

Final Draft

Review of Post-Flood “Shelter and Housing Program” 2000

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Alliance**

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Executive Summary

Chapter 1: Introduction

Severe flood occurred in October 2000 in Jessore-Khulna region which was traditionally known as flood free region. The flood caused huge damage – particularly to the housing. Generally, people’s houses were mud built; they collapsed as they were inundated.

Local NGOs did not have prior experience but they had to engage because of the urgency of the situation. They – with donors’ support - mounted relief and rehabilitation operation. A large element of it was shelter reconstruction.

There is a need to improve capacity to deal with such disasters – it may occur in future. This review was commissioned to contribute to that. Specifically, it would help gain a very useful insight about people’s needs for shelter in emergency.

The review sought to summaries the experiences of the shelter reconstruction initiatives and raise debates about quality and relevance issues of shelter rehabilitation programme.

The review team consulted project documents of the implementing NGOs and met ‘key informers’ in the communities. Also, it had FGDs with men, women and children and meetings with implementing NGOs. The review team visited 13 villages under 12 unions of 7 Upazila of 5 districts. It checked 122 shelters.

Selection of the implementing NGOs and villages were purposive – intention was visit two villages under one union and to get a wide geographic coverage.

Families received shelters but moved away subsequently were missed out in physical checks. Also, government’s relief efforts were not included in the review.

Chapter 2: Shelter programme

The flood affected 182 unions of 26 Upazilas under 7 districts - some 832,551 houses were, fully or partially, damaged. Reconstruction required large scale financial and logistical involvement.

Initiate reconstruction was difficult, because NGOs lacked experience and they were too stretched by the relief work, also, because flood water was receding slowly.

Local NGOs submitted proposals for shelter reconstruction to the donors. Generally, they received funds from donors but a few did not. Some donors

further modified the plans and design submitted. Some funding agencies, in addition to providing fund, became involved in monitoring construction process.

NGOs started beneficiary selection process after receiving formal commitment for funding. A few NGOs however did it prior to receiving assurance for fund. One of the latter NGOs could not get fund, and the families listed by this NGO did not get any assistance.

Developing the detail plan agreeing on the types and design of shelter and the budget required several rounds of discussion with the donors. It caused some delays.

Some 21 NGOs implemented shelter reconstruction programme – one with its own resource and other 20 NGOs through funding agencies' supports that came from 8 different sources.

NGOs provided a single room structure – but some added veranda, others did not. All had roof slit bamboo frame structure excepting two that had prefabricated metal structure. For roofing they had either CI sheets or clay tiles, then, varied combination of RCC and bamboo poles and numbers of wall panels. Again, they had varied combination of numbers of rings and wall panels for latrines.

Cost of tile roof shelter was about tk 2,000 less than that of CI sheet roof shelter; veranda and wall panels needed tk 2,000 and 1,000 extra, respectively, Shelter with metal roof frame required double the amount than the cost of shelter with slit bamboo roof frame

Some NGOs provided either employment in cash for work or cash grants, amounts varied from tk 850 to 1,400. Others did not have any such provisions (cash grant or the cash for work).

One NGO that provided prefabricated shelters and erected them through contractors. Others distributed construction materials in centrally located warehouse. Beneficiaries – all were women - collected materials from the warehouses, transported them to their respective sites. Also, they organised construction through local carpenters or those contracted by the NGOs. However, beneficiaries were not allowed to modify the design that the NGOs prescribed.

All NGOs used similar criteria for selection. Criteria included 'family headed by woman', 'family with disabled member', poor family, and 'family of ethnic minority'. They used the criteria in a way that any combination of that qualifies a family to receive support.

NGOs selected beneficiaries through 'committees' that they formed. Memberships of the committees, in some case, were limited to the NGO staff and

in other cases, included local people (e.g. UP members, local teacher, imam and community leaders, representatives from different occupational groups) as well as the NGO staff.

Put together the 21 implementing NGOs provided support to some 19,049 affected families. Number of beneficiaries for individual NGO ranged from 44 to 2,751, but the majority had 500 or less number of beneficiaries. Again, majority of them covered 3 to 6 unions with average of 100 or less number of beneficiaries per union. Also, more than one NGO provided support in a same village.

Chapter 3: Benefits and relevance

Nearly all beneficiaries used the shelter as their living quarters; only a few cases, they used it for kitchen or cow shed.

Beneficiaries appreciated what they had received but they viewed that shelter should provide privacy or security women and adolescent girls, and space for women to work and children to play and study.

Nearly in all cases houses damaged had mud walls and in majority cases had straw roofs. Reconstruction replaced all damaged straw-roof houses by either CI sheet or tile roof. Also some damaged tile roof houses were reconstructed with CI sheet roof. Then, all shelters reconstructed did not have enough wall panels to cover 4 sides of the room.

They used either tile or CI sheet for roofing but it did not necessarily reflect the traditional preference for roofing materials of the respective region. Also, they used slit bamboo for roof frame. It is too weak to the weight of tile roof.

Beneficiaries viewed that: size of the shelter was small, without veranda shelters were inadequate, and without wall panels incomplete. However, use of RCC pillar was an improvement.

NGOs did not involve beneficiaries in the planning or designing the shelters. Beneficiaries suggested that their involvement would have improved quality and relevance of the shelters.

NGOs involved the communities in beneficiary selection and material distribution. Also, they sought beneficiaries' contribution in the form of material or labour inputs, which resulted in extra work to women's daily routine and children's involvement in construction work.

NGOs initiated the process immediately after starting the relief work. Some beneficiaries received shelters as early as in March or April 2001, others in December 2001 and in March 2002.

Chapter 4: Concerns and issues

Reconstruction of shelters needed a very large-scale operation. Whether NGOs could mobilise the required volume of fund or they have capacity to undertake logistic of that scale. Or we look for alternative approaches that enable NGOs make significant contribution despite the limited scale of their operation.

NGOs tried to help more people; they stretched their resources and compromised quality. They did not have standard to refer. There is need for a "reference standard" and investing to build capacity to apply that.

Each NGO worked individually and separately, and provided "complete set of shelters" to their respective "segment of beneficiaries". It did not help maximising use of their resources and logistic capacities, as well they could gain from economy of scale.

NGOs sought and generally achieved communities' participation in beneficiary selection and material distribution. They did not involved beneficiaries in the planning process or in shelter design therefore the value of their efforts remained partial.

Selection criteria that the NGOs used were open to subjective interpretation. Beneficiary selection was arbitrary and it made the NGOs vulnerable to criticism. They needed much more stringent criteria and more rigour in their selection process.

Some families "without land" did not receive assistance. Constructions of shelters do require land. We need a different model 'shelter reconstruction support' for this category of people.

"Formal ownership" of shelter is helpful for women. But they also need a "women friendly" delivery system. We need a sound gender analysis that enables to challenge gender discrimination without increasing women's daily work load.

Children share burden of emergency. Disaster responses should help reduce that. Children need protection that: lack of choice does not force them to labour.

Disasters cause problems. They also create opportunities for improvement and to challenge system that are unjust or undesirable.

Chapter 1: Introduction

1.1 Background of the review

Severe flood occurred in the southern districts in October 2000. It affected some 10 million people in seven districts – namely Kushtia, Meherpur, Chuadanga, Jhenaidah, Jessore and Satkhira. This area has been known as “flood free region”. People had very little experience about flood. Traditionally, they have been living in mud built houses that were unable to sustain flood.

The flood had caused huge damage and disruption and, in particular, inundation melted the bases of the houses and resulted in collapse of the houses. A large numbers of families in those flood-affected seven districts found that they become homeless. During the flood they lived in temporary shelters. They needed to rebuild their houses. It became urgent because of the approaching winter.

The local Non-Governmental Organisation (NGO) – although they did not have any prior experience to deal with floods - planned and implemented a fairly large scale relief and rehabilitation operation. A large element of this recovery operation included shelter construction for the flood affected families. NGOs worked enthusiastically but, obviously, to meet the need of the time, they had to engage in areas well beyond their “core competence”. Their efforts were supported by the donors as well as by the communities.

It has been realised that the region does not have any immunity against flood, as it had been perceived before. The region is likely to experience flood in future, and both the NGOs and the communities have to improve their understand about and capacity to deal with such disasters. Agencies involved in the flood recovery interventions believed that a review the programme would contribute significantly to improving the current understanding. More specifically, it would help gain a very useful insight about people’s needs for shelter in emergency.

1.2 Objectives and Scope of the review

The objective and the scope of the review is outlined in the Proposal of the Review of Post-Flood “Shelter and Housing Program” of Flood 2000 in the annexure A. The study sought to find and summaries the experiences of the shelter construction efforts, and to initiate a dialogue within the development community. Findings are expected to contribute to defining the issues related to people’s need for shelters in emergency and to raising debates about the quality and relevance of shelter rehabilitation programme.

The study, largely, looked at needs concerning the flood-affected families’ shelter and, under the given circumstances, how and to what extent that have been met.

1.3 Review Methodology

The methodology included review of secondary data, consulting people involved in the programme – through focus group discussions (FGDs) or semi-structured interview or meetings - and physical verification of some shelters in some selected localities.

[a] Secondary data consultation

The review team consulted project documents of the implementing NGOs. It included the Proposals and Completion Reports of WAVE, IDEAL, RRC, SRIZONY, UTTARAN, SUS, SUSHILON and Banchte Shekha and Project Completion Report from CONCERN. The team also consulted Bangladesh Disaster Report 2000.

[b] Semi-structured interviews

The review team met and discussed with 'key informers' in the community that included recipients and non-recipient of shelter support (female and male), local elite, public representatives and NGO workers.

	male	female
Recipient	2	120
Non-recipient	36	4
Elite & public representative	34	0

[c] Focus Group Discussion (FGD)

The team had 6 FGDs with the recipients of shelter support and children from recipient and non-recipient families. 2 of the FGDs were with adult male and female mixed, one female, one with male and 2 with children girls and boys mixed. These FGDs were done the localities visited by the review team.

Male	27
Female	62
children 10-14 age group	39
children 6-9 age group	25

[d] Meetings with NGOs

The review team had meetings with 8 implementing NGOs – separately, in the respective NGOs' offices. Both managers and field level workers of the NGOs participated in the meetings. In addition, the review team had a workshop type meeting with implementing NGOs' representatives in Dhaka.

[e] Observation and field visits

The review made visits to 13 villages under 12 unions of 7 Upazial of 5 districts. It physically checked the current status of 122 shelters constructed through the shelter programme's support.

District	villages	shelters
Meherpur	2	10
Chuadanga	3	63
Jhenaidah	2	11
Jessore	2	9
Satkhira	4	29
Total	13	122

Selection of both the implementing NGOs and the villages were purposive.

The review team intended to visit two locations under one union and to get extensive geographic coverage in a very limited period of time. Upazilas were selected on the basis of an administrative map. Then, a NGO that had been significantly involved in the shelter programme in each of these upazilas was selected. Based on the respective NGO's 'distribution list' unions and the villages were selected.

1.4 Limitation of the review

The timeframe of the review caused some constraints – the team could see only 122 shelters. Then, team concentrated on the shelters that have been existing at the time of the visits. Families that received shelters but moved away subsequently were not visited. Secondly, the team could not do FGDs in all the villages that it had visited. Thirdly, the review was undertaken after many months of the completion of the project. It gave a fair degree of objectivity but many of the NGO personnel who were involved with the programme were available. Also, in some cases, all relevant records and documents from the respective NGOs were not available at the time of the review. Fourthly, the government's relief efforts through the Local Administration included distribution of 'items for shelter'. But the did not look at this element.

1.5 The review team

Ms. Fatima Khanam, Mr.Taslim Uddin, Mr.Palash Mondal and Mr. Rozen... comprised the review team. Excluding, Mr. Matiul Ahsan, others did the field visits, interviews and FGDs. Also, the team was supported by a panel of three advisors - Mr. G.N. Wahra, Mr. Zahid Hussain, Ms.Nilufar Matin.

1.6 Structure of the Report

In addition to this introductory chapter, the report is organised in three chapters. Chapter 2 describes the NGOs' plan and processes of the shelter reconstruction programme in the context of the magnitude of the problem. The issues pertaining to benefits, quality, and relevance of the intervention are discussed in chapter 3. The fourth chapter describes the issue and concerns.

Chapter 2: Shelter programme

2.1 Magnitude of the problem

The flood in 2000 had affected 182 unions of 26 Upazilas under 7 districts. Some 832,551 houses were either fully or partially damaged (in 6 districts, figure for Magura district were not available)¹. The table 3 below gives the details.

The scale of destruction was huge. The recovery required substantial engagement in relocating the affected families as well as mobilising financial resources and organising logistics. The need was urgent. Because, the flood occurred in October – only 2 months away from the approaching winter.

The problem was further compounded by the fact that the NGOs involved in the recovery

interventions did not have any prior experience of such engagement. and that the flood water had been receding very slowly. Generally, they did not have any concrete understanding what the affected people would need and what they would require for reconstruction of the shelters. Also, the NGOs had a limited capacity and they were already too stretched to do the relief work. Commendably, they were aware of that, they said to the review team “we had no previous experience to face such type of flood or disaster, so there might have some shortcomings”,

District	Upazilla	Union	Houses
Kushtia	5	48	95,000
Meherpur	3	18	96,705
Chuadanga	4	17	231,720
Jhenaidah	2	17	50,000
Magura	2	11	Not available
Jessore	5	29	265,000
Satkhira	5	32	94,126
Total	26	182	832,551

Source: Bangladesh Disaster Report 2000, Disaster Forum

2.2 Recovery Plan and Processes

NGOs involved in relief work felt the need for providing ‘shelter support’. They proposed to the donors and their respective INGO partners for financial assistance – excepting one NGO which implemented the programme through its own fund. Generally, NGOs submitted proposals for ‘shelter programme’ received donors’ supports. There were few NGOs who could not get donors’ assistance. They had to drop their schemes.

Some NGOs submitted the proposals with detail plan describing the types of houses and their designs. Donors have either agreed to the design proposed or a modified version of that. Proposals of the other NGOs included only broad description of the type of house and the estimated costs of the scheme. In such

¹ Gujarat earthquake on the 26th January 2001 destroyed some 170,000 houses. It was much more visible, attracted huge media coverage and funds.

cases, the donors had developed the detail plans and the designs, and provided that to the NGOs along with budget allocations.

Several funding agencies raised concerns about the quality of construction. Some of them – in addition to the budget allocations for the NGO - provided 'monitoring inputs' to oversee the construction process and shelter materials.

Generally, NGOs informed the affected families and started the beneficiary selection process after they had received formal commitment of funds from the donors. Few NGOs however started this process prior to receiving assurance for fund from the donor. One such NGO, not being successful to obtain donors' fund had to abandon the scheme after completing beneficiary selection. In this particular case, the families listed had built plinths of their houses and waited for the NGO's support that never came. Other NGOs did not include these families in their lists to avoid potential duplication.

They started the process as early as in February 2001. But reaching to agreement with the donors required several rounds of discussions and several months. Issues the parties needed sort out prior to agreeing were: design details and construction materials' specification, procurement and delivery procedures, beneficiary selection criteria and procedures, geographic coverage and cost estimates.

Some 21 NGOs participated in implementing shelter reconstruction programme. As noted above, one NGO implemented the scheme through its own resource. The other 20 NGOs received financial assistance from funding agencies. They received funds individually from one, two or more donors. (see Annex .B) List of NGOs implemented shelter support programme)

Funding support came from some 8 different sources, including one that had received the fund originally from a donor but did not do any implementation directly. They included the donors and INGOs, in addition, an international oil and mineral company and a contribution from one community. Each funding agency supported a number of NGOs ranging from 1 to 9. (See list of funding agencies in the Annex. C)

2.3 Support Packages²

Shelter support packages that the NGOs provided to the beneficiaries were varied. Broadly, the support packages included provisions for a single room - some with additional provisions for veranda. All shelters had roof frame structure with slit bamboo excepting two that had prefabricated metal structure. For roofing they had either CI sheets or clay tiles; in one case, there were further options for replacing clay tiles with golpata. Then, each package varied by the combinations

² Apparently, support packages were defined and developed without any reference to the SPHERE Standards

of RCC pillars and bamboo poles - excepting one that had 10 bamboo poles only and another that included only 6 RCC pillars. Again, there were variations in the numbers of wall panels - some had provisions to covers the 4 sides of the room, some provided wall panels to cover 2 sides and others did not have any provision for wall panels. Absence of wall panel in the support package largely reflected the respective NGO's intention that the beneficiaries would build mud walls by themselves.

All NGOs, excepting one, had added provision for latrine to their respective support package. However, there were variations in the provision of latrines. A package included either 1 slab with 3 rings or 1 slab with 1 ring; then, in some cases they came with wall panels and in other cases they were without the wall panels. One of them had, in addition, a bucket and a pot.

There were variances in the costs of per unit support package depending on their contents. Cost of tile roof shelter was about tk 2,000 less than that of CI sheet roof shelter (other components remain same). In similar way, veranda needed about tk 2,000 more, 'only bamboo poles' compared to that of combination 'RCC

and bamboo poles' required about tk 1,500 less. Additional cost for wall panel was about tk 1,000. Cost of shelter with metal roof frame and RCC

Components of support package				no veranda	with veranda
Tile roof	slit bamboo frame	RCC & bamboo pole	no wall panel	3,483	5,599
			with wall panel	N/A	6,570
CI sheet roof	slit bamboo frame	bamboo pole	no wall panel	N/A	4,170
		RCC & bamboo pole	no wall panel	5,462	N/A
	metal frame		RCC pole	with wall panel	12,500

poles was about double than that of shelter with slit bamboo roof frame and combination of RCC and bamboo poles.

Furthermore, some NGOs provided additional cash grants to cover costs of plinth raising and carrying – depending on the funding source amounts varied either tk 850, or 900 or 1,000, or 1,400. One NGO, instead of cash grant included the beneficiaries in cash for work – 30 days employment at tk 60 per day. One package did not include any such provisions (cash grant or the cash for work).

2.4 Delivery system

NGOs that provided prefabricated shelters erected them at the homestead of the recipients through contractors. Other NGOs procured the construction materials and processed them - such as cutting bamboo into pieces of required length and making RCC poles. Then, delivered them from their warehouses, which they had set up at centrally located places. It required them organising transports to their homes – a distance of 2 km or less as well as paying for the transportation costs.

Some NGOs, as noted above, provided cash grants to cover the transportation costs.

The NGOs had selected, formally, a woman from each family as the recipient of their support (details below). This means that women had to go to the NGOs' office or warehouse to negotiate, collect material and sign documents. Also, they "... had to go to the office many times to get the house".

Some NGOs had contracted carpenters and labours sent them to the sites for constructing the shelters. Others had left the construction work entirely with the individual beneficiaries. All NGOs – excepting a few – insisted that the designs do not vary from that they had specified. Nevertheless, some of them felt the need for allowing the beneficiaries to modify the design during construction. Generally, they could not do so, because they believed they were constrained by conditions imposed upon them by their donors. They said to the review team "we tried our level best to convince donor to change the design and materials but failed to do so."

2.5 Beneficiary selection

Shelter support was targeted and was provided to a selected number of the affected families. All NGOs applied similar criteria. They described it as follows:

- ❑ Family headed by women (particularly, separated, divorced, abandoned or widowed)
- ❑ Family with disabled adult male or female member
- ❑ Poor family
 - Without any land for homestead
 - With adequate financial resource to rebuild shelter
 - Lives on public charity (fitra)
- ❑ Family of ethnic minority

They used these the criteria in a way that any combination of the above would qualify a family that lost its house to receive shelter support package, provided the family did not receive other support package earlier. Also, excepting one NGO, all others listed the name of a female member of the selected family as the recipient of shelter support. However, although it was not explicit, some NGOs excluded families who did not have homestead land.

Implementing NGOs however applied different procedures to identify and select their respective beneficiaries. The review team noted as many as four different procedures.

Firstly,

- Implementing NGOs formed a seven to nine member committee in each village – selected UP members, local elite (eg. Teacher, imam and

community leaders, representatives from different occupational groups and the implementing agencies comprised the committee

- Implementing NGOs informed the committees about the numbers shelters would be provided for each village; then, requested the committees to select the beneficiaries based on the criteria noted above and 'priority ranking'
- Representatives of the implementing NGOs independently verified the list prepared by the committees
- Final lists were announced in village level public meetings and were submitted to the financing agencies and to the respective Union Parishads, as well a copy of that was displayed in a public place in each village
- The committees were entrusted with responsibilities monitor that the list receive the support package.

Secondly,

- Implementing NGOs formed a five member committee in each village – selected UP members, school teacher, imam and community leaders, representatives from the implementing agencies and the financing agencies comprised the committee
- The committees selected the beneficiaries for the respective villages based on the NGOs' earlier survey findings and the criteria noted above.

Thirdly,

- Implementing NGOs formed a central committee – selected staff members comprised the committee
- The committees selected the beneficiaries for all the villages based on the NGOs' earlier survey findings and the criteria noted above. The committee also had responsibilities to implement, supervise and monitor the programme.

Fourthly,

- Implementing NGOs formed a central committee – selected staff members and the UP members comprised the committee
- The committees selected the beneficiaries for all the villages based on the NGOs' earlier survey findings and the criteria noted above. The committee also had responsibilities to implement, supervise and monitor the programme.

In reality, the notion of poverty or 'poor household' dominated the selections. Majority of the recipients, as the review team found, were under the criterion of 'poor household'.

District	total	disable	e/minority	w/head	poor HH
Meherpur	8.2	10.0	0.0	10.0	80.0
Chuadanga	51.6	1.6	74.6	4.8	19.0
Jhenaidah	9.0	9.1	9.1	0.0	81.8
Jessore	7.4	11.1	0.0	0.0	88.9
Satkhira	23.8	6.9	10.3	10.3	72.4
Overall	100.0	4.9	41.8	5.7	47.5

Beneficiaries under other criteria (e.g. disabled, ethnic minority, women headed families) each comprised around 10 or less percent of the total recipients of shelter support for the respective districts. Exception was for Chuadanga district - it was because one of the villages selected for the review was a village of ethnic minority families.

Again, among the poor very few of the families without homestead land received shelter support - excepting in Chuadanga. Figures for Chuadanga refer to ethnic minority community who lived on khasland.

2.6 Extent of coverage

Put together the 21 implementing NGOs – with financial assistance from some 8 different sources (including one community and a case of mobilising organisation's internal resource) – provided support to some 19,049 affected families. In absolute terms it is a large number. However, compared to the need, only a very small proportion of the affected families was able receive the support.

Understandably, implementing NGOs had varied capacities. It reflected in the numbers of affected families each of them provided support to - it ranged from 44 to 2,751. Nearly half of the NGOs provided support to 500 or less number of beneficiaries, each. Of the remaining only a few had more than 2,000 beneficiaries.

Despite each NGOs supported a small number of beneficiaries, they, apparently, tried to cover wider area geographically. About two third of them tried to cover 3 to 6 unions and a further one fifth them went for more than 6 unions. It brought down

Table 6: Distribution of shelter by land ownership

district	Own land	Khas land	other's land
Meherpur	80.0	0.0	20.0
Chuadanga	4.8	95.2	0.0
Jhenaidah	90.9	9.1	0.0
Jessore	100.0	0.0	0.0
Satkhira	31.0	0.0	0.0
Overall	29.5	68.0	2.5

Table 7: Percentage of affected families received shelter support, by district

District	Recipients of support
Kushtia	0.2
Mehrpur	1.6
Chuadanga	0.9
Jhenaidah	2.8
Jessore	2.4
Satkhira	7.9
Overall	2.3

Table 8: Distribution of implementing NGOs by numbers of support package provided individually

No of support package	NGOs (%)
1 to 500	47.6
501 to 1000	14.3
1001 to 1500	14.3
1501 to 2000	14.3
Over 2000	9.5

Table 9a: Distribution of NGOs by number of unions covered

1-2 unions	14.3
3-4 unions	28.6
5-6 unions	38.1
over 6 unions	19.0

Table 9b: Distribution of NGOs by average number of beneficiaries per union

1-100 beneficiaries	47.6
101-200 beneficiaries	28.6
201-300 beneficiaries	19.0
Over 300 beneficiaries	04.8

Table 10: Distribution of villages by numbers of NGO's involved

Single NGO	69.2
2 NGOs	7.7
3 NGOs	23.1

the average number of beneficiaries per union to 100 or less. Only a quarter of them had 200 or more beneficiaries per union.

Coverage was thin. It is likely that many affected families in the villages who would qualify by the selection criteria were left out. In some cases, a second or third NGO came to the village covered by the first NGO and provided support to few more families. But it did not change the situation significantly. Therefore, it was not surprising that the review team noted involvement of multiple NGOs in slightly less than one third of the villages it visited and that many people who the team met said “we are happy to receive shelters but there are many others like us who should have received too”.

Chapter 3: Benefits and relevance

3.1 Use of the shelter

Beneficiaries valued the support received from the NGOs and indeed used the shelters. Rahima said to the review team 'if I did not get the house I would have to live under open sky'. The review team found that a very large number of the recipient has been using the shelter as their living quarters. They suffered huge losses and had very little choices. The support was a substantial addition to their assets and comforts. It does not however mean that their needs were met or they had been able to restore what they required for shelter.

dwelling	95.1
extra room	0.8
kitchen	0.8
cow shed	1.6
no use	0.8
burned	0.8

3.2 Concept of house

Although they appreciated the efforts of the NGOs and valued what they had received, they perceived 'house' as something more than a single room structure. Women sought in their house protection and security both for their families' assets and themselves and their children - adolescent girls in particular. They need privacy. Also, they need space - for comfort and doing household chore as well to receive and entertain guests. A single room structure in an open field is far from providing these. It is more so if the room does not have walls. Perhaps, this is why Laily said to the review team "during day time she [her daughter] prepares her lessons and does other work here and at night she sleeps in her brother's house".

Children want to have space for themselves and to be able to play. They do not like their whole days under scrutiny of the adults. They said to the review team that the shelter their families had received "... were good but not good for them".

A house is for lodging and protection against weather; in addition, it gives people dignity and social prestige. It enables owners to invite friends and relatives and to do social function.

3.3. Restoration

Understandably NGOs could not compensate fully the losses that the affected people had incurred. Nearly in all cases houses they had lost had mud walls and in majority cases had straw roofs. Over all, little less than a third of them had tile roofs. However, all houses under Jessore district had tile

district	tiles	straw
Meherpur	30.0	70.0
Chuadanga	0.0	100.0
Jhenaidah	18.2	81.8
Jessore	100.0	0.0
Satkhira	65.5	34.5
Overall	27.0	73.0

original roof materials of the damaged houses	roof materials used in reconstruction	
	CI sheet	Tiles
Tiles	27.3	72.7
Straw	79.8	20.2
Overall	65.6	34.4

roofs and, in contrast, all houses in Chuadanga district had straw roofs. None had CI sheet roofing.

The NGOs' shelter support package effectively replaced all damaged straw-roof houses by either CI sheet roof – 79.8 percent cases, or by tile roof. 27.3 percent of the damaged tile roof houses were reconstructed with CI sheet roof and the remaining 72.7 percent with tile roof.

All shelters with CI sheet roof, under the review, had wall panels to cover four sides of the room. In contrast, 45.2 percent of the tile roof shelters did not have any provision for wall panel. 31.0 percent of

them had wall panels to cover two sides only and the remaining 34.8 percent had wall panels to cover four sides of the room.

3.4 Relevance and quality

As noted above, NGOs used either tiles or CI sheets for roofing (and straw roofing was discarded). Despite the multiple choices of the roofing materials, it does not necessarily reflect the traditional preference for roofing materials of the respective region or communities. In Satkhira damaged straw roof houses were reconstructed with tile roofs, whereas, in Jessore many originally tile roof houses received CI sheet roofing. Then, in Meherpur, some of the original straw roof houses received CI sheet roof and others received tile roof.

Roofing	4 sides	2 sides	no panel
CI sheet	100.0	0.0	0.0
Tiles	23.8	31.0	45.2
Overall	73.8	10.7	15.6

District	tiles	CI sheet
Meherpur	50.0	50.0
Chuadanga	4.8	95.2
Jhenaidah	18.2	81.8
Jessore	33.3	66.7
Satkhira	100.0	0.0
Overall	34.4	65.6

NGOs used slit bamboo for roof frame. Traditionally, people use such structure for straw roof houses. It is however weak to the weight of tile roof. Also, the kind of structure needed to hold tiles in place is difficult make by using slit bamboo. Then, they could not always procure bamboo of required quality, mainly because of large demand and low supplies in the market. The problem was further compounded by the lack of adequate number of skilled carpenters in the area. In many cases, construction was done unskilled or poorly skilled carpenters. As a result, often beneficiaries found falling or dislocation of roof tiles. Jahanara said to the review team “we are grateful for what you gave us ... we should not complain ... we are afraid of sleeping under this tile roof, slightest wind dislodges the tiles”.

	slit bamboo	metal
CI sheet	95.0	5.0
Tiles	100.0	0.0
Overall	96.7	3.3

From utility point of view shelter provided was incomplete. In majority cases, it came without veranda. Traditionally, people do not build houses without veranda. Lialy said, "... veranda helps us maintain our privacy, when men are around we could sit separately and talk". If they have veranda, they do not have to bring visitors in their rooms. Also, they cook in the veranda if they could not afford separate kitchen.

Again, in majority cases shelters did not have wall panels and nearly for all cases there was no provision for doors and windows. Support providers expected that the recipients would be able to build them using their own resource. However, some families were too poor to do that. For example, Parul, whose shelter remained "wall less". She said "we cannot even mange decent meal, how could we make the walls."

Size of shelter was also an issue. Women commented that it was too small. It gave them a place just to sleep – and even so for the larger families. Women hardly find room to do their household chore or to keep their utensil. Children complained that the shelters were "...very small... did not have enough space for them to study or play."

Use of RCC poles however was appreciated by everybody. It was a new technology. People generally believed that RCC pole structure would stronger and, unlike the mud wall structure, it would survive inundation.

3.5 Beneficiaries' involvement

Generally, recipients of shelter support perceived that they were not consulted or involved at the early stage of the project – in planning and designing process. They suggested it would have been an advantage for the implementing agencies because it would have improved quality and relevance of the shelters. Designing of shelter and its detailing were done solely by the implementing and the funding agencies.

By and large, NGOs' attempt to involve the communities was limited to selecting the beneficiaries and delivering the support. Also, the NGOs sought beneficiaries' contribution in the form of material or labour inputs. It resulted in women – in addition to their routine work – and children doing construction work. Women had to go to the NGOs' offices and arrange for transportation of construction materials. Also, they had take part in construction work – carrying materials and water, helping the carpenters and plinth raising. Children in FGD said 'we worked for house construction ... carried bamboo, water and other materials ... also helped to raise plinths'. One woman said, "I brought my son from his hostel to help us in construction". NGOs representatives however suggested "... in our culture children do work with their parents ... it should not be stopped ... they

learn by doing day to day work ... it helped them in future.” Apparently, the NGOs believed such involvement of the recipient families would establish their ownership better. However, it was essentially a budget relieving approach for the implementing agencies.

3.6 Timing

NGOs claimed that they had proposed and initiated the process for shelter reconstruction quickly – immediately after starting the relief work. One agency said “we completed need assessment within 10 days but donor’s approval took long time.” Some beneficiaries that the review team met suggested that they received the shelter as early as in March or April 2001. Others received their shelters in December 2001 and in March 2002.

Chapter 4: Concerns and issues

4.1 Scale

Obviously, reconstruction of shelters for all those affected families required many times larger operation. Combined with the quality issues (detail bellow) it would need a very large volume of fund. Could the NGOs and their donors mobilise that volume of fund quickly? Less likely, perhaps. Nevertheless, the flood was, generally, perceived as a 'localised disaster'. There was considerable reluctance to engage – particularly in shelter reconstruction. It was largely left with the local NGOs to convince others that there was huge need for restoring shelter. The question therefore is whether we tried our best? Or, more pertinent perhaps, do we have effective mechanism to monitor and identify such needs quickly?

Even without the funding constraints, difficulties related to logistics would have been insurmountable. Individually, the implementing agencies worked with a small number of shelters yet they faced immense difficulties. They had to expand quickly taxing their management capacity. Then, the local market came under huge pressure to cope with the sudden increase in the demands. These are likely to have affected the quality negatively. It could be argued that more rigorous targeting or not spread over large geographic area thinly would have helped the NGOs. It might have solved problems for individual NGO. But the problem of restoration shelters remains. Is it reasonable to pursue recovery of such scale through NGOs or in that sort of time frame? Then, how should we engage in the reconstruction process? How NGOs could make significant contribution despite being working with the limit of their capacities?

4.2 Quality

Components of the support package and their qualities varied. In many cases, shelters were structurally weak and were inadequate in terms of their relevance as perceived by the beneficiaries. NGOs tried to help more people and in doing that they compromised quality. Considering the NGOs' experience and capacity, they indeed did a very commendable job (they get very little appreciation for that). What they did not have was a "reference quality" or standard. Then, they further needed skill and understanding to be able to define, develop and apply quality parameters. Of course, it has funding implications but the donors also have a role to support NGOs develop their capacity. Clearly, we need an agreed "reference standard". SPHERE is a possibility and we may look at it to find how it meets our need.

4.3 Collaboration

Scale of the problem required collaborative efforts. But it was not there. Only exception was the collaboration between the NGO and its donors. Each NGO

worked for a 'segment of beneficiaries' and provided 'complete set of shelters' to their respective group beneficiaries. Each of them, individually and separately, went through the whole process starting from the assessment to beneficiary selection, procurement and distribution. It was same even for the villages where more than one NGO worked. Perhaps, each had something unique to provide and they had strong views about the quality of their support. But they certainly did not work in a way that helps maximise use of their human resource and their logistic and other capacities. Also, they did not thought of gaining from the economy of scale. Is proper for the development agencies to work with segmented beneficiary groups and ignore maximising resource use in a situation that requires helping large number of people quickly and efficiently? Then, what will be the NGOs' roles and accountabilities - collectively and individually - if they are involved in the process jointly?

4.4 Participation

NGOs sought and generally achieved communities' participation in beneficiary selection and material distribution. They really did not pursue beneficiaries' participation in the planning process or in shelter design. Beneficiaries' participation in both these processes is desirable. Arguably, involving the beneficiaries in the planning process is difficult - particularly so in a situation that requires rapid response. It is however vital that the designs reflect the beneficiaries' preferences and priorities. Without that the value of our efforts will remain very partial. But how do we ensure that NGOs believe in consulting the beneficiaries? Then, how we enable the NGO to seek such consultation and use that effectively in the planning?

4.5 Targeting

NGOs used a list of criteria. Several of the criteria were open to subjective interpretation. Moreover, they were used in a manner that any combination of them would qualify a family to receive support. It put large number of families under the beneficiary category. NGOs had limited resource, and they eventually selected only few among who could qualify as beneficiary. Selection, to large extent, was arbitrary. It made the NGOs vulnerable to criticism. Obviously, they needed much more stringent criteria and more rigour in their selection process. The challenge seems to be to develop a set of more effective criteria. Then, find what it requires to them conscientiously.

We note the nature the programme prevented some of the 'most needy' to benefit. Families without homestead land as well as those who lacked ability to organise construction did not receive assistance. Constructions of shelters do require land. At the same time, it unacceptable land-less families should remain shelter-less. We need a different model 'shelter reconstruction support' for this category of people.

4.6 Gender

NGOs were aware of gender based discrimination. To address this they registered name of a female member of the selected family as the owner of the shelter. They handed over the ownership documents to the women. Formally and legally, women were the owners. Also, the NGOs employed women in cash for work. It enhanced women's access to and control over assets and incomes and gave them certain advantage. It is commendable. At the same time, however, the delivery systems for the shelter material distribution were not women friendly. Women had to go NGO offices - and repeat that because the NGOs could not deliver goods on time, arrange for transporting shelter materials and take part in construction. All these were in addition to their routine day to day work. Clearly, despite the NGOs felt the need and made an attempt, their 'gender analysis' was not adequate. How do we improve and do better it in our future engagements? Do we have a good understanding of 'gender in emergency'? Then, do we have tools for gender analysis that could support our disaster response plan?

4.7 Child labour

Children participated in construction of their families' shelter. Children do share burden of emergency; like women, they take additional work to help their families get out of crisis. Current social belief and tradition facilitate this practice. Some NGOs had subscribed to the notion that participating in construction work was beneficial to the children. We did not however find evidence that the NGOs had sound analysis to assert whether involving children in such work is acceptable or desirable or otherwise. It is more likely that financial constraints and absence of choices forced children's participation in construction work. Without a sound analysis or understanding we cannot promote the notion that children's participation in shelter reconstruction work was beneficial for them. Such notion may reinforce the existing social practices of marginalising children.

4.8 Opportunity

Disasters cause problems, difficulties and hardship. They also create opportunities. During recovery we could promote new thinking, apply new approaches and initiate processes. We could attempt improving the existing system; even we could challenge what are unacceptable or undesirable and seek their remedy. During the shelter reconstruction the implementing NGOs challenged the traditional notion of ownership criteria for house and gender discrimination against women. Also, they introduced new technology (e.g. RCC pillar) that was more suitable and sustainable.

Reconstruction in response to disaster is more than mere restoration of what was there before. We need improvements and enhanced capacity to cope better in future. Therefore, recovery plans require looking for opportunities systematically.

Annexure A: Terms of Reference

Proposal to Review Post-flood "Shelter and Housing Programme" of Flood 2000

1. Background:

A sudden flood of huge magnitude had hit the Southwestern part of the country in October 2000. The disaster had been a shock to the people, because, this area was known as flood free zone and there was no flood in the area for the last 62 years. People had adopted a lifestyle and housing design that had little ability to cope with serious floods. They did not have any coping mechanism that exists in other parts of the country which frequently experience floods. Also, because of such long absence of flood the area remained out of the flood forecasting system.

The flood which caught people unaware and unprepared caused serious disruptions and huge damages. It destroyed houses, educational institutions, places of worship, roads and bridges, swept away household assets, domestic animal and poultry and disrupted services. Also, it affected the ecosystem most adversely. On the whole, however, it made some 10 million people homeless in seven districts.

Generally, people were living in mud houses. In majority cases, houses were washed away or collapsed. Their owners had to move to temporary shelters. When water receded they returned they found they had to rebuild their houses. It became urgent because the winter was already approaching.

Initially, responses – relief, restoration of services and rehabilitation - were planned on the basis of experience and concept that worked well in other areas. But the agencies involved recognized that the situation needed special treatment and recovery would require support of considerable scale for housing. They geared up support for repair and reconstruction of homes and it became the most significant component of the assistance that the agencies provided.

2. Rationale:

The "housing support" varied from organization to organization - not only in size, design and material, but also in cost and degree of provision of loan. Affected people accepted different designs, conditions and housing materials, because they had only few choices. Agencies were also in haste because of the upcoming winter as well, they had to meet the deadlines of the donor funded programme's time table.

All these factors call for a review of the housing interventions implemented in the area. The lessons that will be learnt from the proposed review will help design appropriate interventions in the future.

3. Objective:

The objective of the proposed initiative is to review the emergency housing assistance for flood 2000 to provide necessary background and recommendation information to initiate a dialogue among GOB, NGO, Donors and reach a consensus about appropriate emergency housing intervention.

4. Scope of work.

This review will focus on learning. It will cover issues related to relevance and quality, targeting, timing, cost and benefits, ownership and participation. It includes:

4.1 Review design (height, ventilation, setting etc.) size and quality of construction of each type of housing and materials as far as their usefulness and comfort to the dwellers of different age group and gender.

4.2 Assess targeting, criteria and selection procedure - desegregated by age, gender, disability, religious and ethnic minorities and different socio-economic group.

4.3 Assess appropriateness of timing

4.4 Review investment cost, quantum of loan and recovery method by various donors, international NGOs and different social service organizations.

4.5 Review establishing ownership of the programme participant and community.

4.6 Assess beneficiary participation including children and women in design, material selection, construction etc.

It will summaries the lessons and draw out a set of recommended best practices for future interventions.

5. Methodology:

The methodology will generally involve the following steps:

- Consult documents relating to project implementation - eg. proposal, construction cost estimates, design, completion report, evaluation, assessment reports.
- Assess / evaluate physical aspects of the housing following a structured format (representative samples.)
- Interviews of people / focus group discussion in the affected areas (representative samples).
- Meeting /discussion with team members of the implementing agencies, at various stages of the review.
- Sharing / Discussion at field level with the relevant, concerned service organization, community people, organized group, beneficiaries (non group) through workshop and obtain their views.

6. Review team:

The review team will consist of four people two of them will be from NGO sector with long experience in post flood housing programme. One of the other two-team members will be gender specialist while another one will be a person having knowledge on rural housing and engineering.

7. Duration:

- The whole task will be carried out within June 29, 2002 to August 13, 2002.
- First draft submission on July 28, 2002
- Feed back of DFID on the first draft by August 8, 2002.
- Final draft submission on August 13, 2002

8. Out Put:

- a) Final report reflecting all items stated in scope of work. The report would be not more than 30 pages containing an executive summary.

Annexure B: List of Implementing NGOs

SL no	Name of NGOs	Working Area		
		NO DISTRICT	No. of Upazila	No. Union
1	AID	1	1	1
2	BACHTESHEKHA	3	1	3
3	CARE-Bangladesh	2	2	5
4	CARITAS	4	9	32
5	DESHA	1	1	3
6	DRRA	1	1	4
7	IDEAL	1	3	4
8	IDO	1	2	5
9	JAGORONICHAKRA	1	1	6
10	KARMOJIBI SANGSTHA	1	1	4
11	MUKTI PARISAD	1	1	2
12	PADAKKHEP	1	1	5
13	PALLI CHETONA	1	1	5
14	RRC	2	3	11
15	SHETU	1	2	2
16	SHRIJONY	1	1	4
17	SODAP/ BRSDP	1	2	6
18	SUS	1	2	5
19	SUSHULON	1	1	5
20	UTTARAN	1	2	12
21	WAVE	3	6	38

Annexure C: List of Funding Agencies

Sl no	Funding Agency	No of NGOs supported	Comment
1	CARITAS	1	Directly managed
2	CIDA	7	
3	community	1	
4	CONCERN	6	
5	Oil Company	1	
6	OXFAM-GB	9	Received fund from DFID
7	SDC/IC/VFFP	4	
8	SMF	2	

Annexure D: List of 122 shelters visited by the Review Team

SI no	District	Upazila	Union	Village	Name of the House owner	Ben Criteria
1	Meherpur	Mujibnagar	Bagwan	Ballovpur	Dolly Mollick (35)	Poor HH
2	Meherpur	Mujibnagar	Bagwan	Ballovpur	Danny (18)	disable
3	Meherpur	Mujibnagar	Bagwan	Anandabash	Zahanara 55	Poor HH
4	Meherpur	Mujibnagar	Bagwan	Anandabash	Tahmina (25)	Poor HH
5	Meherpur	Mujibnagar	Bagwan	Anandabash	Sonatan (35)	Poor HH
6	Meherpur	Mujibnagar	Bagwan	Anandabash	Nasima Khatun (35)	Poor HH
7	Meherpur	Mujibnagar	Bagwan	Anandabash	Sabeda Khatun (35)	Poor HH
8	Meherpur	Mujibnagar	Bagwan	Anandabash	Khalesa (45)	Poor HH
9	Meherpur	Mujibnagar	Bagwan	Anandabash	Sabina (35)	Poor HH
10	Meherpur	Mujibnagar	Bagwan	Anandabash	Ayesha Khatun (50)	W/headed
11	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 1	E/minority
12	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 2	E/minority
13	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 3	E/minority
14	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 4	E/minority
15	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 5	E/minority
16	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 6	E/minority
17	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 7	E/minority
18	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 8	E/minority
19	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 9	E/minority
20	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 10	E/minority
21	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 11	E/minority
22	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 12	E/minority
23	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 13	E/minority
24	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 14	E/minority
25	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 15	E/minority
26	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 16	E/minority
27	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 17	E/minority
28	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 18	E/minority
29	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 19	E/minority
30	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 20	E/minority
31	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 21	E/minority
32	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 22	E/minority
33	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 23	E/minority
34	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 24	E/minority
35	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 25	E/minority
36	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 26	E/minority
37	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 27	E/minority
38	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 28	E/minority
39	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 29	E/minority
40	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 30	E/minority
41	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 31	E/minority
42	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 32	E/minority
43	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 33	E/minority
44	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 34	E/minority

45	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 35	E/minority
46	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 36	E/minority
47	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 37	E/minority
48	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 38	E/minority
49	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 39	E/minority
50	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 40	E/minority
51	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 41	E/minority
52	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 42	E/minority
53	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 43	E/minority
54	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 44	E/minority
55	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 45	E/minority
56	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 46	E/minority
57	Chuadanga	Dorshona	Pouroshava	Bagdipara	HH rank 47	E/minority
58	Chuadanga	Jiban Nagar	Simanto	Goalpara	Mazedra (45)	Poor HH
59	Chuadanga	Jiban Nagar	Simanto	Goalpara	Farida	Poor HH
60	Chuadanga	Jiban Nagar	Simanto	Goalpara	Nasima	W/headed
61	Chuadanga	Jiban Nagar	Simanto	Goalpara	Dalia	Poor HH
62	Chuadanga	Jiban Nagar	Simanto	Goalpara	Hafiza	Poor HH
63	Chuadanga	Jiban Nagar	Simanto	Goalpara	Samiron	Poor HH
64	Chuadanga	Jiban Nagar	Simanto	Goalpara	Moiron	W/headed
65	Chuadanga	Jiban Nagar	Simanto	Goalpara	Jahura	W/headed
66	Chuadanga	Jiban Nagar	Simanto	Goalpara	Hasina	disable
67	Chuadanga	Jiban Nagar	Simanto	Goalpara	Fulsoratoon	Poor HH
68	Chuadanga	Jiban Nagar	Simanto	Goalpara	Rabia	Poor HH
69	Chuadanga	Jiban Nagar	Simanto	Goalpara	Nobisonnessa	Poor HH
70	Chuadanga	Jiban Nagar	Simanto	Goalpara	Pansuraton	Poor HH
71	Jhenaidah	Moheshpur	Basbaria	Baganmath	Mamtaz (45)	Poor HH
72	Jhenaidah	Moheshpur	Basbaria	Baganmath	Mahmuda (50)	Poor HH
73	Jhenaidah	Moheshpur	Basbaria	Baganmath	Nilufa Khatun (25)	Poor HH
74	Jhenaidah	Moheshpur	Basbaria	Baganmath	Anju (55)	Poor HH
75	Jhenaidah	Moheshpur	Basbaria	Baganmath	Rasheda (30)	Poor HH
76	Chuadanga	Damurhuda	Howly	Anwarpara	Nasima (25)	Poor HH
77	Chuadanga	Damurhuda	Howly	Anwarpara	Rokeya (30)	Poor HH
78	Chuadanga	Damurhuda	Howly	Anwarpara	Fatema (35):	Poor HH
79	Jhenaidah	Moheshpur	Nepa	Sezia	Shahera Khatun (28)	Poor HH
80	Jhenaidah	Moheshpur	Nepa	Sezia	Bulbul Rani (30)	poor hh
81	Jhenaidah	Moheshpur	Nepa	Sezia	Abeda Khatun (25)	poor hh
82	Jhenaidah	Moheshpur	Nepa	Sezia	Rahima Khatun (25)	poor hh
83	Jhenaidah	Moheshpur	Nepa	Sezia	Shazuli (22)	disable
84	Jhenaidah	Moheshpur	Nepa	Sezia	Shizuli Sarder (23)	e/minority
85	Jessore	Jhikorgacha	Simulia	Simulia	Laily Bagum (35)	Poor HH
86	Jessore	Jhikorgacha	Simulia	Simulia	Jahanara (40)	Poor HH
87	Jessore	Jhikorgacha	Godkhali	Kamarpara	Simul Mondal (26, male)	Poor HH
88	Jessore	Jhikorgacha	Godkhali	Kamarpara	Lues Mondal (30, male)	Poor HH
89	Jessore	Jhikorgacha	Godkhali	Kamarpara	Jahanara Begum (28)	Poor HH
90	Jessore	Jhikorgacha	Godkhali	Kamarpara	Ayasha (35)	Poor HH
91	Jessore	Jhikorgacha	Godkhali	Kamarpara	Rahima Begum (50)	W/headed

92	Jessore	Jhikorgacha	Godkhali	Kamarpara	Sakina Bagum (28)	Poor HH
93	Jessore	Jhikorgacha	Godkhali	Kamarpara	Bulbuli (38)	Poor HH
94	Satkhira	Kolaroa	Helatola	Jhapaghat	Asia Bagum (38)	W/headed
95	Satkhira	Kolaroa	Helatola	Jhapaghat	Sobura (32)	Poor HH
96	Satkhira	Kolaroa	Helatola	Jhapaghat	Mazedada (48)	Poor HH
97	Satkhira	Kolaroa	Helatola	Jhapaghat	Sahera Khatun (50)	Poor HH
98	Satkhira	Kolaroa	Helatola	Jhapaghat	Mohorjan 48	W/headed
99	Satkhira	Kolaroa	Helatola	Jhapaghat	Sakina (32)	Poor HH
100	Satkhira	Kolaroa	Helatola	Jhapaghat	Parul (35)	disable
101	Satkhira	Kolaroa	Helatola	Jhapaghat	Jarina (30)	Poor HH
102	Satkhira	Kolaroa	Helatola	Jhapaghat	Sundari (30)	Poor HH
103	Satkhira	Kolaroa	Helatola	Jhapaghat	Sufia Begum (31)	Poor HH
104	Satkhira	Kolaroa	Helatola	Jhapaghat	Bhaduri (19)	disable
105	Satkhira	Kolaroa	Helatola	Jhapaghat	Safeda (22)	Poor HH
106	Satkhira	Kolaroa	Helatola	Jhapaghat	Parul (28)	Poor HH
107	Satkhira	Kolaroa	Chandanpur	Boyerdanga	Monoara (35)	Poor HH
108	Satkhira	Kolaroa	Chandanpur	Boyerdanga	Mahmuda (28)	Poor HH
109	Satkhira	Kolaroa	Chandanpur	Boyerdanga	Momena (30)	Poor HH
110	Satkhira	Kolaroa	Chandanpur	Boyerdanga	Safia (35)	Poor HH
111	Satkhira	Kolaroa	Chandanpur	Boyerdanga	Zahura (45)	W/headed
112	Satkhira	Kolaroa	Chandanpur	Boyerdanga	Alaya (38)	Poor HH
113	Satkhira	Kolaroa	Parulia	Parulia	Sukmoni (73)	Poor HH
114	Satkhira	Kolaroa	Parulia	Parulia	Bodi (40)	E/minority
115	Satkhira	Kolaroa	Parulia	Parulia	Bhodra (35)	E/minority
116	Satkhira	Kolaroa	Parulia	Parulia	Aroti (35)	E/minority
117	Satkhira	Debhata	Kulia	Kulia	Shahida (35)	Poor HH
118	Satkhira	Debhata	Kulia	Kulia	Farida (40)	Poor HH
119	Satkhira	Debhata	Kulia	Kulia	?	Poor HH
120	Satkhira	Debhata	Kulia	Kulia	?	Poor HH
121	Satkhira	Debhata	Kulia	Kulia	?	Poor HH
122	Satkhira	Debhata	Kulia	Kulia	?	Poor HH