a place selected to shift your houses to. Inform the people of the place where you have decided to go and solicit their assistance in erecting a house, maintaining security etc.
- o Collect information about communication system, environment and security status of the place if you are to go the new chars
- o If possible or if you have capability , buy a piece of land in safe place whatever small it is, to build house.
- o If you have any plant that can be planted again in the eroded or abandoned house, plant that in your new house and try to grow it.

# CHAPTER FOUR

## MOST URGENT ACTIONS

### 4.1 Shelter Affected families in Your Home or Courtyard

#### 4.1.1 Actual Situation

- o In times of erosion or natural disaster, people feel more comfortable staying at a friend's or relative's house rather than at a relief shelter.
- o In some areas, people have been found to shelter affected neighbors, villagers and even strangers by allowing them to live in their houses or making them new houses within their compounds.
- o It is not possible, however, for all families to shelter an affected family for long.
- o Those who shelter affected families usually help the families find an alternative home, or tell them to pay an annual rent for the land they are living on.
- o People who shelter victims usually provide the affected people with food for a day or two, depending on their own means.
- o In reality, there are not enough people to support the victims of river erosion. But if people from all strata help the victims as far as possible, their suffering is reduced to a large extent.

#### 4.1.2 Questionnaire About Sheltering Affected People During River Erosion

- o Have you ever sheltered an affected family in your home or compound?
- o Have you or your family ever taken shelter in another person's home or compound because you were affected by river erosion?
- o If you were to allow an affected family to take shelter in your home or compound, what conditions would you impose?
- o Do people in your area give shelter to others affected by river erosion?
- o Upon what conditions do they give this shelter?

- o What role could you play in making people in your area become more sympathetic towards and more actively involved in sheltering victims of river erosion?
- o If in future the land in your area begins to get eroded by the river, what will you or your people do to help those who get affected?

#### **4.1.3 Recommendations About Sheltering Affected People During River Erosion**

- o Children can get very ill, and can even die, if they stay out in the open at night or during bad weather. If you are even marginally capable of sheltering a family in your home, offer them that shelter.
- o It is risky to live out in the open in times of calamity, especially at night. Robbers and burglars could strike, women could be violated, rain and cold could cause illness, and children could get kidnapped. Therefore, arrange for a place to shelter as fast as possible.
- o When you are sheltering someone, help them to build a home somewhere else while they are still under your shelter.
- o As soon as erosion begins in your area, take steps to help those that will be affected. If necessary, form a disaster preparatory committee to take action.
- o If you live on (or beside) a government dam, embankment, road or on arable land, allow affected people to build houses there as well.

### **4.2 Help Affected Families to Repair or Re-build Their Homes**

#### **4.2.1 Actual Situation**

- o Traditionally, in Bangladesh, people help out erosion affected families by offering them bamboo, hay, jute, wood, timber, etc.
- o In times of emergency, neighbors usually offer voluntary service by helping to take homes down and rebuild them in safer areas.
- o When quick and widespread erosion occurs, so many families become affected that most people are too busy handling the problems of their own families to be able to help others.
- o When large scale erosion occurs, affected families flee here and there in search of shelter. When they find a place to stay, they usually encounter a situation in which old relations are broken. They often find themselves in a place where people do not cooperate when approached for help.

Indeed, they find it is often impossible to ask for help. As a result, affected families must rebuild their homes all on their own. Relocation or rebuilding of homes after erosion is most difficult for families headed by a woman or a man who lives away from home on account of his occupation. These families find it difficult to take decisions and feel helpless in the absence of assistance for relocating their home.

#### **4.2.2 Questionnaire About Helping Affected Families to Repair or Rebuild their Homes**

- o How or with whose help do erosion affected families repair or rebuild their homes?
- o Do people in your area help erosion affected families repair or rebuild their homes? If they do, then what type of help do they offer?
- o Have you personally ever offered such assistance?
- o When your family was affected by the last spate of erosion, did anyone offer any assistance?
- o If a family is headed by a woman or someone living away from home, how do they relocate or rebuild their home?
- o How does the community help erosion affected families to repair or rebuild their homes?

#### **4.2.3 Recommendations About Helping Affected Families to Repair or Rebuild their Homes**

- o Offer voluntary service to help repair or rebuild the homes of erosion affected families.
- o When repairing or rebuilding homes, construct structures that can be built easily; use screws and nuts instead of pegs.
- o Encourage and unite the community to help repair and rebuild homes for the affected.
- o If you own materials that can be used in rebuilding homes, use them for the affected.
- o If necessary, extend your own homes to provide shelter for the affected.
- o If your own family is affected, work together with other affected families in rebuilding your homes. If there are many affected families, or if there is much work involved, seek help from your community.

- o If a family's home is completely damaged or their building material washed away, then secure these materials from the community or from relief agencies.
- o If necessary, local volunteers can be recruited to repair and rebuild homes for the affected.

## **4.3 Set up Emergency Relief Shelters for Affected Families**

### **4.3.1 Actual Situation**

- o In Bangladesh, no relief shelters are set up specifically for erosion affected people.
- o In special circumstances, local authorities distribute sarees, lungis and a small amount of wheat among the affected. This happens in very few areas and the amount of relief offered is inadequate.
- o Because erosion by rivers is a slow process and only a few families get affected at any one time, government and non-government relief agencies show little interest in erosion affected families. Therefore, these families are deprived not only of emergency shelter but of all forms of emergency aid.
- o When floods and erosion occur simultaneously, erosion affected families receive some help from the flood relief efforts. However, this relief is not offered to them because they have been affected by erosion; rather, they are thought to be victims of the flood.

### **4.3.2 Questionnaire about setting up emergency relief shelters for erosion affected families**

- o What is the pattern of river erosion that occurs in your area?
- o Does rapid and widespread erosion occur in your area?
- o How many families get affected in each spate of erosion?
- o Is there a specific time of the year when erosion is particularly acute and many families get affected?
- o When erosion affects many families in your area, are any emergency relief centers set up?
- o Did you ever take shelter at an emergency relief center because you were affected by erosion?

- o What steps will you take in future if an emergency relief center for erosion affected families needs to be set up in your area?

#### **4.3.3 Recommendations about setting up emergency relief shelters for erosion affected families**

- o If your village or area is prone to river erosion, set up a disaster preparatory/management committee beforehand.
- o If there is the possibility of erosion increasing or if it has already begun to increase, call upon the disaster management committee, or recruit local volunteers to set up emergency relief centers for the affected.
- o Start gathering materials to set up relief shelters adequate to the extent of erosion and the number of families affected.
- o If there is a cyclone or flood relief center nearby, use it as a relief shelter for the erosion affected families.
- o If there are no emergency relief centers nearby, set up relief centers in local school and college buildings.
- o If there are no schools or colleges in your area, or if they have already been destroyed by erosion, you can contact the union council, thana council or other local authorities for assistance in setting up emergency relief centers.
- o In setting up and managing emergency relief centers, assistance may also be sought from nongovernmental relief agencies.

### **4.4 Ensure Security for Erosion Affected Families**

#### **4.4.1 Actual Situation**

- o Families affected by river erosion usually take refuge or build homes independently in places they consider most convenient. Immediately after the erosion, they are usually found to take refuge on government embankments, roads, rail roads or on arable land, chars, or under the open sky.
- o In the new places, they are a unorganized minority. They are, therefore, prone to get robbed, evicted or to have their belongings stolen from them.
- o Among those affected by erosion, it is women and children who are most insecure. Women are assaulted and violated. At times, they are even kidnapped and smuggled to other places.

- o Owing to the general deterioration in the law and order situation in the countryside and to inadequate protection from organized crime, women often fall prey to treachery and blackmail by the gangsters and influential powerful people. And because they are poor, they are often tricked as well.
- o Children from erosion affected families are most likely to get kidnapped or tortured. Owing to their weak financial situation and because they are unorganized, affected families are unable to resist such activities.
- o Valuable belongings of such families, such as cattle, poultry, tin sheets and other building materials also become the target for robbery and theft.
- o Owing to their weak financial situation, affected families are most often unable to influence the authorities or local influential people to take action even if they are able to identify the robbers, kidnappers, gangsters and other tyrants.

**4.4.2 Questionnaire About Ensuring Security for Erosion Affected Families**

- o Have you or your family ever faced security problems because you were affected by river erosion?  
If you have, then what type of security problems did you have?
- o Have you ever been evicted from a government embankment or road or from a sand bar?
- o What security problems do erosion affected families in your area usually have to contend with?
- o What steps do you think your community can take to ensure the security of erosion affected families?
- o What role do you think the authorities or law enforcement agencies should take in order to ensure security for erosion affected families?
- o Can you cite an incident or two in which women from erosion affected families in your area have been assaulted, tortured or violated?
- o Have you heard of any children from affected families in your area being kidnapped or smuggled away?
- o What role could you play in ensuring security for erosion affected families in your area?

- o What suggestions would you have for improving security for erosion affected families?

#### **4.4.3. Recommendations on Ensuring Security for Erosion-Affected Families**

- o Wherever affected families might be living, they should team up to form a Disaster Management Committee to see to their combined welfare. In addition, they can employ volunteers supervised by the management committee to ensure security for them.
- o In times of erosion, a team of volunteers can be recruited with the assistance of the local authorities and law enforcement agencies to ensure security for affected families.
- o Law enforcement agencies can increase surveillance and protection.
- o Steps may be taken to make authorities arrest and give exemplary punishment to identified criminals and anti-social agents.
- o Volunteers may be recruited to safeguard the homes and belongings of affected families.

### **4.5 Maintain Liaison with Local Authorities**

#### **4.5.1 Actual Situation**

- o In times of erosion, affected families do not have regular contact with the authorities. They may be in contact with one or two influential persons, but this contact can hardly be regarded as one related to disaster preparedness or disaster management.
- o In some parts of the country, affected families attempt to draw the attention of the authorities to their plight. However, authorities rarely show much interest. Whatever efforts authorities do undertake is limited to a display of relief distribution.
- o Because of the Government of Bangladesh's current management system and the many shortcomings of the administration, it is impossible to undertake large-scale relief efforts for affected families.
- o The mental/intellectual difference between common people and administrative officials is another barrier to communication between these two groups.

#### **4.5.2 Questionnaire About Maintaining Liaison with Local Authorities**

- o Do you know the offices of your Thana Nirbahi Officer, Police Officer (Inspector) and Thana Relief Officer? Do you know any of these officers?
- o During the last erosion, did you or anyone from your village contact any of these officers?
- o Did you seek assistance from any of these officers during the last erosion?
- o Did they offer you any assistance?
- o Do you realize the importance of maintaining liaison with the administration?
- o What steps will you take in order to ensure communication with the administration in times of erosion?

#### **4.5.3 Recommendations About maintaining liaison with local administration**

- o Get to know the Chairmen of the Union and Thana Councils.
- o Get to know the Thana Nirbahi Officer, Police Official (Inspector), Thana Relief Officer and if possible, other thana-level officials as well.
- o When erosion begins or becomes more acute, talk to the administration to identify how they can assist in relief efforts for affected families.
- o You can discuss certain critical issues beforehand. These issues include: setting up emergency relief centers for affected families, ensuring security for them, providing emergency relief and rehabilitation, etc.
- o Keep the administration informed (through the Disaster Preparatory/Management Committee) of the type and extent of erosion, the number of villages and people affected, the extent of damage, urgent needs of the affected and so on.
- o Learn from the local administration about relief efforts that they or the government have taken and inform those affected about these measures.
- o Talk to local police authorities about recruiting local volunteers to maintain security. Try to coordinate your activities with the authorities.
- o Participate voluntarily in any emergency relief efforts undertaken by the authorities.

## **4.6 Maintain Liaison with Relief and Development Agencies**

### **4.6.1 Actual Situation**

- o Although relief and development agencies recognize river erosion as a natural calamity, they do not have any major development/assistance programs for erosion families.
- o A particular area in Bangladesh may not have any relief or development agencies working there. The agencies working there may not be interested in relief or development activities.
- o Some organizations distribute relief goods among affected families but do not take up any development schemes for these families whom they consider to be part of the homeless, drifting population. Even an internationally recognized and renowned development-oriented funding agency did not support a development scheme for affected families.
- o Owing to a lack of communication with affected families, external relief agencies are prone to deception by opportunists and cons.
- o External relief agencies may not be able to reach the worst affected populations, owing to a lack of information and coordination. The relief/development effort could, as a result, be marred by confusion and mismanagement.
- o Due to the absence of communication with local communities, volunteers and administrations, external relief agency personnel are prone to assault and robbery.

### **4.6.2 Questionnaire About Maintaining Liaison with Relief and Development Agencies**

- o Do you know about the relief and development agencies working in your area? Do you know where their offices are?
- o Do you know the relief and development workers in your area?
- o Do you know which of the agencies in your area have or are interested in taking up schemes to assist erosion-affected families?
- o Do you know what activities they have undertaken or are interested in undertaking?
- o Do you know where your area's disaster management cell is located, or if such a cell exists at all?

- o Are you aware of the type of assistance you can expect from relief and development agencies in times of erosion?
- o In your area, is there any agency to coordinate the activities of individual relief or development agencies?
- o If a relief or development agency starts a project in your area, how could you and your community assist them?
- o Can you or your community play a role in preventing theft or robbery of relief goods in your area?

#### **4.6.3 Recommendations about Maintaining Liaison with Relief and Development Agencies**

- o Get to know the field workers and local officials of the relief and development agencies working in your area. Maintain contact with them and discuss the problems faced by erosion-affected families.
- o Understand what types of activities each agency performs and explore possible ways in which each agency can help affected families.
- o Locate and maintain contact with the agency that coordinates the activities of individual nongovernmental agencies.
- o Write a detailed account of the problems and urgent requirements of erosion-affected families. Have this account certified by the Thana Nirbahi Officer or Thana Relief Officer and submit it to various relief and development agencies.
- o Assist relief and development agencies as much as possible. Offer voluntary service to conduct surveys, prepare lists of affected people, distribute relief goods, manage emergency relief shelters and so on.
- o Form teams of local volunteers to prevent theft and robbery. Coordinate with relief/development agencies to develop a system for guarding relief goods.

# CHAPTER FIVE

## DANGERS FACED BY EROSION AFFECTED FAMILIES

### 5.1 Help to Reduce the Pressure on Erosion-Affected Families to Sell their Property and Belongings

#### 5.1.1 Actual Situation

- o Many families are forced to sell their cattle during or immediately after erosion. The principal reason for selling their cattle is to obtain money to: move, repair or rebuild homes, obtain urgently required food, treat illnesses, etc. Additional reasons include: the unavailability of fodder, unavailability of a place to keep the animals and fear of the animals getting stolen or sick.
- o Affected families either sell or mortgage their valuables. However, once they sell or mortgage their belongings, they are never able to regain possession of those materials. Items commonly sold or mortgaged include: ornaments, poultry, cattle, radios, dishes, clothes, cultivable land, trees, agricultural equipment, domestic goods, etc.
- o Some people sell stored food, newly harvested crops or even crops that have yet to be harvested.
- o Affected families often sell crops that they will plant in the future and accept full liability for payments they receive in advance.
- o Such families are also willing to work for minimal wages or in exchange for meals.

#### 5.1.2 Questionnaire About the Sale of Property and Belongings

- o During the last erosion, did you sell any of your valuables?
- o In such circumstances, what items do people usually sell, and to whom and at what prices?
- o Did you sell or mortgage your land?
- o Did you accept a loan in exchange for future labor or for the repayment of which you were personally liable?

- o How did those who did not sell their land, services or other items at low price or in advance cope with the situation?
- o Can affected families ever regain possession of articles they have sold?
- o Did everyone manage to make their mortgage payments and regain possession of their belongings?
- o Have you ever been able to regain possession of articles you sold or mortgaged?
- o What measures can be taken to discourage/prevent affected families from selling their belongings?
- o Under what terms and conditions do affected families usually have to mortgage their belongings?
- o Do affected families receive or have they ever received any loan from government or commercial banks? If so, under what conditions were they granted the loan(s)?
- o Have you ever received a loan on soft terms from the Grameen Bank or other development agencies?

**5.1.3 Recommendations for Reducing the Tendency of Erosion Affected Families to Sell their Belongings**

- o Encourage personal and family savings.
- o Involve yourself in various prosperous, income-generating activities and increase your property holdings, if possible.
- o Move your home to a safer place before the danger of erosion becomes imminent. If necessary, buy land in installments over an extended period.
- o Be prepared for crises by selling valuables at market prices before the crisis arises. Invest the money you obtain in a venture that will not fail you during your crisis, but will instead give you certain advantages.
- o Establish a "Village Disaster Preparatory Committee" and draw out clear plans for managing potential crises.
- o Serve in "Food for Works" and "immediate payment" programs to avoid selling property or borrowing money.
- o Keep in touch with and try to get involved in schemes run by organizations that bring affected people together and offer them loans on soft terms.

- o Discuss with other villagers the problems that erosion causes, among which is a rise in the level of poverty.
- o Try to borrow from any organization in or around your area offering loans on soft terms.
- o When selling or mortgaging land and property, bring the transaction to the notice of the "Village Disaster Preparatory Committee."
- o Encourage family members to rear cattle and poultry.

## **5.2 Breakup of Erosion-Affected Families**

### **5.2.1 Actual Situation**

- o When a family's home and belongings are destroyed by erosion, members of the family face a lot of stress and become irritable. This often results in quarrels between spouses, siblings and between parents and children, eventually leading to a breakup of the family.
- o Dissension often arises over the issue of where the family should move to, since such migrations/relocations are seldom planned or foreseen. For example, the husband may want to go to live with his family while the wife wants to go to her family. Also, a man might desert his own family because he has a better relationship with his wife's family. Additional factors such as increased selfishness and desire to take possession of most or all of the family property lead to a breakup of joint families.
- o Many husbands desert their wives if the wives' fathers' have been hit hard by the erosion.
- o On the other hand, many women desert their husbands because the husbands have lost everything during the erosion.
- o During the adverse period following erosion, the promise of a better life with a new partner often allures a man or woman away from his or her spouse.
- o When affected families move to embankments, road sides or crowded urban slums, they are influenced by the many people they interact with. Sometimes, this leads to suspicion and mistrust and the eventual collapse of the family. In such cases, it is usually the husband's role that is more controversial.
- o In the struggle for survival that follows erosion, it is necessary for both spouses to go outside the home in search of work. In our male-dominated society, such a situation often leads to the spread of rumors

about the wife. These rumors easily affect husbands and other male members of the household, thus stimulating the collapse of the family.

- o Sometimes husbands unable to provide for their families seek new partners to escape the responsibility of providing for their wives and children.
- o In some cases, males are influenced by instigation and suggestive activities of the families having adult unmarried girls which leads to the breakup of families.
- o In the difficult period that follows erosion, men often have to work far away from home. This may also be a cause for the breakup of affected families.

### **5.2.2 Questionnaire about the Breakup of Affected Families**

- o Have the effects of river erosion ever directly or indirectly resulted in a rift in your family?
- o Do you know about any families in your area that broke up during the difficult period following river erosion?
- o What causes the collapse of families struggling for survival?
- o What are the results of this breakup?
- o What measures can be taken to prevent affected families from breaking up?
- o If any family in your village or area seemed likely to break up, what would you do?

### **5.2.3 Recommendations for Preventing the Breakup of Affected Families**

- o Talk to fellow villagers and increase awareness about the problems caused by the breakup of families.
- o Plan ahead of time where you would go, where you would live, where you would work, what you would do, whose help you would seek, etc. if you were to be affected by river erosion.
- o When making plans for the family, discuss issues openly and make decisions unanimously.

- o In a situation of adversity and hardship, seek and show respect towards everyone's opinion before making decisions.
- o Stay together with your family as much as possible. If you must go away for work, take your family with you. If you will be away from home temporarily, try to rejoin with your family as soon as possible.
- o In the time of difficulty that follows erosion, be sympathetic towards each other. Ask everyone in the family about their problems and try to help each other as much as possible.
- o Discuss openly with your family the problems that might arise as you try to rebuild your life. Open up to your family; let everyone know exactly how you feel.

### **5.3 Migrating from the Village to the City**

#### **5.3.1 Actual Situation Regarding the Migration of Affected Families from the Village to the City**

- o River erosion causes many families to migrate to the city. They move to cities because they have no place to live, no security, no money and no job.
- o Erosion-affected families who have migrated to the city usually live in unhygienic, crowded slums.
- o They don't really find the job opportunities they had hoped for. Every member of the household has to work in order to sustain themselves. As a result, the bond within the family becomes weak, members of the household become aloof and unsympathetic towards each other and, in many cases, the family finally breaks up.
- o There are also security problems in the city. Extortionists, gangsters, woman and child traffickers, and all types of other crooks begin to close in on the family. One's life, wealth and privacy all come under threat.
- o In the slums, there is a scarcity of water for drinking or other use. The sewage system is inadequate. There is a scarcity of fuel for cooking. All of this contributes to bad health and the spread of disease among slum dwellers. Many die prematurely.
- o In the slums, it is the children who are exposed to the greatest danger of abuse. Children living in slums must do toiling work everyday. They usually live in unhygienic surroundings, with little or no food. They are easy targets for crime circles.

- o Slum dwellers lead unstable and insecure lives. The government and influential people often evict them and then reallocate their land or homes in exchange for money. Often, influential people set fire to the slums, razing everything that these poor people own. People, especially children, get killed in these fires and the slums dwellers are left completely helpless.
- o The slums are the center for many illegal and socially unacceptable activities such as prostitution, the illegal storage, production and sale of alcohol, the sale of heroine, gambling, smuggling, the production of spurious medicine, begging, pick pocketing, theft, robbery, etc.
- o Almost all of those who move to cities because their land and homes have been eroded by rivers must engage in hard physical labor such as driving rickshaws, pushing carts, carrying loads, breaking bricks, digging ground, working in brick factories or tanneries, working as helpers or conductors on buses, etc. They must do this work on a day to day basis, which means that they have no job security or stability. It is also thought that many of these jobs reduce people's life span. For example, those who work in tanneries from a very young age usually do not live even up to the age of 50.
- o Many of the women and girls work in the production of children's garments. They must work from morning till late at night for very low wages. Many factory owners hold back on wage payments and close down their factories without settling these payments. Garments factory workers must also endure a great deal of harassment on the way to or at their work places.
- o A large percentage of women who migrate to the cities take up jobs as maids in homes, restaurants, etc. They also take up various odd jobs in markets, such as drying onions and garlic.
- o Many of the poor people living in cities go back to the villages at harvest time. They work there as farm hands as long as possible, and then return to the cities.
- o Because one receives little outside assistance in cities and because one cannot live there without working, many of those who had migrated to the cities are forced to return to their villages when they become old, if they have contracted a fatal disease, if they have been maimed, or if they have become affected by some other physical disability. But in the villages, even if they can find a place to stay, it is very difficult for them to find a means of sustenance.

### **5.3.2 Questionnaire about Migration from the Village to the City**

- o Have you ever moved away from your village and gone to live in an urban slum?
- o Have any of your relatives or acquaintances migrated from the village to the city? Do you know where they have been living?
- o When and why do people migrate from the village to the city?
- o What could your village community have done, or what can they do to prevent affected families from migrating to the city?
- o What steps can be taken in the future to reduce the migration of affected families to the cities?
- o What will you do to reduce future migration of affected families to cities?

### **5.3.3 Recommendations on Preventing Migration from the Village to the City**

- o Identify arable land in your area and arrange for affected families to be rehabilitated there.
- o Team up with your village community and collectively ensure that the ownership of new sand bars goes to previous owners or to affected families.
- o Create as many local job opportunities for affected families as you possibly can.
- o If there is any work that you can give to someone, choose a person who has been affected by erosion.
- o Allow women from affected families to do agricultural work and encourage others to do the same.
- o If you have been affected by erosion, contact banks and other financial agencies for loans that you can use to generate income for yourself. Also contact the local development agency.
- o If necessary, change occupations, learn new skills, and become involved in projects taken up by development agencies.
- o Try to increase yields on any agricultural land you own.
- o Search for additional/alternative means of earning within your village.

## 5.4 Begging

### 5.4.1 Actual Situation

- o Many people affected by erosion, especially old people, women and children, resort to begging.
- o Religious beliefs in Bangladesh encourage begging. Beggars call on people's consciences to convince them to give money.
- o Just as beggars in rural areas go from house to house and from village to village, so do they go from area to area, street to street, or market to market in the cities. Affected people also beg at bus stands and dock yards, and on ferries, steamers, etc. Sometimes they move from place to place as they beg.
- o Since it is easy to induce people to give money by calling upon their superstitions, many able-bodied men and women also resort to begging. Since people are generally sympathetic towards women and children, many women and children become involved in begging, sometimes voluntarily, sometimes through force.
- o Some people take advantage of the situation, forming organized teams of women and children to beg at various places.
- o Women involved in begging are exposed to harassment and abuse. But their "addiction" to begging robs them of all their self-esteem and desire for self-reliance. Eventually, they become accustomed to the wandering life of professional beggars and even encourage their children to follow their paths.
- o Many parents cannot get themselves to beg because of the humiliation. Therefore, they make their children beg.
- o Many people provide shelter to their parents on the inhumane condition that the parents become beggars.
- o Begging is like a contagious disease. When people find their acquaintances begging, they are tempted to become beggars, too.
- o The terrible consequences of begging fall mainly on children. Once they become involved in this activity, their education is disrupted, they lose their work spirit, and they begin to develop bad attitudes. They do not contribute anything to the nation but rather become a burden. Adults involved in begging also become reliant on others, lazy and mentally deranged.

#### **5.4.2 Questionnaire About Begging**

- o Do erosion-affected families in your area resort to begging?
- o What causes people in your village to resort to begging?
- o What steps could have been taken, or can be taken, to reduce the tendency to beg?
- o What role can your village community play in reducing the tendency for affected families to start begging?
- o What can you do to reduce this tendency?

#### **5.4.3 Recommendations for Preventing Begging**

- o Set up a "Village Disaster Preparatory Committee" and through this committee discuss the ill effects of begging with your fellow villagers. Increase awareness of the need to prevent this activity.
- o If there is any employment you can provide to someone, try to choose a person who has been affected by river erosion.
- o Allow women to work side by side with men as farm hands.
- o Contact government and nongovernment agencies through the "Village Disaster Preparatory Committee" to rehabilitate orphans, disabled and affected people.
- o Talk to fellow villagers and take steps to ensure that all school-age children go to school. If needed, contact government or nongovernment agencies about "Food for Education" programs.
- o Contact a development agency for assistance in setting up a long-term scheme to provide investment, loan and income-generating opportunities for the erosion affected.
- o Make people aware of the fact that religion does not support or promote begging.
- o Identify professional beggars and with the help of the government authorities, make arrangements for their transfer to centers for the homeless.
- o Through the "Village Disaster Preparatory Committee", develop and implement strategies for managing future erosion crises and rehabilitating those affected.

## 5.5 Prostitution

### 5.5.1 Actual Situation

- o Women and girls from erosion-affected families sometimes get involved with prostitution as they search for a means of survival.
- o In rural areas, prostitution may be covert, overt or legally licensed. Those covertly or overtly engaged in prostitution without a license usually have been deceived or allured into this profession. Also, those who are licensed usually have been deceived, allured, threatened, or kidnapped by organized gangs of pimps and work in brothels. These women are ostracized by society.

Although young girls and adolescents are sometimes allured into this profession, their entry into prostitution comes about mostly as a result of kidnapping, force, threats, etc. Women and girls from erosion-affected families are often a target for organized gangs of pimps.

- o In cities too, prostitution may be covert, overt or licensed. The organized gangs of women traffickers operating in cities are usually very powerful. They capture women and girls through deceit, enticement, threats, kidnapping, etc. and force them to enter the flesh trade. Once captured by these groups, there is usually very little chance of a woman or girl becoming free again. When the girls grow older, they are sold to brothels. Some of them become involved with organized gangs.
- o In rural areas, women and girls usually fall prey to covert prostitution when they go to work at homes, markets, shops, rice mills, etc. They also get involved with this profession when they go to beg.
- o In cities, women and girls from erosion-affected families usually fall prey to covert prostitution when they go to work in homes, restaurants or garment factories; when they are captured by anti-social elements in slums; when they go to look for jobs, etc.
- o Sometimes, women voluntarily enter into prostitution to find a means of escape from unbearable poverty or to get money for a sick member of the family.
- o Prostitution brings about a terrible decay in the mental health of women and children. It causes the spread of deadly diseases, disrupts peace and happiness in families, stimulates the breakup of families, destroys social reputation and makes it difficult for members of the prostitute's family to get married. Those associated with prostitution often have psychological problems. Prostitution increases exploitation of women and children and prevents the normal and healthy mental growth of children in families associated with this business.

### **5.5.2 Questionnaire About Prostitution**

- o Has any erosion-affected person from your village gone into prostitution in the village, city or anywhere else?
- o Does covert prostitution exist in your area?
- o Why do women and girls from affected families enter into prostitution?
- o What steps can be taken to reduce or eliminate this entry into prostitution?
- o What steps can your village community take to prevent affected women and young girls from entering into prostitution?
- o What role can you play in preventing prostitution?

### **5.5.3 Recommendations for Preventing Prostitution**

- o Frankly discuss the ill effects of prostitution with your village community.
- o Discuss at length how women and young girls become involved in prostitution.
- o Discuss at length the benefits of women's participation in family and social development initiatives.
- o Talk to your village community about social justice, women's rights, children's rights, etc.
- o Try to ensure security for women and children in the post-erosion period.
- o Discourage women and young girls from becoming professional beggars.
- o Employ women as farm hands.
- o Work with development agencies to start development and income-generating programs for women.

## 5.6 Child Labor

### 5.6.1 Actual Situation

- o Children in erosion-affected families are put to work because of poverty, increases in prices of commodities, a lack of job opportunities for adults, a lack of land and property, etc.
- o In areas where erosion has been acute, affected families accept loans in exchange for cheap labor. Later, the children from such families are sent to the lender's home to work without wage. In many places, this system is referred to as the "Korjo" system.
- o Jobs children usually have to do include: working in homes, shops or markets; working as laborers, scavengers, beggars, rickshaw drivers, hawkers, rickshaw mechanics, assistants at motor garages, tailor shops, or on buses, tempos, boats; they also work in factories or as shepherds, etc.
- o Children usually work in exchange for meals rather than wages. Any wages they do get are minimal. Those who work independently also earn very little.
- o Because children from affected families must work long and hard, they are deprived of educational opportunities. Once a child leaves school to work, he or she has little chance of ever returning to school so that the illiteracy rate in the country increases. When the child grows up, he or she is faced with many obstacles due to his or her illiteracy.
- o Working children often get exposed to beatings, verbal, physical or sexual abuse, and prostitution and various other criminal activities with which they later become involved.
- o Increased child labor pollutes the social environment, brings instability to erosion-affected families, and makes their future even more uncertain.

### 5.6.2 Questionnaire about Child Labor

- o Are any of your children involved in child labor?
- o Did child labor increase in your village or community after the last erosion?
- o What are the reasons for an increase in child labor?
- o What steps could be taken to reduce or prevent child labor?

- o What steps can your village community take to prevent or reduce child labor?
- o What steps can you take to prevent or reduce child labor?

### **5.6.3 Recommendations for Reducing Child Labor**

- o Learn in detail about the effects of child labor on family and social life.
- o Discuss the ill effects of child labor with fellow villagers.
- o Send your child to school regularly. If he or she must work, let him or her work after school.
- o Do not allow your child to stay overnight at someone else's home or in shops or factories. Let your child work as close to home as possible.
- o If possible, let your child work with you and give him or her light work.
- o Talk to your child to make him or her aware of the dangers and possible abuses associated with child labor.
- o Never allow yourself to be influenced or motivated to send your child with someone else to work far away from home.
- o There is nothing shameful about earning your own living. Work hard yourself and keep your child away from child labor.

## **5.7 Early Marriages**

### **5.7.1 Actual Situation**

- o Owing to reasons such as poverty, insecurity, a lack of sincerity towards girl children, parents' or grandparents' wishes, outside influence, the allure of money, etc., early marriages of children from erosion-affected families is common. In most cases, it is the girl children who are married off early.
- o Such early marriages do not, for various reasons, last long. Thus, divorce, rejection of wives, husbands fleeing, polygamy, and other unhealthy practices occur increasingly.
- o Women who have been married early and have subsequently been divorced or rejected lose their acceptability in society. They cannot get married into good families. Even their own families do not like them and give them no respect. These women are repeatedly deceived and taken advantage of in the name of marriage. Many of them get married three or

four times before they are even twenty years old. Many of them must bear the burden of raising children from several or all of the men they had been married to. Eventually, they get exposed to even greater social harassment.

- o When children get married, their education is disrupted and their future becomes uncertain.
- o Girls who get married and bear children at an early age are exposed to the dangers of birth-related complications, which are often fatal. In some cases, the baby turns out incompletely developed, unhealthy or handicapped. Other times, the baby dies.
- o Girls who get married early are often deceived and put into the hands of pimps. Parents usually don't realize this at first. When they do realize, it is often too late to rescue the child; by then, the child is in the hands of traffickers or brothel owners or she has been sold abroad.
- o Girls working in garment factories too, are often given marriage proposals and then transferred to women traffickers.

#### **5.7.2 Questionnaire about Early Marriages**

- o Has anyone in your family been married early?
- o Do you know of any early marriages occurring with children from erosion-affected families?
- o After the last erosion, has there been an upward trend in early marriages among children from affected families?
- o What steps can be taken to reduce or prevent early marriages?
- o What steps can your village community take to reduce or prevent early marriages?
- o What role can you play in reducing or preventing early marriages?

#### **5.7.3 Recommendations for the Prevention of Early Marriages**

- o Learn about the problems and end results of early marriages.
- o Talk to your village community and make them aware of the ill effects of early marriages.
- o Send your own children, especially your daughters, to school and encourage others to do so as well.

- o Talk to your village community about current marriage laws and the punishment for breaking them. Tell them what the laws stipulate.
- o Have as much sincerity towards your daughters as you do for your sons and try to give them all that they need, including education, to grow up to be complete human beings.

## **5.8 Accepting Loans on Exploitative Terms**

### **5.8.1 Actual Situation**

- o Erosion-affected families often have to borrow money in order to rebuild or repair their homes or to buy food, clothing and other emergency requirements. Those who have nothing that they can sell do not have any alternative but to borrow money.
- o If erosion-affected families do not own any land, or if they still have dues on previously borrowed loans, they do not receive any loans from banks or other financial institutions.
- o Although some financial institutions claim to be working towards poverty alleviation, they do not provide any loans to the affected people.
- o IRural money-lenders at first feign disinterest in providing loans to the affected and then, then, taking advantage of their feeling of helplessness, they tie unfair and inhumane terms to the loans. Once they accept these loans, affected families are either never able to repay them or lose in repayments all that they had left.
- o Conditions under which money-lenders provide loans include: exorbitant interest rates (as high as Tk. 20 per month for every Tk. 100 borrowed, which means 120 to 140 per cent annually); obligation that the borrower must sell his or her land, trees, cattle or home to the money-lender; obligation that the borrower must sell future crops to the money-lender (the price of the crops being whatever the money-lender wishes); labor (in such cases, no wage rate is negotiated; the borrower agrees to cultivate or harvest a specified amount of land or work in the money-lender's home for a specified amount of time); the borrower agrees to get his sister or daughter married to the money-lender, etc.
- o Compound interest rates are charged and in many cases the loan is granted on the condition that the borrower does not begin repayment of the principal before three years have passed. The borrower must only pay interest during this interim period and repay the principal when the stipulated period has ended.

- o If the borrower owns any land, he or she will be required to mortgage that land to the money-lender. An additional condition often imposed is that if the borrower ever sells that land, it must be to the money-lender.
- o Once erosion-affected families accept loans on difficult, unfair and inhumane conditions, they are never able to repay these loans and lose all of their belongings in the process. They only become poorer and more helpless.

### **5.8.2 Questionnaire about Accepting Loans on Unfair Terms**

- o Have you ever borrowed money on unfair terms? Why did you borrow the money?
- o Whom did you borrow from? On what terms? Have you been able to repay that loan?
- o Has anyone in your village accepted loans on unfair terms after the last erosion?
- o Under what circumstances or for what reasons do people in your village accept loans on unreasonable and unfair terms?
- o What steps could have been taken or can be taken to reduce or prevent the acceptance of loans on unfair terms?
- o How can the provision and acceptance of loans made on unfair terms be stopped?
- o What steps can your village community take to prevent the practice of providing loans on unfair terms?
- o Does religion support the money-lending business or the provision of loans on unfair terms?

### **5.8.3 Recommendations for Refraining from Accepting Loans on Unfair Terms**

- o Make a habit of saving regularly.
- o Keep some money, no matter how little, in the bank as a reserve fund for family emergencies.
- o Set up "Village Disaster Preparatory Committees" to manage disasters collectively. Take initiatives through this committee for gathering emergency relief supplies for affected families.

- o Try to set up a system, run by the committee, for providing loans on acceptable, fair terms.
- o For those who have already accepted loans on unfair terms, try to negotiate an acceptable settlement through the Committee.
- o Legal measures may be taken against those providing loans on unfair terms.
- o Try to sell valuables rather than borrow money on unfair terms to gather funds for emergency requirements.
- o Look for employment rather than loans.
- o Involve yourself in programs undertaken by development agencies. Seek income-generating opportunities or take up work that will yield additional income.
- o Try to become a part of and draw loans from a savings groups managed by development agencies.
- o Try to secure loans on soft terms from banks or other financial institutions.
- o If you accept a loan, try to repay as much of it as soon as possible.
- o Discuss the practice of lending money on unfair terms, the ill effects of this practice, etc. with your village community.
- o Make your village community aware of the fact that the interest-business is shunned by religion.

# CHAPTER SIX

## INCREASE EROSION MANAGEMENT CAPABILITIES

### 6.1 Learn and Inform Others about Land Laws on Eroded and Newly Settled Land

#### 6.1.1 Actual Situation

- o Even progressive citizens, let alone the general public, are not aware of current laws on eroded and newly settled land.
- o The 1863 Bengal Regulation Act on Eroded and Newly Settled Land is still effective, although it has been amended slightly from time to time. Even though we have moved from British to Pakistani rule and then have become an independent state, the basic principals of the Bengal Regulation Act remain same.
- o Current laws on erosion-affected land are quite complex. According to these laws, there are many conditions which one must fulfil if he or she is to regain ownership of land eroded by the river. It is difficult for a layman to remember and follow these conditions.
- o Government employees and locally influential people take advantage of these legal complications, conspiring together and using deceit, forgery and threats to take away ownership of eroded or newly settled land from the common people.
- o Government employees feign sincerity towards the common people; they cunningly announce all eroded or newly settled land as ownerless. Then, through the power of the DCR, they unfairly distribute this land among influential people and relatives.
- o Owing to the forgery and deceit carried out in the Land Revenue Office, it is in most cases impossible for the original owner to establish his right over newly settled land.
- o Thus, thousands of people lose ownership of land that is rightfully theirs. They join the floating population and live lives of poverty and destitution on embankments, roadsteads and urban slums.

#### 6.1.2 Questionnaire about Land Laws Related to Erosion

- o Do you know about the erosion-related land laws?

- o How much do you know about these laws? What exactly do you know?
- o Is anyone in your village who fully understands the erosion-related land laws?
- o Are any of the development agency workers in your area knowledgeable of these laws?
- o If you need clarification or elaboration on erosion-related land laws, who do you contact?
- o What specific aspects of the erosion-related land laws would you like to know about?

### **6.1.3 Recommendations on Land Laws Related to Erosion**

- o Procure the book, "Land Laws On River Bank Erosion." Read it yourself and lend it to others so that they can read it as well. Discuss the laws amongst each other. (The condensed Bangla book on this subject, currently in publication, will hopefully be available in December 1993.)
- o Even after your land has been partially or completely eroded, continue to pay land taxes regularly. If parts of your permanent homestead have been eroded, you may gain ownership of newly settled land that shows up within the next fifty years. If arable land has been eroded, you may gain ownership of newly settled land that shows up within the next twenty years. Land taxes are not exorbitant or unaffordable for you. There has been no amendment of this law or explanation on how it applies to those who are not required to pay additional tax after they have cleared taxes on the first 25 bighas of their land. Therefore, even those who are not required to pay tax should register themselves as tax payers if their land has been eroded.
- o Remember, if you stop paying taxes, your land will be declared ownerless and will be distributed through the DCR. If you stop paying taxes, you can no longer exercise a legal claim over your land.
- o If the revenue (tahasil) office declines to accept your tax, contact the "Village Disaster Preparatory Committee" or local development agencies and arrange to submit your taxes through them.
- o If the revenue office refuses to accept your taxes and there are no Disaster Preparatory Committees or development agencies in your area, you can inform the local administration of the matter in writing. You can even have your taxes accepted through the court.

- o If you need additional information or if your case has become particularly complex, you may seek help from any legal assistance or human rights organization.

## **6.2 Ownership of Eroded or Newly Settled Land**

### **6.2.1 Actual Situation**

- In Bangladesh, no matter what laws stipulate, in reality it is impossible, save for one or two isolated cases, for poor, powerless, distressed people to regain possession of land they have once lost in erosion.
- They either lose their legal claim on the land because they stop paying taxes or, because of the way government employees take measurements, newly settled land never arises in their territories. Often, powerless unorganized people are not able to regain possession of eroded land even though they have continued to pay taxes and have fulfilled all the other conditions stipulated by the land laws.
- In the history of Bangladesh, thousands of disadvantaged people have been get killed by the hired thugs of influential people when they claim ownership of newly raised land. People who obey the law or who have faith in the judicial system also admit that law and justice cannot touch the influential rogues who, after killing hundreds of human-beings, illegally ad unjustly capture chars. Actually, the law safeguards the influential people. Thus, their misdeeds and oppression continue for years and one day the helpless affected people surrender to the evil design of the rogues.
- o People in some areas of the country organize and capture newly raised land or chars concertedly. They they are attempting to reestablish their ownership legally by not allowing the influential persons and their hired thugs to enter.

### **6.2.2 Questionnaire About the Ownership of Raised or Eroded Land**

- o Has any of your eroded land risen ?
- o Have you paid taxes regularly even after the land eroded ?
- o Have you regained ownership of that land ?
- o If you did not regain the ownership, why not?
- o Who got ownership or settlement ?
- o Who gets possession when eroded or khas land is raised in your village or locality ?

- o Have your fellow villagers taken any preparation or are they thinking about it to claim ownership of the eroded land after it rises again ?
- o Do you know that you may be engaged in long-staying litigation and there may be attack on you if you claim ownership of raised land or chars ?

### **6.2.3 Recommendations for Ownership of Raised or Eroded Land**

- o Organize erosion-affected people of your village or area, inform them in detail of land laws related with river erosion and make them aware. Form a village or area committee invested with leadership responsibility. Inform the local administration and development agencies of the committee's objectives. Do all contacts and work through the committee.
- o Demand the return of ownership of that raised land in your village or area which had pre-erosion owners; the land should be returned either to the actual owners or their heirs.
- o For rehabilitation them, demand distribution of the newly-raised ownerless chars or khas land to the erosion-affected landless people.
- o Demand that ownership of eroded land be given back to erstwhile owners and create pressure on the government to carry out that demand. The subject of the demand should be: no eroded land can be declared khas, irrespective of whether taxes have been paid or not and pre-erosion ownership will stand valid as long as the pre-erosion owner does not sell or transfer ownership through registered deed.
- o If the land under ownership gets eroded by a river, that land cannot be declared khas; given DCR against eroded land or giving settlement must be declared unlawful. Demand should be raised before local administrations and the national government regarding these issues.
- o As soon as any char or land is raised, provide inspiration and cooperation for settlement of erosion-affected people and hold it captured until they get ownership or settlement.

## **6.3 Implement and Preserve the Rights of Distressed People**

### **6.3.1 Actual Situation**

- o In Bangladesh, the erosion-affected people are usually deprived of their rights to land ownership, education, employment, participation in development activities, securing credit from financing organizations, securing safe drinking water, health facilities and hygienic sanitation

systems, etc. Moreover, a large group of these people are deprived of the right to franchise.

- o They are not organized to establish their rights because they are a displaced, drifting people and nobody speaks out for their rights.
- o Erosion-affected people are not only being deprived of all civil rights, but they are also continuously losing their valid ownership of land because of deception. Neither the government nor the social leaders have any concern about it.
- o The issue of their rehabilitation is being ignored century after century. Nobody has any concern for their rehabilitation.
- o They do not even get assurance of leading a subhuman life. When living becomes impossible, they run from one embankment to another, from one char to another and one slum to another, only in search of food and employment.
- o As they are drifting people without any permanent address, the developmental agencies also fear to work with them. As a result, they are deprived of opportunities to participate in development activities. As a matter of fact, these displaced persons remain alienated from the country's overall development process.
- o It is now very important to take initiative for the rehabilitation of erosion-affected people. In a situation where thousands of acres of khas land are being usurped by rich people, the government's silent role in rehabilitating the erosion-affected people is undesirable.

### **6.3.2 Questionnaire About Understanding Rights of Erosion-Affected People**

- o Did you receive any khas land after the last erosion ?
- o Have you received credit from any bank, development agency, or any other financing organization ?
- o Are you associated with the activities of any development agency ?
- o If you are not associated, then why ?
- o Have you recovered the ownership of your eroded land after it has been raised again ?
- o Have you received any government cooperation for reconstruction of houses or access to safe drinking water?

o Do your children go to school ?

o Do you vote ?

### **6.3.3 Recommendations for Promoting the Rights of Erosion-Affected People**

o In order to promote their rights, the erosion-affected people first of all must be organized and aware of their own problems.

o In order to secure the ownership of the eroded land soon after it is raised, maintain contact and unity with local leaders and administration. Submit memorandums to various government departments demanding ownership. Write editorials in the newspaper and occasionally hold meetings. Occupy the raised land and keep the occupants united.

o Submit applications to various government departments demanding rehabilitation of erosion-affected people on khas land. In this regard, write to the newspaper and submit memorandums to various government departments. Hold meetings occasionally.

o Submit legal applications to the Additional District Commissioner (Revenue) and Thana Revenue Officer in favor of getting settlement of khas land.

o Submit letters to the District Commissioner and other departments demanding settlement and rehabilitation for the erosion-affected people. Write editorials in the newspaper in favor of this. If possible, hold meetings occasionally.

o Submit applications as a group to and keep contact with the District Commissioner, local leaders, financing organizations, etc. so that erosion-affected people can get credit on soft terms.

o Contact various development agencies and request that they undertake activities in your area. Take help from the District Commissioner and the local administration.

o Contact the Public Health Engineering Department to sink tubewells and to improve the supply of safe drinking water and sanitation systems in the areas where erosion-affected people live. If needed, submit applications to other relevant government departments.

o Investigate whether names of erosion-affected people are included on the voter list and take initiative to include the names of those who are eligible.

## **6.4 Take the Initiative to Improve Land Laws on River Erosion**

### **6.4.1 Actual Situation**

- o The land laws in Bangladesh are very old and complicated. In order to provide landlords and their associates additional benefits, the British government enacted an unjust law about 125 years ago. Although this law provides for the return of the land after it rises, it has been made very complicated by some hard conditions attached to the law. As a result, most people cannot understand this complicated law and are victimized, losing their land.
- o The law giving settlement of the khas or newly raised land through DCR has further exacerbated the situation. Influential groups and some dishonest government officers, being engaged in unlawful DCR business, are depriving the common people of land ownership. As long as this DCR system is not stopped, the dishonest government officers and influential rogues will keep on depriving the erosion-affected people of their land ownership. If DCR business can be stopped, the common people will longer lose their land ownership. Influential people will be deprived of the opportunity to take property of the common people.

Laws should be written in such a way that the owners of eroded land will not lose their land as long as the real owner does not change ownership through registration, irrespective of whether they pay taxes or not. There should be no time limit . Whenever eroded land rises up, the real owners or their heirs will get that land. And if this provision is set, the rule of giving settlement of eroded land through DCR will be stopped. The provisions of law should be made so that under no circumstances will the government officers be entitled to give settlement of eroded land.

### **6.4.2 Questionnaire About Reforming Land Laws on River Erosion**

- o What are the detrimental aspects of land laws regarding river erosion ?
- o Whose interests are served by the present land laws regarding river erosion ?
- o Why should the the erosion-related land law be reformed ?
- o What is the role your villagers can play in reforming this law ?
- o What role can you play ?

### **6.4.3 Recommendations for Reforming Land Laws**

- o Organize your villagers, especially the erosion-affected people and discuss with them in detail about the erosion-related land laws.

- o Learn and inform others about the bad aspects of erosion-related land laws.
- o Discuss with your villagers the need of reforming this law.
- o Decide on how you are to move and what steps will be needed in reforming a concerned law and discuss it with the villagers.
- o Decide on what roles the villagers can play in reforming the laws. Also discuss what the villagers can do together.
- o Identify those who can provide assistance and who are sympathetic; discuss with them the kinds of assistance they can provide and support they can give. Keep close contact with them.
- o Establish contact with those who can be your associates and maintain regular contact with them.
- o Discuss this issue with the local Member of the Parliament and other known Members of the Parliament. Try to raise this issue in Parliament assembly meetings.
- o Submit a memorandum to the President, Prime Minister, Speaker of the National Assembly and other concerned ministers about the issue.
- o Submit a memorandum to the offices of District Commissioner as well as all other concerned officers of local administration.
- o Write to the newspaper about the demand for reform of land laws.
- o Hold meetings occasionally. If necessary, send memorandums again and again to those to whom you submitted earlier memorandums.
- o If possible, arrange a press conference at the National Press Club together with other like-minded people and speak on the importance of reforming erosion-related land laws to foster support.
- o In addition to demanding reformation of land laws, demand ownership of newly raised land.

## **6.5 Oppose Erecting Embankments, Roads, or Structures which Create River Erosion**

### **6.5.1 Actual Situation**

- o Many unnecessary embankments, roads, sluice gates, regulators, spurs, dykes, etc. have been constructed in the country. Instead of playing any

active role in stopping river erosion, these have actually helped river erosion to be more forceful in some places. These interventions have often reduced navigability because they cause sedimentation. In other cases such interventions have caused wide-spread erosion by embanking one side of a river and leaving the opposite bank unprotected. In most of the cases, embankments and cross dams have become curses for most areas while they bring benefits for limited areas.

- o For many years, people have been displeased with harmful embankments, roads and structures in Bangladesh. In many places, people have cut off the embankment or have tried to pose resistance against construction of a certain structure. In such incidences, there have been various types of terrorism and oppression such as rioting, shooting, arresting, murdering, etc. But the government officers and employees and local or foreign contractors who are responsible for constructing the embankments, roads or concrete structures never worry about people's miseries, crop failure, environmental hazards, loss of wealth and lives, etc. Greed for money and business are the main considerations. As a result, public interest is ruined. The harmful activities are not done in a planned way with appropriate consideration, the the planners are too busy thinking about wheat or contracts.
  
- o In some places, embankments are constructed along the bank in such a way that there remains, beside the river, many houses, settlements, and cultivable plots of land. In the rainy season when water gets blocked in by the embankments, the houses and crops are flooded and destroyed. Local people's opinions are not considered when these kind of embankments are made. People living inside the embankments are not compensated for moving their houses.

There are so many examples of this kind of senselessness in Bangladesh. The Bil Dakatia incident is an example where water logging has cursed the lives of thousands of people while benefitting only a few opportunists. It is very sad that when the government involves itself in matters such as this, it so often turns out that the government only benefits a privileged few.

#### **6.5.2 Questionnaire About Harmful Embankments, Roads, and Structures**

- o Are there any harmful embankments, roads or structures in your area ?
- o Have you ever complained anywhere that they have done harm to your area ?
- o Are there any unnecessary embankments, roads or structures in your locality ?

- o What kind of problems have been/are being created by these constructions ?
- o What steps can your villagers take to demand the removal of the harmful embankments or structures ?
- o What steps can they take to protest construction of unnecessary embankments or structures?
- o What role can you play ?

### **6.5.3 Recommendations for Protesting Against Construction of Harmful Embankments, Roads and Structures**

- o Organize the people of your village or area and discuss with them the effects of harmful embankments, roads and structures.
- o Make the people of the area aware of harmful embankments, roads or structures and foster united resistance.
- o Submit memorandums to various concerned departments. Write editorials in the newspapers. Repeat these activities if necessary.
- o Contact local Members of Parliament; inform them of the issue and solicit their cooperation.
- o If you are aware of any incidence of illegal communication, conspiracy or corruption between concerned government officials and contractors, expose it to the public. Write editorials in the newspaper with proof and inform the higher government authorities.
- o Inform the project-related donors of your problems and fears.
- o Contact other sympathizers in the community, area or country and try to get their assistance and support.
- o Perform all activities with organization and leadership.

# CHAPTER SEVEN

## REHABILITATION OF THE EROSION-AFFECTED PEOPLE

### 7.1 Rehabilitation of Erosion Affected People on Khas or Government Land

#### 7.1.1 Actual Situation

- o Although the erosion-affected people settle on government embankments, roads or a chars because of emergency, they are illegal occupant in the eye of law. They do not have any legal right to that land. In some cases, the erosion-affected families are to pay bribes for settling on such government land. Local thugs, existing occupants, etc. usually extract such bribes. In other cases, the government may drive them away.
- o Usually, the real owners do not get back their eroded land after it rises again. Through misinterpretation of law, raised land is declared Khas and the rich and influential people take the land through bribes and corruption. Erosion-affected people can not get back the land once the rich and influential people get settlement.
- o In some areas of the country the erosion-affected people are allowed to build their houses on unfertile char or sandy land, but they do not have any agricultural land, so they remain poor.
- o Receiving a small plot for building a home through a donation or in some other manner, cannot be termed as rehabilitation. In such a situation, unemployment still exists and income does not increase.

There has been a misconception about rehabilitation among the people of some government and non-government organizations. They think that rehabilitation is finished when a house is just built.

- o Besides char, the rich and influential people also occupy Khas and other government land.
- o Erosion-affected people cannot settle on khas or government land as they lack money, influence and power.
- o In some places the erosion-affected people occupy khas land together. However, very often they have to face the attack of the thugs and bullies of the influential people who have received settlement. There are riots and people get killed. If there is litigation, erosion-affected people do not

get the favor of the law, because the influential people possess the documents of settlement.

- o The influential people often, in collaboration with corrupted government officials, keep the identification of khas land concealed and publicize it as their private owned land. Whereas, they renew the lease order every year. Common people usually do not understand their trick.

#### **7.1.2 Questionnaire About Rehabilitation of Erosion-Affected People on Khas Land**

- o Is there any khas land in your area ? If there is, who is the occupant of the land ?
- o Have you or someone known to you ever tried to take lease of khas land ?
- o What are the problems of rehabilitating erosion-affected people on khas land ?
- o Whose side do the government officers take when leasing out khas land ?
- o What steps can your villagers take to rehabilitate erosion-affected people on khas land ?
- o What steps can you take to rehabilitate erosion-affected people on khas land ?
- o Have you or your villagers ever demanded that the local administration or government provide khas land to erosion-affected people ?

#### **7.1.3 Recommendation for Rehabilitating Erosion-Affected People on Khas Land**

- o Try to know whether there is khas land in your area or village and identify this land by collecting detailed information.
- o On behalf of the villagers, file applications to the concerned departments of the government in accordance with the laws that enable erosion-affected people to get legal settlement of the khas land.
- o Submit memorandums to various levels of government applying for rehabilitation of affected people on khas land.
- o If necessary, hold a token mass-hunger strike or hold a token sit-in-strike before the local administrative department.

- o The villagers, in solidarity, can demand to the local public representatives rehabilitation of erosion-affected people on khas land.
- o Form a forum with the villagers to foster demand for rehabilitation of erosion-affected people on government or khas land; execute activities through this forum.
- o If necessary, take assistance from any local development, legal assistance or human rights agency.

## **7.2 Supply Safe Drinking Water and Build Hygienic Sanitation Systems for Erosion-Affected People**

### **7.2.1 Actual Situation**

- o The erosion-affected people mainly live on embankments, roads or new chars where there is often no supply of safe drinking water. Even if there is any system, it is insufficient .
- o The roads and chars, on which erosion-affected people live often fall under the jurisdiction of a different village or union since many villages and unions disappear due to river erosion. They are regarded as outsiders there and they are deprived of attention and opportunities r from the local government. The local government representatives are more interested in satisfying the voters of their own localities. So the erosion affected people are deprived of drinking water, hygienic latrines, etc.
- o Erosion-affected people often bring their tubewells from their eroded villages and re-sink these in a new place. But that cannot be done in the case of latrines.
- o If the tubewells in the eroded villages are government properties, they are taken away by the people of the Public Health Department.
- o Because of poverty, erosion-affected people cannot bear the expenses of sinking the old tube well or repairing and maintaining it after sinking. As a result, in some cases the tubewells are not sunk and other times, those get out of order after those are sunk.
- o The erosion-affected people must travel long distances to get drinking water. So they usually use impure water from ditches, ponds or rivers for other domestic works. In many cases, they drink tubewell water but use impure water to wash utensils. In areas where people eat rice soaked in water, they use water from ditches, ponds and rivers to soak the rice. As a result, erosion-affected people very often contract communicable diseases.

- o Erosion-affected people urinate and defecate mainly in open spaces. As there is no adequate supply of water, people, especially the children and adolescents do not use water properly after urinating or defecating. Others wash themselves directly in ponds, ditches or rivers after urinating or defecating. Such unhygienic use of open water, helps to spread communicable diseases.
- o The latrines and urinals used by erosion-affected people are usually unsealed and unhygienic. Excreta and contagions are spread by flies, birds, etc. from these areas.
- o Erosion-affected children and adolescents urinate and defecate on roads or in the open beside the roads. Pollution spreads easily from there to the nearby houses.
- o They, as a group of permanently displaced persons, are deprived of the benefits of the Public Health Department.

#### **7.2.2 Questionnaire About Safe Drinking Water and Hygienic Sanitation**

- o From where do the erosion-affected people of your village collect their drinking water ?
- o From where do you collect your drinking water ?
- o From where did you collect water after the last erosion?
- o What steps did the local government or local administration take in supplying safe drinking water among the erosion affected people ?
- o What can your villagers do to supply safe drinking water to affected people ?
- o What role can you play in supplying safe drinking water to affected people ?
- o What type latrines are used by the affected people in your locality or village use ?
- o Do they use hygienic latrines ?
- o What type of latrines do you and your family use ?
- o What type of latrines did you use or where did you urinate or defecate after the last erosion ?

- o What can your villagers do so that erosion-affected people use hygienic latrines and keep the environment clean ?
- o What roles can the local government agencies, local administration, Public Health Department, etc. play ?
- o What role can you yourself play ?

### **7.2.3 Recommendations on Safe Drinking Water and Hygienic Sanitation System**

- o Talk with the villagers about unsafe water and its adverse effects.
- o Practice drinking and using safe water in your own family and inspire other families to do the same.
- o Whatever the distance, collect safe water for drinking. As much as possible, use safe water for domestic chores as well. If it is very much a problem to collect water, then use alum to disinfect the water.
- o Arrange to resink the old tubewells of the eroded village as early as possible. Accept assistance from the local administration and Public Health Department.
- o Take initiative to repair the out of order tubewells as early as possible and ensure proper maintenance of other tubewells.
- o Inspire comparatively richer families to sink or to assist in sinking new tubewells.
- o If necessary, take assistance from locally engaged development agencies.
- o Discuss with the villagers the adverse effects of defecating in open places.
- o Stop the habit of members of your own family who defecate in open places and inspire other families to do the same.
- o Encourage those, for whom it is possible, to use hygienic slab latrines.
- o Encourage those who do not have means to buy slab latrines to use latrines dug out of the ground.
- o Discourage the use of open latrines and defecating in open places.
- o Take assistance from the Public Health Department to develop a hygienic sanitation system and abide by the Department's advice.

- o If necessary, take assistance from local development agencies.
- o Form a committee with the villagers to ensure a supply of safe drinking water or to develop a safe sanitation system; and work through that committee.

## **7.3 Rebuild School Houses and Start Classes Again**

### **7.3.1 Actual Situation**

- o According to erosion-affected people, it takes about three to six months to rebuild a school in a different place once it falls from river erosion. In some cases it takes about one to two years.
- o When a school house is damaged, classes and studies remain suspended until the school house is reconstructed in a new place. As a result, the students develop a habit of not attending school. The parents often engage the children in labor and once the children begin working they cannot return to normal schooling.
- o In some places, teachers with initiative rebuild the schools with the assistance of local residents and start classes. However, teachers of most schools wait for financial assistance from the government. They do not take any initiative for reconstructing the school house until government financial assistance is available. Therefore, there are no classes until after government assistance arrives.
- o On the one hand, children of the erosion-affected families must work instead of attending schools in order to meet the demands of their post-erosion life. On the other hand, delay in constructing the school house and starting classes makes the students disinterested in schools.
- o It becomes difficult for the school teachers to find students as the affected families seek refuge in different places after the erosion. For this reason, teachers often become disinterested in rebuilding the school house and starting new classes.
- o It is often seen that schools have been rebuilt on a narrow/small char or embankment so that there is not enough room for all the children to attend school. Such situations are unfair for the many children who are denied a proper education.

### **7.3.2 Questionnaire About Rebuilding School Houses and Starting Classes**

- o Was there any school in your village before erosion ?

- o Is there a school where you live now ?
- o How many days after the erosion was the school of your village or area rebuilt ?
- o How long after was the school rebuilt ?
- o Did all the students from before the erosion return to school ?
- o If they do not attend, then why not ?
- o What steps could have been taken to bring back as many students as possible?
- o What steps can the villagers take to rebuild the school or to start classes ?
- o What steps can the development agencies working in your area take in this regard ?
- o What steps can you take ?

### **7.3.3 Recommendations on Rebuilding School Houses and Starting Classes**

- o Form a "Rural Disaster Preparedness Committee" and inform the committee of the damages that are likely to be caused by erosion.
- o Discuss with the villagers (through the Committee) the roles they can play in moving the school house before river erosion or rebuilding it after erosion.
- o Contact the head teacher of the school and inform the local administration and the Education Department of the likelihood of river erosion and the damages.
- o Without delay after the erosion, take the initiative to rebuild the school house and start classes with the active help and assistance of the villagers, local administration and/or any development agency (which ever comes first)
- o Maintain close contact with the students of the schools and their guardians soon after the threat of erosion is seen and encourage the students to come back to the school. Try to get the teachers of the school to do this.

- o Contact local government agencies, the administration or any development agency and with their assistance undertake light programs such as "Food for Work", or "Food for Education" for students.
- o Talk to the villagers and collect from them the necessary construction materials for rebuilding the school and convince them to rebuild the school house on a voluntary basis.
- o Be attentive so that more than one schools are not rebuilt at one place.

## **7.4 Helping Distressed People to Find Employment**

### **7.4.1 Actual Situation**

- o Small erosion does not create any problems regarding employment. But quick and wide-spread erosion destroys the scope for employment and greatly increases unemployment.
- o Lack of employment greatly affects day-laborers, women, small shopkeepers, small traders, carpenters, farmers, etc.
- o Some people engage themselves in new professions like pulling rickshaw vans, boating, selling kash (a kind of straw grown near the river banks usually), fishing, etc.
- o Many people go to nearby brick fields, rice husking factories, towns or industrial areas in search of employment. As they go this way, the women and children of their families are dragged into more problems.
- o Poor and distressed people sell off their remaining wealth to meet their immediate demands or go to the money lenders for credit. The day-laborers sell their labor in advance.

### **7.4.2 Questionnaire About Employment of Erosion-Affected People**

- o Did you get employment in your village or area during or after the last erosion ?
- o What kind of employment did you get ?
- o Who gave you employment ?
- o Did you get appropriate wages ?
- o Did you or any one of your family members have to leave your village or area in search of employment after the last erosion ?

- o If you had to leave then where did you go ?
- o In order to be employed did you have to engage in a profession other than your own original one?
- o Did you take any credit to find employment during or after erosion ?
- o From whom did you take credit ? On what terms? For what profession ?
- o Have you repaid the credit?

#### **7.4.3 Recommendations For Employment of Erosion-Affected People**

- o Practice saving. Small savings in good times, will benefit you like a good friend in bad times.
- o Form a savings group associated with a development agency so that you can take credit from the group fund.
- o Try to get institutional credit on soft terms through savings groups and development agencies.
- o Investigate new professions in which you can find employment other than your original profession. Also try to see whether you can work in a new profession.
- o Try to grow additional crops if you have any agricultural land or up-land.
- o Try to get employment with any project like "Food for Work" in operation nearby.
- o Collect Kash, bamboo and Dhaincha from new char land and sell them in the market place.
- o If you take refuge on an embankment, plant banana trees on the sides of the embankment.
- o This will protect the embankment and will give you an additional income. For additional income, grow Bhenna and Dhaincha plants. Grow creeping vegetables like pumpkin, beans etc. where you have presently settled. It will give you a good harvest but requires little space.
- o Encourage women and children of the family to raise poultry.
- o Receive training on skill development through local development agencies.

- o Employ affected people if laborers are needed for working in affected areas.
- o Provide opportunity to women to work as wage laborers in agriculture.
- o Give appropriate wages to laborers.
- o Being united, the laborers can bargain to fix wage rates.

# CHAPTER EIGHT

## ISSUES TO CONSIDER FOR GOVERNMENT INITIATIVE

Issues which government ministries, divisions, directorates, policy makers, planners, local administrations and officials must consider when taking initiatives to solve problems associated with river bank erosion are:

- 8.1 In Bangladesh, the extent of losses due to river bank erosion in any one year is greater than that due to floods. Therefore, as has long been felt that the government should declare river bank erosion to be a national disaster.
- 8.2 All complications in river bank erosion-related land laws should be eliminated by formulating appropriate and practical laws.
- 8.3 Scientifically and practically feasible erosion warning signals should be introduced.
- 8.4 A system of token taxes may be imposed on land that has been eroded so that people can maintain their ownership of that land.
- 8.5 The government administration should participate in and encourage development and rehabilitation schemes taken up by nongovernmental agencies to assist affected families.
- 8.6 Banks and other loan agencies should be encouraged to provide institutional loans on mild terms to erosion-affected families so that these families may create job opportunities for themselves.
- 8.7 Greater emphasis should be placed on ensuring security for erosion-affected families who have taken shelter on embankments or sand bars. It is especially important, on the grounds of humanity, to ensure security for those living in Urir Char, Nijhum Deep, Char Kukri-Mukri, Dhal Char, etc.
- 8.8 The effects and possible dangers should be examined in detail when formulating the training plans and making sure that dams up-stream do not cause erosion down-stream.
- 8.9 Preference should be given to erosion-affected families in the distribution of government land or khas land.

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# LIST OF ILLUSTRATIONS

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- 1.2 Normal life on the bank of a river, where there is no erosion
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- 1.4 Erosion due to increased water level in river
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- 2.2 Offering home and land to affected people
- 2.3 Community involvement in shifting a threatened school
- 2.4 Volunteers helping to provide shelter and security for affected people

## 3. PROBLEMS OF HOMELESS DISTRESSED PEOPLE

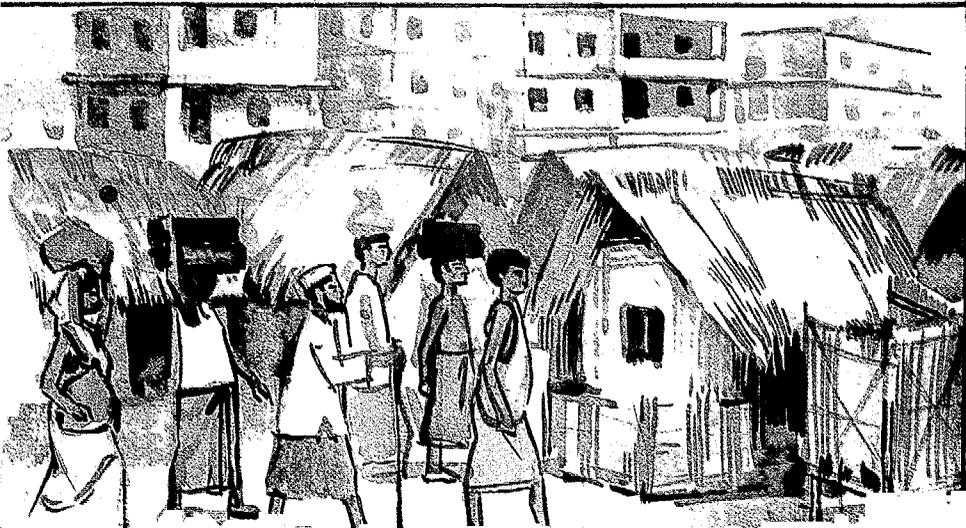
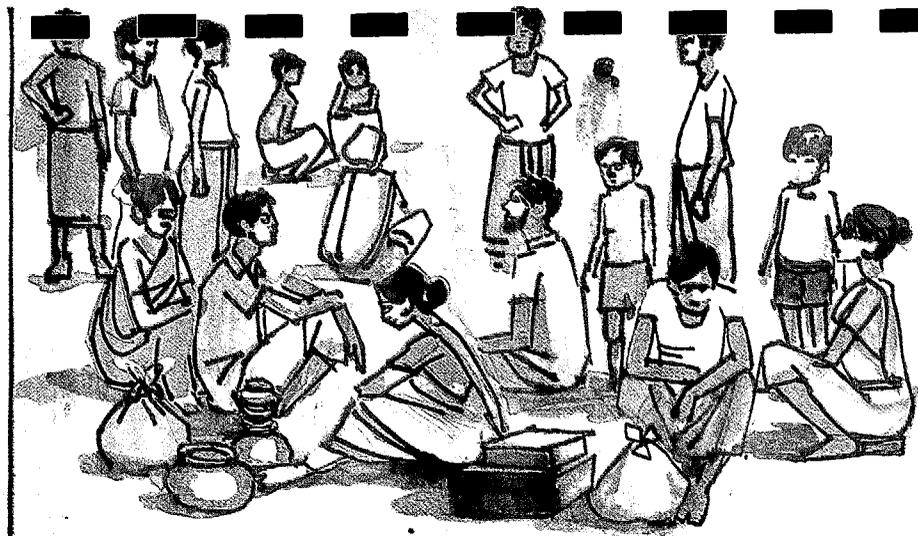
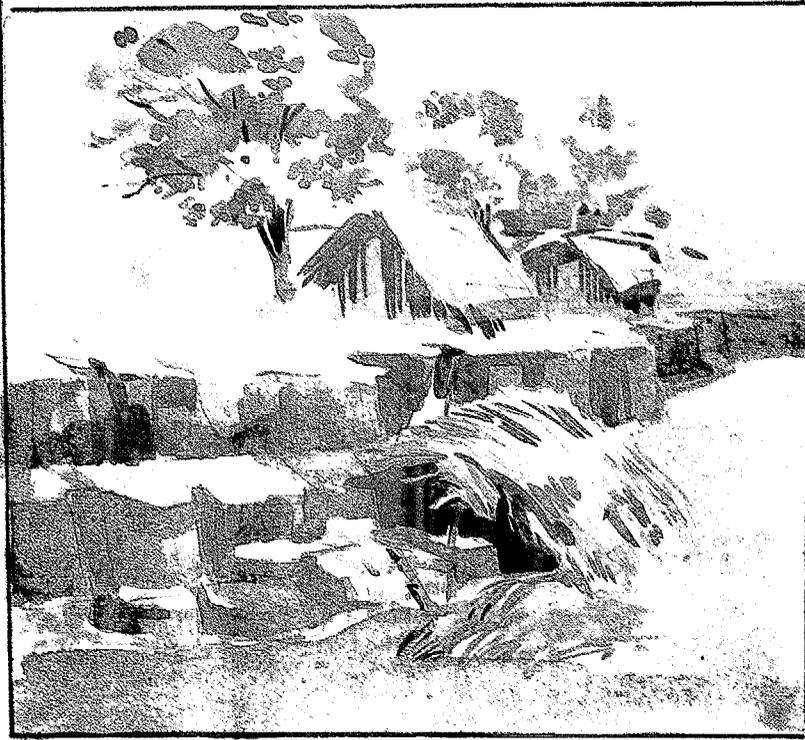
- 3.1 Living without security under open sky following loss of land due to river erosion
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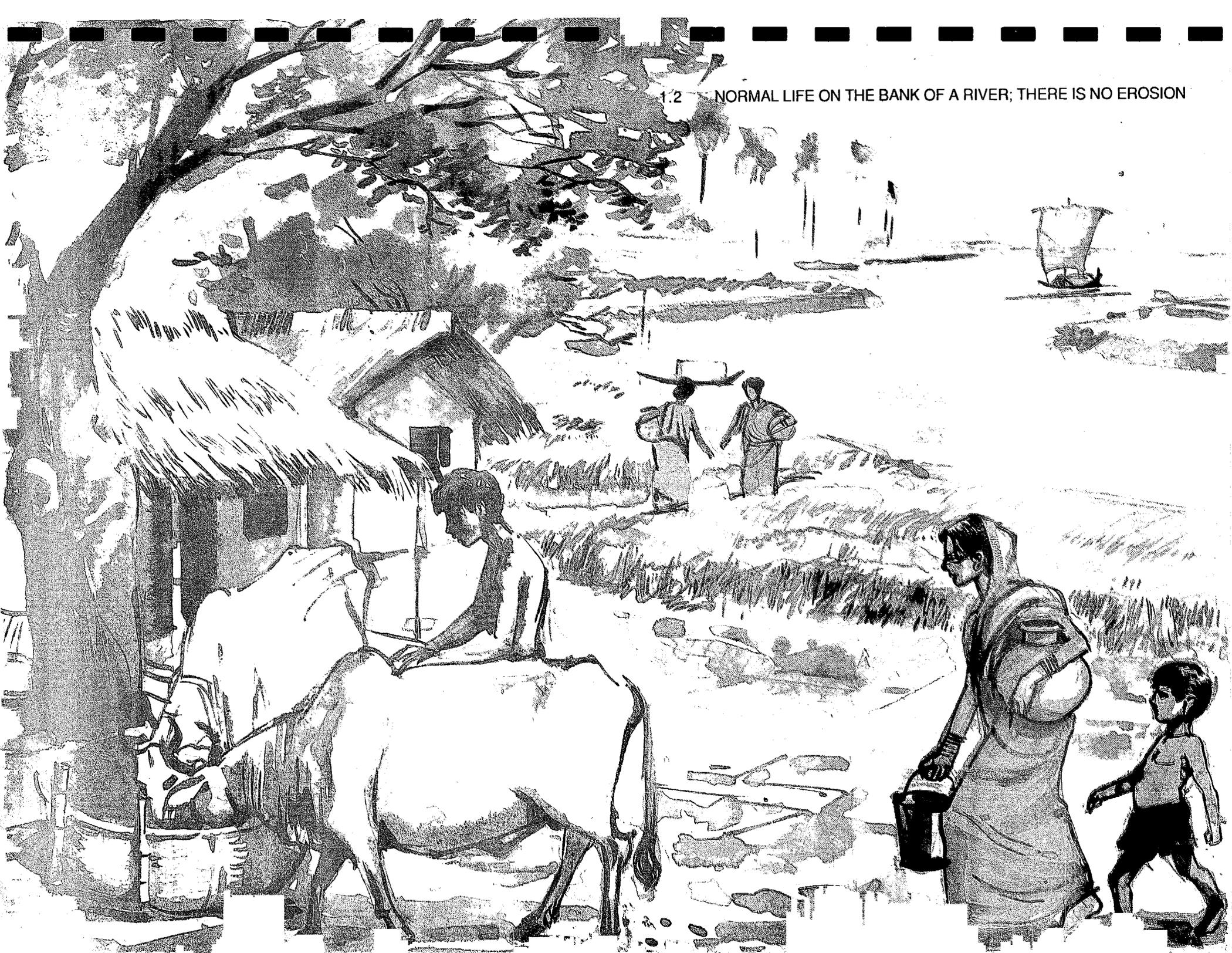
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1.1 LIFE DISTRESSED BY RIVER EROSION



**1.1 LIFE DISTRESSED BY RIVER EROSION**

- A. WHAT IS SEEN IN THE PICTURE ?
- B. HAVE YOU EVER BEEN IN SUCH A SITUATION ?
- C. HAS A SITUATION LIKE THIS EVER BEEN CREATED IN YOUR VILLAGE
- D. WHAT WILL YOU DO IF YOU ARE DRAGGED INTO SUCH A SITUATION IN FUTURE ?



**1.2 NORMAL LIFE ON THE BANK OF A RIVER; THERE IS NO EROSION**

**A. WHAT IS SEEN IN THE PICTURE ?**

**B. DOES THIS PICTURE HAVE ANY SIMILARITY TO THE ENVIRONMENT OF YOUR VILLAGE ?**

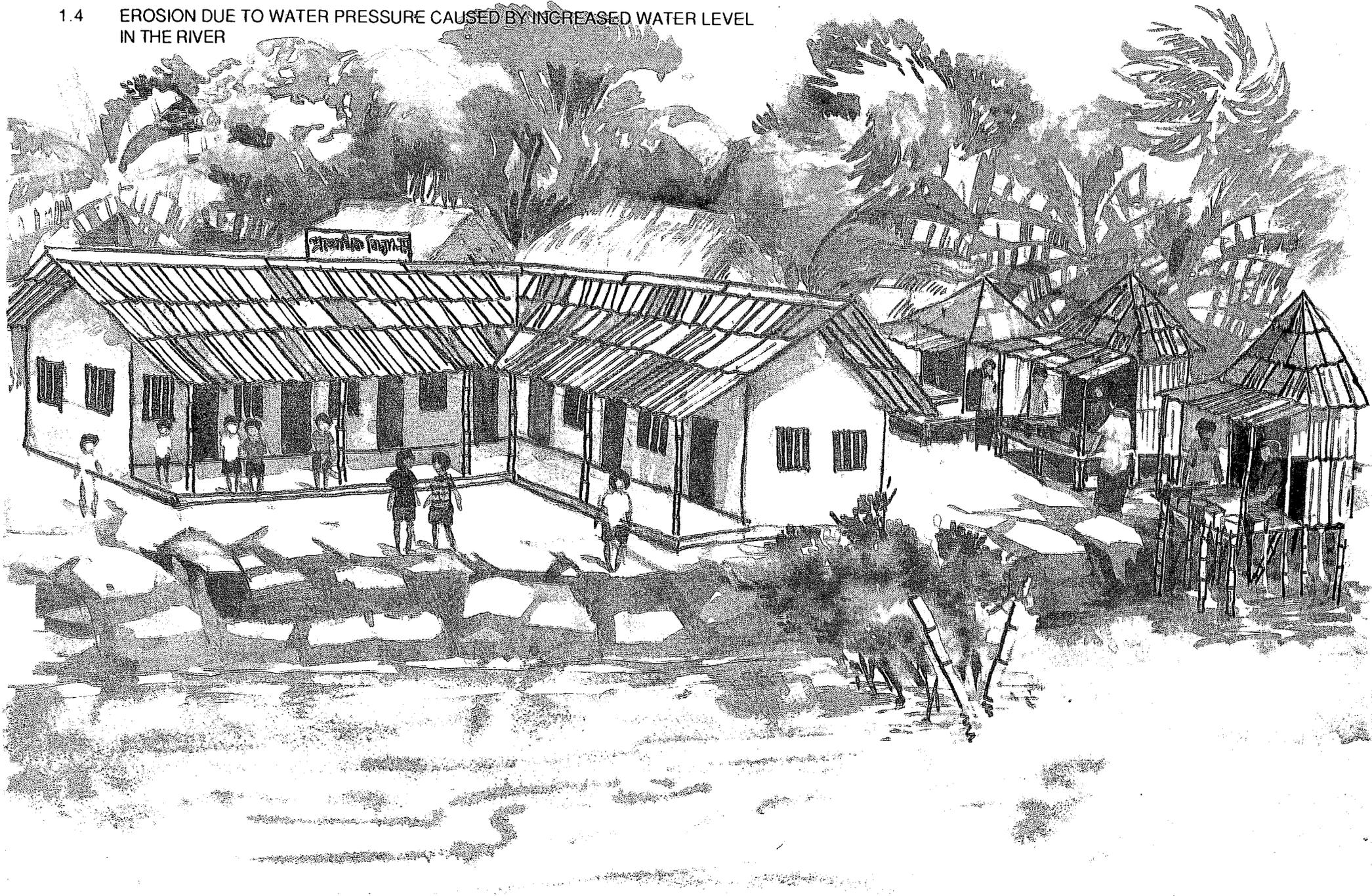
1.3 A VILLAGE SCENE AFTER RIVER EROSION



**1.3 A VILLAGE SCENE AFTER RIVER EROSION**

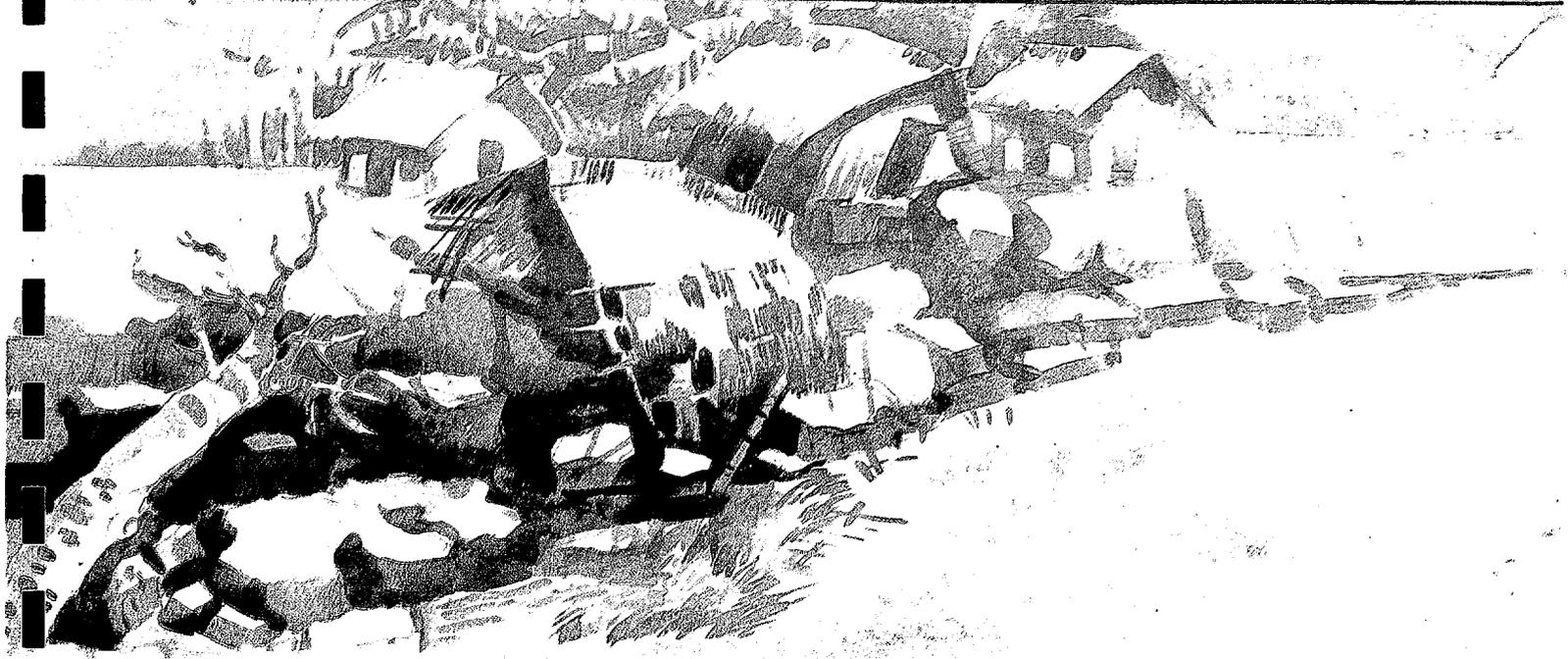
- A. WHAT IS SEEN IN THE PICTURE ?**
- B. HAVE YOU EVER BEEN IN SUCH A SITUATION ?**
- C. HAS THERE EVER BEEN A SITUATION LIKE THIS IN YOUR VILLAGE?**
- D. WHAT WILL YOU DO IF YOU ARE DRAGGED INTO SUCH A SITUATION IN THE FUTURE ?**

1.4 EROSION DUE TO WATER PRESSURE CAUSED BY INCREASED WATER LEVEL  
IN THE RIVER



**1.4 EROSION DUE TO WATER PRESSURE CAUSED BY INCREASED WATER LEVEL IN THE RIVER**

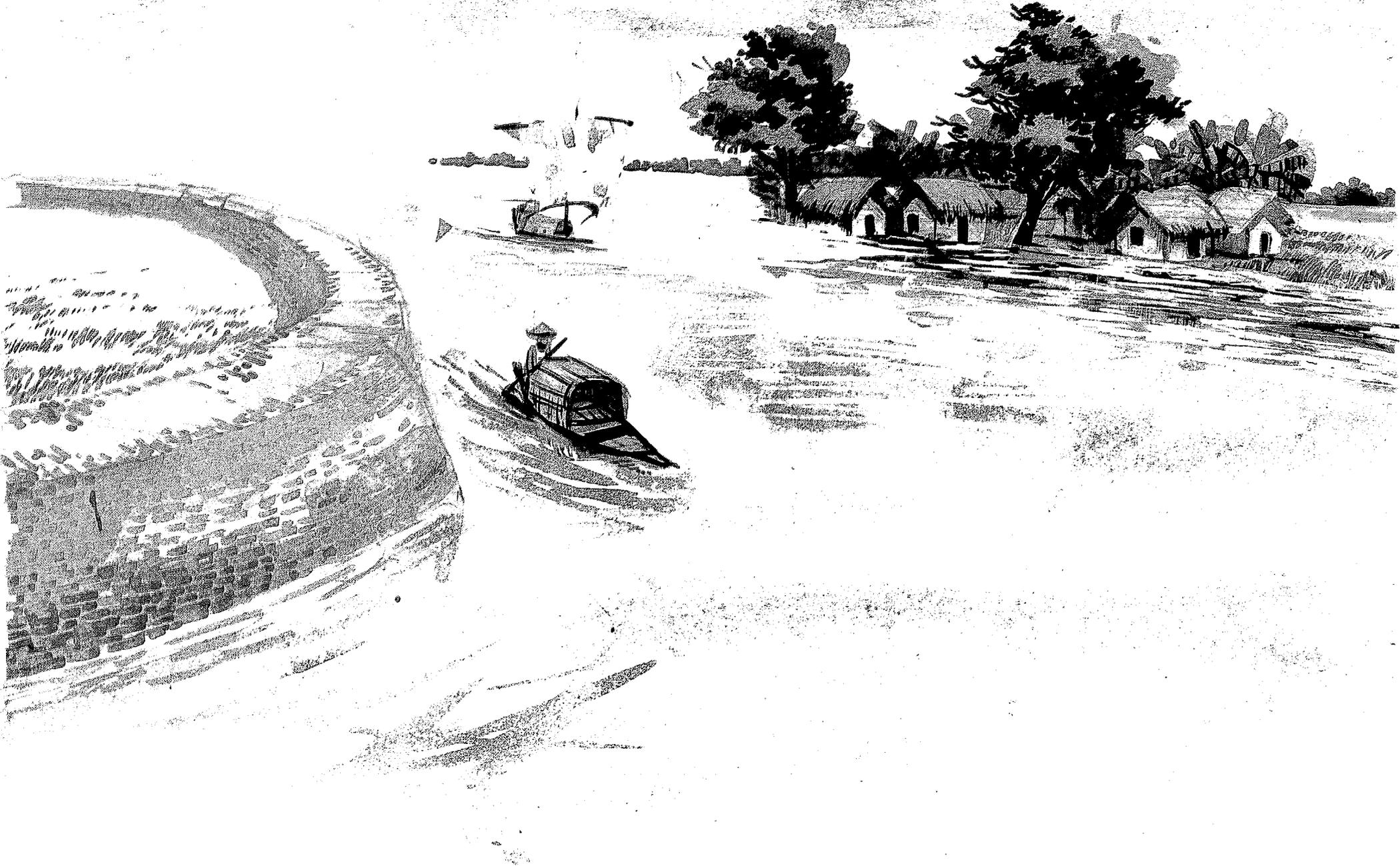
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- B. HAVE YOU EVER BEEN IN SUCH A SITUATION ?**
- C. HAS THERE EVER BEEN A SITUATION LIKE THIS IN YOUR VILLAGE?**
- D. WHAT WILL YOU DO IF YOU ARE DRAGGED INTO SUCH A SITUATION IN THE FUTURE?**



**1.5 EROSION DUE TO DOWNWARD PRESSURE**

- A. WHAT IS SEEN IN THE PICTURE ?**
- B. HAVE YOU EVER BEEN IN SUCH A SITUATION ?**
- C. HAS THERE EVER BEEN A SITUATION LIKE THIS IN YOUR VILLAGE?**
- D. WHAT WILL YOU DO IF YOU ARE DRAGGED INTO SUCH A SITUATION IN THE FUTURE ?**

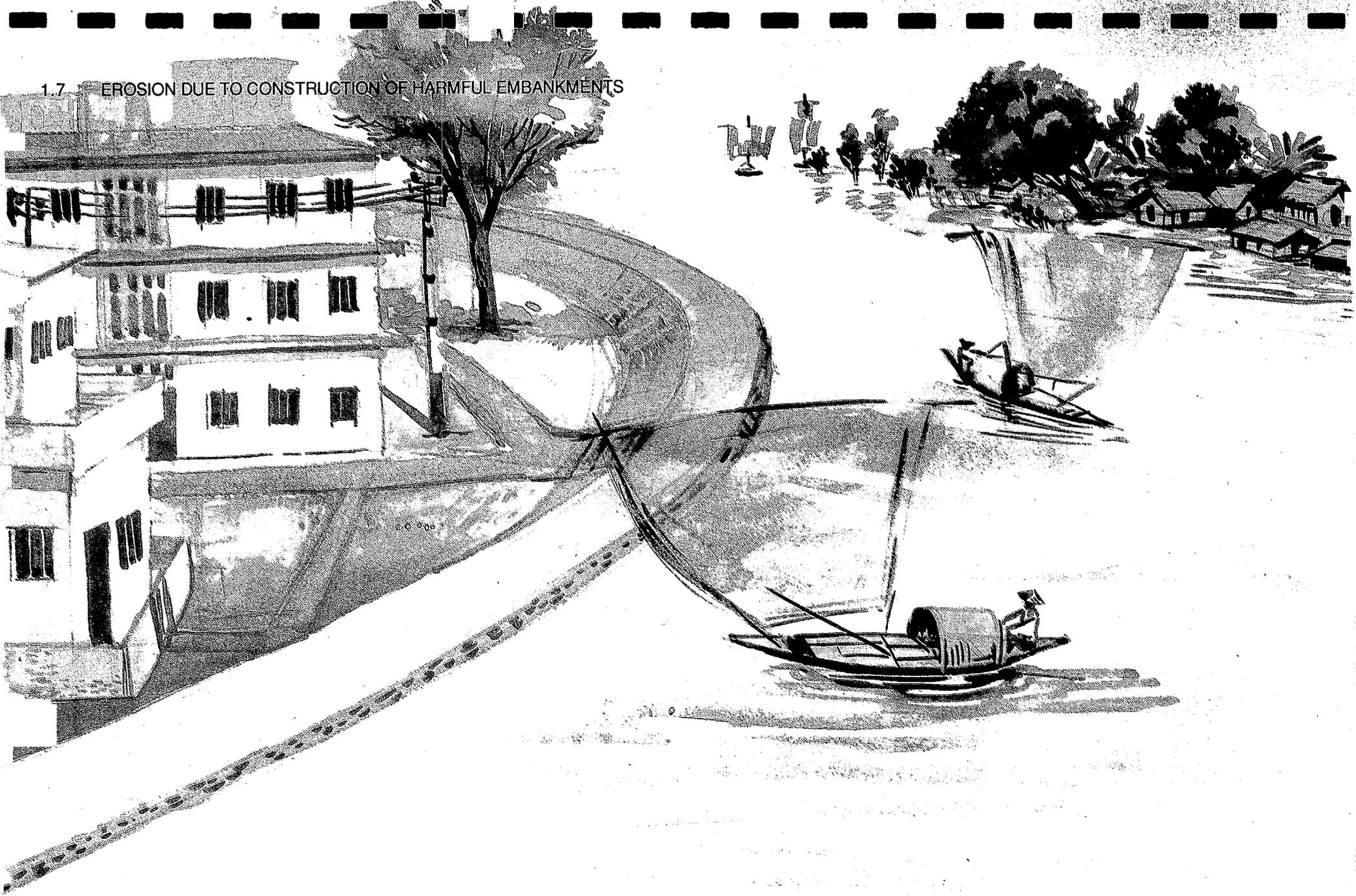
1.6 · EROSION DUE TO THE CONSTRUCTION OF INAPPROPRIATE STRUCTURES



**1.6 EROSION DUE TO THE CONSTRUCTION OF INAPPROPRIATE STRUCTURES**

- A. WHAT IS SEEN IN THE PICTURE ?
- B. HAVE YOU EVER BEEN IN SUCH A SITUATION ?
- C. HAS THERE EVER BEEN A SITUATION LIKE THIS IN YOUR VILLAGE?
- D. WHAT WILL YOU DO IF YOU ARE DRAGGED INTO SUCH A SITUATION IN THE FUTURE ?

1.7 EROSION DUE TO CONSTRUCTION OF HARMFUL EMBANKMENTS



### 1.7 EROSION DUE TO CONSTRUCTION OF HARMFUL EMBANKMENTS

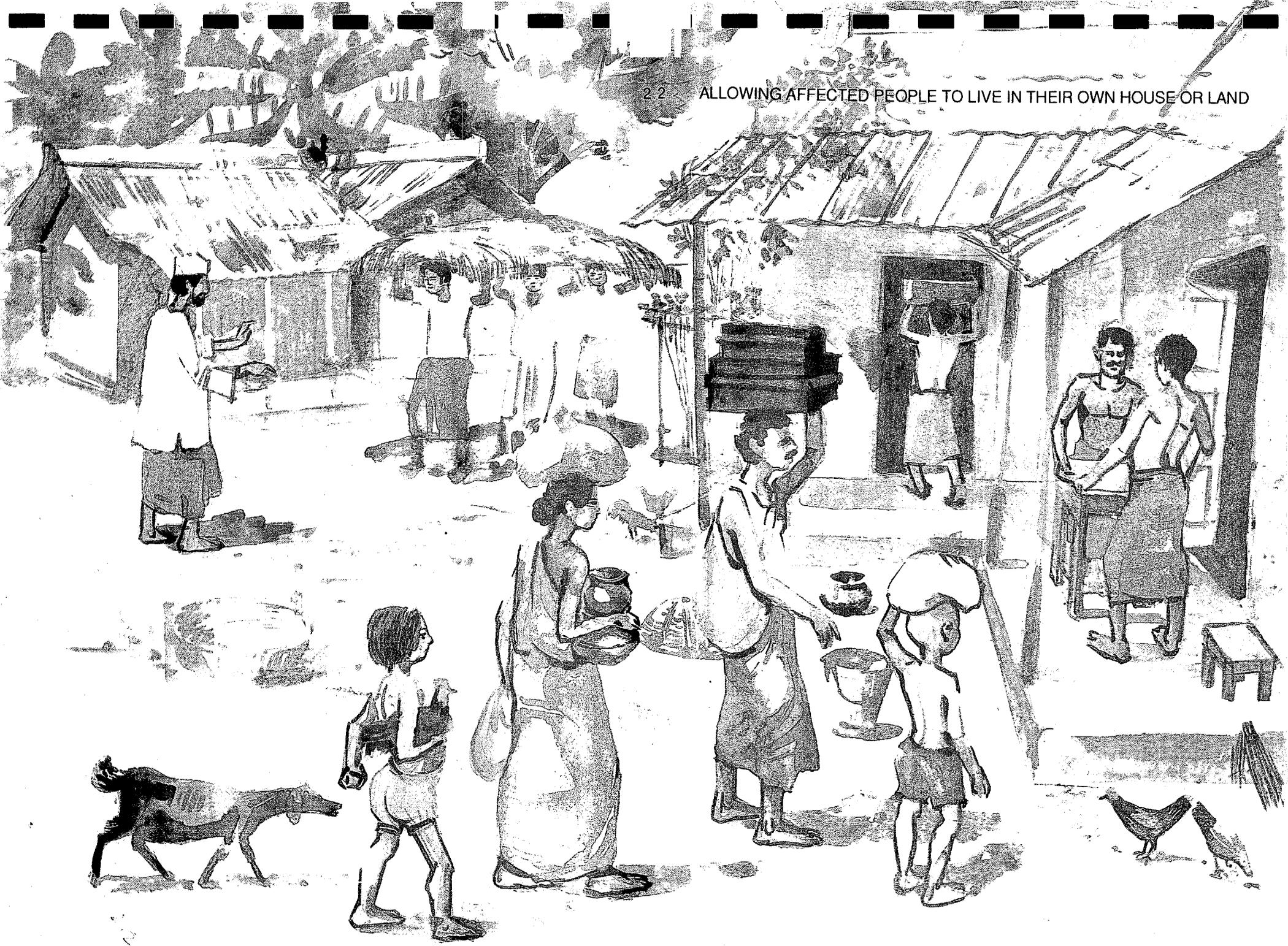
- A. WHAT IS SEEN IN THE PICTURE ?
- B. HAVE YOU EVER BEEN IN SUCH A SITUATION ?
- C. HAS THERE EVER BEEN A SITUATION LIKE THIS IN YOUR VILLAGE?
- D. WHAT WILL YOU DO IF YOU ARE DRAGGED INTO SUCH A SITUATION IN THE FUTURE ?

2.1 HELPING ONE ANOTHER TO MOVE HOUSES



2.1 HELPING ONE ANOTHER TO MOVE HOUSES

- A. WHAT IS SEEN IN THE PICTURE ?
- B. HAVE YOU EVER BEEN IN SUCH A SITUATION ?
- C. HAS THERE EVER BEEN A SITUATION LIKE THIS IN YOUR VILLAGE?
- D. WHAT WILL YOU DO IF YOU ARE DRAGGED INTO SUCH A SITUATION IN THE FUTURE ?



**2.2 ALLOWING AFFECTED PEOPLE TO LIVE IN THEIR OWN HOUSE OR LAND**

- A. WHAT IS SEEN IN THE PICTURE ?**
- B. HAVE YOU EVER BEEN IN SUCH A SITUATION ?**
- C. HAS THERE EVER BEEN A SITUATION LIKE THIS IN YOUR VILLAGE?**
- D. WHAT WILL YOU DO IF YOU ARE DRAGGED INTO SUCH A SITUATION IN THE FUTURE ?**

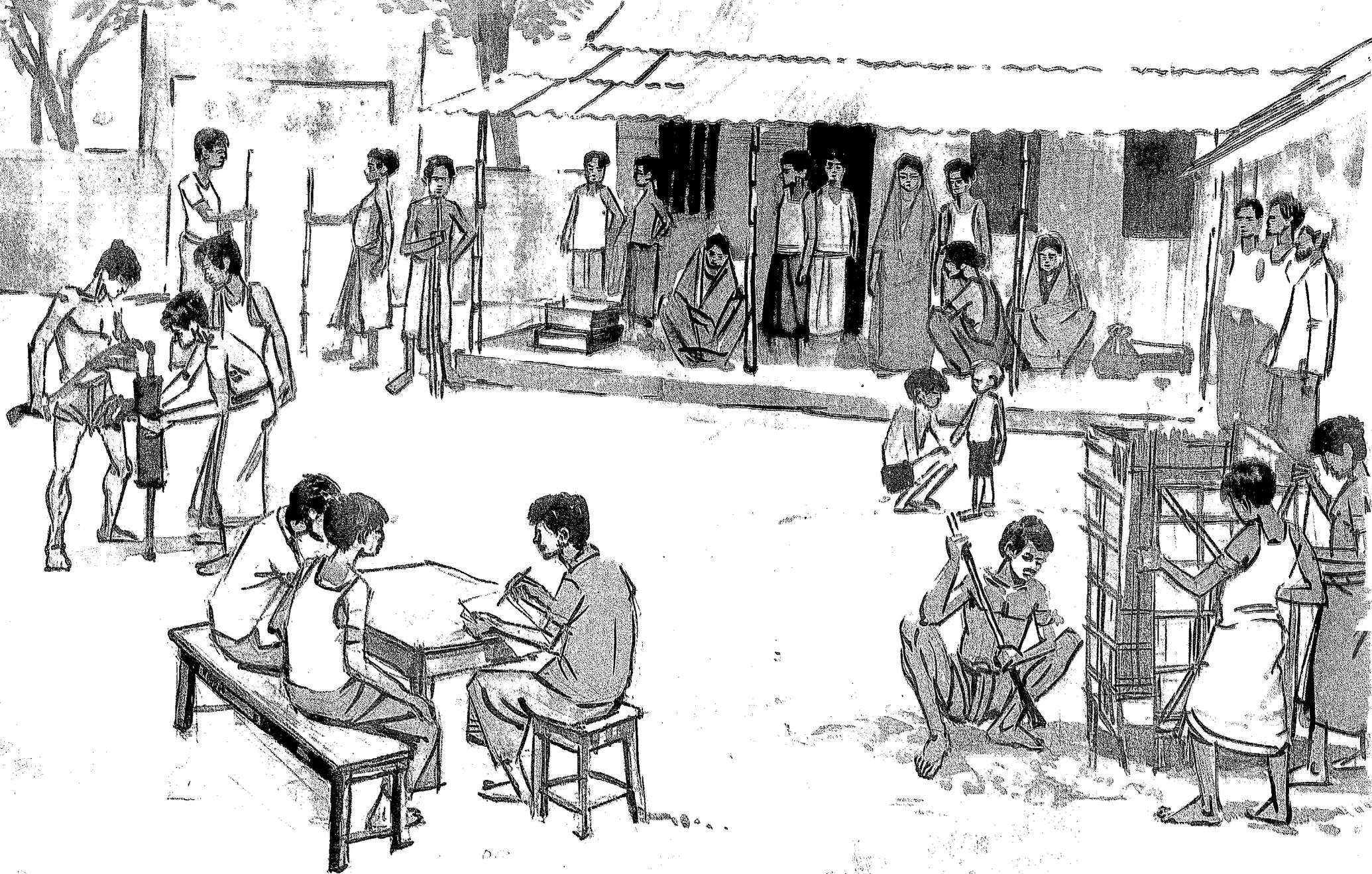
2.3 RELOCATION OF EROSION-AFFECTED SCHOOLS BY THE COMMUNITY PEOPLE



**2.3 RELOCATION OF EROSION-AFFECTED SCHOOLS BY THE COMMUNITY PEOPLE**

- A. WHAT IS SEEN IN THE PICTURE ?
- B. HAVE YOU EVER BEEN IN SUCH A SITUATION ?
- C. HAS THERE EVER BEEN A SITUATION LIKE THIS IN YOUR VILLAGE?
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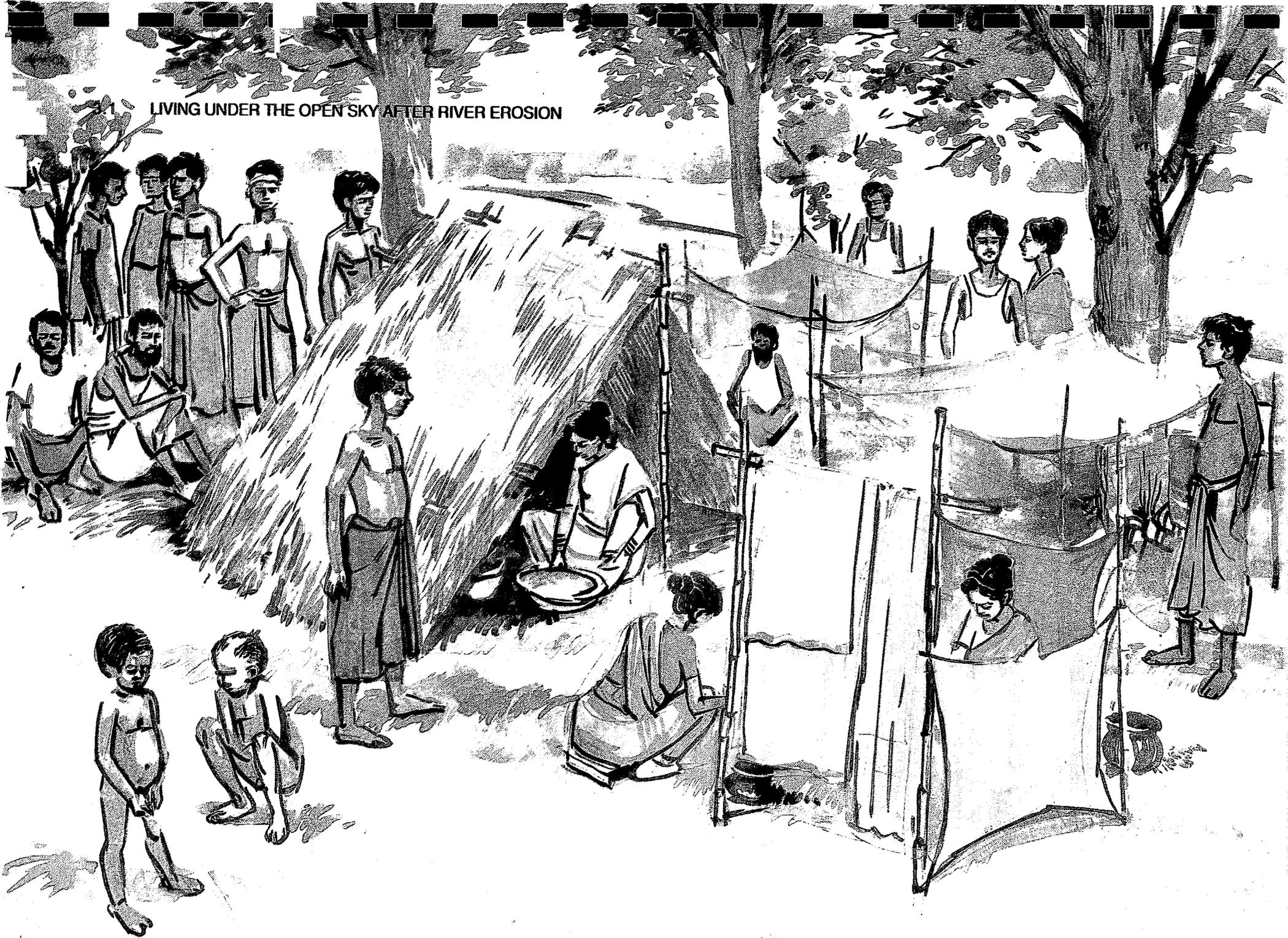
2.4 FORMING VOLUNTEER GROUPS TO ENSURE SHELTER AND SECURITY FOR AFFECTED PEOPLE



**2.4 FORMING VOLUNTEER GROUPS TO ENSURE SHELTER AND SECURITY  
FOR AFFECTED PEOPLE**

- A. WHAT IS SEEN IN THE PICTURE ?**
- B. HAVE YOU EVER BEEN IN SUCH A SITUATION ?**
- C. HAS THERE EVER BEEN A SITUATION LIKE THIS IN YOUR VILLAGE?**
- D. WHAT WILL YOU DO IF YOU ARE DRAGGED INTO SUCH A SITUATION IN THE FUTURE ?**

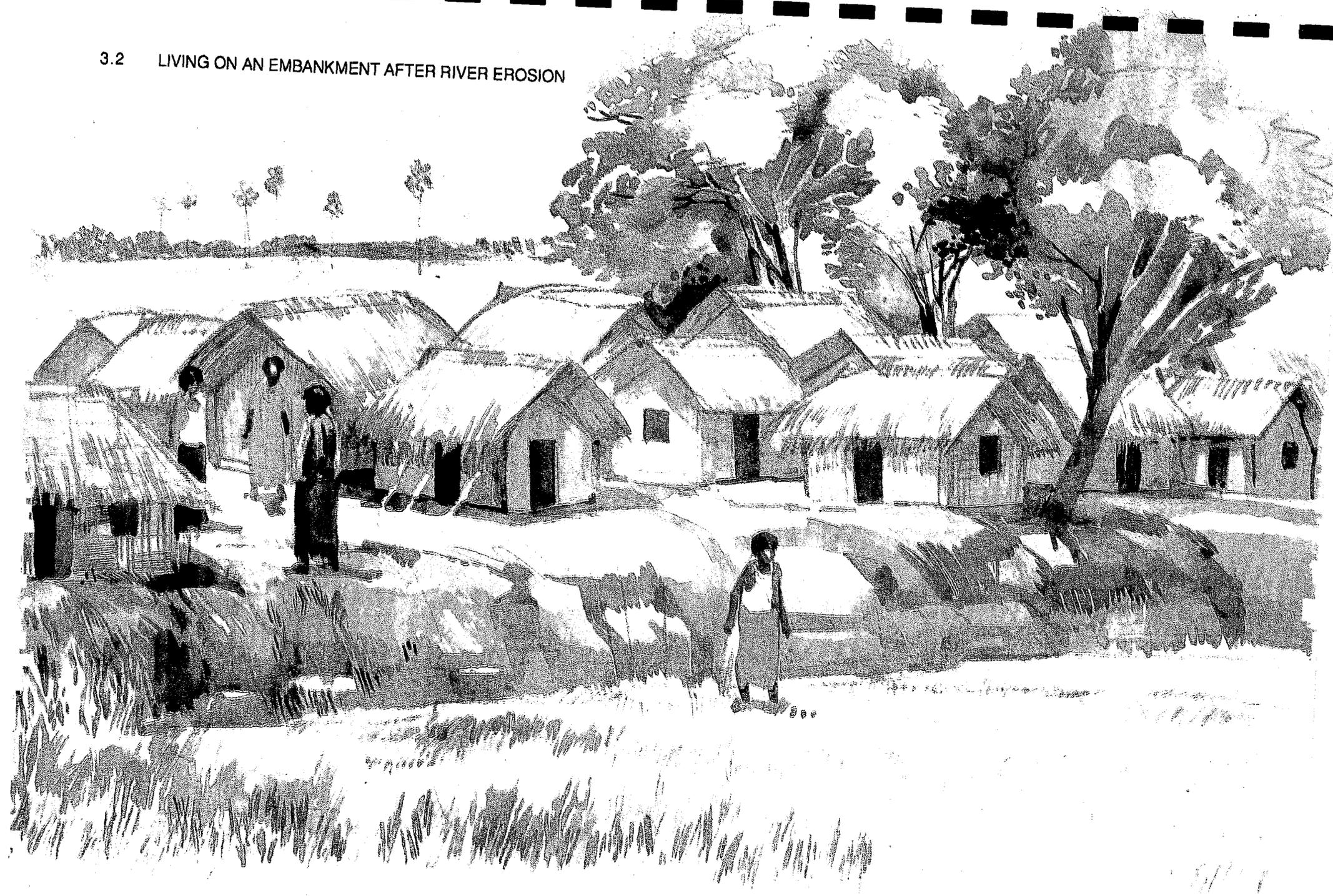
LIVING UNDER THE OPEN SKY AFTER RIVER EROSION



### 3.1 LIVING UNDER THE OPEN SKY AFTER RIVER EROSION

- A. WHAT IS SEEN IN THE PICTURE ?
- B. HAVE YOU EVER BEEN IN SUCH A SITUATION ?
- C. HAS THERE EVER BEEN A SITUATION LIKE THIS IN YOUR VILLAGE?
- D. WHAT WILL YOU DO IF YOU ARE DRAGGED INTO SUCH A SITUATION IN THE FUTURE ?

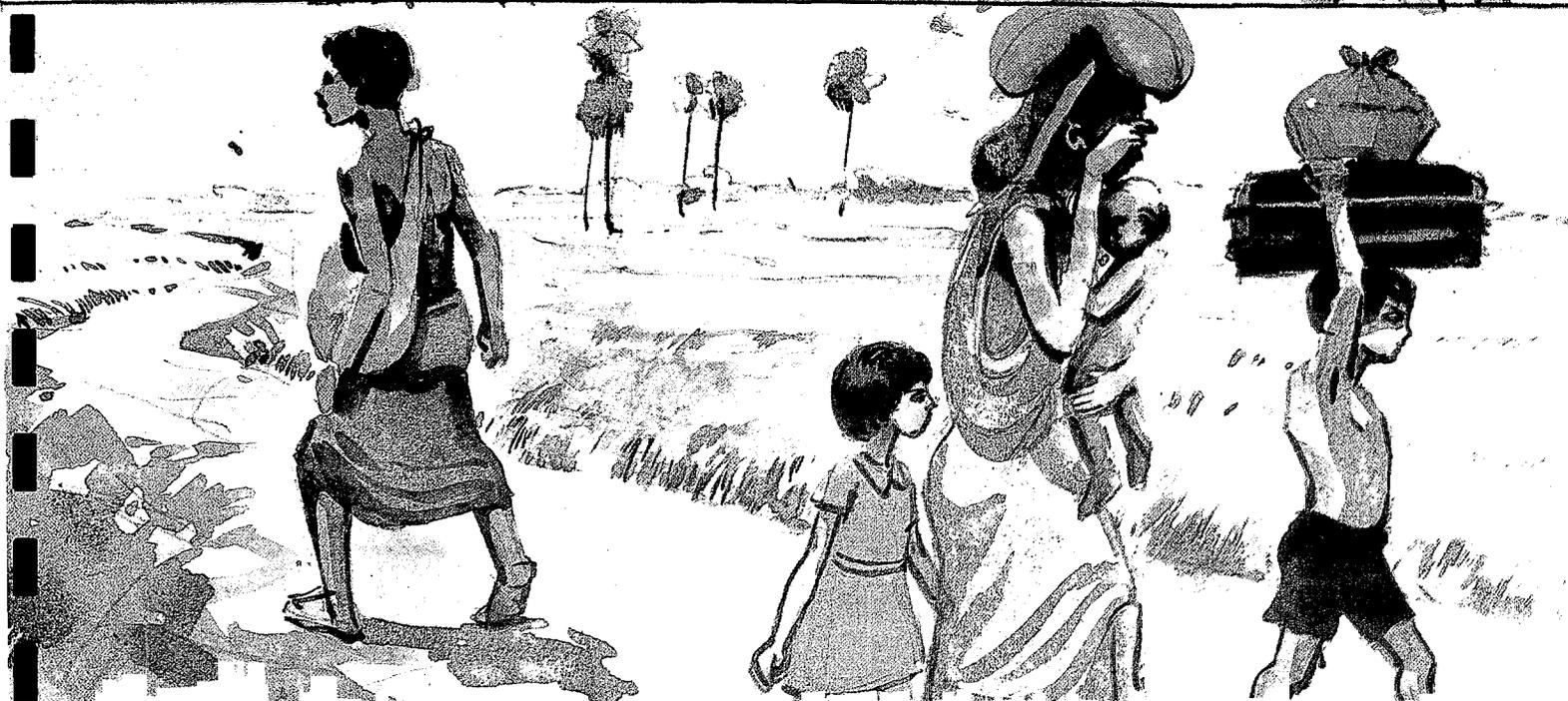
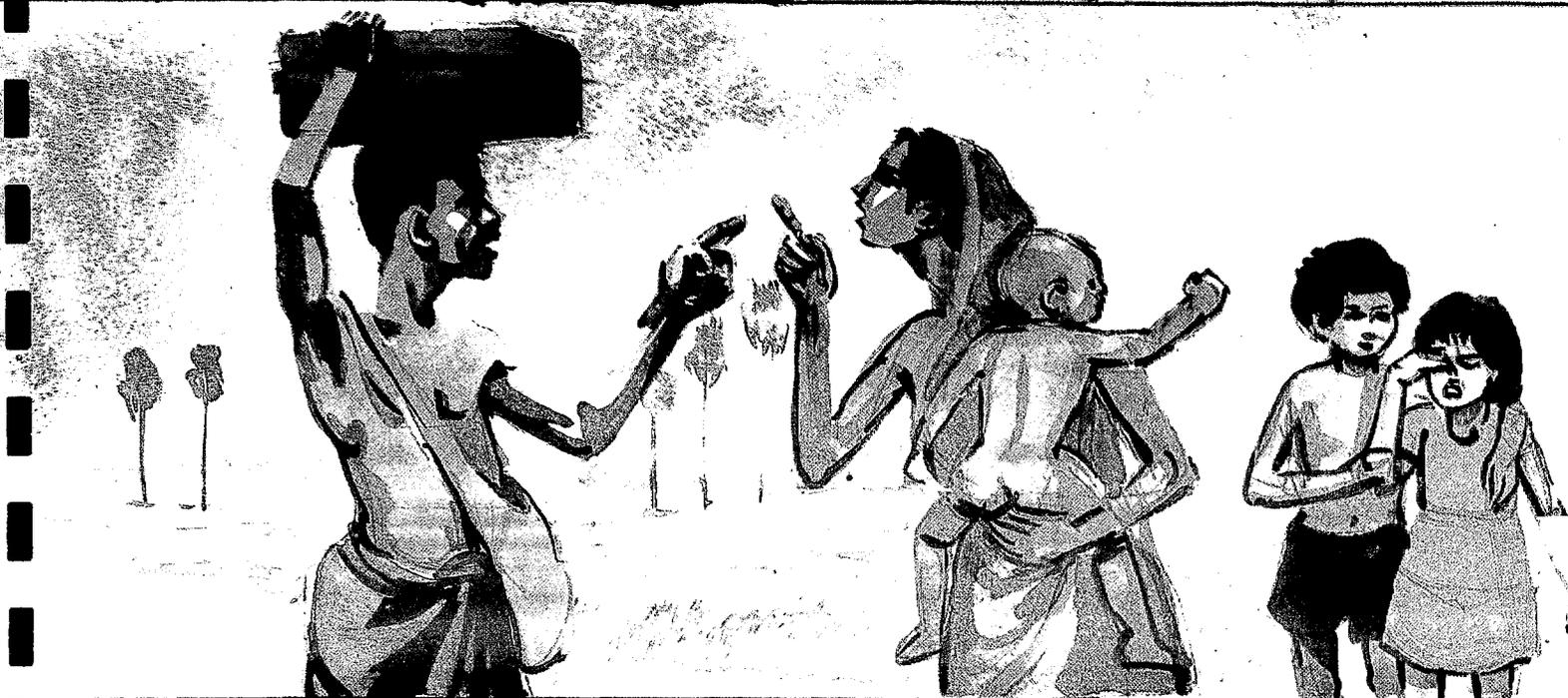
3.2 LIVING ON AN EMBANKMENT AFTER RIVER EROSION



### 3.2 LIVING ON AN EMBANKMENT AFTER RIVER EROSION

- A. WHAT IS SEEN IN THE PICTURE ?
- B. HAVE YOU EVER BEEN IN SUCH A SITUATION ?
- C. HAS THERE EVER BEEN A SITUATION LIKE THIS IN YOUR VILLAGE?
- D. WHAT WILL YOU DO IF YOU ARE DRAGGED INTO SUCH A SITUATION IN THE FUTURE ?

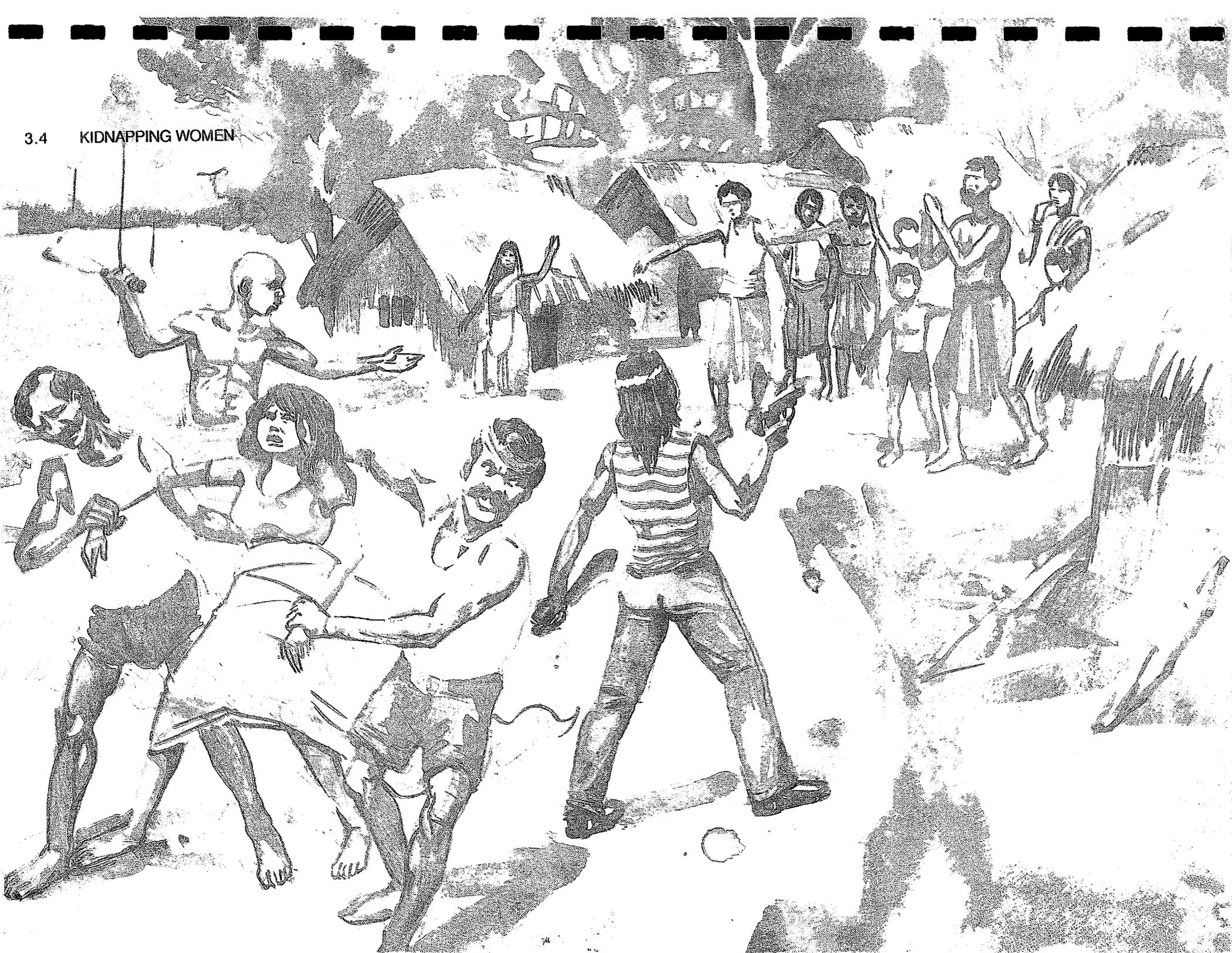
3.3 BREAKUP OF FAMILIES



**3.3 BREAKUP OF FAMILIES**

- A. WHAT IS SEEN IN THE PICTURE ?
- B. HAVE YOU EVER BEEN IN SUCH A SITUATION ?
- C. HAS THERE EVER BEEN A SITUATION LIKE THIS IN YOUR VILLAGE?
- D. WHAT WILL YOU DO IF YOU ARE DRAGGED INTO SUCH A SITUATION IN THE FUTURE ?

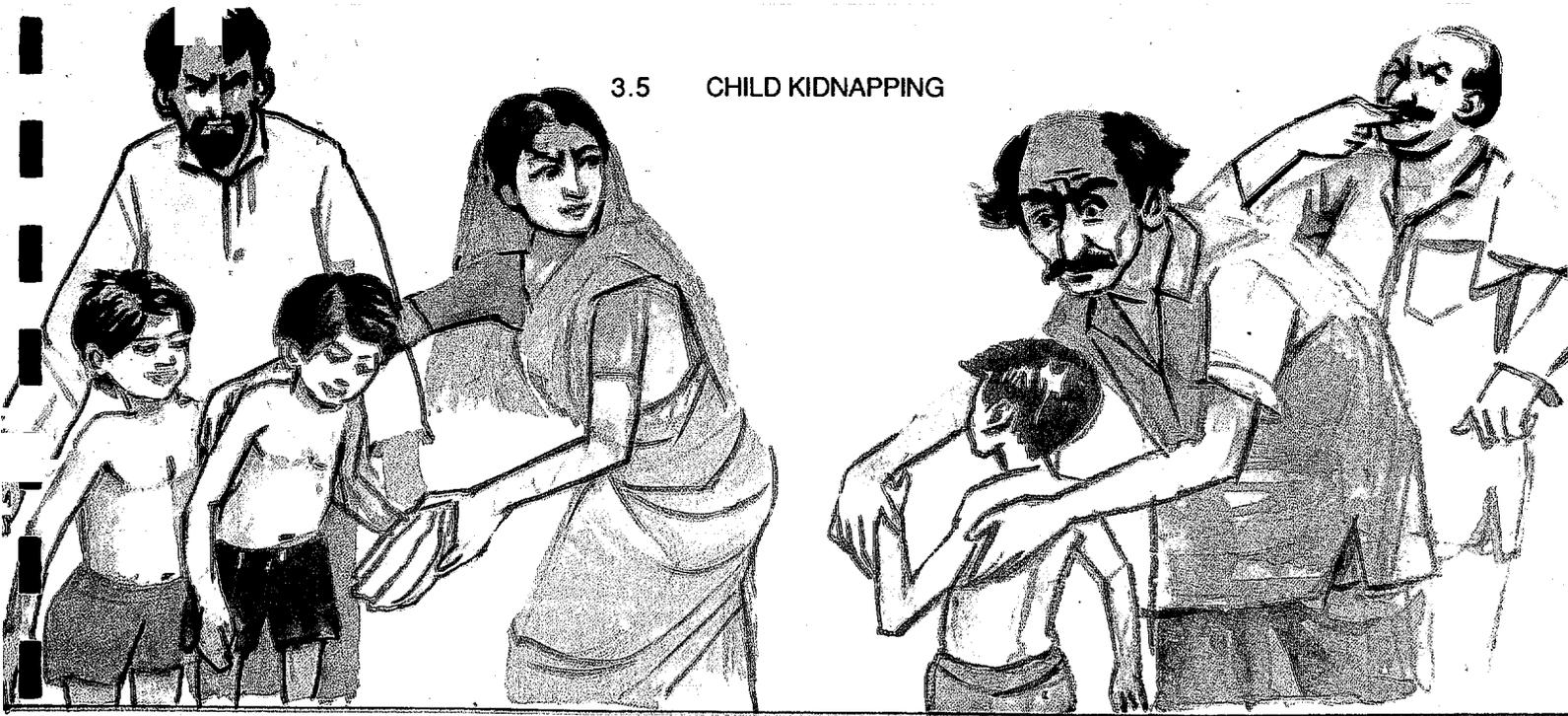
3.4 KIDNAPPING WOMEN



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### 3.4 KIDNAPPING WOMEN

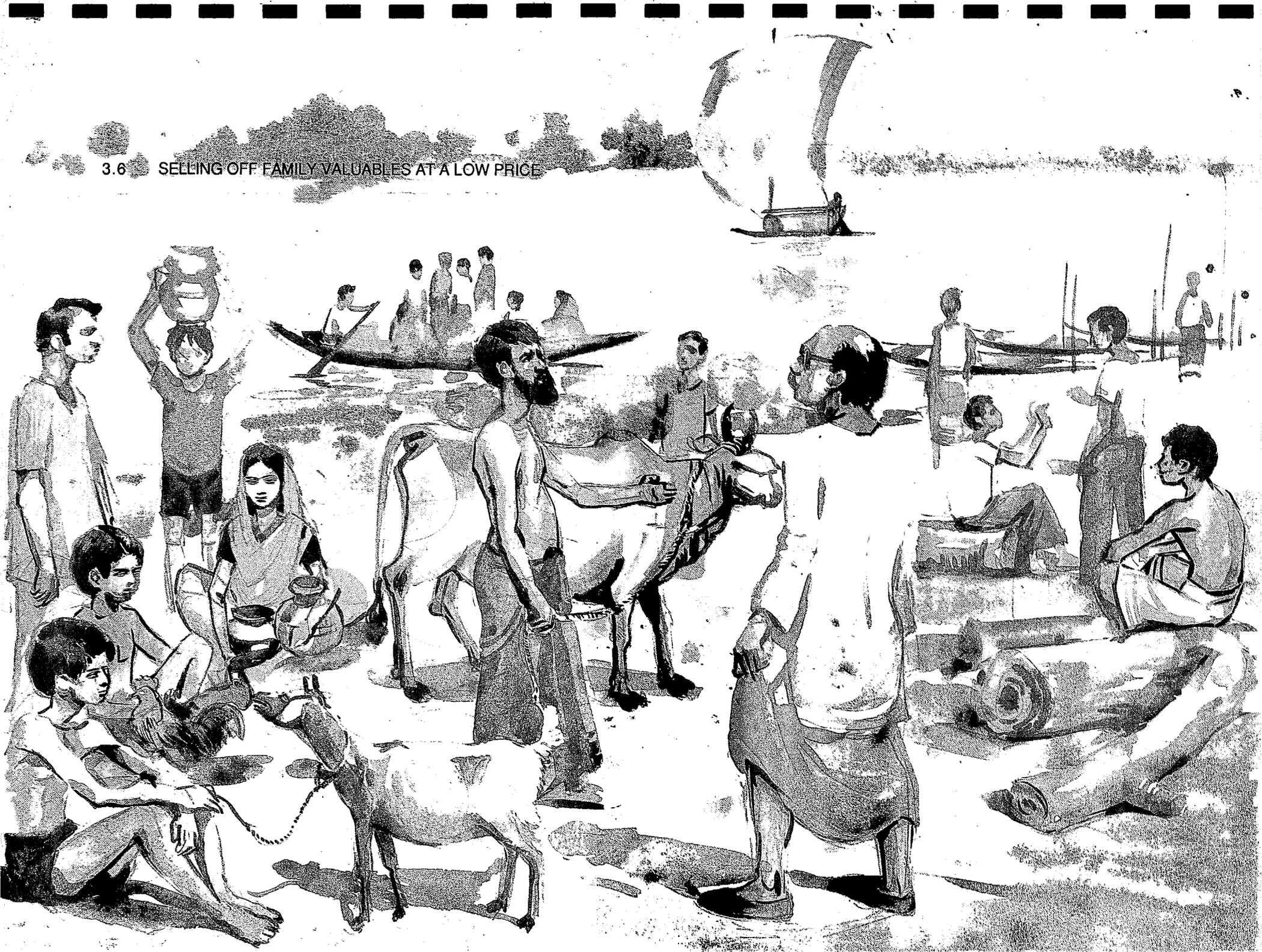
- A. WHAT IS SEEN IN THE PICTURE ?
- B. HAVE YOU EVER BEEN IN SUCH A SITUATION ?
- C. HAS THERE EVER BEEN A SITUATION LIKE THIS IN YOUR VILLAGE?
- D. WHAT WILL YOU DO IF YOU ARE DRAGGED INTO SUCH A SITUATION IN THE FUTURE ?



### 3.5 CHILD KIDNAPPING

- A. WHAT IS SEEN IN THE PICTURE ?
- B. HAVE YOU EVER BEEN IN SUCH A SITUATION ?
- C. HAS THERE EVER BEEN A SITUATION LIKE THIS IN YOUR VILLAGE?
- D. WHAT WILL YOU DO IF YOU ARE DRAGGED INTO SUCH SITUATION IN THE FUTURE ?

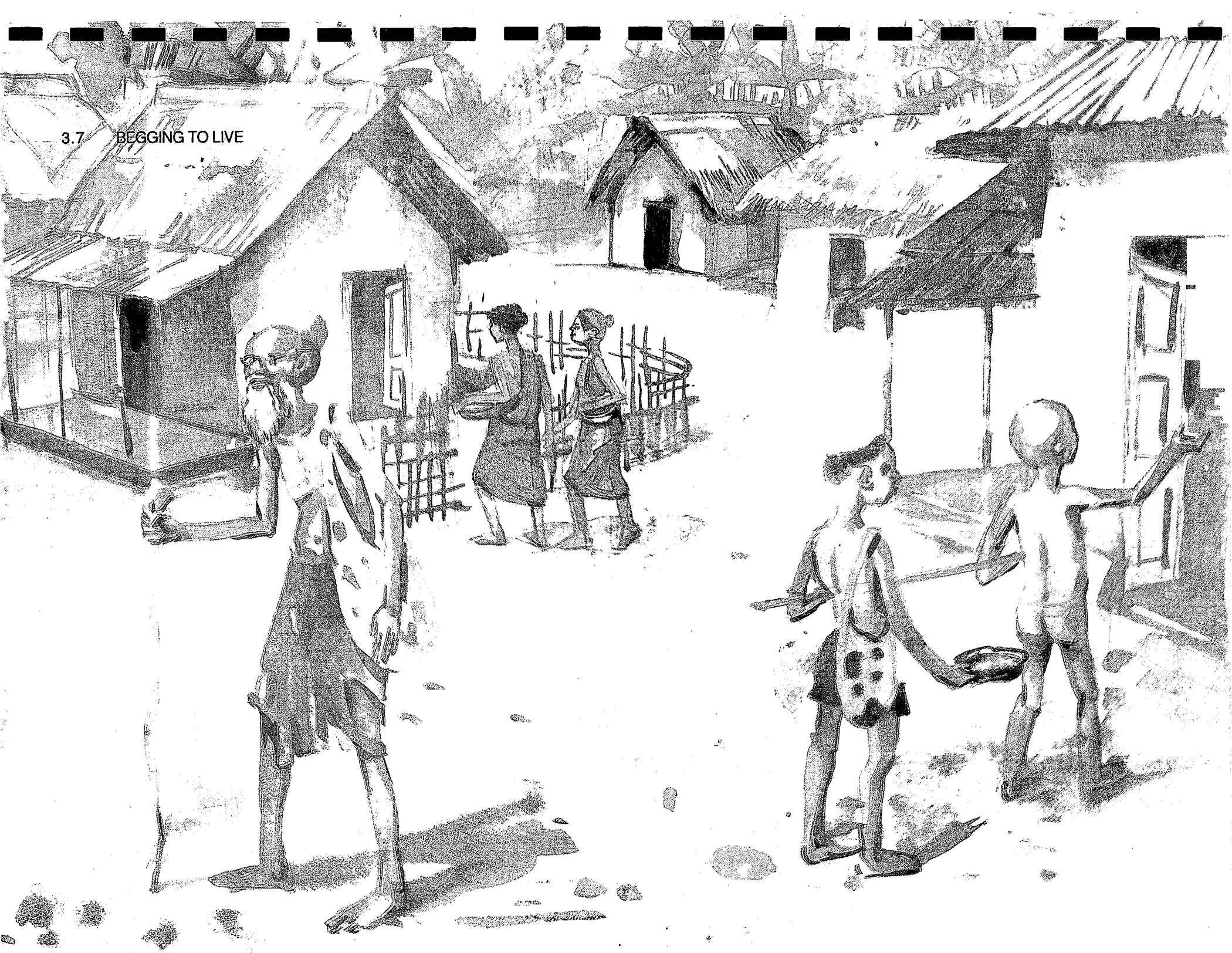
3.6 SELLING OFF FAMILY VALUABLES AT A LOW PRICE



**3.6 SELLING OFF FAMILY VALUABLES AT A LOW PRICE**

- A. WHAT IS SEEN IN THE PICTURE ?
- B. HAVE YOU EVER BEEN IN SUCH A SITUATION ?
- C. HAS THERE EVER BEEN A SITUATION LIKE THIS IN YOUR VILLAGE?
- D. WHAT WILL YOU DO IF YOU ARE DRAGGED INTO SUCH A SITUATION IN THE FUTURE ?

3.7 BEGGING TO LIVE



**3.7 BEGGING TO LIVE**

- A. WHAT IS SEEN IN THE PICTURE ?
- B. HAVE YOU EVER BEEN IN SUCH A SITUATION ?
- C. HAS THERE EVER BEEN A SITUATION LIKE THIS IN YOUR VILLAGE?
- D. WHAT WILL YOU DO IF YOU ARE DRAGGED INTO SUCH A SITUATION IN THE FUTURE ?

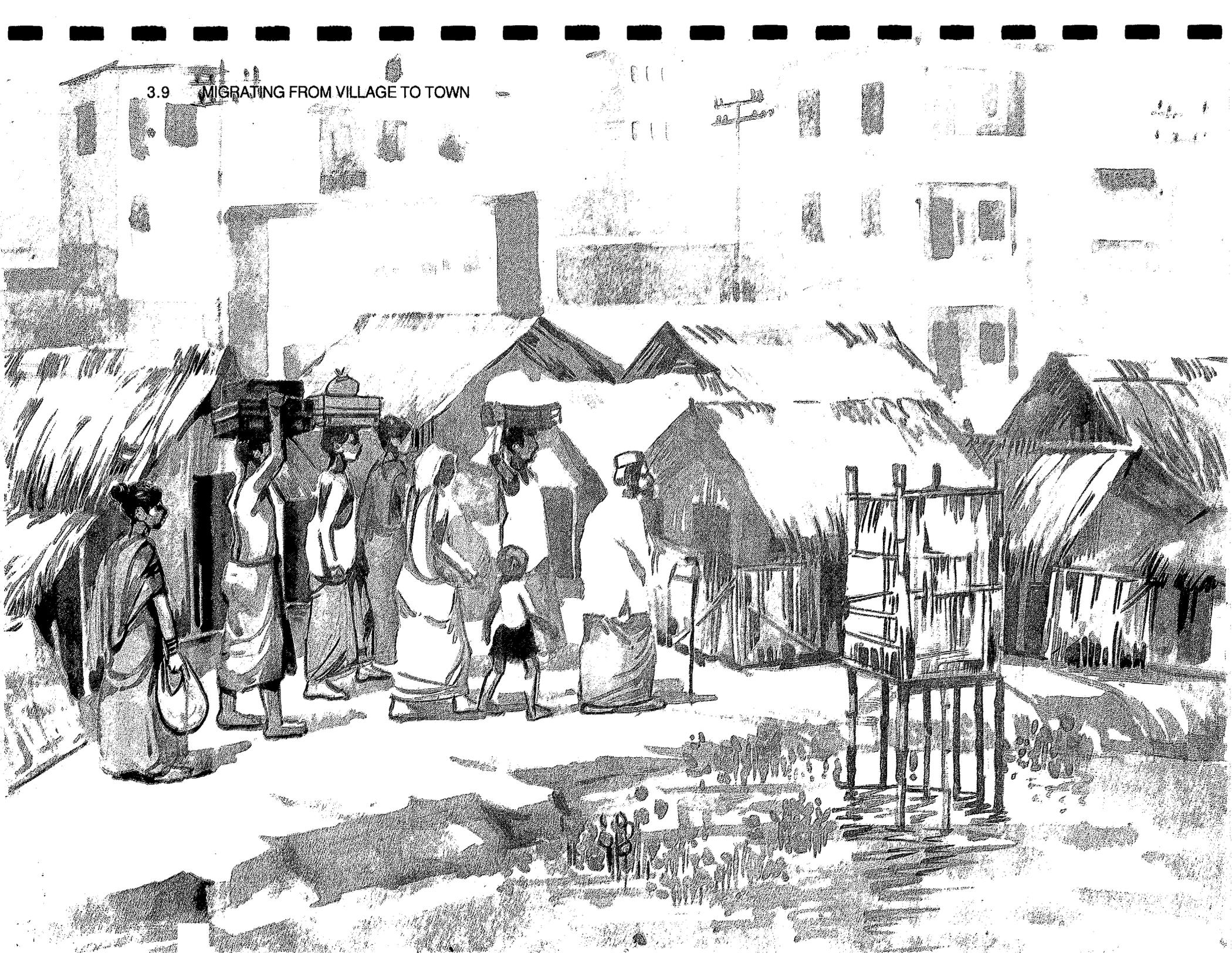
3-8

PROSTITUTION



**3.8 PROSTITUTION**

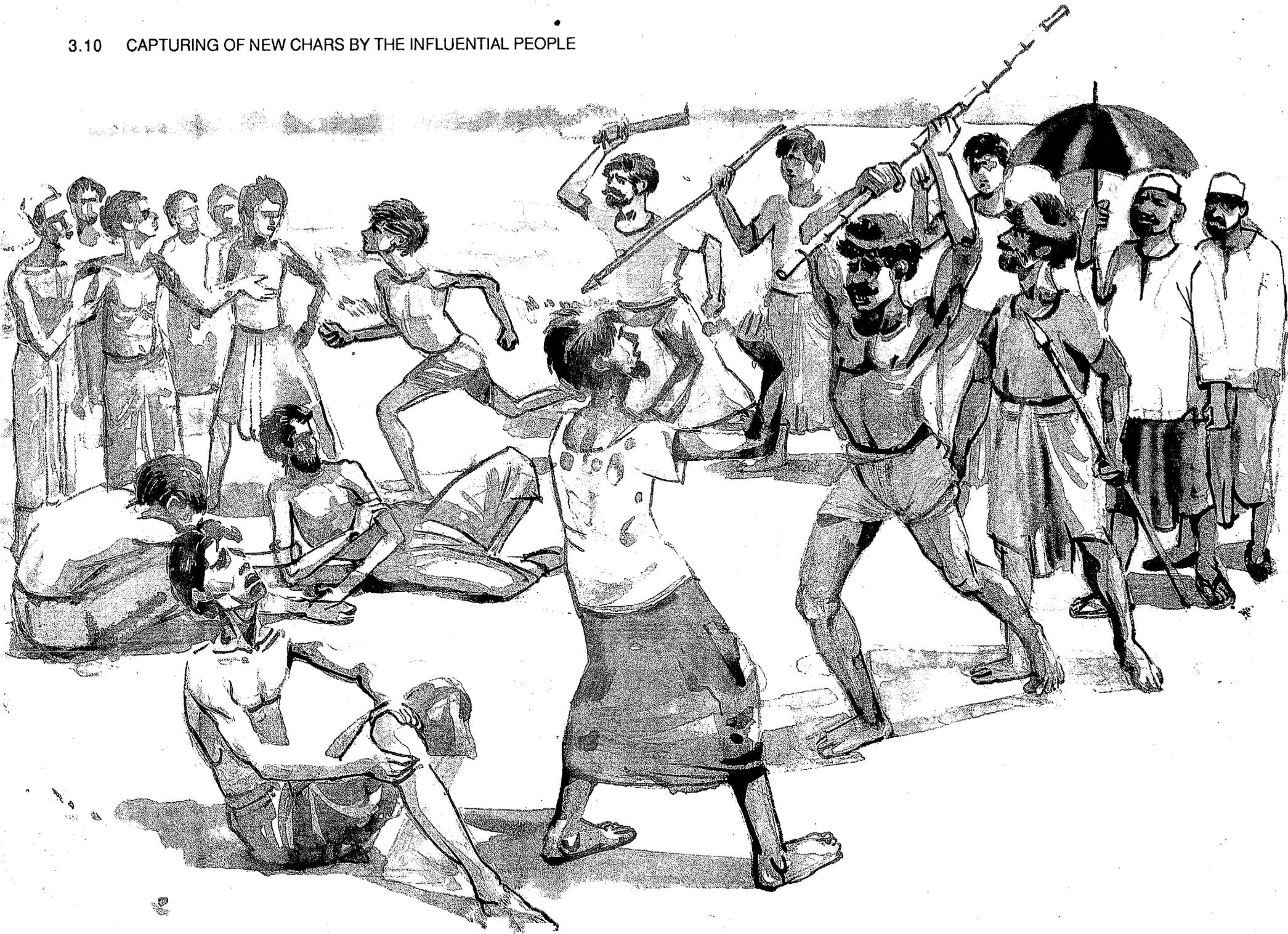
- A. WHAT IS SEEN IN THE PICTURE ?
- B. HAVE YOU EVER BEEN IN SUCH A SITUATION ?
- C. HAS THERE EVER BEEN A SITUATION LIKE THIS IN YOUR VILLAGE?
- D. WHAT WILL YOU DO IF YOU ARE DRAGGED INTO SUCH A SITUATION IN THE FUTURE ?



**3.9 MIGRATING FROM VILLAGE TO TOWN**

- A. WHAT IS SEEN IN THE PICTURE ?
- B. HAVE YOU EVER BEEN IN SUCH A SITUATION ?
- C. HAS THERE EVER BEEN A SITUATION LIKE THIS IN YOUR VILLAGE?
- D. WHAT WILL YOU DO IF YOU ARE DRAGGED INTO SUCH A SITUATION IN THE FUTURE ?

3.10 CAPTURING OF NEW CHARS BY THE INFLUENTIAL PEOPLE

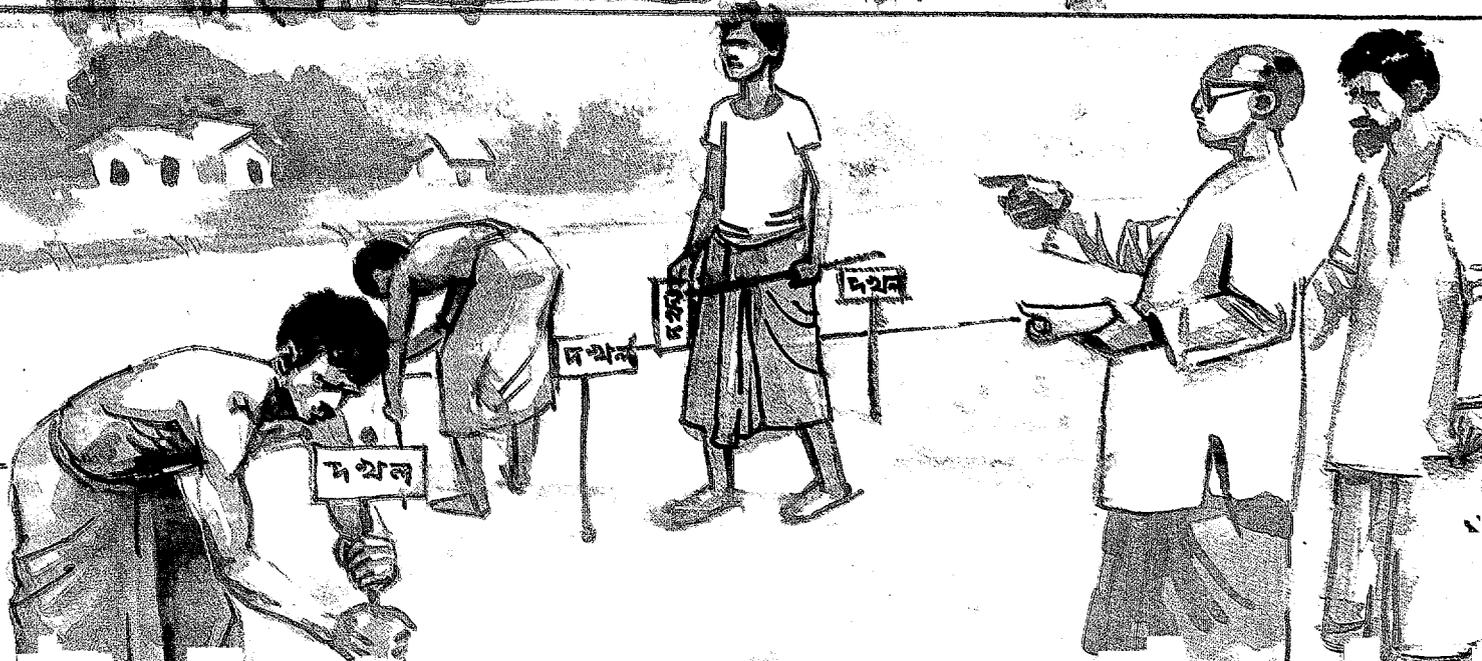
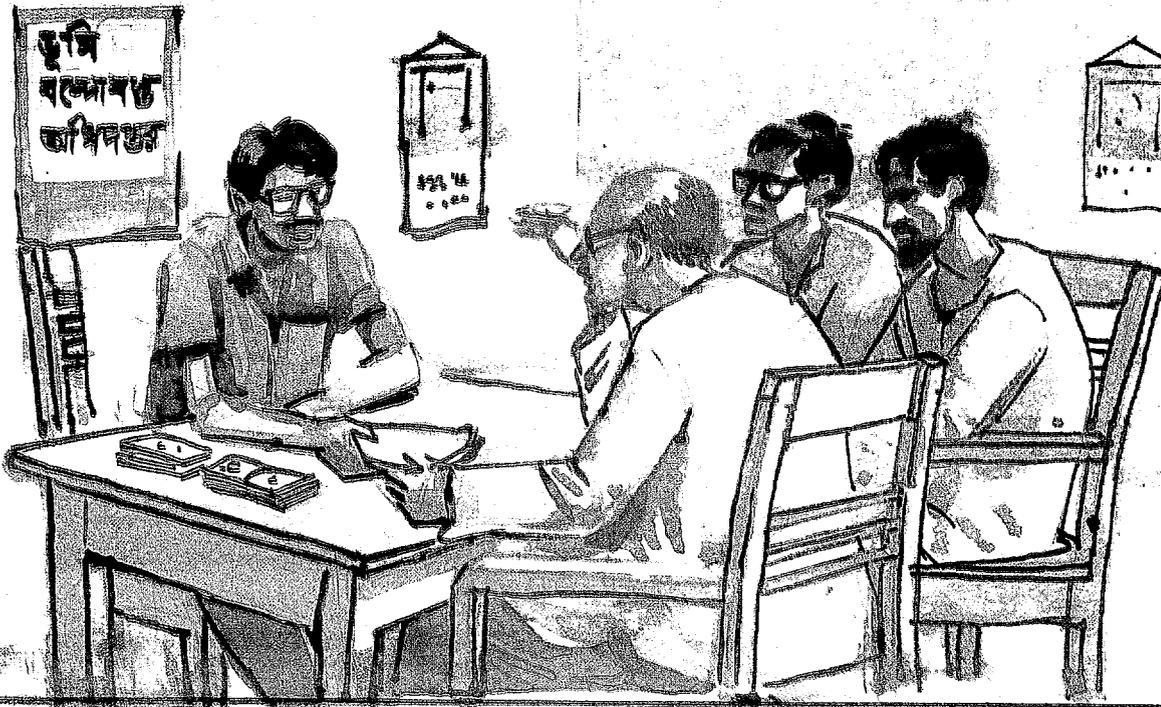


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### 3.10 CAPTURING OF NEW CHARS BY THE INFLUENTIAL PEOPLE

- A. WHAT IS SEEN IN THE PICTURE?
- B. HAVE YOU EVER BEEN IN SUCH A SITUATION ?
- C. HAS THERE EVER BEEN A SITUATION LIKE THIS IN YOUR VILLAGE?
- D. WHAT WILL YOU DO IF YOU ARE DRAGGED INTO SUCH A SITUATION IN THE FUTURE ?

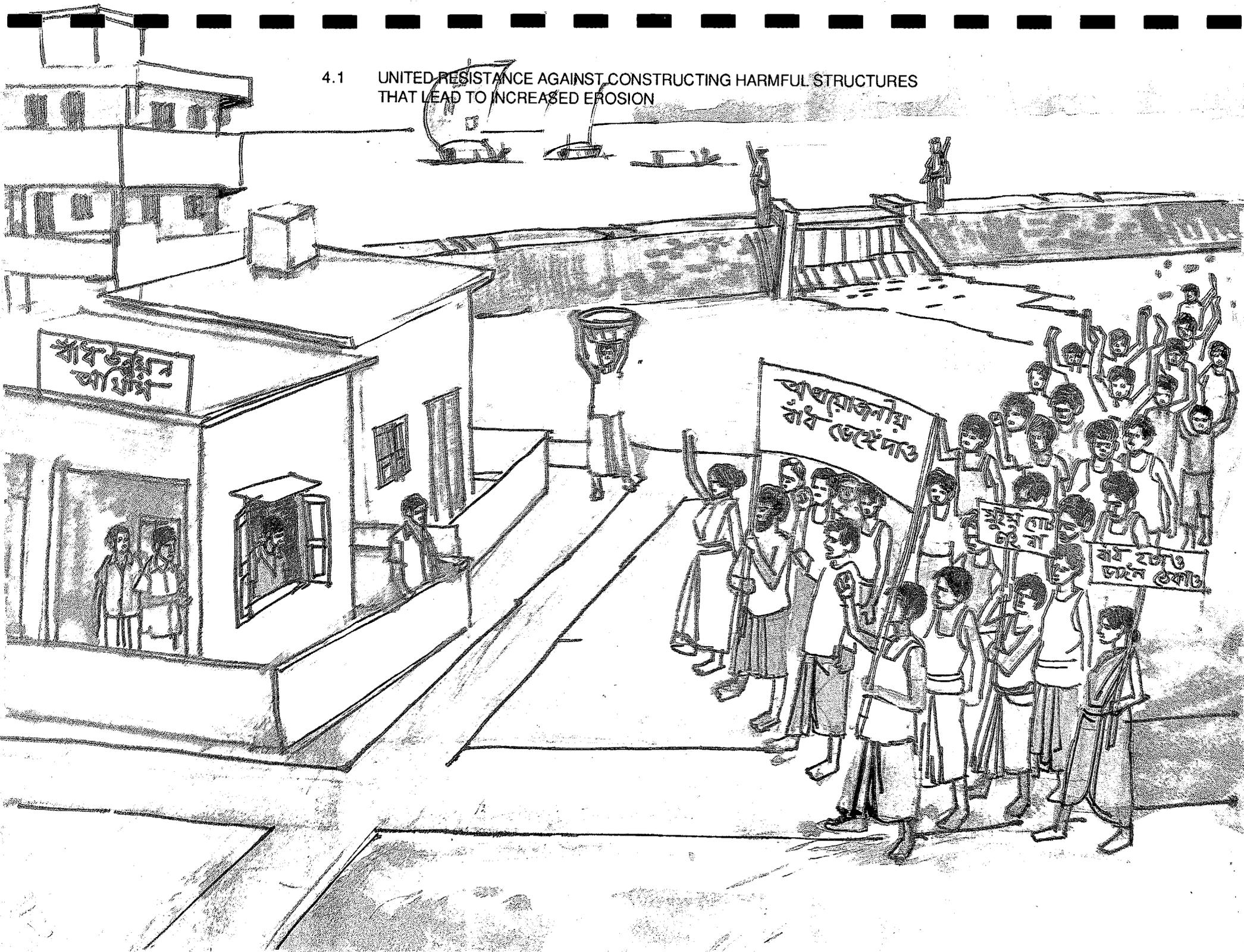
3.11 MALPRACTICE IN GIVING DCR



**3.11 MALPRACTICE IN GIVING DCR**

- A. WHAT IS SEEN IN THE PICTURE ?**
- B. HAVE YOU EVER BEEN IN SUCH A SITUATION ?**
- C. HAS THERE EVER BEEN A SITUATION LIKE THIS IN YOUR VILLAGE?**
- D. WHAT WILL YOU DO IF YOU ARE DRAGGED INTO SUCH A SITUATION IN THE FUTURE ?**

4.1 UNITED RESISTANCE AGAINST CONSTRUCTING HARMFUL STRUCTURES  
THAT LEAD TO INCREASED EROSION



**4.1 UNITED RESISTANCE AGAINST CONSTRUCTING HARMFUL STRUCTURES THAT LEAD TO INCREASED EROSION**

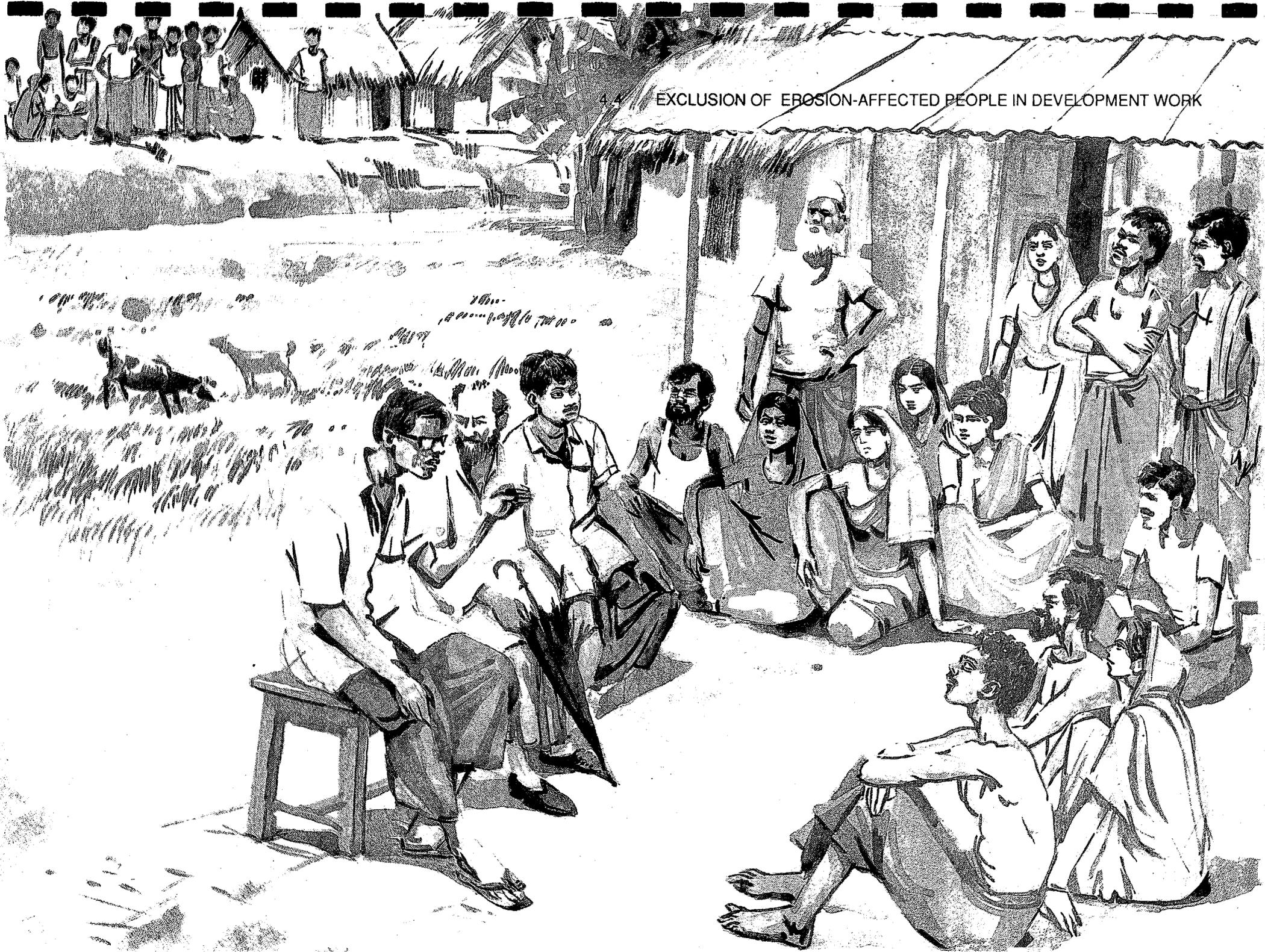
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- B. HAVE YOU EVER BEEN IN SUCH A SITUATION ?**
- C. HAS THERE EVER BEEN A SITUATION LIKE THIS IN YOUR VILLAGE?**
- D. WHAT WILL YOU DO IF YOU ARE DRAGGED INTO SUCH A SITUATION IN THE FUTURE ?**

4.3 RESISTANCE AGAINST UNLAWFUL CAPTURE OF RAISED LAND



**4.3 RESISTANCE AGAINST UNLAWFUL CAPTURE OF RAISED LAND**

- A. WHAT IS SEEN IN THE PICTURE ?**
- B. HAVE YOU EVER BEEN IN SUCH A SITUATION?**
- C. HAS THERE EVER BEEN A SITUATION LIKE THIS IN YOUR VILLAGE?**
- D. WHAT WILL YOU DO IF YOU ARE DRAGGED INTO SUCH A SITUATION IN THE FUTURE ?**

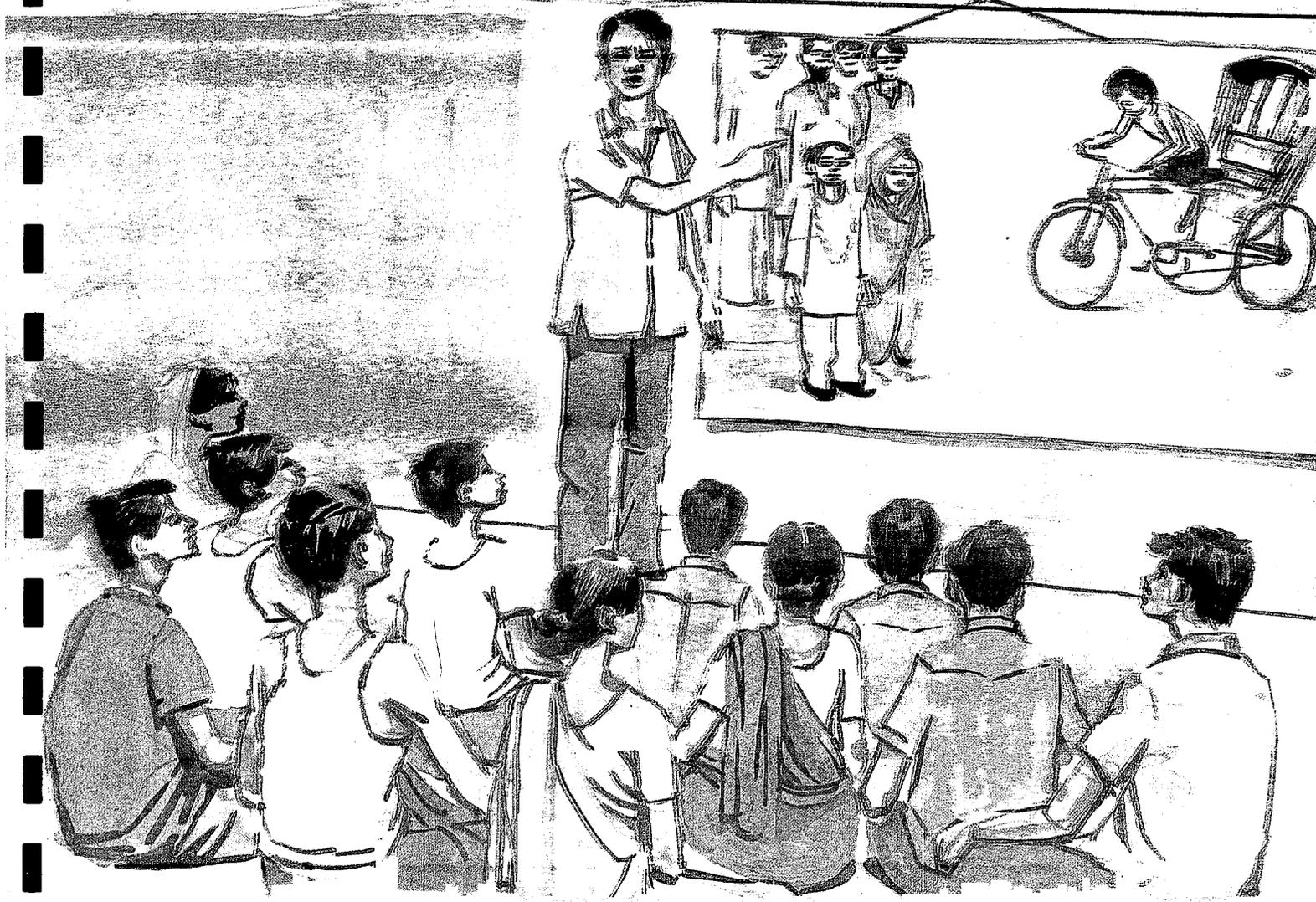


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**4.4 EXCLUSION OF EROSION-AFFECTED PEOPLE IN DEVELOPMENT WORK**

- A. WHAT IS SEEN IN THE PICTURE ?
- B. HAVE YOU EVER BEEN IN SUCH A SITUATION ?
- C. HAS THERE EVER BEEN A SITUATION LIKE THIS IN YOUR VILLAGE?
- D. WHAT WILL YOU DO IF YOU ARE DRAGGED INTO SUCH A SITUATION IN THE FUTURE ?

4.5 EDUCATING PEOPLE ON THE RIGHTS OF WOMEN AND CHILDREN



#### 4.5 EDUCATING PEOPLE ON THE RIGHTS OF WOMEN AND CHILDREN

- A. WHAT IS SEEN IN THE PICTURE ?
- B. HAVE YOU EVER BEEN IN SUCH A SITUATION ?
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- D. WHAT WILL YOU DO IF YOU ARE DRAGGED INTO SUCH A SITUATION IN THE FUTURE ?