

EMERGENCY MARKET MAPPING AND ANALYSIS (EMMA)

Credit, Labour, Soap and Oral Rehydration Salts Market Systems

Tahirpur & Derai Upazila, Sunamganj District, Bangladesh



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OXFAM

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List of acronyms

AKK	Amra Kaj Kory
BNPS	Bangladesh Nari Progoti Sangho
BRDB	Bangladesh Rural Development Board
BSTI	Bangladesh Standards and Testing Institution
CBO	Community Based Organization
CNA	Coordinated Needs Assessment
CNRS	Center For Natural Resource Studies
CCULB	The Co-operative Credit Union League of Bangladesh Ltd.
CODEC	Community Development Centre
CSO	Civil Surgeon Office
CWG	Cash Working Group
DAM	Dhaka Ahsania Mission
DDM	Department of Disaster Management
DGDA	Directorate General of Drug Administration
DPHE	Department of Public Health and Engineering
DSK	Dushtha Shasthya Kendra
EFSVL	Emergency Food Security and Vulnerable Livelihoods
EMMA	Emergency Market Mapping and Analysis
ERA	Efforts for Rural Advancement
FGD	Focus Group Discussion
GoB	Government of Bangladesh
IPC	Integrated Food Security Phase Classification
HH	Household
HCTT	Humanitarian Coordination Task Team
JASHIS	Jainta Shinnamul Sangstha
KII	Key Informants Interview
MFI	Micro Finance Institute
MJSKS	Mahideb Jubo Somaj Kallayan Somity
MMT	Mobile Money Transfer
MoDMR	Ministry of Disaster Management and Relief

MoH	Ministry of Health
MoWCA	Ministry of Women and Children Affairs
MRA	Micro Credit Regulatory Authority
NSS	Nazrul Smriti Sangsad
OCHA ROAP	Office for the Coordination of Humanitarian Affairs Regional Office for Asia and the Pacific
ORS	Oral Rehydration Solution
PCMA	Pre-Crisis Market Mapping
PKSF	Palli Karma-Sahayak Foundation
SKS	Samaj Kallayan Sangstha
SWF	Sancred Welfare Foundation
TMSS	Thengamara Mohila Sabuj Sangha
UN	United Nations
WASH	Water, Sanitation and Hygiene
WFP	United Nations World Food Programme

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EXECUTIVE SUMMARY

The haor region in north-eastern Bangladesh is a wetland ecosystem characterised by the presence of large bowlshaped floodplain depressions (the haors). Despite its fertile agricultural soils and productive fisheries, it is a region which is generally considered to have lagged behind the overall progress of national development in Bangladesh¹. The haor is used during the dry period (December to mid-May) for agriculture and during the rainy season (June-November, when farming fields and roads are submerged) for fishing. The haor basin is indeed subject to extensive annual flooding. Strong wave and erosion actions wash away pieces of land on a yearly basis, thus posing a major threat to many *haatis*². People living in the haor are physically exposed to shocks and chronically vulnerable: flash flood is the main hazard. Livelihoods options in the haor (mainly Boro rice farming and fishing) are very limited and are extremely dependent on rainfall pattern.

Sunamganj was the focus of this study, due to Oxfam and its partners' presence in the district and the fact that it was amongst the worst affected districts by the late March/early April 2017 flash floods. The Government of Bangladesh (GoB), as well as other NGOs including Oxfam, have responded in many affected areas with typical humanitarian instruments, namely cash grants and rice distribution.

This EMMA in Sunamganj district focused specifically on those markets that are critical for supporting basic and livelihoods recovery needs of the flash flood affected people. The analysis focused on identifying both direct interventions targeting affected households and indirect interventions targeting key market actors to improve their capacities to provide basic needs and services. The specific objectives of the EMMA study were as follows:

- Identify key lessons learnt from previous Pre-Crisis Market Analysis (PCMA) in Bangladesh.

¹ CARE, 2015, strategy in the Haor: 2015-2020

² Haatis are elevated mounds above the flood water level where people live.

- Raise awareness of national and local stakeholders about the importance of market analysis in programming (local leadership).
- Strengthen Oxfam in Bangladesh's team and partners' capacity to carry out market analysis and use market analysis findings in programming.
- Identify how critical market systems have been affected by the flash floods.
- Assess the impact of the flash floods on affected populations and the needs gap (WASH+EFSVL)
- Identify the most appropriate interventions to meet emergency and recovery needs of flash flood affected population in the haor region.

Methodology

29 participants from 16 different organizations attended the 4-day Training of Trainers (ToT) in Dhaka from May 31st to June 3rd 2017: Oxfam (lead), CODEC, SKS, BNPS, SWF, CNRS, CARITAS, CHETONA, DSK, ERA, AKK, MJSKS, NSS, Ashroy Foundation, JASHIS and DPHE- Sunamganj. There was a mix of skills in the EMMA team, with more than half of the trainees familiar with the haor context. Most participants were programme staff, covering a range of fields such as WASH, food security, livelihoods, monitoring & evaluation and project management. While a few trainees had previously participated in the PCMA conducted by Oxfam in Gaibandha in 2016, the vast majority had no market analysis experience. Although the focus was on EMMA concepts, logic and processes, the training also covered:

- market analysis in preparedness in order to build from the findings of previous PCMA exercises;
- rapid market assessment right after a shock, as the south-eastern part of the country was hit by Cyclone Mora a day prior to the start of the training; this additional shock offered a timely occasion to train a small team to carry out an assessment in Chittagong using the 48hr tool and some components of the Rapid Assessment for Markets (RAM) tool.

The EMMA participants were organized in 3 sub-teams; each one was headed by a Market Team Leader and covered one of the 4 selected market systems. For each market system, 2 maps were produced, the first showing how the market systems function in a normal, non-flash-flood-affected situation (or baseline, March - April 2016), and the second capturing the current crisis (May-June 2017). The EMMA assessment in Sunamganj district that followed the ToT offered additional on-the-job training to the 17 team members during the 5-day fieldwork (June 5th-10th, 2017), under the overall supervision of the Global EFSVL Advisor in the field. The EMMA team members conducted 27 FGDs (women only, men only and 3 mixed), interviewed 28 key informants and 32 traders (small and large). From Tahirpur and Derai, the team travelled by country boats to reach the affected and remote communities.

Target areas and population

This EMMA focused on 2 out of the 11 sub-districts (or upazila) of Sunamganj: Tahirpur (3 unions targeted) and Derai (2 unions targeted). These upazila and then unions were identified as the most severely affected by Oxfam and local partners. The target population groups are mainly subsistence and marginal farmers and the majority of the households have no cultivable land. The livelihoods of all the households mostly depend on agricultural day-labour and fishing.

Crisis

Heavy rainfall as well as runoff from the upstream hills in India have led to early flooding of haor and low-lying areas in the Northeast of Bangladesh. Flash floods started on 28th March to 5th April 2017 and gradually affected 6 districts: Sunamganj, Habiganj, Kishoreganj Moulavibazar, Netrakona, and Sylhet. Rising water overflowed and breached embankments in many places and inundated vast swathes of cropland and houses. The unusually early flash floods destroyed the 2017 crop of Boro rice at its blooming

stage. The country lost more than 800,000 MT of Boro rice. Distress selling of livestock as a negative coping mechanism was already reported in May 2017. This loss of the primary crop, together with the associated loss of income for agricultural labourers and the loss of fish has created severe food insecurity on top of chronic poverty in Sunamganj. The damage is estimated to exceed BDT 30 billion as 404,713 ha of Boro rice, 305 MT of fodder, 2,000 MT of fish and thousands of ducks were lost³.

Critical Market Systems

Market systems were selected on the basis of affected populations priority needs and Oxfam in Bangladesh's strategy. Based on consultations within Oxfam and partners, the EMMA team decided to analyse the following critical market systems:

- Credit
- Labour
- Bathing soap (for hand-washing)
- Oral Rehydration Solution (ORS)

These are some of the most important commodities or services needed by the flood affected people in Sunamganj district. These commodities and services play a critical role in people's lives, livelihoods and survival and these market systems have been severely affected by the flash floods.

Credit market system:

Main findings:

The need for credit becomes even more acute in a stressed situation. The flash floods have generated a loss of 80-90% of boro rice crops. All target villages mentioned that households are currently not able to cover their basic needs. Triangulation of information collected from FDGs and KIIs indicates that the current credit flow only represents 20-25% than what it was before the flash floods. Access to credit of affected households especially ultra-poor and poor households has substantially decreased. The key barriers constraining access to credit are:

- Ultra-poor and poor affected households are not in a position to pay back their regular credit installments due to the losses in assets and crops they experienced, their lack of financial resources and lack of employment opportunities until the next rice harvest season⁴.
- Loan repayment and installment mechanisms have been seriously disrupted and the level of trust between the different actors has been eroded.
- Traditional credit providers are reluctant to issue new loans as applicants do not have collaterals
- Only about 5% of households are able to repay part of their debts and are able to get a new loan.

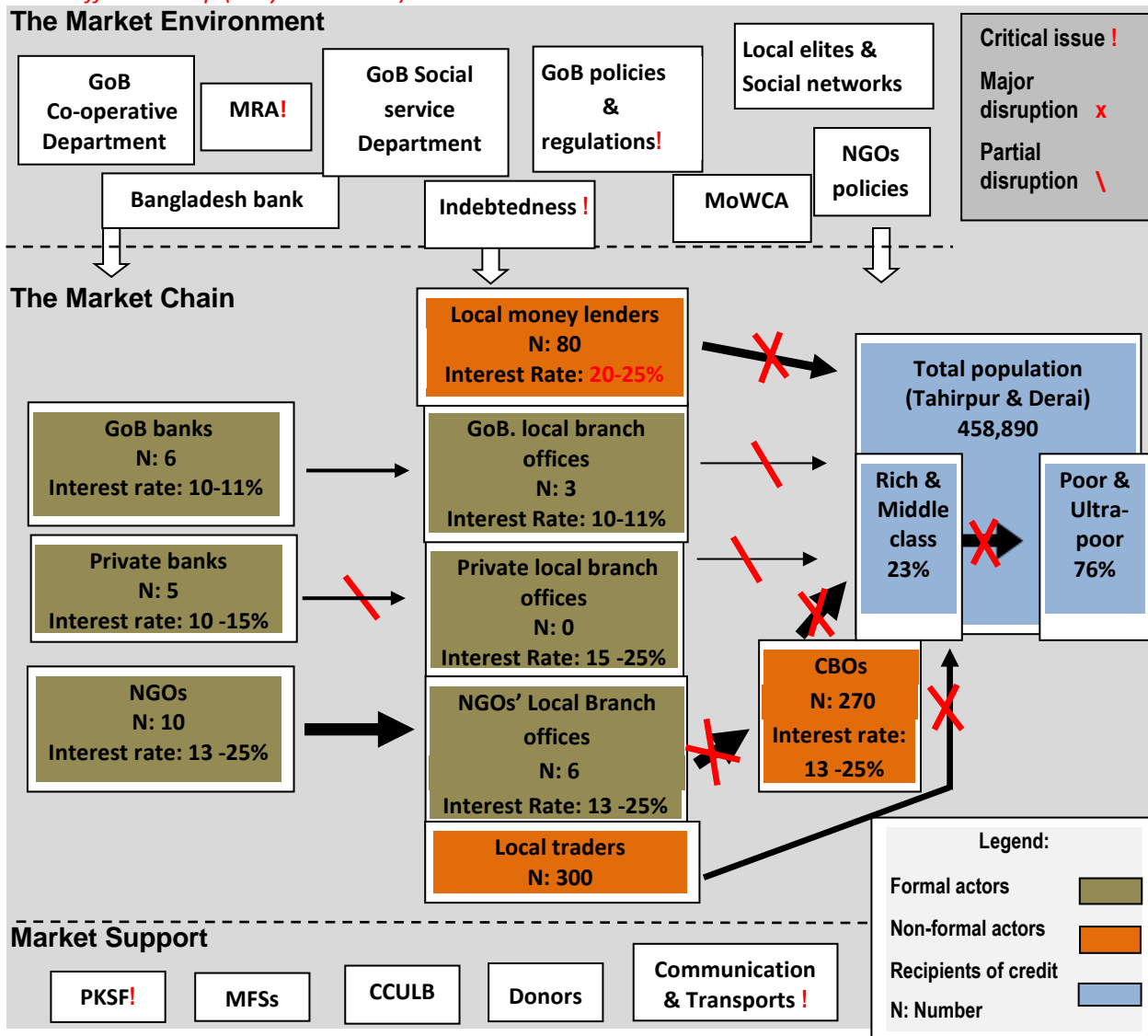
Affected households have to use negative coping strategies as borrowing is often no longer an option due to unsettled debt. 10-20% of households (mostly those better-off who were able to pay some of the loan installments) were able to access new loans, mostly to purchase food, fodder and fishing equipment. Seasonal migration to urban cities started earlier this year, leaving many mothers having to take care of the children, the elders and sick family members at home on their own, which further limits their ability to travel to markets, to seek assistance or to explore livelihoods options.

³ HCTT Coordinated Needs Assessment Report, May 2017.

⁴ Almost non-existent rice harvest day labour; extremely limited fishing opportunities due to the contaminated water and consecutive impact on the fish population.

The major challenges for restoring livelihoods were identified as the extremely limited financial resources of the ultra-poor and poor affected households, lack of alternative income source, poor demand for day labour and lack of livelihood assets (mostly agricultural inputs and fishing material).

Crisis affected map (May-June 2017):



Labour market system:

Main findings

The supply of manpower in Sunamganj exceeds demand all year, except during the rice harvest. For the rest of the year, the demand for labour is insufficient to absorb the supply. In normal times, there are 4-6 days of labour per week, while after the flash foods, these labour days represent only 0-2 day on average per week, mostly in fishing. The flash flood happened at a time when demand for casual labour is at its highest. 90% of the rice fields were completely inundated just before harvesting. From March, employment opportunities have been almost non-existent in the target areas and the rice labour market system completely froze from April 2017. There has been a significant decrease of labour opportunity for 5 months till the upcoming fishing season (October- December). The boro rice planting season only starts

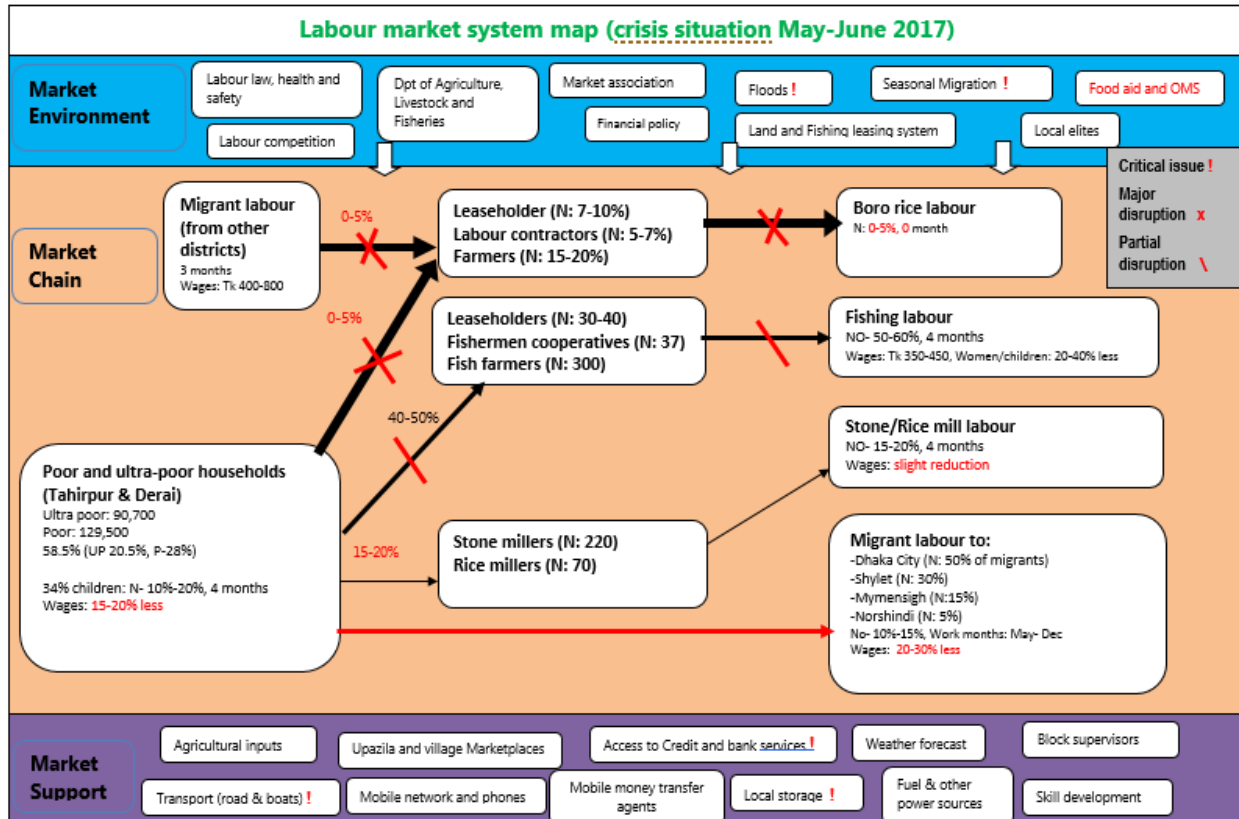
in January. Labourers working during the boro rice harvest usually earn sufficiently to run households for 4-5 months. Households relying on labour lost on average BDT 60,000-70,000 of income because of the lack of employment during 4-5 months⁵. Currently only 20-25% of the total labour force has some sort of low paid work like stone crushing mill (15-20%) and trade and transport (5-10%). 20% of the total labour force might find some work on stone crushing sites until September 2017. Around 20% of the poor households have small piece (less than 1 ha) of boro field that support 4-6 months food security. The small farmer lost about BDT 95,000- 150,000 due to damaged boro rice field and lost harvest. There are fewer number of casual jobs available with a lower daily wage (40-50% less). Considering the months in which job opportunities were lost, we can say that approximately 60% of households relying on labour need support for 3 months (June-Aug) and 35% HHs need support for 5 months to meet their basic needs.

Seasonal calendar for labour (purple = peak season; text in red = flash flood impact)

Labour market yr 2017	J	F	M	A	M	J	J	A	S	O	N	D
Boro rice				80-90% labour: substantial decrease (90%)								
Amon+ vegetable												
Fishing								20-25% labour: likely to be less		40-50% labour likely to be less		
Stone/Rice crushing						20% labour: has increased						
Production /trade	10-15% labour											

Crisis affected map (May-June 2017):

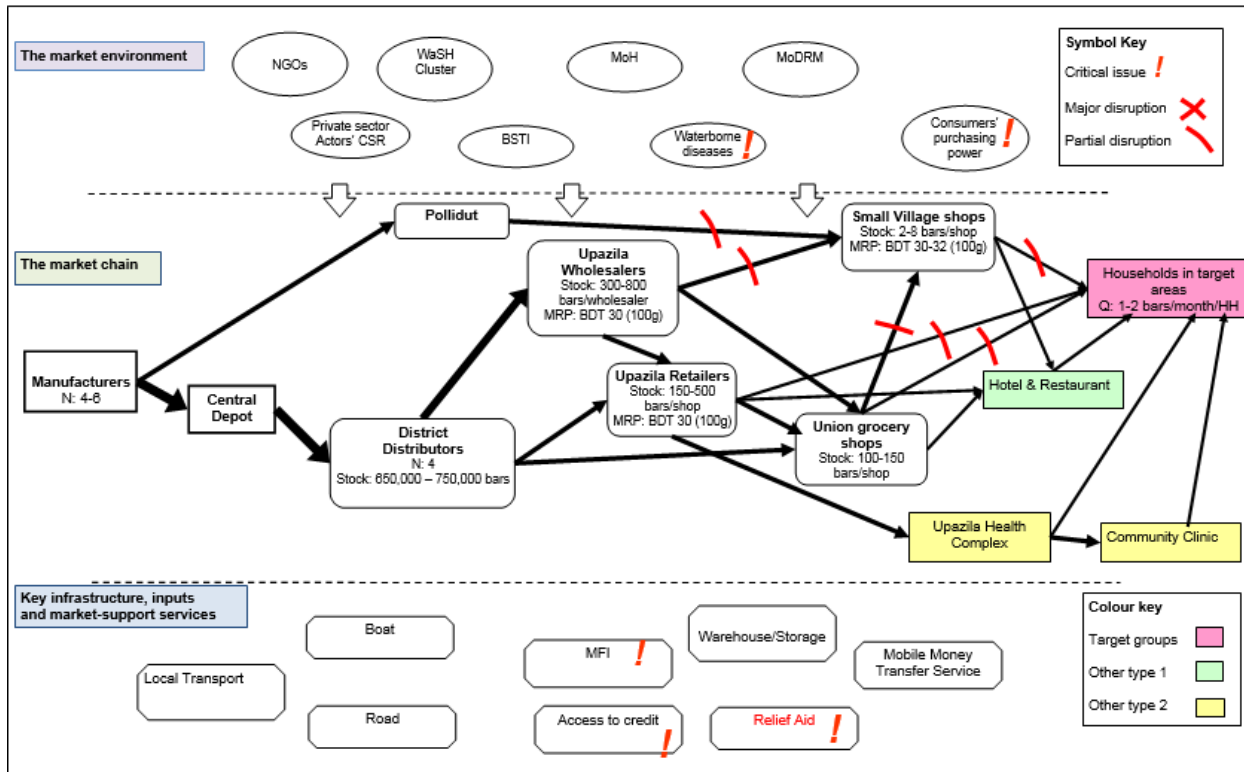
⁵ During that period men, women even children work in the paddy harvesting and get higher wages (Tk 300-500/day).



Soap and ORS market system:

Main findings and crisis affected map (May-June 2017): SOAP

Diarrhea and skin diseases cases have increased since the flash floods. During flash floods, new actors scale up their operations in the soap market (ie: relief actors) while others are forced to reduce their volume of trade. Households have reduced their consumption from 3-4 bars/month to 1-2 bars/HH/month due to lack of purchasing power. Stocks from District distributors are reduced due to the higher turnover. Migration of men outside of the area for employment is common, and women often do not feel comfortable traveling to the upazila market by themselves, and they more commonly purchase soap at small village shops.



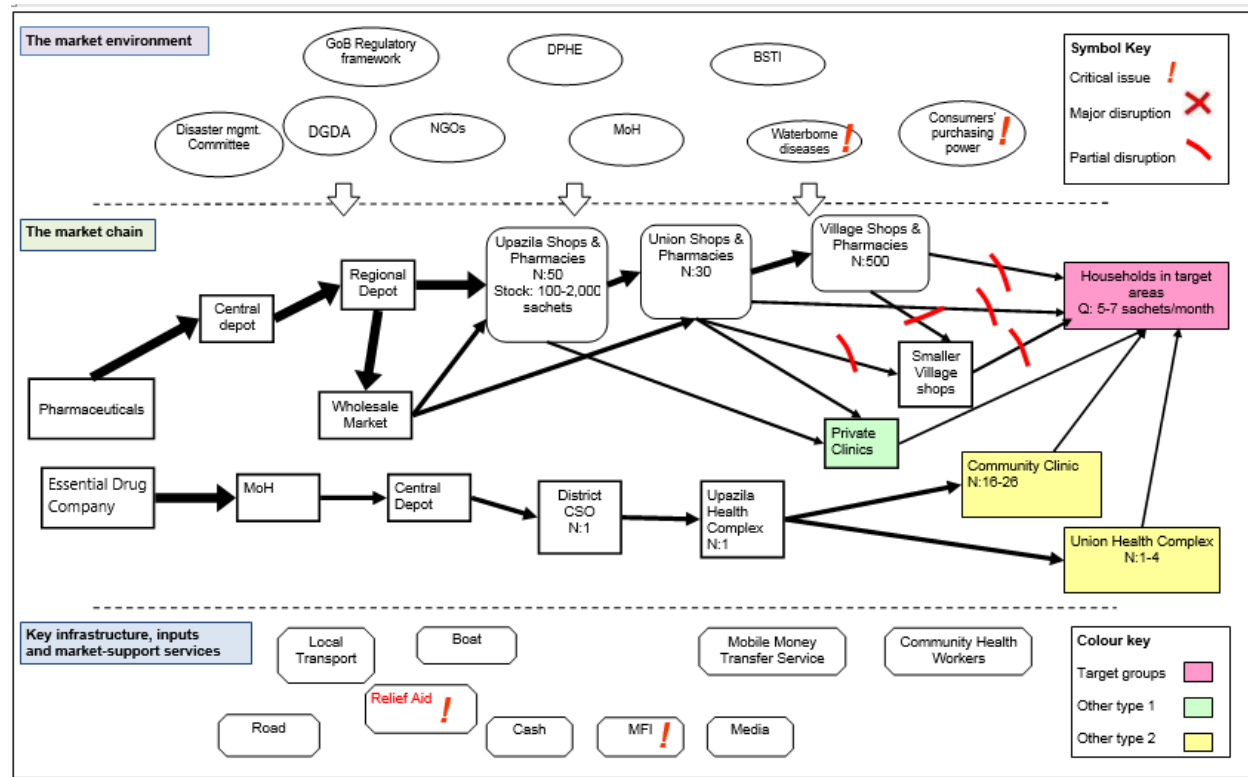
Main findings and crisis affected map (May-June 2017): ORS

During flash floods, partial disruptions from the different sources of supply for affected consumers are limited to union and village levels. As with the soap markets, the main impact is felt at the small village shop level. Flooding often affects the ability of these shops to function due to difficulties to procure and stock ORS. Although less affected than the small village shops, some union level shops may also have to close when affected by flooding. It has been reported that these shops can typically repair any damages and restart operating after 15 days. Supply lines to these union shops are not affected. Upazila level shops remain largely unaffected during flash floods and supply lines remained uninterrupted.

Upazila health clinics receive additional ORS stocks from the CSO, which are delivered to Community Health Clinics for distribution at village level through Community Health Workers (CHWs). CHWs distribute ORS, free of charge, to households which are suffering from diarrhoea (5 sachets per HH). This is typically limited in scope, however, as CHWs do not have a budget for transportation, their reach is limited, which represent a hindrance in the Community Health Clinics's distribution strategy. Extremely limited purchasing power of affected households in remote villages is affecting the volume of sales of ORS by small traders. As of mid-June 2017, no agency has started distributing soap bars. The average household consumption of ORS should increase in crisis times due to the challenge to access safe drinking water, but data collected tend to indicate that average household consumption slightly diminish due to conflicting expenditures needs and limited purchasing power.

A slight price increase (from 5 to 6 BDT) was observed at village level in 50% of the villages visited. Due to lack of money, affected poor and ultra-poor households cannot purchase the required quantity of ORS needed to address all the cases of diarrhea. All FGDs confirmed that no official distribution of ORS took

place. FGDs in 2 villages (Shotonspur and Choturvuz in Tahirpur) reported that 2 University students provided 20 sachets of per household (in addition to 3 soaps to all household in the village of Choturvuz).



Gap analysis for both market systems:

Based on the comparison between the normal situation (April-May 2016) and the flash flood affected situation (May-June 2017), the gap analysis in terms of access to both soap and ORS by the affected population in Tahirpur and Derai is as follows:

Total HHs affected in Tahirpur and Derai is 73,644 (40,000+33,644)

Number of ultra-poor HHs: 34.9% X 73,644 = 25,702

Number of poor HHs :37.9% X 73,644 = 27,911

Total targeted HHs in Tahirpur and Derai upazila: **53,613**

Target Group	Target HHs	Item	HH Need (per month)	HH Shortfall	Total Gap	Duration
Ultra-poor and poor HHs	53,613	Bathing Soap (100g bar)	100g (2 bars)	100g (2 bars)	214,452 bars (100g bar)	2 months (July-August)
		ORS	50 sachets	50 sachets	2,680,650 sachets	2 months (July-August)

The market capacity analysis was estimated using: a) the number of shops selling the critical market items; b) the average stock of items held by market actors and c) stocks held in regional depots/warehouses.

Item	HH Gap	Market Volume (normal time) in 2 months		Market Volume (expandability) in 2 months	
		Tahirpur and Derai upazila	District	Tahirpur and Derai upazila	District
ORS (sachets)	2,680,650	4,000,000	22,000,000	8,000,000	44,000,000
Bathing soap (100g bar)	214,452	163,636	900,000	327,272	1,800,000

The analysis demonstrates a demand-side problem. The existing market system is capable to supply as per demand but short term financial support to village shops would help ensure coverage in even remote areas. Lack of employment opportunities has further constrained affected poor and ultra-poor households' purchasing power.

Preferred modality for assistance in soap and ORS:

- **Cash in hand:** out of the 24 FGDs, 9 (representing together 6 villages) confirmed that there is no access issues to local markets even after the floods; the analysis shows there is a correlation between preference for cash and short distance to the local market.
- **In-kind:** from the 8 villages that expressed preference for in-kind distribution, 7 of them have a market that is more than 1 km away.
- **Mixes modalities/vouchers:** 3 FGDs (all of them female only FGDs); the analysis does not seem to indicate that women tend to prefer a specific modality.
- **Mobile phones:** all villages have either a very good or a good network coverage. In all villages, Grameen phone is reported to be the strongest network. Only 1 FGD (women) mentioned that only 50% of the participants have a handset, otherwise all FGD mentioned that ownership of a handset at household level is high. Women explained that in most cases men control the handset. Although the proportion of households having an actual account is low, all villages said they have easy access to mobile money transfer agencies, particularly Bkash. All parents of school goers have MMT accounts⁶.

A commodity voucher seems to be an appropriate modality to help affected households get access to soap and ORS, ideally using mobile phones to facilitate monitoring.

Recommendations

Credit	Short-term & early-recovery
	<ul style="list-style-type: none"> - Unconditional multipurpose cash grant to affected poor and ultra-poor households (mobile money) - Support to selected small traders with recovery grant/loan - Support NGOs' micro-credit programmes - Lobby GoB Bank and MRA to provide interest free loan to affected traders and producers
Credit	Recovery & DRR
	<ul style="list-style-type: none"> - Advocate for interest free/low interest loan for target households' livelihoods recovery - Support existing CBOs/saving groups with a recovery loan/grant; explore opportunities to link this with the meso-level flood insurance project - Encourage GoB to increase primary school stipends for target households in crisis affected areas

⁶ Rupali bank sure cash for primary level students and DBBL rocket for high school level.

Labour	Short-term & early-recovery
	<ul style="list-style-type: none"> - Support to fishing (ie: access to equipment with vouchers & lobby local elites for better share of water bodies & khas land) - Conditional support to land-endowed small & medium rice farmers with vouchers for agriculture inputs for the rice planting season - Cash for work & advocacy with GoB for infrastructure work (relevant CFW schemes could be: embankment, road repairing, houses plinth raising, floating beds for gardens, school field raising, pond excavation, canal digging)
	Recovery & DRR
	<ul style="list-style-type: none"> - Explore income generating activities solutions for alternative: <ul style="list-style-type: none"> *animal feed (eg: using fish by-products/waste and insects) *biofuel (using cow dung & water hyacinth) - Support Local Labour associations (or the establishment of labour associations) to raise awareness around child labour & better enforce labour law in the informal sector - Establish flood brigades with buckets to protect warehouses & offices from flooding - Support start & scale up of floating vegetable gardens - Advocacy to improve Social Protection programmes: <ul style="list-style-type: none"> *analyze the role that influential individuals play in selecting recipients of SP programmes. *lobby for transfer via electronic payments (secure cash cards/mobile money) - Advocacy work with Expatriates' Welfare and Overseas Employment Ministry to explore twinning between fast developing towns in Jordan/UAE/Oman/Qatar and Sunamganj - Advocacy work with large scale private sector actors in Jordan/UAE/Oman to explore opportunities to establish training centers in Sunamganj for future expatriate workers - Explore collaboration opportunities with the expatriate welfare bank (Probashi Kalyan Bank) to reduce costs of remittances, particularly in crisis times
Soap & ORS	Short-term & early-recovery
	<ul style="list-style-type: none"> - Support access to soap and ORS through paper voucher system - Liaise with other NGOs and banks to provide short term support to village shops and traders (with loans or grants)
	Recovery & DRR
	<ul style="list-style-type: none"> - Explore joint initiatives with private sector actor (eg: Unilever?) to: <ul style="list-style-type: none"> *increase awareness around the risk of washing hands without soap (ie: only using ash or soil) *reduce the price of soap (eg: local production?) - Advocate for involvement or support of Community Health Workers in Relief actors' work (eg: vouchers for boat transport during flood)



Figure 1: EMMA training in Dhaka

SECTION 1: CONTEXT

1.1. Context

The haor region in north-eastern Bangladesh is a wetland ecosystem characterised by the presence of large bowlshaped floodplain depressions. Despite its fertile agricultural soils and productive fisheries, it is a region which is generally considered to have lagged behind the overall progress of national development in Bangladesh. The haor is used during the dry period (December to mid-May) for agriculture and during the rainy season (June-November, when farming fields and roads are submerged) for fishing. The haor basin is indeed subject to extensive annual flooding. Strong wave and erosion actions (*afal*) wash away pieces of land on a yearly basis, thus posing a major threat to many *haatis*. People living in the haor are physically exposed to shocks and chronically vulnerable: flash flood is the main hazard, followed by seasonal floods, tornados and drought etc. Sunamganj district in the haor was the focus of this study. *'Fishes, stones and rice are the soul of Sunamganj'* is universally recognized in the parable. Livelihoods options are indeed very limited: both Boro rice farming and fishing depend heavily on rainfall pattern. In addition to rice farming, fisheries and animal rearing, rural poor households also depend on limited off-farm labour to make a living. Communication infrastructure is poorly developed with submersible rural roads providing limited connectivity during the dry season; boats become the main source of transport during the rainy season. This not only hampers access to markets and social services, particularly health and education, but also limits incentives to invest and increase agricultural and fishing production. The haor basin has been identified as one of the 'highly food insecure' regions of the country⁷. Sunamganj has been classified in Level 4 or Severe Chronic Food Insecurity (CFI) by the Integrated Food Security Phase

⁷ WFP report, 2004.

Classification (IPC), Chronic Analysis. About 65%⁸ population have been affected by the flood in late March, early April 2017.

1.2. Humanitarian Response to date

According to the HCTT Coordinated Needs Assessment (CNA) Report⁹ on floods in the Northeast of Bangladesh, the Government of Bangladesh (GoB) has responded in many affected areas with distributions of rice and cash. Under GoB social protection scheme, 330,000 households have received Vulnerable Group Feeding (VGF) registration cards, and additional 520,088 affected households enrolled in the Gratuitous relief have received rice and cash as well as a cash grant through the Employment Generation Program for Poorest scheme.

Table 1: GoB assistance as of mid-May 12 (Source: NDRCC Report, May 2017)

District	GR Rice (MT)	GR Cash (BDT)	VGF	
	Total allocation	Total allocation	# of allotted VGF card for flood	Allocated rice (MT) for 3 months and 8 days (from 23 Apr to July 2017) @ 30 Kg
Sylhet	428	2,437,000	50,000	4,900
Habiganj	503	1,400,000	29,000	2,842
Sunamganj	1,550	8,500,000	150,000	14,700
Mouvibazar	343	1,450,000	1,000	98
Kishoreganj	652	3,870,000	50,000	4,900
Netrakona	648	4,240,000	50,000	4,900
Total	4,124	21,897,000	330,000	32,340

Social Protection in Bangladesh:

GoB has allocated an average of up to \$4 billion annually to implement numerous social safety net initiatives¹⁰. These social protection schemes are timely and relevant, and human development indicators show good progress, but there is capacity for improvement: the national social protection system has been aligned mainly to the needs of the rural population¹¹; several studies have shown that existing safety nets provide limited coverage and include many non-poor populations at the expense of the poorest households. Due to unfair targeting processes in many social protection schemes, many poor and extreme poor are unable to access the schemes they are entitled to and are deprived of their rights. 22.5 million eligible Bangladeshis have been unable to access coverage¹². In addition to poor targeting, existing programmes are hampered by fragmentation, inefficiency, and leakage: allocation of resources across 140 programmes under 20 ministries reduces the impact of programmes and gives rise to duplication in programme objectives and beneficiaries¹³. A large share of resources allocated for social safety net programmes – whether cash or food – do not reach beneficiaries, and programmes aimed at children under five years and at the elderly and people with disabilities in many cases are limited.

Table 2: NGOs assistance as of late June/early July 2017:

⁸ Key information on impact based on D-Forms of GoB (received 11/05/2017)

⁹ The HCTT Coordinated Needs Assessment Report, published in May 2017.

¹⁰ The World Bank website (consulted on July 15th, 2017). The food-for-education programme is one of the most significant of the safety nets programmes operating throughout rural Bangladesh.

¹¹ While 30% of rural residents benefit from social protection, the system reaches only 9% of the urban population.

¹² CARE, 2014: Social protection in Bangladesh

¹³ The World Bank website (consulted on July 15th, 2017).

Organizations	Flash flood response
BRAC¹⁴	-Livestock feed support ¹⁵ to 6,500 ultra-poor HHs in Habiganj, Sunamganj, Kishoreganj and Netrakona. -Relief package consisting of 30Kg of rice and BDT 500 per household to the 59,461 worst affected households ¹⁶ in 5 districts ¹⁷ .
Dan Church Aid (DCA)	Multipurpose cash grants of BDT 4,000/HH to 1,281 affected HHs in Kalmakanda and Dharmapasha upazila in Netrakona and Sunamganj district respectively (June-July).
Bangladesh Red Crescent Society	Multipurpose cash grants of BDT 4,000 to 4,000 HHs in Sunamganj, Netrakona and Kishoreganj districts (June-July).
Islamic Relief BD (IRB)	-a 15-day food package (rice-20kg, pulse-2kg, chickpeas-3kg, oil-2L, sugar-3kg) worth BDT 2,000 to 7,200 households in Netrakona, Kishoreganj, Sunamganj and Sylhet. -Multipurpose cash grants amounting to BDT 2,000 to 1,750 HHs in the same districts (May-June).
Muslim Aid	-Multipurpose cash grants (BDT 4,000/HH) to 1,304 HHs in Sunamganj -Standard hygiene package to same HHs (from June until Sept. 2017).
World Vision	-Multipurpose cash grants (BDT 4,000/HH) to 500 HHs in Tahirpur upazila (Sunamganj) (May-June)
Oxfam¹⁸	-Multipurpose cash grants ¹⁹ (BDT 4,000/HH) to 3,500 HHs through its local partners in Sunamganj and Kishoreganj districts. (from June onwards)
PADAKHEP	Food packages to 2,400 HHs (rice-10kg, pulse-1kg and oil-2 L) worth BDT 625/HH.
BURO Bangladesh	This local NGO provided 25kg to 1,500 HHs in Sunamganj sadar and worth BDT 1,200/HH
TMSS	Food packages (rice-15kg, sugar-2kg, Chira-3kg) to 5,600 HHs, worth BDT 937/HH.

1.3. Objectives of the EMMA

This EMMA in Sunamganj district focused specifically on those markets that are critical for supporting basic and livelihoods recovery needs of the flash flood affected people. The analysis focused on identifying both direct interventions targeting affected households and indirect interventions targeting key market actors to improve their capacities to provide basic needs and services. The specific objectives of the EMMA study were as follows:

- Identify key lessons learnt from previous Pre-Crisis Market Analysis (PCMA) in Bangladesh.
- Raise awareness of national and local stakeholders about the importance of market analysis in programming (local leadership).
- Strengthen Oxfam in Bangladesh’s team and partners’ capacity to carry out market analysis and use market analysis findings in programming.

¹⁴ BRAC has been implementing programmes on poverty reduction, skills development for youth, education and micro finance in the haor region for many years.

¹⁵ ready feed, wheat bran and rice bran.

¹⁶ It was reported in FGDs in Pashim Perua (Tahirpur) that BRAC provided its Extreme Poor Loan Members (6 households in the village out of a total village population of approx. 80 households), 30Kg rice and BDT 500/ HH.

¹⁷ Kishoreganj, Sunamganj, Habiganj, Netrakona and Sylhet.

¹⁸ Oxfam has been implementing the “Empowering Local and National Humanitarian Actors (ELNHA) and REE-CALL project in the haor region for the past few years.

¹⁹ As per the GoB approved guidelines, the MPG package represents 75% of the average Minimum Expenditures Basket (MEB) in the aftermath of any disaster. The remaining 25% would be covered by peoples’ own coping mechanisms, local capacities and other assistance including the relief distributed by the Government of Bangladesh.

- Identify how critical market systems have been affected by the flash floods.
- Assess the impact of the flash floods on affected populations and the needs gap (WASH+EFSVL)
- Identify the most appropriate interventions to meet emergency and recovery needs of flash flood affected population in the haor region.

SECTION 2: EMMA APPROACH AND METHODOLOGY

2.1 EMMA approach

The EMMA is a market analysis approach designed to be used in the first few months after the onset of a crisis, but usually not before 2 weeks after a shock. Its rationale is that a better understanding of markets important to support lives and livelihoods in an emergency enables decision makers (i.e. donors, NGOs, government, other humanitarian actors) to consider a broader range of responses. It is not intended to replace existing emergency assessments, or more thorough household and economic analyses, but instead should add to the body of knowledge after a shock.

EMMA is an iterative process of 10 steps from preliminary analysis to communication of results, including key analytical steps: market mapping, gap analysis, market analysis and response analysis. The core feature of the approach is the production of market system maps, showing how market actors interact and how the market chain is influenced in its functioning by environmental factors (institutions, rules, norms and trends), as well as by key infrastructures, inputs and market support services.

2.2 Methodology

The study was initiated a few weeks before the start of the training: the Market Focal Point (Oxfam's EFSVL Coordinator) held initial consultations with humanitarian partners in Bangladesh to discuss the crisis, study areas and potential critical market systems. The Market Focal Point, who acted as co-facilitator of the EMMA, led the review of secondary information with guidance from the Global Humanitarian Team's EFSVL Advisor - lead on Markets, who traveled from Oxford HQ to facilitate the EMMA training.

29 participants from 16 different organizations attended the 4-day Training of Trainers (ToT) in Dhaka from May 31st to June 3rd 2017: Oxfam (lead), CODEC, SKS, BNPS, SWF, CNRS, CARITAS, CHETONA, DSK, ERA, AKK, MJSKS, NSS, Ashroy Foundation, JASHIS and DPHE- Sunamganj. There was a mix of skills in the EMMA team, with more than half of the trainees familiar with the haor context. Most participants were programme staff, covering a range of fields such as WASH, food security, livelihoods, monitoring & evaluation and project management. While a few trainees had previously participated in the PCMA conducted by Oxfam in Gaibandha in 2016, the vast majority had no market analysis experience. Although the focus was on EMMA concepts, logic and processes, the training also covered:

- market analysis in preparedness in order to build from the findings of previous PCMA exercises;
- rapid market assessment right after a shock, as the south-eastern part of the country was hit by Cyclone Mora a day prior to the start of the training; this additional shock offered a timely occasion to train a small team to carry out an assessment in Chittagong using the 48hr tool and some components of the Rapid Assessment for Markets (RAM) tool.

The EMMA participants were organized in 3 sub-teams; each one was headed by a Market Team Leader and covered one of the 4 selected market systems. For each market system, 2 maps were produced, the

first showing how the market systems function in a normal, non-flash-flood-affected situation (or baseline, March - April 2016), and the second capturing the current crisis (May-June 2017). This study therefore mapped and analyzed the current constraints facing market systems critical for affected people's survival and livelihoods. This allowed the identification of response options aimed at (1) directly supporting affected households and (2) supporting market systems to cover the needs of the target population where gaps were found.

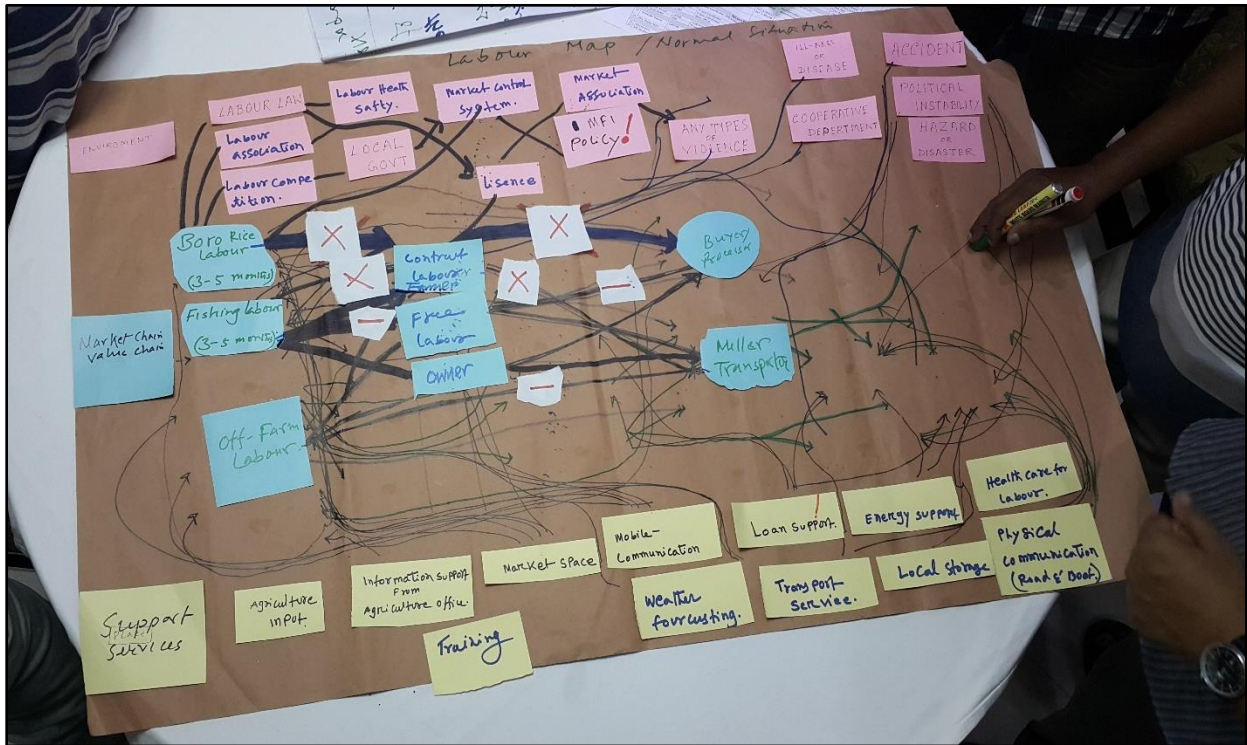


Figure 2: The preliminary labour market system map, Dhaka, May 2017 (credit: Oxfam)

The EMMA assessment in Sunamganj district that followed the ToT offered additional on-the-job training to the 17 team members during the 5-day fieldwork (June 5th-10th, 2017), under the overall supervision of the Global EFSVL Advisor in the field. The EMMA team members conducted 27 FGDs (women only, men only and 3 mixed), interviewed 28 key informants and 32 traders (small and large). From Tahirpur and Derai, the team travelled by country boats to reach the affected and remote communities.



Figure 3: Women Focus Group Discussion at Tahirpur Upazila, June 2017 (credit: Oxfam)

Table 3: Schedule for the EMMA process

Activity	May 22-30	May 31 – June 03	June 04 - 10	June 11 - 15
Preparation for the EMMA				
ToT on EMMA (Dhaka)				
Field work in Sunamganj: data collection & analysis				
Data analysis, formulation of recommendations, drafting the report and presentation of findings (Dhaka)				

SECTION 3: SCOPE OF THE ASSESSMENT AND CRISIS SCENARIO

3.1 Crisis Scenario

Heavy rainfall as well as runoff from the upstream hills in India have led to early flooding of haor and low-lying areas in the Northeast of Bangladesh. Flash floods started on 28th March to 5th April 2017 and gradually affected 6 districts: Sunamganj, Habiganj, Kishoreganj, Moulavibazar, Netrakona, and Sylhet. Rising water overflowed and breached embankments in many places and inundated vast swathes of cropland, damaging a significant number of houses and impacting the lives of more than 30% of the population of these 6 districts.

There is only one cropping season in the haor as agricultural land is under water for almost half of the year. The unusually early flash floods destroyed the 2017 crop of Boro rice at its blooming stage, approximately 20 days before harvest. Based on the Ministry of Agriculture's calculation, the country might have lost more than 800,000 MT of Boro rice this season. In addition, standing water has been contaminated by rotten paddy and plant, which has killed a large number of fish and ducks. Distress selling of livestock as a negative coping mechanism was already reported in May 2017. This loss of the primary crop, together with the associated loss of income for agricultural labourers and the loss of fish has created severe food insecurity on top of chronic poverty in Sunamganj. The damage is estimated to exceed BDT 30 billion as 404,713 ha of Boro rice, 305 MT of fodder, 2,000 MT of fish and thousands of ducks were lost)²⁰.



Figure 4: Inundated Boro rice fields (credit: CNA and Oxfam)

3.2 Geographical Focus

This EMMA focused on 2 out of the 11 sub-districts (or upazila) of Sunamganj: Tahirpur (3 unions targeted) and Derai (2 unions targeted). These upazila and then unions were identified as the most severely affected by Oxfam and local partners. Nearly the entire population in all the unions live in *haati* and experience flash flooding every year.

²⁰ HCTT Coordinated Needs Assessment Report, May 2017.

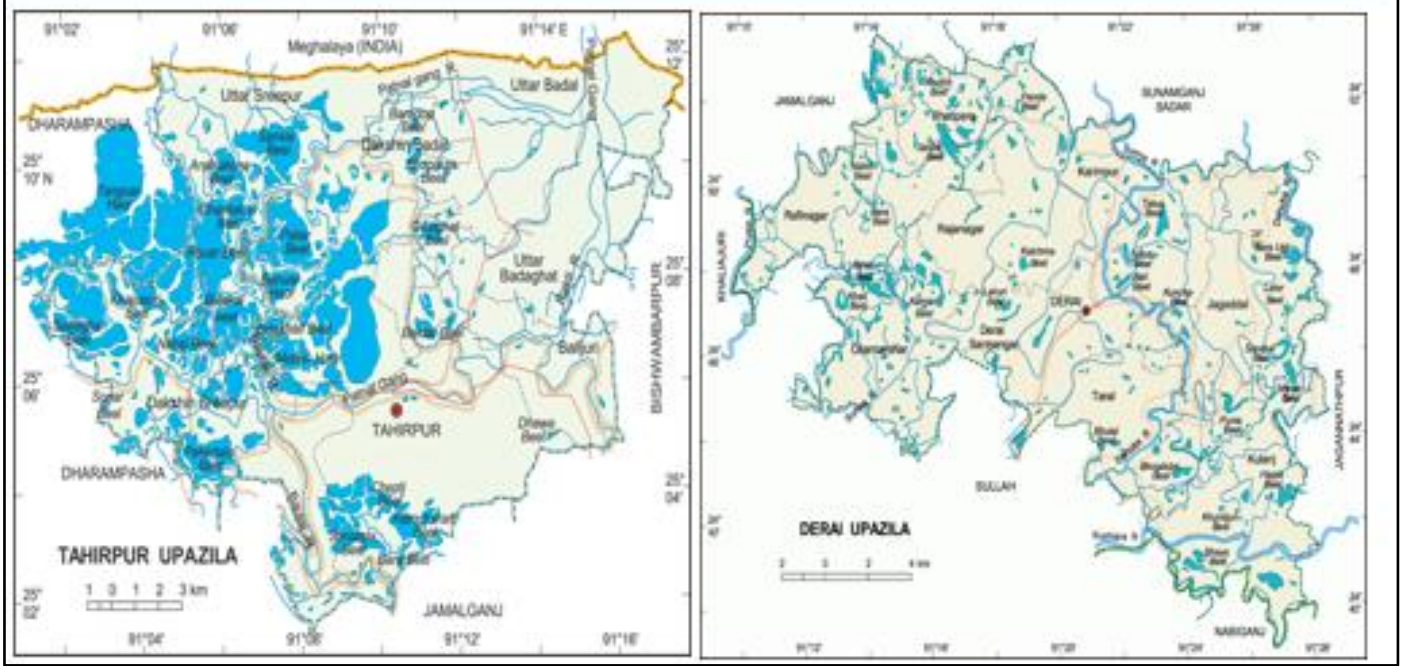


Figure 5: Study area (Tahirpur and Derai, Sunamganj district)

3.3 Target population and seasonal calendar

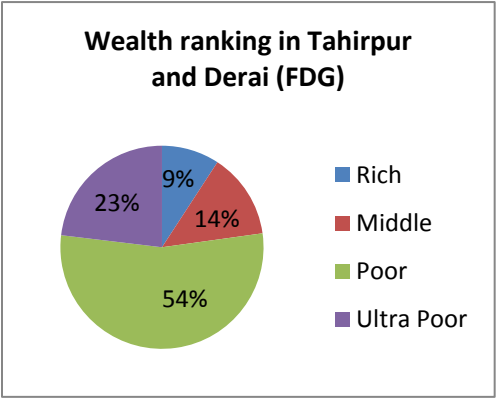
Land inheritance patterns contribute to reducing farm-level scale of cultivation: the average farm size has been dramatically reduced over the last decades, with many farmers cultivating less than subsistence plantations or becoming landless. The majority of inhabitants of the haor in Sunamganj do not own cultivable land. The target population for this study is the ultra-poor and poor households who have been affected by the flash floods. Poor and ultra-poor households are disproportionately vulnerable to negative climate change impacts, because they tend to live at margins of *haatis* which are most likely to be affected by erosion due to *afal*; have limited assets or food stocks to fall back on in the event of harvest losses due to flash floods; and have few alternative livelihood opportunities to engage in during the flood season. They are mainly subsistence farmers and casual labourers. The livelihoods of all the households mostly depend on agricultural labour and fishing. Fishing, which was traditionally an important occupation for the poor and ultra-poor households, has declined in recent years due to leasing arrangements which are often controlled by local elites resulting in highly restricted access to open water fisheries by the poor²¹. Livestock husbandry has also declined, due to a combination of factors including the conversion of grazing land to paddy cultivation, increased population density on the *haatis*, and increased disease burden on animals²². The wealth ranking table below was compiled using secondary data. The ranking classifies the different wealth groups based on their livelihood, land and animals owned.

Table 4: wealth ranking in Sunamganj district

Wealth Group	Ultra-poor	Poor	Middle Class	Better-Off	Resource
Percentage of population	34.9%	37.9%	22.0%	5.2%	CARE, 2014
Livestock	Goat, sheep, poultry	Cow, goat, sheep, poultry	Cow, goat	Cow, goat	SPIP, CNRS, AAB, SDC
Occupation	Day labour, begging	Day labour, Fishing	Farming, Animal rearing, Fishing, Business, Service	Farming, Animal rearing, Leasing, Business, Service	SPIP, CNRS, AAB, SDC
Cultivable land (decimals)	No land (only labourers)	Generally less than 50 decimals (0.2ha)	Generally 51-150 decimals (0.2 - 0.6 ha)	Generally more than 150 decimals (0.6 ha)	SPIP, CNRS, AAB, SDC
Land lease and ownership	Landless	Generally tenant (7%)	Owner-cum-tenant	Generally landowner	Climate Change Adaptation Actions in Bangladesh

²¹ CARE, 2015.

²² CARE, 2015.



The wealth ranking was further adapted with information gathered from FGDs performed in randomly selected villages in the 5 unions (no major difference noted between the 2 targeted upazila). Although some difference exists in the proportion in each group, according to both the desk review and our primary data analysis, the ultra-poor and poor households represent approximately 75% of the Sunamganj district’s population. Ultra-poor and poor households represent 75% of the population in Tahirpur and Derai (Ultra poor: 90,700; Poor: 129,500). This exercise highlighted the importance of casual labour for both the ultra-poor and poor wealth groups.



Figure 6: Women in Tahirpur waiting to buy rice subsidized by the Government

Table 5: seasonal calendar in Sunamganj district

	Jan	Feb	March	April	May	June	July	August	Sept.	October	Nov.	Dec.
Weather Pattern						Rainy season						
Flash floods				■	■							
Seasonal floods							■	■	■			
Water recedes from haor ²³	■									■	■	■

²³ Except from beels (ponds of standing water)

were selected after consultations with Oxfam colleagues (Bangladesh and Oxford) and partners through ranking following various criteria:

- Analysis of the selected market systems in the 2 previous PCMAS in Bangladesh.
- Identification of potential market systems before the EMMA training.
- Agreement during the EMMA training with all participants on the final critical market systems to analyze.

Based on these consultations, the EMMA team decided to analyze the following critical market systems:

- Credit
- Labour
- Bathing soap (for hand-washing)
- Oral Rehydration Solution (ORS)

These are some of the most important commodities or services needed by the flash flood affected people in Sunamganj district. These commodities and services play a critical role in people's lives, livelihoods and survival and these market systems have been severely impacted by the flash floods. One of the objectives of the study was to better understand the impact of the shock on the main market actors and their relationships.

4.2 Key analytical questions

Key analytical questions were drafted by the different market teams to frame the focus of the study. "How can we use any data we collect to inform interventions?" was the guiding principles that steered the investigation.

A. Credit market - key analytical questions

The selection of the credit market system was relevant for various reasons: a) analysing access to credit has not been a traditional humanitarian practice in Bangladesh; b) credit, from formal institutions as well as informal providers, plays a substantial role in haor people's life and livelihoods; c) Bangladesh has a vibrant microfinance sector. The analytical questions were as follows:

- What are the conditions and constraints to access credit for households in Sunamganj (before and after the flash floods)?
- What is the capacity of the formal and informal credit providers to cover the needs of the target groups (before and after the flash floods)?
- What would be the most appropriate interventions to facilitate target groups' access to credit for recovery?

B. Labour market - key analytical questions

- How have the target groups been affected by the flash floods?
- What would be the most appropriate interventions to help casual labourers meet emergency and recovery needs?

C. Bathing soap and ORS markets - key analytical questions (for both bathing soap and ORS):

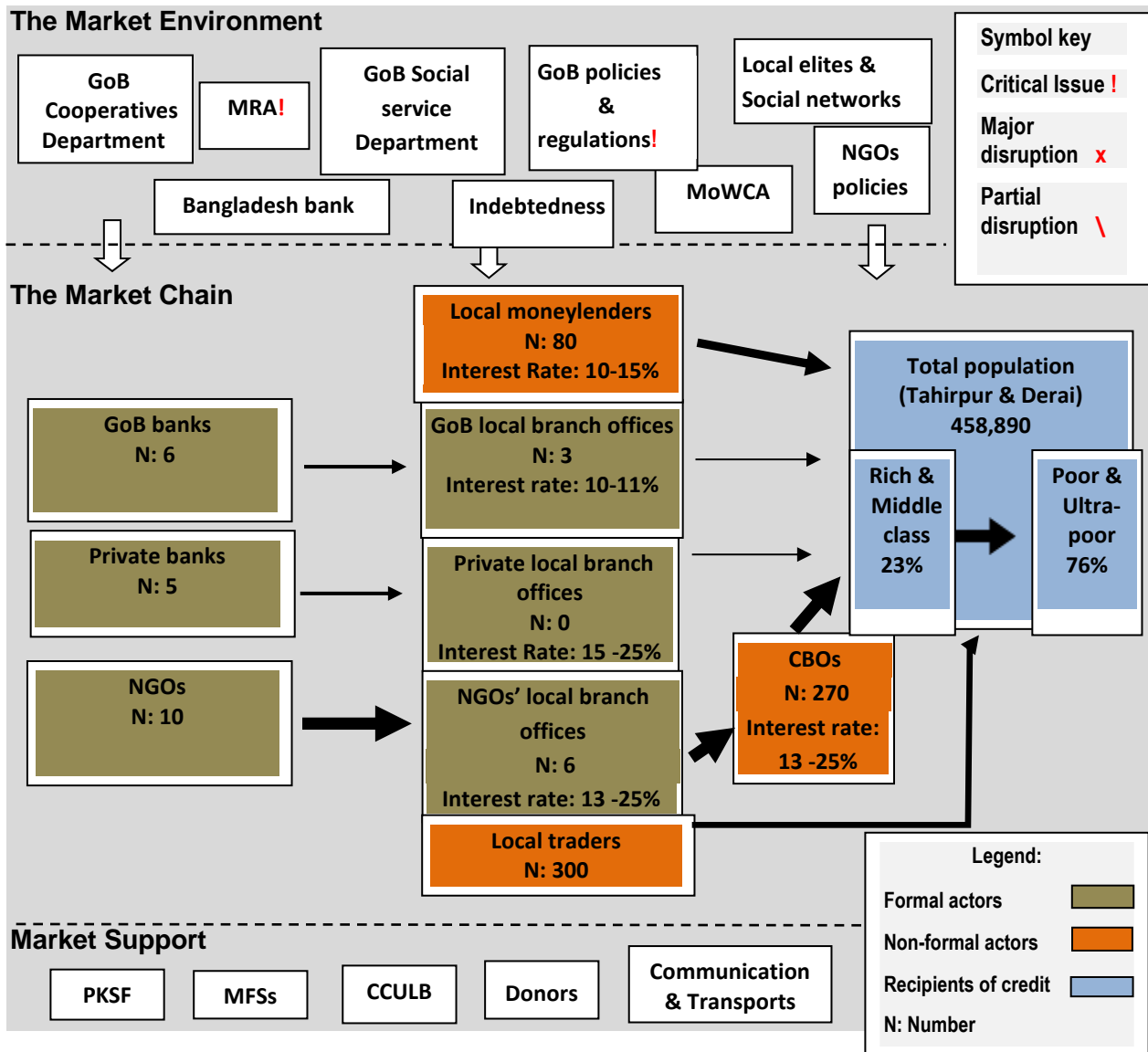
- What is the demand (before and after the flash floods)?
- What is the current gap in accessing soap and ORS for the target groups?

- What is the capacity of the market system (supply chain, distribution channels, financial and storage capacity) to cover the gap of the target groups.
- What are the most appropriate interventions for covering the gap?

The 3 market teams used their respective key analytical questions as a compass while crafting the data collection tools, mostly semi-structured interviews with key informants and FGDs guide with affected households.

SECTION 5: CREDIT MARKET SYSTEM

5.1 Credit market system map (normal situation - April-May 2016)



A. Market chain

The credit market chain is made up of:

- Vulnerable/affected **households** who seek credit, in cash or in kind
- Formal credit providers:
 - **NGOs'** micro-credit programmes: ASA, BRAC, BRDB, TMMS, Sancrad, Uddipon, FIVDB, POPI, Shad BD.
 - **GoB banks**
 - **Private banks:** Sonali bank, Krishi bank, Pubali bank, Grameen bank
- Informal credit providers:
 - **Local²⁴ moneylenders:** local elite, neighbors, friends and relatives.
 - **Local traders**
 - **Community Based Organizations (CBOs)**

6 GoB banks, 5 private banks, 10 NGOs and 80 local village moneylenders are playing a central role in the credit market system in Derai and Tahirpur upazila.

Vulnerable/affected households:

According to the FGDs and KIIs, more than 90% of households in the area have access to small loans and are active in the credit market system. The level of indebtedness among ultra-poor and poor households is high. Accessing credit is a coping strategy used by many households to meet critical needs. Landless agricultural labourers are highly dependent on loans to meet their basic needs during the lean season. To obtain additional capital and to be able to service the loan from the first lender, a second loan is often taken out. Many households are in debt to several creditors. When credit becomes harder to obtain, households are forced to resort to borrowing from informal moneylenders, where they face sometimes exploitative interest rates. As in Siraganj where a PCMA was conducted in 2016, loan interest and principal payments represent a high share of household annual expenditures. Haor households usually acquire credit to prepare the agriculture campaign, for fishing or to operate small business that they repay through regular installments (on a weekly, biweekly or monthly basis). It was reported that in normal times, the easiest way to get credit is through NGOs' micro-credit programmes. Key factors enabling access to credit in Tahirpur and Derai upazila before the flash floods were:

- economic solvency of the credit applicants
- employment and regular income of applicants
- production of agriculture crops
- convenient installment mechanisms offered by the credit providers
- mutual trust between credit providers and applicants

Women do not usually face any barriers to access credit. Although all formal and informal credit providers expressed willingness to offer credit to both men and women, in practice women often need the support of their husband to access credit, particularly loans in cash from formal credit providers. In a society where access to money and income is directly correlated to decision-making power over finances, women, who are less likely than men to hold jobs and receive a regular income, are disadvantaged when it comes to accessing credit, as they are less likely to have the required guarantees. Formal and informal money lenders are often interested to provide credit to women for the following strategic reason: during a crisis, men often migrate to earn money but as women usually stay in their hometown with the children, they

²⁴ In the middle of the map "local" refers to Tahirpur and Derai upazila.

are an easier target to chase for loan repayment. Some of the money lenders could be labelled as “predatory” due to their unscrupulous practices.

Formal credit providers:

Formal credit providers offer mostly small, un-collateralized one-year loans to individuals belonging to jointly liable peer groups. There are 4 main types of institutions involved in micro-finance activities:

- NGOs (a)

- GoB banks and GoB sponsored microfinance programmes (b)

- Private banks (c)

- a) In a normal situation, the most important formal credit providers are NGOs with their micro-credit programmes. Various national NGOs have been carrying out micro-credit programmes at village level. Their pre-set micro-credit interest rate ranged from 13-25%²⁵ with installments usually collected every week or twice a month from ultra-poor, poor, middle-class and better-off households. NGOs’ micro-credit programmes operate with revolving funds. The loan amounts vary depending on the provider: BRAC (minimum loan amount of BDT 10,000), TMSS (from BDT 10,000 to 250,000), Uddipon (from BDT 5,000 to 20,000).
- b) GoB microfinance programmes are run through several Ministries (Ministry of Women & Children Affairs, Ministry of Youth & Sports, Ministry of Social Welfare, etc.) and tend to target landless rural poor. GoB banks (especially agriculture banks) are another important lenders with low interest rate (10-11%), but they are only present at upazila level. They usually collect installments on a monthly basis or twice a year, but there are mechanisms exist to reschedule payments after a disaster. As there are collateral and documentation requirements, poor and ultra-poor households cannot access such loans.
- c) Private banks are also only present at upazila level and their interest rate (15-25%²⁶) is usually slightly higher than NGOs’ micro-credit programmes and local moneylenders. As the procedure to get a loan is also more complicated, only better-off and middle-class households can afford their services. These banks normally collect installments on a weekly basis. The loans provided also vary: Grameen bank (BDT 30,000), Sancred (BDT 10,000 – 35,000), ASA (BDT 10,000 - 400,000).

Informal credit providers

- a) In term of coverage, local moneylenders were reported to be among the main sources of credit. Moneylenders usually provide credit for a certain period of time at an interest rate of 10-15%. They operate in the informal economy and use their own funds. Based on data collected, it appears that these actors do not depend on banks or NGOs’ micro-credit programmes. Borrowers also resort to moneylenders to meet repayment schedules from other loans. Moneylenders are often the last resort for poor HHs.
- b) Local traders (approximately 75% small traders and 25% large traders) operating at upazila and district levels are another informal key actor providing loans, but mostly in-kind credit. Usually small traders procure their goods from large traders (or wholesalers). In the assessed area, it is found that the target groups are used to taking in-kind credit from traders with no interest rate. Commodities are frequently bought on credit and repaid cash at a later stage. Traders frequently collect installments on a monthly or quarterly basis, but also once or twice a year depending on the type of consumers, nature of the credit and the level of trust between the traders and consumers, which was rated as high before the floods.

²⁵ Interest rates: BRAC (25%), TMSS (15%), ASA (19-25%), Uddipon (13-14%)

²⁶ Interest rates: Grameen bank (20%), Sancred (25%), Pubali bank (6-25%), Sonali bank (7-13%), Krishi bank (10-13%).

c) CBOs also play an important role; they usually provide loans at a 13-25% interest rate.

B. Market environment

The market chain is influenced by a few major institutions. The GoB **Micro Credit Regulatory Authority (MRA)** formulates and regulates the credit market system implementation strategy and is the most influential actor in the market environment. NGOs and local money lenders, due to the volume of credit and number of people reached, also have a significant influence in the whole system. Another key actor is the **Bangladesh bank**, as it is responsible not only for formulating and implementing monetary and credit policies, but also regulating and supervising the banks and non-bank financial institutions, as well as promoting and developing domestic financial markets payment system. The **GoB Social Service Department, GoB Cooperatives Department** and the **Ministry of Women and Children Affairs (MoWCA)** also contribute to the regulation of the whole credit market system. **Local elites and social networks** often determine who gets access to credit, particularly from informal sources. Local elites control the key formal and informal institutions that determine poor people's access to resources and services, including local forums for dispute arbitration and moneylender loans. They tend to exercise their control of these resources to ensure their political advantage²⁷.

C. Market support, infrastructure and services

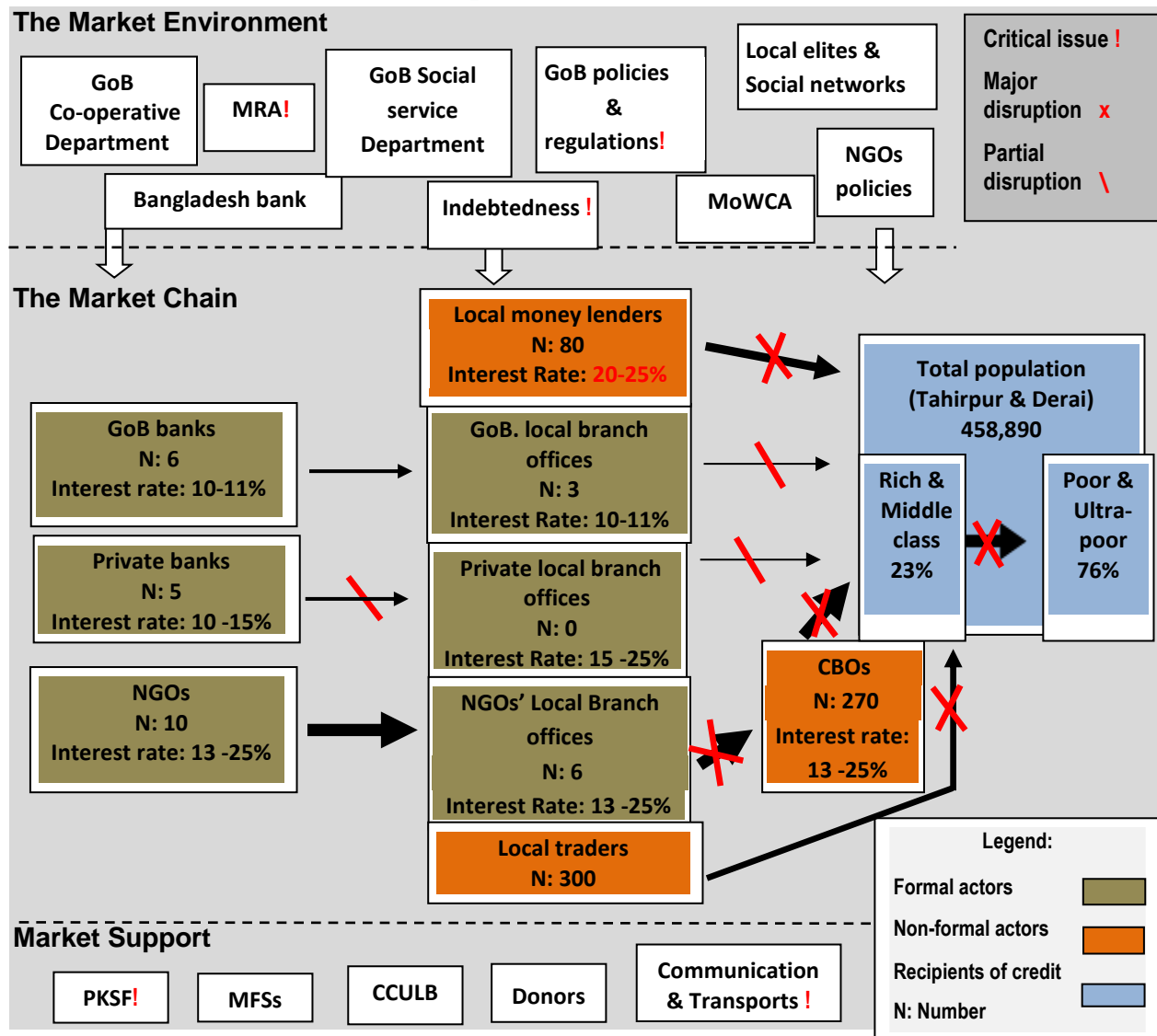
The key infrastructure, inputs and services are:

- **Communication and transports**
- **PKSF** (Palli Karma-Sahayak Foundation)
- **MFS** (Micro-finance Service)
- **CCULB** (Co-operative Credit Union League of Bangladesh Ltd)
- **Donors** (those who invest in micro-credit programmes)

The ability to access credit for many vulnerable households often depends on existing marketplaces, small shops and traders. Traders and credit recipients rely mostly on communication (eg: mobile phone networks), transport to identify and determine opportunities to access credit. During the normal situation, the abovementioned infrastructure service seemed to be operating adequately; boats and village link road are usually used for movement around the union and also the upazila to the union of Tahirpur and Derai.

²⁷ CARE, 2015.

5.2 Credit market system map (crisis situation – May-June 2017)



Crisis affected situation:

In the current flash-flood affected situation in the Tahirpur and Derai upazila, the capacity of the market system to provide credit to those who need it has been significantly affected.

A. Market chain

Vulnerable/affected households:

The need for credit becomes even more acute in a stressed situation. The flash floods have generated a loss of 80-90% of boro rice crops, which is the primary source of income for 95% of the people in the target area. All FGDs (and all villages) mentioned that they are currently not able to cover the household basic needs, while before the floods, 14/24 FGDs (half of the villages) reported being able to cover their basic needs. Affected households have to use negative coping strategies as borrowing is often no longer an option due to unsettled debt. 10-20% of households (mostly those better-off who were able to pay some of the loan installments) were able to access new loans, mostly to purchase food, fodder and fishing equipment. Seasonal migration to urban cities started earlier this year, leaving many mothers having to

take care of the children, the elders and sick family members at home on their own, which further limits their ability to travel to markets, to seek assistance or to explore livelihoods options.

Formal credit providers:

After the flash floods, the vast majority of formal credit providers are flexible on collecting credit installments. NGOs are no longer in a position to provide loans due to the liquidity crisis. Micro-credit programmes' operations depend on the revolving of their funds. NGOs are still collecting loan installments often with extended deadlines but they are not disbursing new loans. NGOs are only disbursing smaller amounts to those debtors with a regular income (small traders and land owners) who were able to settle part of their debt. About 70% of the reimbursement of the micro-credit is overdue; many NGOs' micro-credit programmes in the haor are in jeopardy and some NGOs are already failing to pay their credit programme staff. Both private and GoB banks credit programmes are dormant and are not issuing new loans. CBOs virtually stopped functioning as affected households are no longer able to save money and are desperate for cash.

Informal credit providers:

In the crisis situation, the main type of credit available to affected communities in the 2 upazila is informal in-kind credit for food items, which comes mostly from friends, neighbors, relatives and local small traders. The ability of small traders to provide goods (mostly food) on credit is constrained by their weak financial capacity (from BDT 10,000 – 100,000) and the challenge faced by customers to repay the goods bought on credit. Most of the traders are putting pressure on their flood-affected debtors to pay back the commodities they bought on credit before the floods. As 55% of the affected households are ultra-poor, they find it extremely challenging to comply. The main preconditions for this kind of informal credit practice are trust and relationships. Local money lenders are reluctant to issue new loans to affected households as they are yet to recover previous loans which were supposed to be returned right after the rice harvest (April-May 2017). Those benefiting from this type of credit must be willing to pay a high interest rate of 25-30%.

B. Market environment

Due to the ongoing crisis, GoB has provided food aid (30 kg rice) and BDT 500 to affected poor households (May-June) and has scaled up its sales of subsidized rice. The MRA circulated a notice in May 2017 recommending not to collect loan instalments from the affected people until the next notice from MRA. GoB also temporarily suspended collecting loan installments from affected households.

C. Market support, infrastructure and services

Since the flash floods, affected communities had to rely exclusively on boats to go to marketplaces and bring or buy goods, while they can normally still use roads in April and May, before the actual start of the rainy season. These additional transport costs spread their resources even thinner. Accessibility to marketplaces becomes an issue especially for women, particularly those lactating or pregnant, disabled and elderly people as the only mode of transport from April has been boat.

Gap analysis

Triangulation of information collected from FDGs and KIIs indicates that the current credit flow only represents 20-25% than what it was before the flash floods. Access to credit of affected households

especially ultra-poor and poor households has substantially decreased. The key barriers constraining access to credit are:

- Ultra-poor and poor affected households are not in a position to pay back their regular credit installments due to the losses in assets and crops they experienced, their lack of financial resources and lack of employment opportunities until the next rice harvest season²⁸.
- Loan repayment and installment mechanisms have been seriously disrupted and the level of trust between the different actors has been eroded.
- Traditional credit providers are reluctant to issue new loans as applicants do not have collaterals
- Only about 5% of households are able to repay part of their debts and are able to get a new loan.

The major challenges for restoring livelihoods were identified as the extremely limited financial resources of the ultra-poor and poor affected households, lack of alternative income source, poor demand for day labour and lack of livelihood assets (mostly agricultural inputs and fishing material). Approximately 75% of participants in the FGD stated their inability to resume their main income generating activities.

As the flood damaged all the crops, people have not sufficient food stock at household level. As farmers didn't harvest their crops, they don't have seeds for the next growing season and need additional credit to buy seeds and fertilizer. By the time of data collection, the price of basic commodities was already 10-12% above the seasonal average. Ultra-poor and poor affected households are generally eating one meal less than they are used to. There is a risk that households may sell off their assets so that their creditors ease off some pressure: such desperate coping strategies would further decrease affected households' chances to recover.

Key recommendations:

Emergency and livelihoods recovery interventions should start as early as possible. Credit mechanisms should be supported only for livelihoods needs; complementary interventions should target the same affected households to help them repay loans, so as not to further increase indebtedness. Credit for survival needs should not be encouraged. Basic needs should be met by other types of assistance (cash grants, vouchers, in-kind, etc.). What is also critically needed interventions that reduce people's vulnerability and exposure to shocks. More long-term DDR initiatives and helping vulnerable groups diversify their sources of income sources is also essential.

²⁸ Almost non-existent rice harvest day labour; extremely limited fishing opportunities due to the contaminated water and consecutive impact on the fish population.

Suggested response options:

Activities	Risks & assumptions	Timing	Anticipated effects on markets & population	Main actors/targets
<p>Unconditional multipurpose cash grant to target HHs (using MMT)</p>	<p><i>Risks:</i> -If sufficient amounts of rice are not brought in Sunamganj, risk of rice price inflation</p> <p><i>Assumptions:</i> -HHs mentioned paying loan installments as a top priority; part of the grant will be used for debt repayment -MMT is popular and most HHs have phones and accounts (GoB is transferring school stipends via MMT)</p>	<p>Up to next rice harvest (March 2018)</p>	<p>-It will help meet affected HHs' most pressing needs. -It will reduce the use of negative coping mechanisms. -It will help pay loans installments and help credit market system. -It can act as guarantee for new loans. If cards are used, it could help people save or improve their access to financial services, and remittances.</p>	<p>-Oxfam -Local partners -MMT agencies</p>
<p>Support to selected small traders with recovery grant/loan</p>	<p><i>Risks:</i> -Future major flood may further affect exposed communities & local businesses; -Migration of HHs living in the area</p> <p><i>Assumptions:</i> -Small traders are close to the community; -Larger traders are relatively less affected as they are at upazila and district level</p>	<p>July 2017 to March 2018</p>	<p>-Small traders would be able to restart or continue their business and be more able to resume providing in-kind credit. -Affected HHs would get easy access of necessary commodities through in-kind credit access. -Will contribute to stimulating local economy</p>	<p>-Oxfam -Local partners -Small traders in Sunamganj</p>
<p>Support existing CBOs/saving groups with a recovery loan/grant; explore opportunities to link this with the meso-level flood insurance project</p>	<p><i>Assumptions:</i> Lots of saving and lending groups are no longer functional due to the inability of its members to save</p>	<p>Aug 2017 to March 2018</p>	<p>-It will help the recovery of community saving and lending mechanisms</p>	<p>-Oxfam -Local partners -CBOs in Sunamganj</p>
<p>Support NGOs' micro-credit programmes</p>	<p><i>Risks:</i> NGOs may utilize funds for their own recovery rather than providing recovery loans</p> <p><i>Assumptions:</i> If NGOs get this opportunity then it would contribute to long term economic</p>	<p>Aug 2017 to onward</p>	<p>-It will contribute to make access to credit easier of credit</p>	<p>-Donors -Banks -BRACs</p>

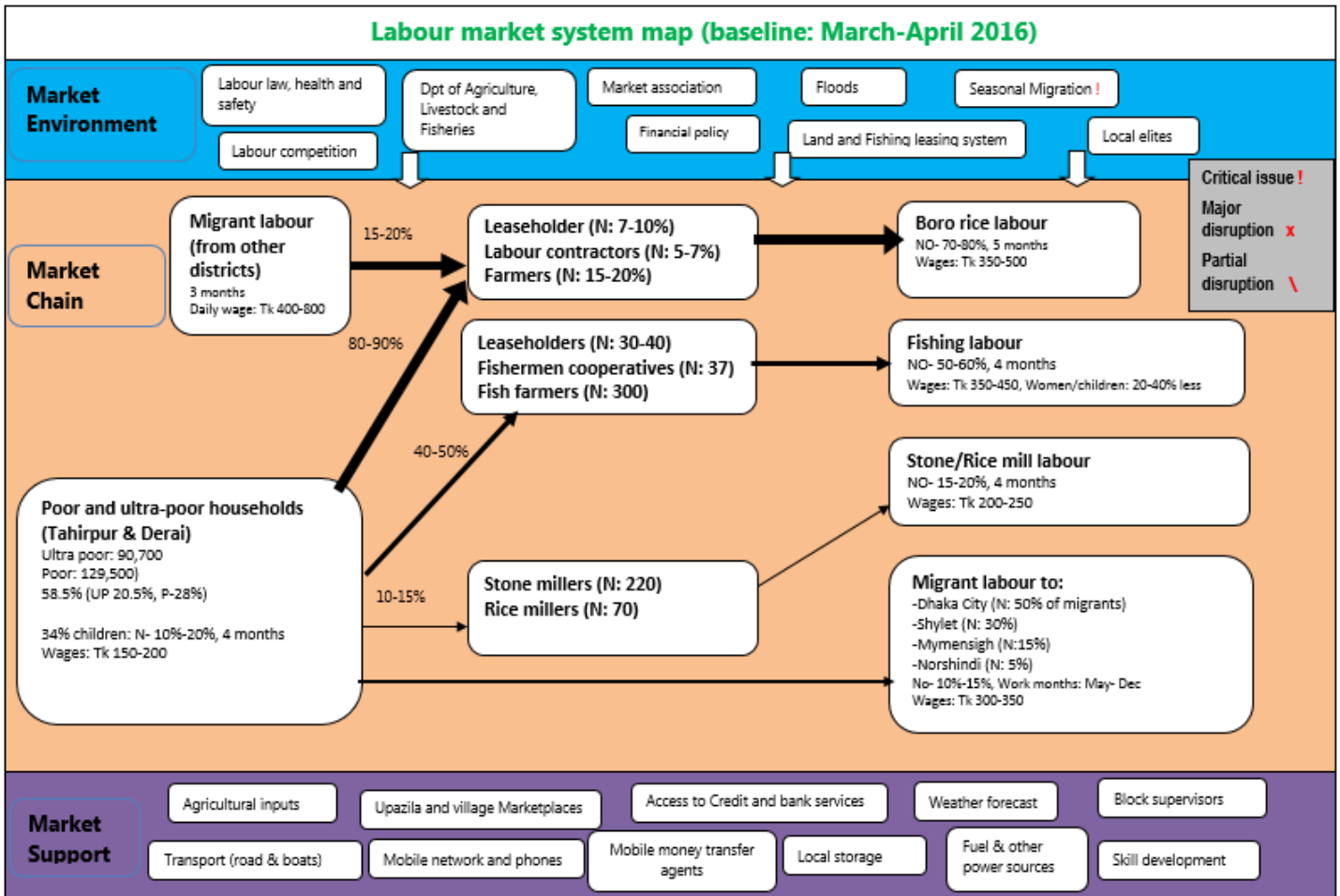
	sustainability of the affected area as well as the NGOs			
Advocate for interest free/low interest loan for target HHs livelihoods recovery	<i>Assumption:</i> Affected HHs rely on access to credit for their daily lives, even when there is no disaster, so this will contribute to restoring the credit market system	June 2017 to Mach 2018	Cash flow will be created that will revive the local economy	-Oxfam & other NGOs -Local partners -GoB & GoB Banks -Private banks
Lobby GoB Bank and MRA to provide interest free loan to affected traders and producers	GoB bank and MRA develop a policy and strategy to provide soft loan to affected traders and producer s	From now on	Policy and Strategy support to traders to have access to soft loans to continue business and retain+ new job for the labourer	-Oxfam & other NGOs -GoB & MRA
Encourage GoB to increase primary school stipends for poor HHs in crisis affected areas	<i>Assumptions:</i> -Primary school stipend is an existing system	DRR interventions	-It can mitigate school dropouts	-GoB & MoWCA



Figure 7: Interview with a rice mill manager, Derai (credit: Oxfam)

SECTION 6: LABOUR MARKET SYSTEM

6.1 Labour market system map (normal situation)



Labour market system in a normal situation:

The analysis of the labour market system in Tahirpur and Derai upazila included agricultural and non-agricultural/off-farm labour; casual and low-skilled labour in rice farming, rice milling, fishing and stone crushing are the main sources of income in the area.

Khas land in the upazila is theoretically accessible to poor households for productive purposes, landless agri-labourers do not have real access to this land. Instead, rural elites are appropriating the land for their own purposes. (State-owned land often located in marginal areas along the coasts and rivers)

Market Chain

Vulnerable households/day labourers:

19,200 rice farmers in Derai²⁹ 33,350 rice farmers have been affected in Tahirpur³⁰. 70-80% of households in both upazila rely on labour as their main livelihoods. 40-60% of the labour force is employed alternatively in the 3 key economic sectors: 1) agriculture (rice and fish), 2) off-farm (stone and rice crushing) and 3) migration labour, while 10-15% of the labour force depends on other trade and small production activities. Migration in and out of Sunamganj following seasonal patterns is a very common livelihood strategies for ultra-poor and poor households from Sunamganj and from other districts.

- **Rice labour:** about 70-80% of the population are usually employed as rice labourers for 3-4 months/year. In April-June, the rice harvest creates a strong demand for labour right before the haor usually floods. To meet the extra demand, 15-20% of the required labour comes from other districts (Gaibandha, Ranajpur and Jamalpur) that have connections with local labour contractors. Migrant labourers usually work longer hours and often get higher daily wages³¹. Labour wages increase even further if there are risks of early flooding.

- **Fishing labour:** at the end of the rice harvest (June) the onset of the rains marks the start of the fishing season, during which 40-50% of the day labourer population usually shift to fishing for 3-4 months.

- **Stone/rice mill labour:** during the rainy season, 15-20% of the total day labourers work on stone crushing sites or for paddy rice mills.

- **Migrant labour:** 10-15% of the workforce usually migrate to other areas (often urban) for 4-5 months.

Our analysis shows that about 60% of the households in the target areas raise small livestock as a complementary livelihood³². Over 60% of households own 1 or 2 cattle and goats. 2-3% households run commercial duck farming. Participants in the FGDs mentioned that about 10-15% of households living in rural villages receive some sort of remittances from their migrant member(s) for 3-4 months.

From the FGDs findings, gender dynamics are a major determinant of labour engagement. Much of the paid agriculture labour is traditionally done by men; however, a smaller proportion of women and children are also employed as day labourers in agricultural and off-farm activities: during the rice harvest, the percentage of women employed as labourers increase to 25%. Women also engage in other livelihood activities such as rearing cattle, labour in fisheries and off-farm activities (65-80%) after the rice campaign.

²⁹BRAC report, April 2017.

³⁰ Upazila Agriculture Office, Tahirpur, Sunamganj.

³¹ Daily wage can go up to BDT 800/day which is almost twice more than the average wage.

³² Either their own or in a sharecropping-type arrangement.

Type of labour in a normal year (2016)	% of labour force	Men	Women	Daily wage (men) BDT	Daily wage (women) BDT	Work season
Boro rice	80-90%	75%	25%	300-500	300-400	Jan-May (5 months)
Fishing	40-50%	80%	20%	250-400	200-400	Sept-Dec (4 months)
Stone and rice crushing	10-15%	40%	60%	200-250	200-250	June – Sept (4 months)
Other off-farm (transport, trader/ small producer)	5-10%	60%	40%	150- 250	100-200	Jan-Dec (12 months)
Child labour	5%-20%	80%	20%	100-200	50-200	Jan-Dec (12 months)

(Source: FGDs)

Testimony from a primary school teacher:
“The general school attendance before the floods was high (90%). School attendance dropped significantly the first 2 weeks after the floods, and then started increasing. More boys seem to have missed class. The main reasons for missing class are as follows:
- Migration due to flood
- Food shortage in the household
- Children having to work as day labourers
In terms of assistance to mitigate school drop-out, some transport cost support to students after the floods should be considered, and the GoB stipend could be increased after the floods, for a couple of months”.

The key actors involved in the labour market system in Tahirpur and Derai are:

Boro rice labour:

The main employers (consumers of daily labour) are a) Rang Jama (land leaseholders); b) land owners (farmers) and c) labourer contractors.

a) Rang Jama

Rang Jama is a seasonal agreement between landowners and middle-income rice farmers who have limited land. About 7-10% of people in the target areas paid lease for more than 60-70% of boro land. These leaseholders hire labour directly and/or through contractors. Leaseholders hire about 70-80% of the labour force for 2-3 months. During the peak harvesting months (April-June) contractors hire agriculture labour from local villages and other districts (**migrants from other districts**). The average daily wages in the rice harvest is 10-15% higher than the growing season. During the peak of the harvest, about 75-85% of the labourers employed by leaseholders are male, 10-15% women and 5-7% children. During seedling plantation, processing and cleaning, more women are engaged (20-25%) and wages typically drop by 20-30%. Generally, women and children are paid 20-40% less than men before and after the harvest.

b) Landowners:

Almost all big landowners generally lease out their land via Rang Jama, while small landowners harvest about 20-25% of their rice fields on their own and hire a small portion of labour during the harvest. Landowners hire 20-25% of labour force from their villages or nearby villages. They usually hire labourers they know and sometimes provide a hot meal. These landowners hire labour throughout the year, not only for rice farming activities³³. Sometimes sharecroppers’ payment obligation is structured as a percentage of the harvest.

³³ For instance house repairing, vegetable cultivation and carrying material etc.

c) Labour contractors:

They are informal contractors, mainly operating in rice farming³⁴. Contractors hire both local and migrant labour during the peak harvest season and usually get a 10-25% commission on labour wages.

Fishing labour:

There are about 300 small and big haor fishermen in the study area. About 20-25% country's fish demand is met from fishing in the haor. During the peak fishing season (October-December) 50-60% of the labour force is employed in the fishing sector. The key actors are a) leaseholders; b) fisherman cooperatives and c) fish pond owners.

a) Leaseholders

As per the GoB regulated leasing system for fishing in the haor, fishermen pay a lease for a period of 3-6 years to the GoB through a competitive bidding process. Leaseholders hire a large proportion (70-80%) of labourers during the peak season (Nov-Dec), while a smaller number hires labour for a couple of months before and after the peak season.

b) Fishermen cooperatives:

In each upazila there are cooperatives of fishermen registered with the GoB. The fishermen get formal registration cards to work as fisherman. In crisis times, they sometimes get support from the cooperatives. Leaseholders are supposed to only hire registered fishermen. As per KII with fisheries official, about 50% of the fishermen are registered in cooperatives while the rest, although not registered, can still work as fishing labour under leaseholders. About 40-50% of fishing labour during peak season (October-December) is carried out through cooperatives and leaseholders.

c) Fish pond owners:

In the haor, pond fishing is very limited (about 5-10% of the fish sold come from ponds). Pond owners hire only 2-3% of the local fishing labour force. Although the vast majority of labourers are men (about 70-80%), women represent 10-20% of the labourers in fish ponds, while children 5-10% in the peak harvesting season. The average daily wage is BDT 300-400/day in the peak season, but off-peak season it drops by 30-40%. Women and children are usually paid 20-40% less.

³⁴ Labour contractors are also involved, to a lesser extent, in earthwork and stone crushing work.



Figure 8: Focus Group Discussion with fish traders, Sunamganj (credit: Oxfam)

Stone and rice crushing labour:

There are 220 stone crushing sites and 70 rice crushing mills in the Tahirpur and Derai areas. Stone and rice crushing usually starts after the rice harvest (June) and lasts until September. Both activities together employ 15-20% of the local labour force for 3-4 months. Women (50-60%) and children (10-15%) represent the bulk of the labour force in these activities. Although stone crushing is extremely hard, wages are 40-50% less than agricultural labour. Stone crushing plant, rice mill owners and labour contractors usually hire on daily basis. Daily wages are BDT 150-200. Labourers are paid cash directly on a daily or weekly basis.

Testimony from a manager of a stone crushing site:

“The stone crushing plant has a maximum capacity of 40 people/day. The average operation time ranges from 5-6 months (May-Sept) and depends on availability of stone. In a normal year, approximately 15-20% of men are employed, 80% of women and, 10-20% of children; out of the 50-60 labourers seeking daily labour, only 30-40 of them are hired. Currently after the floods, between 100-120 casual labourers are seeking job at the plant, but only 5-10% more people are hired compared to a normal year”.

Migrant labour (out of Sunamganj):

After the rice harvest, 10-15% of the local labour force (vast majority of men) typically migrates to other districts for 3-4 months, mostly to cities for construction work, rickshaw pulling, casual labour or house help. Generally, city migrants earn 20-50% more than in rural areas. During the fishing season, the majority of seasonal migrants come back to their own villages and start working in fishing and stay until

the end of the rice harvest. Seasonal migrants normally send money back to their family using mobile money transfer system (bKash³⁵ and Rocket³⁶).

Migrant workers overseas and remittances

Overseas employment is important in easing the pressure on the domestic labor market. The current rate of economic growth in Bangladesh has not been able to create employment quickly enough to fully absorb new workers³⁷. Nearly 10.3 million Bangladeshi workers (more than 90% are men) are engaged in different sectors in 162 countries. Bangladesh earns remittance worth about 15 billion USD per year through manpower export. In 2016, 756,000 Bangladeshi nationals left the country to work abroad. For 2017, GoB has planned to send 800,000 more workers for overseas jobs to ensure a good remittance inflow³⁸. The current major destinations include Bahrain, Kuwait, Oman, Qatar, Malaysia, Singapore, Saudi Arabia, and United Arab Emirates. Jordan and Lebanon are key destinations for female workers. Most of the labor migrants from Bangladesh who work in the Gulf States are unskilled or low-qualified. Male migrants are employed in the construction industry and in informal business services, such as cleaning, driving, or tailoring, manufacturing, agriculture, and retail. Women are employed as housemaids in private homes or cleaners in public buildings and offices. Most of the Bangladeshi migrant workers have come to the Gulf through recruitment agencies and other intermediaries that charge expensive fees, thus making access to migration opportunities highly skewed in favor of the upper-income groups. Migrants have to bear the costs for the processing of visas and workplace permits as well as for travel upfront. Those from lower-income groups, therefore, potentially find themselves using illegal channels to migrate abroad, leaving them more prone to abuse and violence, particularly for women. As other migrant workers from South Asia, Bangladeshis often face quite harsh working conditions and inhumane treatment at their respective destinations. The contracts are often highly exploitative. The workers have little formal rights and largely depend on their "sponsor" (a citizen of the receiving State) with whom the migrant workers' passports remain during the contract period. The presence of reliable and reputable recruitment agencies, and a proactive and facilitating attitude of the government can help strengthen the country's potential to increase overseas employment.

Remittances: the national economy and migrants' families are highly dependent on the regular financial transfers by migrants. Remittances rose to over \$15 billion in 2015 or about 8% of gross domestic product (GDP)—up from less than \$2 billion in 2000—and have become a major source of foreign exchange earnings, second only to ready-made garments. At the micro level, the contribution of migration to poverty reduction is notable, with remittances boosting household consumption and savings significantly. The World Bank (2012) showed that in 2010 only 13% of remittance households were below the poverty line, compared with 34% in non-remittance-receiving households. On the use of remittances, the 2014 Bangladesh Bureau of Statistics survey revealed three primary expenditures: food (39%), land purchases (17%), and loan repayments (9%). Education and health accounted for 4% and 5%, respectively.

Market environment

A few key actors and elements in the market environment influence the labour market system. The Dpt of Agriculture, Livestock and Fisheries at upazila and union level is among these influential actors. The GoB has a **labour law**, but it mostly focuses on industrial and urban labour. It covers many areas of labour benefit, health and safety. Rural labour does not have specific supportive policies or any active and vibrant labour right activities. Implementing the policy in rural areas is challenging because of the informal and unstructured nature of the labour market system. Understanding of labour related issues is very poor.

³⁵ bKash is a BRAC Bank Company

³⁶ Rocket is a Dutch-Bangla Bank Company

³⁷ ADB Overseas Employment of Bangladeshi Workers: Trends, Prospects, and Challenges, Aug 2016

³⁸ ADB, 2016

³⁹ <https://newsnextbd.com>, Interview from Nurul Islam, Expatriates' Welfare and Overseas Employment Minister, Jan 2017

Although rural labour is not a well-organized force, some **labour associations** exist (ie. registered fishermen cooperatives). **Market associations** with business owners and traders are also active in the study areas. Both associations contribute to an enabling business environment and support their members with business opportunities and control of labour wages. **Local government institute** like Union Parishad and Upazila Parishad provide legal registration support to run business and trades. During disaster time and lean season, labour competition is very high because of the limited employment opportunities; as a result, seasonal migration is a common trend: men mostly migrate to urban centres. The study areas are particularly exposed to early **flash floods**, which have the potential to distort the whole labour market considering the large number of people who depend on rice labour. The **local elites** control the key formal and informal institutions that determine poor people's access to resources and services, including employment opportunities, water bodies and agricultural land. The inequitable management of the valuable haor fisheries is a key constraint on the livelihoods of poor and ultra-poor households⁴⁰.

Market support

Agricultural inputs (ie. seeds, fertilizers, pesticides and fish meal) are available at upazila level and in some village markets. **Block supervisors** provide technical and information support to farmers and leaseholders. Small farmers and traders have no or limited **access to formal bank services**. Most of them said they face huge challenge to get loans from the small number of bank agencies operating in remote areas. Most of them said they get loans either from NGOs or from moneylenders with higher interest rates. Physical **communication** between districts to upazila is good but is very challenging from upazila to villages. During flood time communication usually improves as remote areas become easier to access thanks to **boats**. In the dry season however, connections between upazila and villages deteriorates as travel time often increases by twofold or fourfold. The study areas have decent **mobile network** and many villages have some mobile money transfer agents. Over 90% of households own a **mobile phone** but do not necessary have a mobile money account. Households who have children going to primary school have mobile account because they receive student stipends via mobile money⁴¹. GoB has storage capacity at upazila level but there are no private storage facilities at the upazila nor village level. **Weather forecast** provides important information for rice farmers and households' preparedness. The country weather forecast system can share essential rainfall information 7 days in advance.

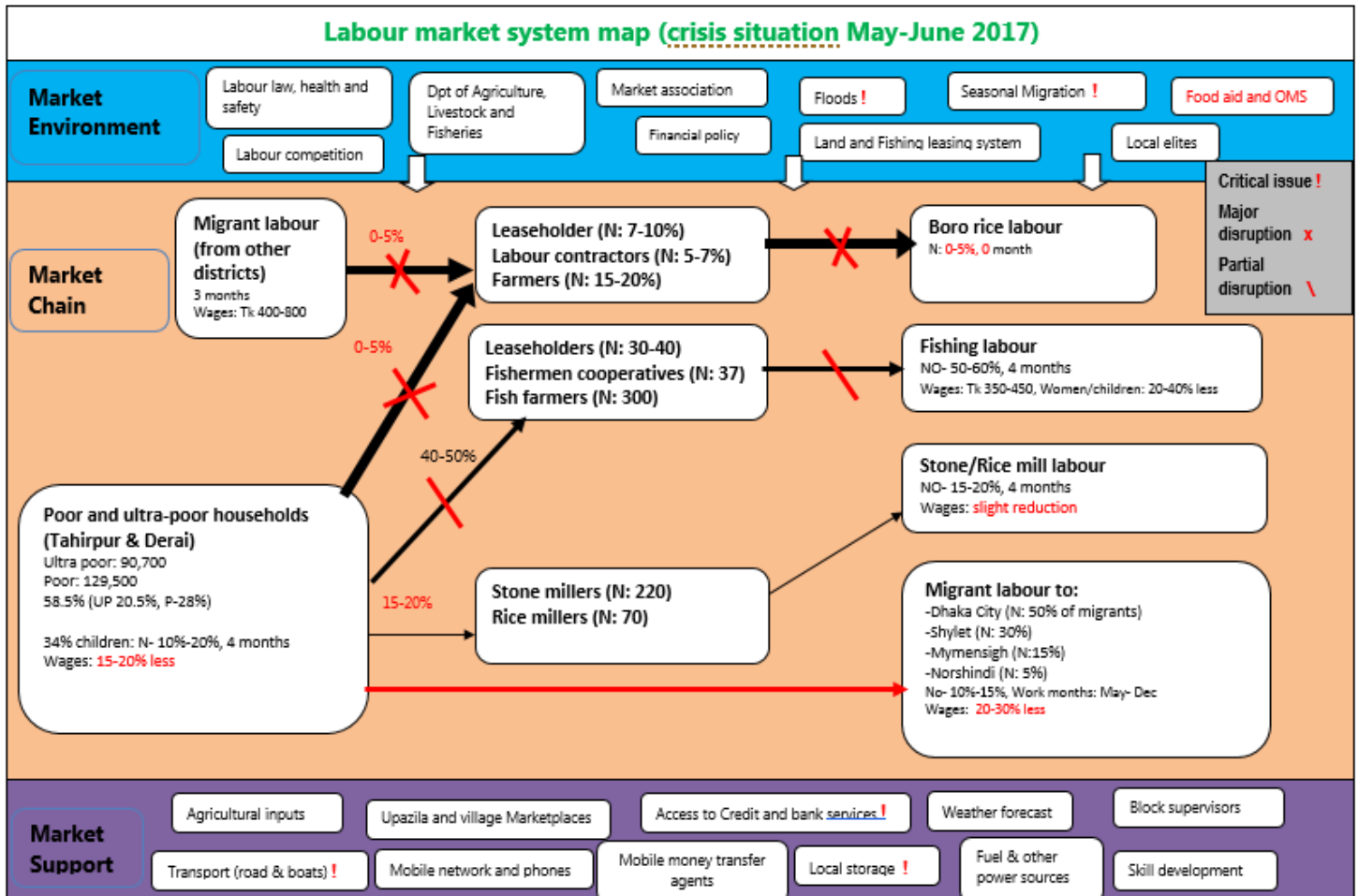
⁴⁰ CARE, 2015.

⁴¹ GoB provides stipend to 100% primary student via mobile money.



Figure 9: Children and women working at a stone crushing site, Tahirpur (credit: Oxfam)

6.2 Labour market system map (crisis situation)



Crisis affected situation:

The assessment focused on the impact of this year's flash flood on the local labour market, as it happened at a time when demand for casual labour is at its highest. 90% of the rice fields were completely inundated just before harvesting. From March, employment opportunities have been almost non-existent in the target areas and the rice labour market system completely froze from April 2017.

A. Market Environment

As mentioned in the credit market system section, banks, NGOs and MFI virtually stopped providing new loans, which limits opportunities for livelihoods initiatives and business ventures, thus affecting the overall market system. Seasonal migration to cities for urban labour started earlier than usually and has been on the rise. To meet emergency needs, 40-60% of the ultra-poor and poor households sold some cattle heads at a price 30-40% lower than the normal market value. The lack of fodder is also fueling distress sales. 40-60% of poor households reported reducing daily meals from 3 to 2. Long queues (up to 4 hours waiting time, mostly women and children) were observed and reported in front of the **GoB Open Market Sale (OMS)** depot, where rice is sold as a subsidized price.

B. Market Chain

Boro rice labour

As flood hit just before the rice harvest and damaged over 90% of the crop, no labour is required.

Stone and rice crushing labour

Rice crushing mills are not in operation due to the failed paddy harvest. A small number of labour contractors are active as they hire casual labourers for stone crushing. The lack of job opportunity in paddy fields has boosted the supply of labourers in other sectors. The 220 stone crushing sites that started operating in June are benefitting from the availability of cheap labour that almost doubled: altogether, they employ 15-20% of the labourforce (mostly children and women as observed during field visits), which only represent a marginal increase of 2-5% compared to the normal situation.

Migrant labour out of Sunamganj:

20-25% of FGD participants reported that they would migrate after the Eid festival (last week of June). It is estimated that migration this year would be double than normal years. Some group said 60% of the total labour force will migrate this year as there is no job in these areas. It was reported that in June, 15-20% of the local labour force already migrated to other areas. In July, more households will likely move for casual labour to other cities like Dhaka.

Migrant labour to Sunamganj:

Due to the boro crops losses, seasonal casual labourers from the northern part of Bangladesh who usually come to Sunamganj to work during the rice harvest lost employment opportunity.

Others:

Traders' activities have reduced due to fall of demand and they are hiring less casual labourers and are also paying less.

Testimony from Mr Mia, who started selling clothes as a coping mechanism in May 2017 after being affected by the floods:

Mr Mia owns a 50-decimal piece of land where he cultivates boro crop. His harvest usually cover his staple food needs for 5-7 months. He is involved in fishing during 2-3 months (his daily income ranges from BDT 300-700), which enables him to cover his household needs for 2-3 months. His household also usually works as casual coal/sand/stone crushing labour for 2-3 months (daily wage: BDT 400-500).

C. Market support services

No supply shortage nor major price increase was reported during data collection. As mentioned in the credit market system, access to credit has substantially decreased.

Labour gap analysis:

The supply of manpower in Sunamganj exceeds demand all year, except during the rice harvest. For the rest of the year, the demand for labour is insufficient to absorb the supply. In normal times, there are 4-6 days of labour per week, while after the flash floods, these labour days represent only 0-2 day on average per week, mostly in fishing. There has been a significant decrease of labour opportunity for 5 months till the upcoming fishing season (October- December). The boro rice planting season only starts in January. Labourers working during the boro rice harvest usually earn sufficiently to run households for 4-5 months. Households relying on labour lost on average BDT 60,000-70,000 of income because of the lack of

employment during 4-5 months⁴². Currently only 20-25% of the total labour force has some sort of low paid work like stone crushing mill (15-20%) and trade and transport (5-10%). 20% of the total labour force might find some work on stone crushing sites until September 2017. Around 20% of the poor households have small piece (less than 1 ha) of boro field that support 4-6 months food security. The small farmer lost about BDT 95,000- 150,000 due to damaged boro rice field and lost harvest. There are fewer number of casual jobs available with a lower daily wage (40-50% less). Considering the months in which job opportunities were lost, we can say that approximately 60% of households relying on labour need support for 3 months (June-Aug) and 35% HHs need support for 5 months to meet their basic needs.

Seasonal calendar for labour (purple = peak season; text in red = flash flood impact)

Labour market yr 2017	J	F	M	A	M	J	J	A	S	O	N	D
Boro rice				80-90% labour: substantial decrease (90%)								
Amon+ vegetable												
Fishing								20-25% labour: likely to be less		40-50% labour likely to be less		
Stone/Rice crushing						20% labour: has increased						
Production /trade	10-15% labour											

Suggested response options:

Activities	Risks & assumptions	Timing	Anticipated effects on markets & population	Main actors/targets
Support to fishing (ie: access to equipment with vouchers & lobby local elites for better share of water bodies & khas land)	<p><i>Risks:</i> Timing is critical, if support starts too late, many HHs might have already migrated or sold productive assets.</p> <p><i>Assumptions:</i> 20-25% of affected labourers (male & female) can start fishing in non-lease haor & river channels.</p>	July-Sept (Short term intervention, start of the fishing season)	<p>-It would help affected HHs be involved in fishing.</p> <p>-It would contribute to food security.</p> <p>-Local traders would also benefit.</p>	<p>-Oxfam</p> <p>-Local partners</p> <p>-Fishermen cooperatives</p> <p>-Local elites</p>

⁴² During that period men, women even children work in the paddy harvesting and get higher wages (Tk 300-500/day).

<p>Conditional support to land-endowed small & medium rice farmers with vouchers for agriculture inputs for the rice planting season</p> <p>(purchase of seeds, tools & other needed inputs)</p>	<p><i>Risks:</i> -Availability of quality products. -Reselling vouchers or goods to get cash. -Community tension between beneficiaries & non-beneficiaries.</p> <p><i>Assumptions:</i> Small & medium rice farmers have the capacity to farm with limited support</p>	<p>From Oct – Dec 2017</p>	<ul style="list-style-type: none"> - It will help farmers prepare & cultivate their land for the next rice season. - It will help farmers hire agricultural labour for the planting season. -It will help reactivates the agricultural labour market -It will prevent poor famers to go further into indebtedness - Increase availability of rice on local markets 	<ul style="list-style-type: none"> -Oxfam -Local partners -Land-endowed small & medium rice farmers
<p>Cash for work & advocacy with GoB for infrastructure work Relevant CFW schemes could be:</p> <ul style="list-style-type: none"> - Embankment - Road repairing - Houses plinth raising - Floating beds for gardens - School field raising - Pond excavation - Canal digging 	<p><i>Assumptions:</i> -Oxfam, local NGOs & CSO could jointly start advocacy initiative for better embankment management. -Possible to link this with GoB Employment Generation Programme for Poorest scheme. -Needs to be done before the planting season (November)</p>	<p>Sept-Jan (before the next rice harvest)</p>	<ul style="list-style-type: none"> -Cash will help revitalise local markets and recovery efforts. -It would reduce exposure of vulnerable HHs -Using MMT (ie: bKash or Rocket) could help people and migrants send & receive money). -Strengthen collective assets 	<ul style="list-style-type: none"> -Oxfam & other NGOs -Local partners -GoB Social service Dpt
<p>Explore income generating activities solutions for alternative:</p> <ul style="list-style-type: none"> - animal feed (eg: using fish by-products/waste & insects) - biofuel (using cow dung & water hyacinth) 	<p><i>Risks:</i> Innovative activities require technical support and strong buy-in</p> <p><i>Assumptions:</i> -HHs are willing to engage in IGA -HHs have access to market to sell their produce</p>	<p>DRR intervention</p>	<ul style="list-style-type: none"> -It will help HHs save money on animal feed & fuel. -It can offer an alternative source of revenue 	<ul style="list-style-type: none"> -Animal herders -Fishing cooperatives - Universities or technical schools

<p>Support Local Labour associations (or the establishment of labour associations) to raise awareness around child labour & better enforce labour law in the informal sector (eg: stone crushing)</p>	<p><i>Risks:</i> Politically sensitive</p> <p><i>Assumptions:</i> Local partners are willing to challenge the status quo & exploitative practices</p>	<p>DRR intervention</p>	<p>-Put pressure on stone sites owners or partners to reduce child labour. - If associations monitor stone crushing activities in partnership with Parishad & threaten to remove licenses if caught hiring children or exploiting labourers, it could give employers an incentive to change their practices & thus contribute to enforcing minimum wage or better work conditions.</p>	<p>-Oxfam</p> <p>-Local partners</p> <p>-Union Parishad & Upazila Parishad</p>
<p>Establish flood brigades with buckets to protect warehouses & offices from flooding</p>	<p>-Registered workers to be mobilized within first hours. -Workers could be paid in-kind to protect stocks</p>	<p>DRR intervention</p>	<p>-It can help mitigate impact of floods on warehouses & property</p>	<p>-Local partners</p> <p>-Large & medium traders</p> <p>-Local shops</p> <p>-Private buildings</p> <p>-NGO offices</p>
<p>Support start & scale up of floating vegetable gardens</p>	<p><i>Risks:</i> -Has to be set up every year; if year 1 is not successful, motivation in year 2 might be low -Strong technical support needed during year 1</p> <p><i>Assumptions:</i> -HHS are willing to diversify their LH during the rainy season -Local authorities will support as this is part of the GoB Haor development strategy</p>	<p>DRR intervention</p>	<p>-It provides an alternative source of food & income during the lean/flooding season</p>	<p>-Oxfam</p> <p>-Local partners</p> <p>-Union Parishad</p>

<p>Advocacy to improve SP programmes: - analyze the role that politically or locally influential individuals play in selecting recipients of SP programmes. -Lobby for transfer via electronic payments (secure cashcards/MMT)</p>	<p><i>Risks:</i> Private interests, politically risky</p> <p><i>Assumptions:</i> Acknowledgement from local authorities that current SP programmes could be improved</p>	<p>DRR intervention</p>	<p>-More effective targeting of those truly in need -It can promote more transparency & reduce leakage.</p>	<p>-Oxfam & CWG</p> <p>-Union Parishad & Upazila Parishad</p> <p>- Different GoB ministries</p>
<p>Advocacy work with Expatriates' Welfare and Overseas Employment Ministry to explore twinning between fast developing towns in Jordan/UAE/Oman/Qatar & Sunamganj⁴³.</p>	<p><i>Risks:</i> Private interests, politically risky in Bangladesh & migrant receiving countries</p> <p><i>Assumptions:</i> -There is an organisational interest (Oxfam) to do something about exploitation (eg: Inequality Campaign) -GoB & district employment & manpower offices (DEMOs⁴⁴) are committed to improving work conditions of migrant workers.</p>	<p>DRR intervention</p>	<p>-If advocacy efforts & lobbying are effective, migrant-receiving countries would be encouraged to ratify the international instruments on the rights of migrant workers⁴⁵. It can contribute to reducing abuses from intermediaries⁴⁶/overseas employers & migration cost</p>	<p>-Oxfam & other NGOs</p> <p>-DEMOs</p> <p>-Expatriates' Welfare & Overseas Employment Ministry</p> <p>-Gulf Countries</p>
<p>Advocacy work with large scale private sector actors in Jordan/UAE/Oman to explore opportunities to establish training centers in Sunamganj for future expatriate workers⁴⁷.</p>	<p><i>Risks:</i> Private interests, politically risky in Bangladesh and migrant receiving countries</p> <p><i>Assumptions:</i> -There is an organisational interest (Oxfam) to do</p>	<p>DRR intervention</p>	<p>-It would improve the labour market and create opportunities abroad -It could help produce qualifications that are internationally recognized.</p>	<p>-Oxfam & other NGOs</p> <p>-DEMOs</p> <p>-Expatriates' Welfare & Overseas</p>

⁴³These are Gulf Countries where the demand for expatriate workers from Bangladesh is still very high and increasing. In Jordan, most migrant workers are women working as domestic workers, often facing abuses. link up with recruitment agencies with a good track record. a kind of public-private partnership may be tried as an alternative to the current exploitative and expensive system. The role and function of the labour wings of Bangladesh embassies in countries of destination need to be strengthened and made more effective in implementing contracts.

⁴⁴ DEMOs could provide alternative sources of information and raise awareness about various aspects relating to overseas employment and function as alternatives to such subagents by helping prospective migrants.

⁴⁵ Such as the ILO and the United Nations Convention on Migrant Workers, and the ILO Multilateral Framework on Labour Migration (ILO MFLM). Bangladesh could work with other labour-sending countries in different regional forums and push for common frameworks for employing expatriate workers in destination countries.

⁴⁶ A very high proportion of the migration cost is accounted for by so-called facilitators.

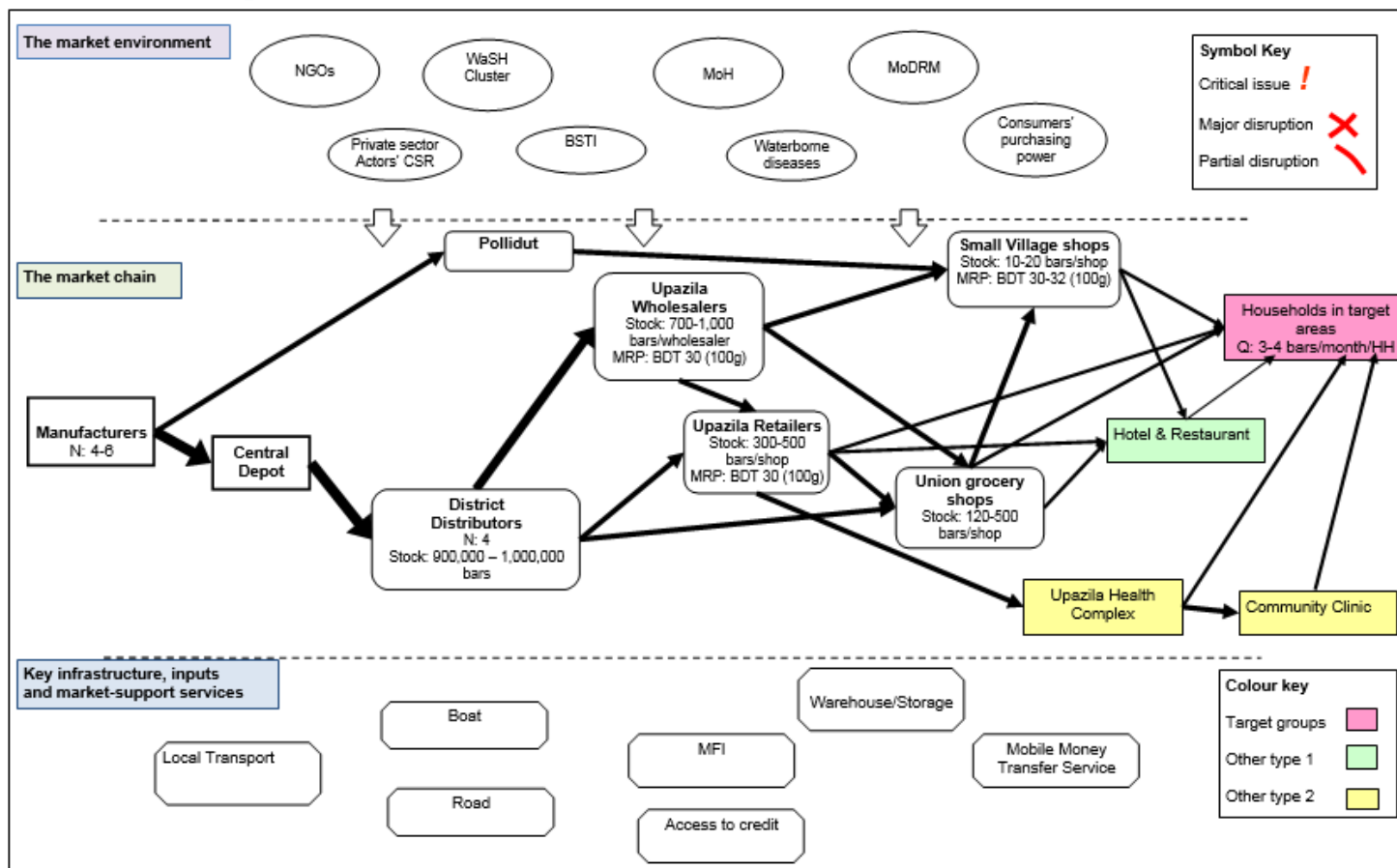
⁴⁷There is a need promote Bangladesh as a potential supplier of skilled workers, as this would generate higher wages and potential higher remittances. BMET, the GoB agency responsible for regulating the process of overseas employment, has arranged for district employment and manpower offices to provide migration-related information to workers and families. GoB is planning to construct 40 training centres for improvement of workers' skills.

	<p>something about exploitation issues (eg: Inequality Campaign)</p> <p>- Training facilities need to be upgraded and international recognition of certificates obtained.</p>		<p>-It could contribute to improve decent wage efforts and change perception of Bangladesh as a supplier of unskilled workers</p>	<p>Employment Ministry</p> <p>-Firms in Gulf Countries</p>
<p>Explore collaboration opportunities with the expatriate welfare bank (Probashi Kalyan Bank)</p>	<p><i>Assumptions:</i></p> <p>That Bank set up to “provide credit for meeting migration costs, assist in the smooth transfer of remittances at low cost, & encourage investment in productive sectors⁴⁸” could help migrants send remittances at no cost in crisis times.</p>	<p>DRR intervention</p>		<p>-Oxfam</p> <p>-BMET</p> <p>- Probashi Kalyan Bank</p>

48 ADB, 2016.

SECTION 7: SOAP MARKET SYSTEM

7.1 Soap market system (normal situation)



A. Market chain

Main actors involved in the bathing soap (used for hand washing) market chain:

- **Soap manufacturers:** There are 4-6 large manufacturers with factories in Dhaka⁴⁹. These manufacturers employ **district distributors** (4), whose role is to collect regular orders from **retailers** and **wholesalers** in their area (at district, upazila and union levels) and consolidate them into large orders for the regional depot. In Sunamganj 4 distributors organize deliveries to the retailers and wholesalers. The distributors deliver soap boxes to individual shops at Sunamganj district, upazila and union levels at no additional cost (delivery done by truck and boat). District distributors, located in Sunamganj, maintains a regular stock of bathing soap valued at 7 – 8 million BDT. They regularly supply shops that are long-term, regular clients on credit (up to 20% of an order supplied on credit). Retailers and wholesalers submit payment to the distributor through cash and bank pay order/DD, which consolidates payments and sends onward to the manufacturers.
- **Upazila wholesalers:** these are typically grocery shops which stock several items. It serves as retail outlets and wholesalers for small shops located at union and village levels. Each shop typically maintains a stock of 700 – 1,000 bars. The maximum retail price (MRP) of soap (100 g) is BDT 30 and the whole price is 5% cheaper than the MRP.

⁴⁹ The largest manufacturer is Unilever, with the largest market share nationally.

- **Upazila retailers:** these are typically grocery shops which stock several items, and serve solely as retail outlets. Each retailer typically maintains a stock of 300 – 500 bars. The MRP of soap (100 g) is also BDT 30.

- **Union grocery shops:** they usually stock several items. They serve as both retail outlets and wholesalers for small shops located at the village level. They typically maintain stock levels of 120 – 500 bars. The MRP of bathing soap (100 g) is BDT 30 and the wholesale price is 5% cheaper than the MRP.

- **Small village shops:** they are located in some villages, and usually maintain very small stocks of a limited number of items (typically less than 10-20 units each of soap). The price is marginally more expensive than those found at upazila level shops. Price of soap (100 g) is BDT 30-32.

- **Pollidut:** The soap manufacturers sell a portion of their laundry and bathing soap to a group of small traders known as *Pollidut*, who buy soap at 2% below the wholesale price, and then sell it to small shops in remote villages. This is part of Unilever’s corporate social responsibility (CSR) programme, which ensures that soap reaches even the most remote areas at equitable prices.

- **Target population:** a Haor household consumes on average 4-5 bars per household per month. However, Ultra-poor households (20% of the local population) frequently doesn’t use soap even in normal situation due to their constrained purchasing power. Several villages in Tahirpur⁵⁰ reported using mostly ash and soil to wash hands after defecating, and only use soap for bathing and cleaning purposes, although soap is available at local level. All wealth groups prefer to purchase soap at the upazila retailers as the price is slightly cheaper, though access to these markets is limited in the dry season, as land transport is expensive and/or time consuming. During the dry season, the majority of people purchase soap at union grocery shops (who they typically visit on a bi-weekly basis) or from small village shops if they are not unable or unwilling to travel to a union level shop. The target groups reported no barriers in purchasing soap during the dry season, though they did mention that market access is typically more challenging for them in the dry season, as they must either walk long distances or pay high transportation costs to reach the cheaper upazila level retailers.

- **Hotel, restaurants, Health complex and community clinics** are the other consumers of soap.

B. Market environment

The important actors and factors which influence the bathing soap market chain are:

- **GoB Regulatory Framework** formulates policy and regulations.
- **NGOs** are involved in awareness raising and community mobilization.
- **Ministry of Health (MoH)** ensure WASH facilities include soap at hospitals, clinics, and health centres.
- **WASH Cluster** supports planning and coordination of WASH responses in emergency.
- **Waterborne diseases:** frequent outbreaks during emergencies.
- **Bangladesh Standards and Testing Institution (BSTI)** controls the quality of soap.
- **Ministry of Disaster Management and Relief (MoDMR)** coordinates assessment and emergency response, formulates policies and strategies.
- **Consumers’ purchasing power** is extremely limited of the poor and ultra-poor households and limits their use of soap.

C. Market support and services

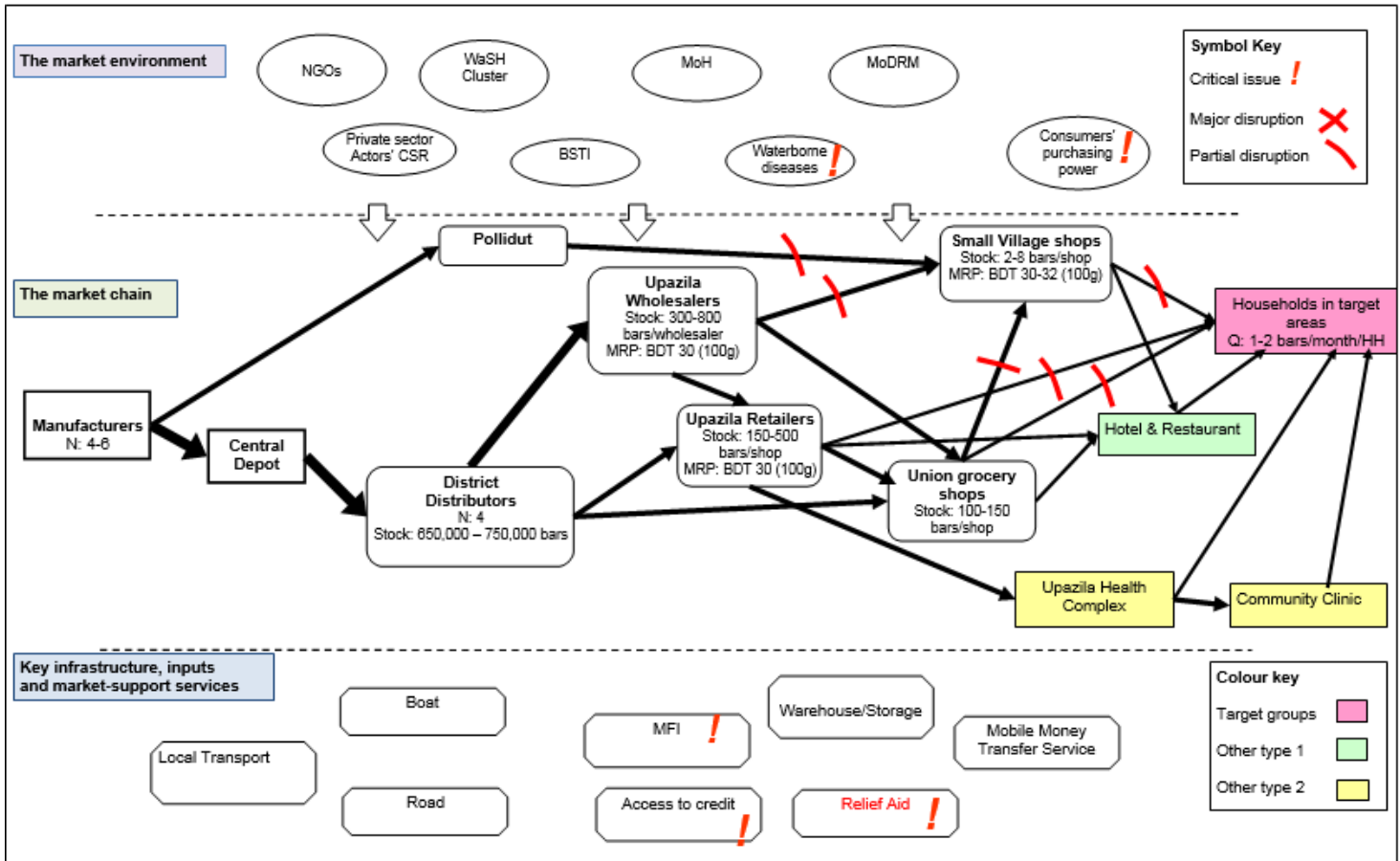
The key infrastructure, inputs and services for the soap market chain are:

- **Micro-Finance Institutions (MFIs)** provide loan to haor people and traders.

⁵⁰ Paschim Perua, Pashchim Telegaon600, Bordal Nayahati, South bardal

- **Local transport** of goods and people in rural areas
- **Roads:** Smooth running of road transport like motor vehicle during the dry season
- **Boats** for local transport on rivers
- **Mobile Money Transfer (MMT)** Services enable recipients to receive money through their mobile

7.2 Soap market system map (crisis situation)



Crisis affected situation:

All FGDs reported that diarrhea and skin diseases cases have increased since the flash floods. During flash floods, new actors scale up their operations in the soap market (b) while others are forced to reduce their volume of trade (a):

a) Flooding typically reduces the operations of small village shops, as the *Pollidut* temporarily have to suspend their supply of soap. Inundated union grocery shops may suspend operations for 7-15 days, though they can typically repair any damages and begin operating again within 7 days. Supplies from wholesalers and soap distributors are not disrupted during this time, as supply by boat transportation is hardly affected, though deliveries are only made to upazila level markets, and not smaller union-level markets. Upazila traders remain unaffected during flash floods and supply lines remained uninterrupted. Soap manufacturers continue to supply soap to traders at upazila and union levels.

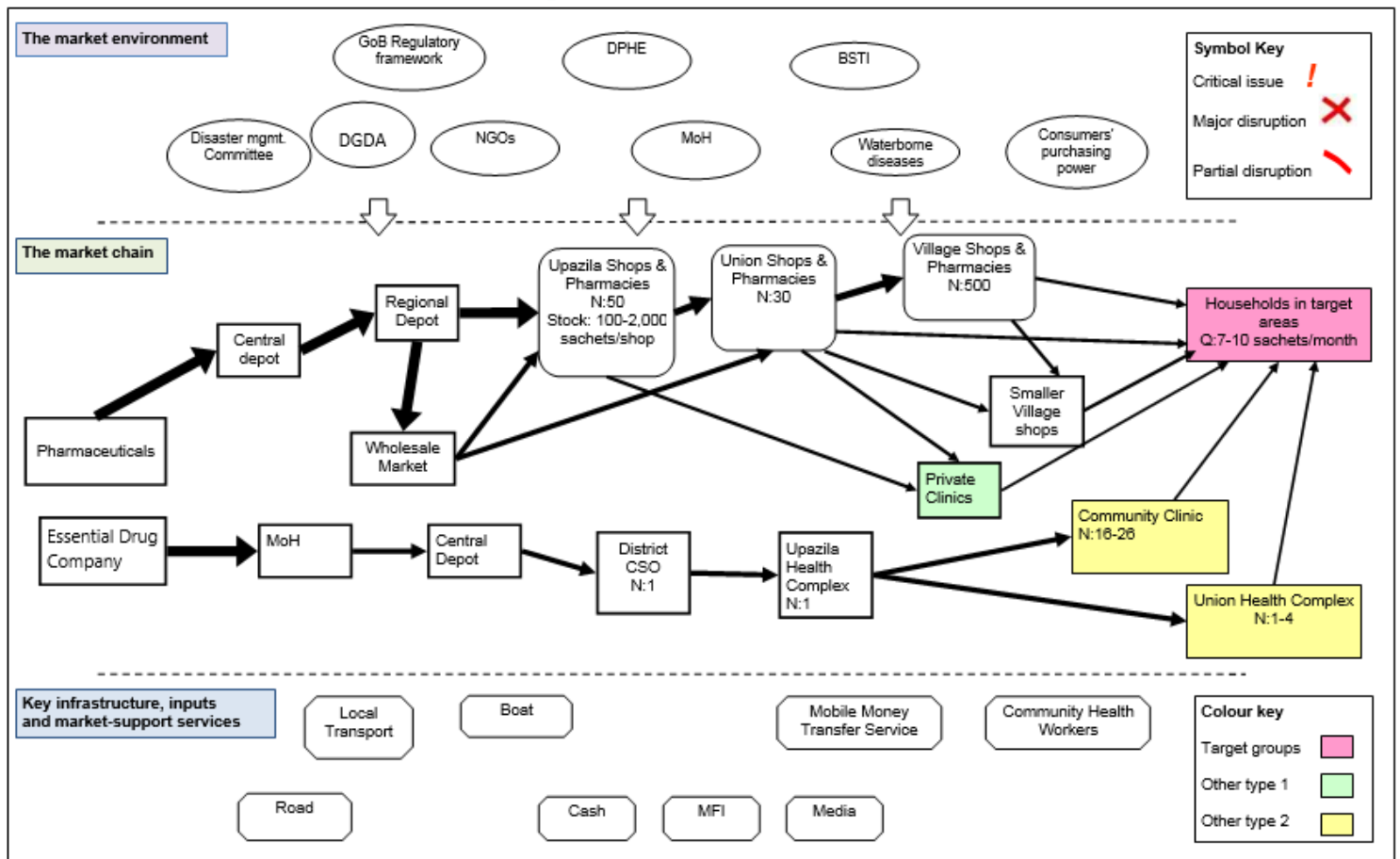
b) **Relief actors** start operating directly in the market chain: large actors tend to purchase soap directly from manufacturers in Dhaka or at district (Sunamganj) level during crisis times, while national NGOs tend to procure soap from upazila level retailers. Some actors do have small contingency stocks at local level. Soap is usually included in relief packages distributed to affected households in one-off in-kind

distributions. Distributions typically occur 10 – 20 days after the onset of the flooding emergency. These organizations typically distribute a 100g bar/person.

Households have reduced their consumption from 3-4 bars/month to 1-2 bars/HH/month. Stocks from District distributors are reduced due to the higher turnover. Migration of men outside of the area for employment is common, and women often do not feel comfortable traveling to the upazila market by themselves, and they more commonly purchase soap at small village shops.

SECTION 8: ORS MARKET SYSTEM

8.1 ORS market system map (normal situation)



Market chain:

Main actors involved in the ORS market chain:

-**Public ORS manufacturers:** there is one GoB-owned manufacturer that produces ORS exclusively for the Ministry of Health and Family Welfare⁵¹; their normal production is around 65 million sachets per annum considering one shift duty.

- **Private ORS manufacturers:** there are over 36 registered private ORS manufacturers and most of them are located in or around Dhaka. The most popular and well-known brand is OR-Saline, which is manufactured by Social Marketing Company (SMC); their total production is around 320 million sachets (60% of national market share). Other brands take smaller shares of the market and produce altogether approximately 210 million sachets per annum. Private manufacturers are required by law to give 5% of their annual supply to the GoB Central Medicine Store Depot. Most of the private manufacturers directly use their own distribution channels to sell ORS to traders at different levels. Some companies have warehouses at regional level, and manage all sales to pharmacies and grocery shops at the district, upazila, and union levels. Companies deliver ORS sachets to individual shops at district, upazila and union levels at no additional cost (delivery done by truck). The manufacturers immediately process orders upon receipt of payments from the retailers and wholesalers, typically done via mobile money transfer (MMT).

- **Upazila pharmacies** stock a wide variety of pharmaceutical products and **Upazila grocery shops** stock several items. They serve as both retailers and wholesalers for grocery shops and pharmacies located at union and village levels. Pharmacies typically maintain a stock of 300 – 2,000 sachets (price is 5 BDT per sachet). Although grocery shops are not legally allowed to sell ORS (as it is a pharmaceutical product), most of them nonetheless maintain a stock (typically 100 – 800 sachets; 5 BDT per sachet).

- **Union pharmacies and grocery shops** typically maintain a stock of 20 – 800 sachets. Slightly more expensive than those found at upazila-level shops (5 BDT per sachet).

- **Small village shops** are located in some (but not all) villages, maintaining very small stocks of a limited number of items; typically stock less than 10 – 40 sachets of ORS. Price: 6 BDT per sachet.

- **Ministry of health and family welfare:** maintains production capacity for ORS in order to ensure a reliable stock for patients at government hospitals at the district, upazila and union levels.

- **District CSO:** maintains stocks of ORS at district Level. Responsible for planning of contingency stocks and distribution of stocks to hospitals at upazila and union level. Typically maintains stocks of 10,000 sachets of ORS.

Vulnerable households (target population)

All FGDs confirmed that all ORS is commonly used in normal situation when people are sick with diarrhea and the awareness about the importance of ORS is rather high. Irrespective of different wealth groups ORS use is widespread when diarrheal disease happens. Average household consumption of ORS sachets ranges from 7-10 sachets per month. The vast majority of FGDs reported easy access to ORS in small village shops and good availability of the product. In Tahirpur: Shontospur, Madanpur, Choturvuz, Manikdha reported difficult access to local markets. Usually, access is considered by FGD to be difficult when the distance is more than 1km (between 1-10km).

Market environment

The important actors and factors influencing the ORS market chain are:

- **Directorate General of Drug Administration (DGDA)** is the GoB organization responsible of ensuring the quality and safety of pharmaceutical products including ORS through the implementation of relevant legislations.
- **Upazila Hospital:** medical treatment, emergency medical support, awareness raising

⁵¹ ORS is stored in the Central Medicine store depot.

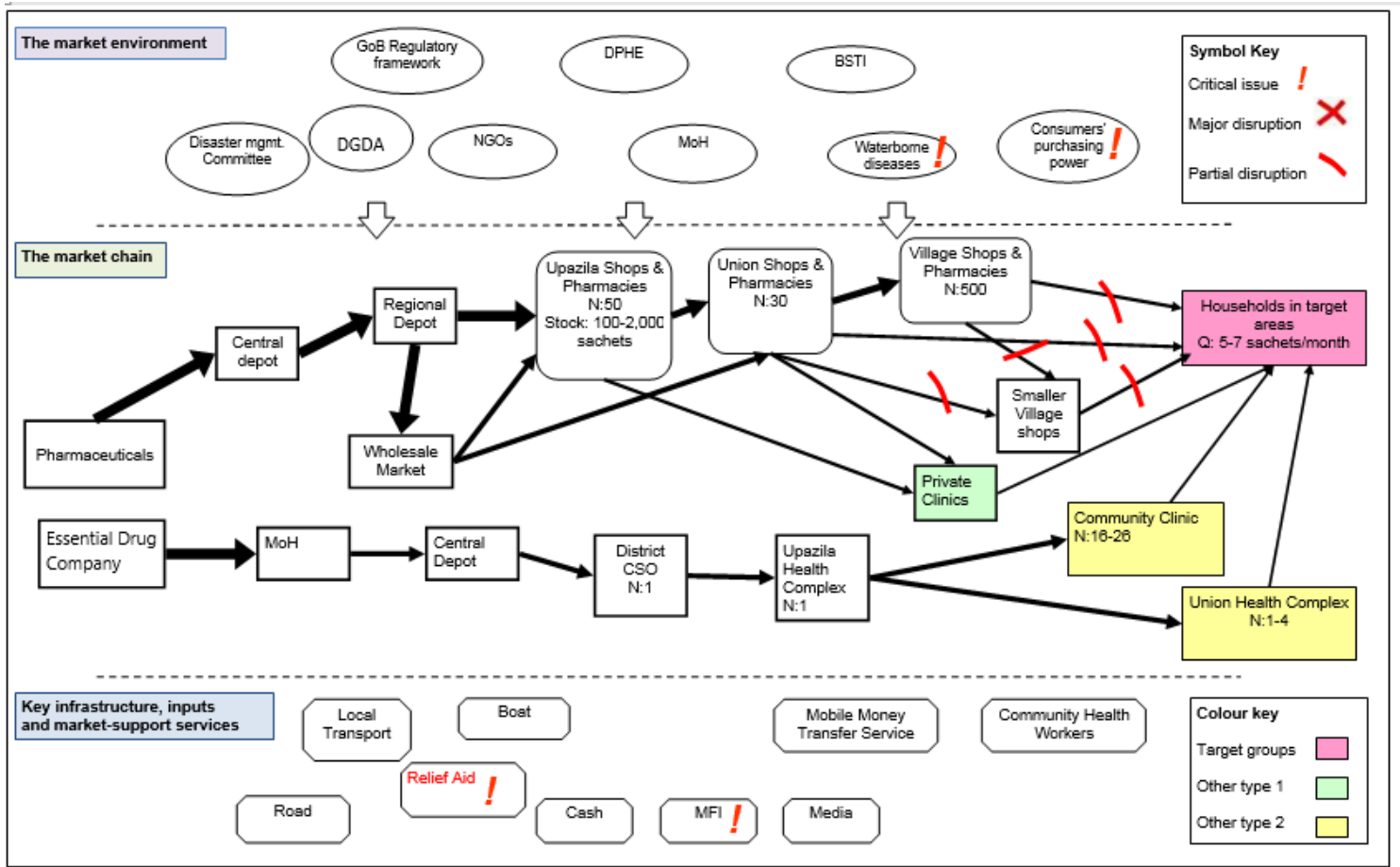
- **GoB Regulatory Framework** formulates policy and regulations.
- **NGOs** are involved in awareness raising and community mobilization.
- **Ministry of Health (MoH)** ensure WASH facilities include soap at hospitals, clinics, and health centres.
- **WASH Cluster** supports planning and coordination of WASH responses in emergency.
- **Waterborne diseases:** frequent outbreaks during emergencies.
- **Bangladesh Standards and Testing Institution (BSTI)** controls the quality of soap.
- **Ministry of Disaster Management and Relief (MoDMR)** coordinates assessment and emergency response, formulates policies and strategies.
- **Consumers' purchasing power** is extremely limited of the poor and ultra-poor households and limits their use of soap.

Infrastructure and services

The key infrastructure, inputs and services for the soap market chain are:

- **Micro-Finance Institutions (MFIs)** provide loan to haor people and traders.
- **Local transport** of goods and people in rural areas
- **Roads:** Smooth running of road transport like motor vehicle during the dry season
- **Boats** for local transport on rivers
- **Mobile Money Transfer (MMT)** Services enable recipients to receive money through their mobile

8.2 ORS market system map (crisis situation)



During flash floods, partial disruptions from the different sources of supply for affected consumers are limited to union and village levels. As with the soap markets, the main impact is felt at the small village shop level. Flooding often affects the ability of these shops to function due to difficulties to procure and stock ORS. Although less affected than the small village shops, some union level shops may also have to close when affected by flooding. It has been reported that these shops can typically repair any damages and restart operating after 15 days. Supply lines to these union shops are not affected. Upazila level shops remain largely unaffected during flash floods and supply lines remained uninterrupted.

Upazila health clinics receive additional ORS stocks from the CSO, which are delivered to Community Health Clinics for distribution at village level through Community Health Workers (CHWs). CHWs distribute ORS, free of charge, to households which are suffering from diarrhea (5 sachets per HH). This is typically limited in scope, however, as CHWs do not have a budget for transportation, their reach is limited, which represent a hindrance in the Community Health Clinics' distribution strategy. Extremely limited purchasing power of affected households in remote villages is affecting the volume of sales of ORS by small traders. Hospitals in the target areas reported that no outbreak has been recorder so far, but that the number of patients suffering from diarrhoea increased by 15-20% following the flash floods and that skin and waterborne diseases have increased at village level. As of mid-June 2017, no agency has started distributing soap bars. The average household consumption of ORS should increase in crisis times due to

the challenge to access safe drinking water, but data collected tend to indicate that average household consumption slightly diminish due to conflicting expenditures needs and limited purchasing power.

A slight price increase (from 5 to 6 BDT) was observed at village level in 50% of the villages visited. Due to lack of money, affected poor and ultra-poor households cannot purchase the required quantity of ORS needed to address all the cases of diarrhea. All FGDs confirmed that no official distribution of ORS took place. FGDs in 2 villages (Shotonspur and Choturvuz in Tahirpur) reported that 2 University students provided 20 sachets of per household (in addition to 3 soaps to all household in the village of Chotuvurz).

SOAP AND ORS: GAP ANALYSIS

Based on the comparison between the normal situation (April-May 2016) and the flash flood affected situation (May-June 2017), the gap analysis in terms of access to both soap and ORS by the affected population in Tahirpur and Derai is as follows:

Total HHs affected in Tahirpur and Derai is 73,644 (40,000+33,644)							
Number of ultra-poor HHs: 34.9% X 73,644 = 25,702							
Number of poor HHs :37.9% X 73,644 = 27,911							
Total targeted HHs in Tahirpur and Derai upazila: 53,613							

Target Group	Target HHs	Item	HH Need (per month)	HH Shortfall	Total Gap	Duration	Modality Preferred
Ultra-poor and poor HHs	53,613	Bathing Soap (100g bar)	100g (2 bars)	100g (2 bars)	214,452 bars (100g bar)	2 months (July-August)	paper voucher
		ORS	50 sachets	50 sachets	2,680,650 sachets	2 months (July-August)	paper voucher

Preferred modality for assistance in soap and ORS:

Cash in hand: 9 FGDs (Anandanagar both, Torong men, Bordal Nayahati men, Kawkandi both, Alipur both, Seetahoronpar both) representing together 6 villages; the 9 FGDs confirmed that there is no access issues to local markets even after the floods; 3 villages (Anandanagar, Torong, Kawkandi) have a local market less than 0.5 km away, while the other 3 villages have a local market less than 2 km away. This tends to indicate that there is a correlation between preference for cash and distance to the local market.

In-kind: 12 FGDs (Shontospur men, Madanpur both, Torong women, Pashchim Telegaon600 both) representing together 8 villages; out of the 12 FDGs, 5 FGDs reported difficult access to local markets after the floods (including distance and transportation costs); out of the 8 villages, only 1 has a local market less than 1 km away, the 7 others villages have local markets more than 1 km away.

Mixes modalities/vouchers: 3 FGDs (women)

Gender dimension: 11 female only FGDs out of 24 FGDs in total: 5 would prefer direct in-kind distribution, 3 prefer cash and 3 prefer a mixed modality or vouchers. Data does not seem to indicate that women tend

to prefer a specific modality. The only interesting fact is that only female only FGD seem to opt for a mixed modality approach.

Mobile phones: All villages have either a very good or a good network coverage. In all villages, Grameen phone is reported to be the strongest network. Only 1 FGD (women) mentioned that only 50% of the participants have a handset, otherwise all FGD mentioned that ownership of a handset at household level is high: 13/23 said all households, 7/23 said 80-90% of households have a handset. Women explained in most cases men control the handset. Although the proportion of households having an actual account is low, all villages said they have easy access to mobile money transfer agencies, particularly Bkash. All parents of school goers have MMT accounts⁵².

➔ **a commodity voucher seems to be an appropriate modality to help affected households get access to soap and ORS**

Market Capacity Analysis

The market capacity analysis was estimated using (a) the number of shops selling the critical market items, (b) the average stock of items held by market actors, and (c) stocks held in regional depots/warehouses.

Item	HH Gap	Market Volume (normal time) in 2 months		Market Volume (expandability) in 2 months	
		Tahirpur and Derai upazila	District	Tahirpur and Derai upazila	District
ORS (sachets)	2,680,650	4,000,000	22,000,000	8,000,000	44,000,000
Bathing Soap (100g bar)	214,452	163,636	900,000	327,272	1,800,000

The gap and market capacity analyses demonstrate a demand-side problem; the market can meet the demand for ORS and bathing soap, but lack of employment opportunities has further constrained affected poor and ultra-poor households. Existing Market System capable for supplying soap as per demand except village shops. Response through existing market system. The existing market system is capable for supply as per demand but need to provide financial support to village shops. Soap and ORS should be distributed at village level as these are situated at very remote areas.

⁵² Rupali bank sure cash for primary level students and DBBL rocket for high school level.

Suggested response option:

Response Activities	Risks & Assumptions	Timing	Anticipated effects on markets & populations	Main actors/target
Support access to soap and ORS through paper voucher system	<i>Assumptions:</i> access to transportation is uninterrupted	July to August 2017	-Facilitates access to soap and ORS -Meets immediate HH emergency needs	list of distribution point Soap and ORS inform beneficiaries
Liaise with other NGOs and banks to provide short term support to village shops and traders (with loans or grants)	<i>Risks:</i> Traders might prioritize other commodities if support is unconditional <i>Assumptions:</i> Small traders can re-establish their activities and procuring of these products with a some financial support.	July to September 2017	Ensures soap and ORS are available in the market	- agree upon size of grant/loan for trader WASH Cluster to lead, in coordination with UNICEF Chief of WASH, DPHE, DMM, Cash Working Group, MFIs
Explore joint initiatives with private sector actor (eg: Unilever?) to: - increase awareness around the risk of washing hands without soap (ie: only using ash or soil) - reduce the price of soap (eg: local production?)	<i>Assumptions:</i> Oxfam has been working at a global level with Unilever and lessons could be learnt from this.	DRR intervention	-Create incentives for ultra-poor to buy soap on a regular basis to help them systematically wash their hands after defecating and before eating.	-Oxfam & local partners -Private sector actors
Advocate for involvement or support of Community Health Workers in Relief actors' work (eg: vouchers for boat transport during flood)	<i>That is needed!</i>	DRR intervention	-It can help them reach remote villages	-Oxfam & local partners -Hospitals and Clinics

SECTION 9: CONCLUSIONS

This EMMA has been a good opportunity to build on the existing capacities of some of Oxfam staff on market analysis, and to raise awareness on the importance of market analysis in humanitarian responses.

Short term responses are required, but the attention should not only look at the impact of the floods, but also the drivers of haor people's chronic vulnerability. Protection of villages against flood action, proper management of the fishery resources and strengthening existing livelihoods such as crop and animal production are critical needs for the poor rural households living in the haor region. Sustainable solutions are required, as the future Haor people is in jeopardy as there is no guarantee that the haatis will still be standing in 50 years.

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Annex 1: Participants list

DHAKA		
	Name	Organization
OXFAM		
1	Alexandre Gachoud	OXFAM
2	Atwar Rahman	OXFAM
3	Fadrick Suvro Nath	OXFAM
4	Sanjan Kumar Barua	OXFAM
5	Ranajit Das	OXFAM
6	Suman Das (only part of the training in Dhaka)	OXFAM
7	Nazmun Nahar (only part of the training in Dhaka)	OXFAM
8	Nasrin Sultana (only part of the training in Dhaka)	OXFAM
9	Obaidul Islam Munna (only part of the training in Dhaka)	OXFAM
10	Subarna Saha (only part of the training in Dhaka)	OXFAM
11	Saiful Alam (only part of the training in Dhaka)	OXFAM
12	Anisur Rahman (only part of the training in Dhaka)	OXFAM
ELNHA Partner Areas		
13	Mohammed Musha	Chetona
14	Md. Mazibur Rahman (only part of the training in Dhaka)	MJSKS
15	Abu Naim	CODEC
16	Hasan-UI-Bannah	NSS
17	A.N. Alim Ahmed	DAM
18	Md. Abdus Samad	SKS Foundation
19	Md. Abdus Sattar	Ashroy Foundation
20	Usiur Rahman	ERA
21	Nilufar Yesmin (only data collection in Sunamganj)	ERA
22	Sayedra Khatun Chadney (only data collection in Sunamganj)	ERA
REE-CALL Partners		
23	Md. Shafiqul Islam	CNRS
24	Mukti Mahanayok	BNPS
25	Element Hajong	SWF
26	Md. Ferdous Alam	Prochesta
Cash Working Group (CWG)		
27	Md. Faruk Ahmed	JASHIS
28	Mr. Sanjit Sarkar	DSK
Shifting the Power (STP)		
29	Alexander Tripura	CARITAS
30	Mrs. Hasina Akter	AKK
Department of Public Health Engineering (DPHE)		
31	Md. Abul Kashem (only part of the training in Dhaka)	DPHE

Annex 2: Data collected

Credit Market System		
Type of Actor	Actor	Number of Interviews
Key informants	Bank Managers	05
	NGOs	09
Market actors	Garments Business	02
	Cloth Business	01
	Rice Business	01
	Grocery shops	03
	Pharmacy	02
Total		23

Labour Market System		
Type of Actor	Actor	Number of Interviews
Key informants	Upazila Chairman	01
	Bamboo made Handicraft	01
	Assistant Fisheries Officer	01
	Upazila Cooperative Officer	01
	Land lease holder	01
	Veterinary Surgeon	01
	School Teacher	01
	Stone Crushing Employers	03
	Furniture producer	01
	Furniture Seller	01
Market actors	Grocery shop	01
	Cloths traders	02
	Rice Millers (Small)	02
	Fish wholesaler	02
	Ice Miller	01
Total		20

Soap & ORS Market System		
Type of Actor	Actor	Number of Interviews
Key informants	Department of Public Health Engineering (DPHE)	02
	Upazila Hospitals	02
Market actors	Traders	06
	UNILEAVER	01
	Pharmacy	04
Total		15

Date of FGD	Name of Upazila	Name of Union	Name of the Community	# of FGD		Total FGD	Remarks
				Female	Male		
05.6.2017	Tahirpur	South Sreepur	Anandanagar	01	01	02	
			Manik Khila	01	01	02	
			Sontoshpur	01	01	02	
06.6.2017		South Sreepur	Madanpur	01	01	02	
			Teligaon	01	01	02	
			Tarang	01	01	02	
07.6.2017		South Bordal	Chatorboz	01	01	02	
			Kawkandi	01	01	02	
			Bordal Nutun Hati	01	01	02	
08.6.2017	Derai	Sharnachar	Perua	01	01	02	
			Manikda	01	01	02	
			Alipur	01	01	02	
09.6.2017		Jogdal	Boro Nagdipur			01	Mixed
			Matargaon			01	Mixed
			Alipu			01	Mixed
Grand						27	