

1 **Livelihood impacts of flash floods in Cox’s Bazar District, Bangladesh**

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39 **Livelihood impacts of flash floods in Cox’s Bazar District, Bangladesh**

40

41 **Abstract**

42

43 This article aims to understand local views and understandings of livelihood impacts of flash
44 floods, and how to tackle the challenges. The work is completed through case studies of two
45 villages in Cox’s Bazar District in south-east Bangladesh, Manirjhil and Chotojamchori. Based
46 in theoretical understandings from disaster research of how underlying conditions rather than
47 hazards cause disasters, this empirical study combined household surveys and participatory rural
48 appraisal (PRA) techniques for collecting field data. The results detail local perspectives of
49 underlying conditions—namely poverty, inequity, precarious livelihoods, and few contingency
50 options—impacting livelihoods, especially highlighting food, water, disease, and migration, all
51 of which link directly to livelihoods. A significant concern is the need to take out loans which
52 can contribute to continuing poverty. Suggested strategies for dealing with flash flood impacts
53 were based in local contexts and did not always account for broader remits, such as the deep-
54 seated gendered nature of societal roles in Bangladesh or power and governance structures
55 within the Bangladeshi context.

56

57 **Keywords**

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59 Bangladesh, floods, livelihoods, participatory rural appraisal

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Introduction

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Bangladesh experiences numerous forms of floods, including storm surge from tropical cyclones, slow-rise river floods, and flash floods from intense rainfall and run-off. Drivers and impacts of flash floods in hilly regions of Bangladesh have long been studied (Brammer 1990; Islam et al. 2018; Kamal et al. 2018; Lu, Zhang, and Rahman 2018; Karim 1995). This work provides important and significant detail regarding how flash floods affect households and communities while delving into baseline reasons for adverse impacts, such as power structures (Choudhury and Haque 2016; Sultana 2010) and landscape engineering (Choudhury Paul, and Paul 2004). Flash floods are particularly common in the north-eastern and south-eastern hilly areas of the country, the latter of which includes the Arakan Mountains in the east with the Bay of Bengal to the west. ACAPS (2015) calculates that, among the deaths from flash floods in Bangladesh, 70% are due to drowning, 25% are due to snake bites, and 5% occur for other reasons which might include physical trauma and electrocution.

While some flash flood studies from Bangladesh discuss impacts on livelihoods (Rahman et al. 2018), limited empirical work exists which emerges from baseline disaster research theory focusing on underlying conditions reducing people’s ability to deal with hazards including flash floods (Britton 1986; Drabek 2012; Dynes, De Marchi, and Pelanda 1987; Hewitt 1983; Hewitt 1997; Lewis 1999; Wisner et al. 2004). These underlying conditions might include power and governance structures and systems, resource and wealth distribution, inequity and discrimination, and exploitation of the environment, people, and cultures. One aspect is the state of livelihoods, typically defined as the means of making a living (Chambers and Conway 1992) or meeting

84 “basic needs” (Chambers 1988, p. 9), which are frequently inadequate for reducing disaster
85 impacts, especially when people are barely able to eke out a subsistence lifestyle. Disaster-
86 affected people might be servile or underpaid, thereby removing households’ control over their
87 own livelihoods and preventing them from enacting disaster-related measures. Exploring ever-
88 present underlying conditions of livelihoods can help to understand better why flash floods in
89 Bangladesh continually repeat the same adverse impacts as well as providing local perspectives
90 of recommendations for reducing the impacts.

91
92 The lessons would be relevant for other places around the world experiencing similar adverse
93 impacts from recurring hazards. Even where hazards or hazard parameters differ, disaster
94 research demonstrates how baseline vulnerabilities can be the same, making case study specific
95 lessons transferable elsewhere (Hewitt 1983; Hewitt 1997; Lewis 1999; Wisner et al. 2004). In
96 particular, the key is examining from this foundational literature how supporting livelihoods is a
97 disaster risk reduction measure while failure to do so induces vulnerability. As such, disasters are
98 not necessarily unexpected, unscheduled, or unusual (Hewitt 1983), because the process of
99 creating and then failing to absolve vulnerability (Lewis 1999) means that dynamic pressures
100 lead in a known manner to tenuous livelihoods in dangerous locales (Wisner et al. 2004). This
101 baseline disaster theory does not suggest that livelihoods are everything about disaster risk, but
102 they are a necessary and substantive component regarding how people, politics, power, and the
103 environment interact to yield or to avoid a disaster when a hazard manifests.

104
105 This research aims to analyse and recommend ways of reducing adverse livelihood impacts of
106 flash floods based on local perspectives. The case study area is the hilly parts of south-east

107 Bangladesh, namely the Cox's Bazar District. Household surveys and participatory rural
108 appraisal (PRA) techniques are combined, both of which have previously been shown to be
109 appropriate for investigating flash floods in Bangladesh (Brammer 1990; Choudhury et al. 2004;
110 Choudhury and Haque 2016; Karim 1995). Then, results and analysis together present
111 livelihoods-focused data and local perspectives on flash flood impacts and on underlying
112 conditions while interpreting the data in the context of previous literature. The concluding
113 section presents recommendations, directs further studies, and suggests relevance beyond
114 Bangladesh.

115

116 **The case study area**

117

118 Cox's Bazar, Bandarban, and Chittagong Districts (all within Chittagong Division) experience
119 significant flash flood impacts in Bangladesh, with a long history of deaths, damage, and
120 disruption (Choudhury et al. 2004; Choudhury and Haque 2016; Ramu Upazila 2017).
121 Kauerkhope Union (a Union is the smallest electoral unit in Bangladesh) and Kachhapia Union
122 in Ramu Upazila (an Upazila is a sub-district) each comprise several villages which have been
123 severely affected by flash floods and which were seeking external help to deal with the impacts.

124

125 Manirjhil village from Kauerkhope Union and Chotojamchori village from Kachhapia Union
126 were selected as case studies for this research (Figure 1). These two villages were selected based
127 on their flash flood history and potential through reconnaissance surveying, discussions with the
128 residents, verification of literature, and observations of the severity of flash flood impacts. The
129 communities also had to be interested in and supportive of the work being completed.

130

131 *Figure 1 about here.*

132

133 Manirjhil (21°25'11.09"N and 92°8'4.38"E; Figure 1b) is situated on the banks of the Bakkhali
134 River which originates in Myanmar (Burma), flows through the Bandarban Hill Tract, and
135 becomes a major flash flood channel in Kauerkhope Union. This river divides Manirjhil into two
136 parts: Uttar Manirjhil and Modho Manirjhil for which part of the latter is the focus of the
137 research here (the red-bordered area in Figure 1b). The case study is surrounded by Uttar
138 Manirjhil to the north, Naikhongchari Upazila to the east, Sonaichari Upazila to the south, and
139 Umkhia to the west. After a flash flood, the village typically remains inundated for 5-12 hours,
140 although sometimes for up to a day. Devastating and fatal flash floods impacted this area in
141 1988, 1992, 1998, 2012 and 2015. Water levels rose to about 2.1-2.4 metres and led to
142 significant agricultural and infrastructure damage, with many people evacuating to the hills.

143

144 Chotojamchori (21°25'45.67"N and 92°12'14.78"E; Figure 1c) is situated near the Naikongchori
145 Hill Tract with the Bakkhali River running through it and with Garjania and a Bakkhali River
146 branch to the north, Duchari Union to the east, Sonaichari Upazila to the south, and
147 Naikhongchari Sadar Union to the west. The village is on relatively high ground, so flash floods
148 tend to proceed rapidly through it. As with Manirjhil, heavy rainfall in Myanmar (Burma) or the
149 Bandarban Hill Tract can lead to a large amount of water passing through, such in 1988, 1992,
150 1998, 2012 and 2015. The water tends to rise about 1.5-1.8 metres and at least three people
151 around the area drowned during flash floods in 2012. Agriculture and infrastructure experience
152 extensive damage, with people evacuating to adjacent hilly regions.

153

154

Methodology

155

156 Household questionnaires contribute to producing mainly quantitative results, whereas
157 participatory rural appraisal (PRA) is useful for obtaining and interpreting principally qualitative
158 data, each technique with its own limitations (Bryman 2016; Shaffer 2013). PRA is a suite of
159 evaluative methods and tools for assessing group and community resources, identifying and
160 prioritising problems, and proposing and appraising strategies for solving these problems
161 (Chambers 1994). While noting PRA's long-standing critics and responses to the criticisms
162 (Cornwall and Pratt 2011; Leurs 1996; Mosse 1994), its tools are useful for adopting a strong
163 livelihoods basis (Chambers and Conway 1992; Chambers 1995), allowing participants to share
164 their experiences about hazard impacts and to establish priorities for improving difficult
165 situations (Ahmed and Kelman 2018; Bar-On and Prinsen 1999; Pretty 1995).

166

167 People from outside the communities participate as facilitators and provide logistics and advice
168 on how to run the exercises and how to prepare the PRA diagrams and maps, but they do not
169 control the process. Instead, people from the communities lead the techniques, whereas
170 household surveys tend to be controlled, led, and organised by outsiders (Bryman 2016). To
171 overcome each technique's limitations and legitimate critiques (Bryman 2016; Cooke and
172 Kothari 2001; Cornwall and Pratt 2011; Leurs 1996; Mosse 1994; Pretty 1995; Shaffer 2013), a
173 mixed methods research approach combining household surveys and PRA was applied in the
174 case studies. The respondents were surveyed anonymously following institutional ethics
175 approval (UCL ethics project ID: 10295/001).

176

177 The household survey was administered from 13-16 July 2017 by a 14-member team comprising
178 four women and ten men who approached all 132 households across both villages. Some
179 residents declined to participate due to lack of time or interest, yielding a total of 41 respondents
180 from Manirjhil and 72 respondents from Chotojamchori village who were surveyed—an overall
181 response rate of 85.6% (Table 1). Table 1 indicates representativeness of the sample (79% and
182 90% respondents, respectively for Manirjhil and Chotojamchori) with the data obtained at
183 household rather than individual level. The household questionnaire listed 78 questions mixing
184 tick-box and open-ended questions in nine sections covering general household information,
185 livelihoods, health and sanitation, food and nutrition, water, migration, gender, flash flood
186 experiences, and actions regarding flash floods.

187

188 *Table 1 about here.*

189

190 Then, for the PRA techniques, nine team members worked as facilitators in each case study,
191 recruiting local villagers to be participants as volunteers from 20-26 July 2017. In Manirjhil, 21
192 people participated of whom seven are female and fourteen are male. In Chotojamchori, twelve
193 people participated of whom three are female and nine are male. Whereas the surveys focused on
194 households in order to better understand opportunities and challenges at that scale, PRA
195 techniques complement the household approach by determining more collective or community
196 perspectives (Chambers 1994; Kumar 2002), which here are from adults publicly discussing the
197 material and their ideas, while recognising the inherent power relations which occur in any
198 group, consultative, and community setting (Cooke and Kothari 2001; Pretty 1995; Titz et al.

199 2018). Due to this study's focus on livelihoods impacts of flash floods, the PRA techniques
200 reported here are those most relevant for livelihoods: resource maps, flood severity matrices,
201 seasonal diagrams, impact diagrams, and dream maps (Ahmed and Kelman 2018; Kumar 2002).

202
203 The PRA data were obtained through exercises run during a day-long participatory workshop in
204 each location during which all PRA diagrams were newly prepared by the participants with all
205 materials provided by the project team. First, the participants were asked to draw a resource map
206 and seasonal diagram of their village. Resource maps depict natural resources, housing patterns,
207 important buildings such as religious and health centres, land use types, transportation networks,
208 and other infrastructure identified as being important by the participants. Resource maps are
209 useful for identifying views about natural assets, accessible infrastructure, and services available
210 within a community, here especially for dealing with flash floods. A seasonal diagram helps to
211 understand livelihood patterns, economic opportunities, and people's coping mechanisms during
212 different seasons. As a balance, the resource maps provide principally spatial information while
213 the seasonal diagrams provide mainly temporal information. Both maps were drawn by the
214 workshop participants while the PRA team members watched without actively participating.

215
216 The next PRA-based exercise was trend analysis to explore temporal dimensions focusing on
217 changes and trends related to variables covering flash flood experiences and actions. For the
218 work here, a flash flood severity matrix as a form of trend analysis was developed by asking
219 participants to list historical flash floods and to identify a set of impact criteria. For a set of
220 criteria for each flash flood they identified, they assigned a score of between zero and five, with
221 five representing a high impact and zero representing no impact. From these numbers, impact

222 diagrams were used to identify and depict flash flood impacts (positive or negative) as a
223 flowchart, helping to explain and detail both the direct and indirect impacts at different levels,
224 and the links among different impacts.

225
226 The final activity was developing dream maps. Dream maps within PRA depict the future in
227 terms of participants' aspirations, generally indicating the aspects which people would seek to
228 have and the changes that they would want to have from the present, here focusing on reducing
229 the livelihoods impacts of flash flooding in their communities. To prepare the dream map,
230 participants were asked to look at their resource map and to draw a new map of their desired
231 future situation in which flash floods and their other socio-economic concerns would be
232 addressed. For all maps, the original sheets were collected from the participants and digitised,
233 retaining the original shape and size. They could then be returned to the participants so that they
234 could use their own material while also being analysed and presented as data, as completed in
235 this paper.

236

237 **Results and discussion: Underlying conditions**

238

239 Basic data from the household surveys are provided in Table 2. In the case study region,
240 households earning less than BDT 12,000 (BDT represents the Bangladeshi Taka with 1 BDT \approx
241 0.0125 USD at the time of the research reported here) per month are considered to live below the
242 poverty line (BBS 2017). Most families in Manirjhil (72%) and in Chotojamchori (79%) are
243 extremely poor (Table 2).

244

245 *Table 2 about here.*

246

247 Not everyone can afford to take a loan or wants to. In Manirjhil, 39% of lenders, and in
248 Chotojamchori, almost 27% of lenders—including banks, microcredit organizations, and
249 NGOs—charge more than 25% interest rate per year, leading to debt which is difficult to escape.
250 Table 3 indicates the diversity of reasons for taking loans, including for basic necessities on
251 many occasions. In Chotojamchori, the need for food-related loans is evident, showing the level
252 of poverty of the community and hence the challenges of storing food before a disaster in order
253 to have it available during times of disaster. When people cannot afford to feed themselves each
254 day, setting aside extra is not possible because there is no extra available.

255

256 *Table 3 about here.*

257

258 Livelihood interruption and income decreases during flash floods were noted in the household
259 survey in both case studies. Inundation means that customers cannot reach service-related
260 industries while people cannot get to their jobs, such as in the fields. Instead, they sit at home
261 without receiving the day's wages. This interruption is common and devastating, meaning less
262 food and often having to use the small amounts of any stored assets to survive.

263

264 Not all aspects of livelihoods (including the economy) are cash-related. Household surveys
265 cannot always capture the full range of bartering, exchanges of time and skills, neighbourly
266 assistance, and gifts. Additionally, gender distribution between cash and non-cash aspects of
267 livelihoods are not always clear. In both case studies, the household survey results indicated that

268 few families allow women to take part in earning significant cash income (28% in Manirjhil and
269 20% in Chotojamchori). It was unclear, though, the extent to which women are involved in the
270 non-cash economy or how their knowledge, skills, networks, and contributions to their
271 household might or might not influence the household's or village's underlying conditions.

272
273 For the resource maps, participants identified clinics, community centres (none in
274 Chotojamchori), education centres, religious centres, roads, ponds for Manirjhil and one pond
275 and the river channel for Chotojamchori, low-lying land, water sources, and sanitation. Most
276 households in each case study have latrines (92.7% in Manirjhil and 94% in Chotojamchori),
277 while the rest tend to use open defecation without any specific place. Neither community has a
278 specific playground for the children, so they typically play in the low-lying areas. Manirjhil's
279 map notes a few small green tobacco processing units around the community for earning money
280 (Figure 2). Chotojamchori's map notes that some people have cattle and livestock in or around
281 their houses. Residential houses are situated along the road with a big agricultural zone in the
282 southern and lower part of the village (Figure 3).

283
284 *Figure 2 about here.*

285
286 *Figure 3 about here.*

287
288 The seasonal diagrams (Tables 4 and 5) indicate the prevalence across both case studies of
289 resources and livelihoods outside the rainy season of June-August and their inhibition during it,
290 mainly due to flash floods. December-February are good months, with food and employment

291 available due to the harvest and neither disease nor migration being extensive. Conversely, from
292 June-August, people often indicate that they would want to migrate to seek employment, but they
293 cannot because floods interfere with transportation. Migration is also sought to avoid the diseases
294 which come with flash floods, including diarrhoea, dysentery, malaria, and typhoid. Those in
295 Chotojamchori who can migrate tend to head to the hills where they can cultivate some crops,
296 although wild elephant herds can attack people and destroy agricultural and fruit crops such as
297 banana and jackfruit.

298

299 The temporal delineation of food shortages further indicates how flash floods undermine this
300 baseline. Even when the monsoon begins during the March-May period, food is not a major
301 concern despite some difficulties with employment, disease (mainly diarrhoea and dysentery),
302 and seed damage due to flooded fields. After the flash floods, the dry season starts and
303 progresses September-December. Food shortages continue, because the flash flood undermined
304 basic living conditions. The people, at least, can start getting back to work and disease is not so
305 much of a concern, so people are less inclined to migrate.

306

307 *Table 4 about here.*

308

309 *Table 5 about here.*

310

311 **Results and discussion: Flash flood impacts**

312

313 The underlying conditions demonstrated in the previous section indicate that the people in the
314 case studies start out with chronically precarious livelihoods and with few contingency options.
315 Now, flash flood impacts can be explored, of which the PRA methods particularly highlighted
316 food, water, and evacuation. Most of the respondents (90% in Manirjhil and 83% in
317 Chotojamchori) said that food scarcity is a major problem during and after flash floods. The
318 same figures for water are 73% in Manirjhil and 87% in Chotojamchori, often because the flood
319 overtops a tube well, contaminating the water in it.

320
321 Food is highlighted in Table 6 as being one of the most frequently described flash flood impacts
322 in Manirjhil and Chotojamchori alongside houses being damaged. Livelihood impacts are further
323 emphasised through the high frequency of economic loss and loss of cattle. The historical flash
324 flood severity matrices (Tables 7 and 8) cover the years which the participants mentioned as
325 being floods they remember and they identify water shortage as a problem. Food shortages and
326 starvation are consistently rated as being amongst the worst flash flood impacts, followed by
327 livelihoods and water scarcity, the latter of which is also linked to disease being identified as a
328 major concern. Table 9 indicates how the people cope with post flash flood food and water
329 shortages.

330
331 *Table 6 about here.*

332
333 *Table 7 about here.*

334
335 *Table 8 about here.*

336

337 *Table 9 about here.*

338

339 The impact diagram provides further details regarding flash flood impacts on livelihoods. The
340 identified impacts were almost identical in the two case studies, so a combined impact diagram
341 was produced (Figure 4). The immediate loss of agricultural land leads to less employment and
342 increased food scarcity, so that affected people often take up loans with high interest rates.
343 Paying off loans can require selling assets and property, diminishing further livelihood prospects
344 and leading to continuing poverty. If forced to sell cattle, then cultivation becomes more
345 challenging and livelihood diversity decreases. Lack of clean water due to flood-related
346 contamination and subsequent diseases were also concerns (Figure 4).

347

348 *Figure 4 about here.*

349

350 Infrastructure damage is listed as an impact. Chotojamchori has 94% semi-manufactured houses
351 (masonry with a corrugated iron sheet roof) which experience a lot of flood damage, leaving
352 people homeless. Damage to roads inhibits transportation. Some immediate responses to a flash
353 flood include evacuating temporarily to the high hills or school premises (93% in Manirjhil and
354 92% in Chotojamchori) if the water level is above about 2 metres. If the inundation lasts for
355 longer than a day, longer-term migration might result when people who are seeking improved
356 livelihoods move to larger cities, often ending up in informal settlements. In many cases, health-
357 related problems including death are one final outcome in the impact diagram (Figure 4), but it
358 was not identified as the most pressing concern in either Manirjhil or Chotojamchori.

359

360

Strategies for dealing with flash flood impacts

361

362 Based on discussion around developing and interpreting the dream maps (Figures 5 and 6),
363 participants provided specific recommendations which they suggest would reduce the adverse
364 livelihoods impacts from flash floods.

365

366 *Figure 5 about here.*

367

368 *Figure 6 about here.*

369

370 In Manirjhil, the flash floods flow down via a branch of the Bakkhali River coming through the
371 Sonaichori Hill Tract. To avoid the flow entering the village, building a dam was suggested for
372 channelizing the river's flow along with dredging the river channels and widening the channel to
373 take extra water. Similarly, Chotojamchori suggested building an embankment, dredging, and
374 widening the channel, with particular concern expressed about the mud which comes with flash
375 floods.

376

377 These measures could support the reduction of flash flood flow into the village, but would not
378 solve all the flash flood hazard or risk problems. Any measures would have a limit to how much
379 water they could divert from the villages. If the people would not realise that they could still be
380 flooded, then they might assume they are entirely safe, take fewer flood risk reduction measures,
381 and thus experience more damage in future flash floods. This phenomenon has been documented

382 around the world (Criss and Shock 2001; Etkin 1999; Fordham 1999; Tobin 1995) including for
383 Bangladesh (Choudhury et al. 2004; Smith and Frankenberger 2018), so it would be important to
384 ensure that any structural measures taken would not cause more problems than they solve.

385
386 Other examples of structural approaches suggested for Manirjhil were constructing two bridges,
387 one at the entrance to the village and another at the connecting point of the Naikhongchori Road.
388 These bridges would help for accessing the community and thus for bringing goods and materials
389 in and out. Manirjhil and Chotojamchori each asked for a two-storey shelter outside the
390 floodable zone for use during flash floods, for people to stay on the top floor and to use the
391 ground floor for cattle for protecting livelihood assets. Gender-differentiated shelters were not
392 mentioned. Both villages also requested a storehouse of food to be stocked prior to the rainy
393 season and then used for alleviating food shortages during floods. This suggestion assumes that
394 the food would not rot, become contaminated, be stolen, or be vandalised, and that the
395 storehouse would be maintained.

396
397 Similar assumptions were made regarding recommendations for other infrastructural changes,
398 such as both case studies requesting that houses be built with more concrete and less brick. As
399 well, internal roads should use more durable materials. If the materials and expertise required for
400 such houses and roads are not available locally, then materials and maintenance costs could
401 increase along with dependence on external support. Further consideration would have to be
402 given to how the climate and vegetation would impact these materials. If not built with proper
403 ventilation, then concrete structures can heat up in the summer. Meanwhile, improved roads
404 through a village lead to faster drivers which can be dangerous to children and animals.

405

406 Raising all buildings to be above the height of flash floods was another possibility noted. This
407 approach could help for floods, but if the soil becomes eroded and undermined, then the entire
408 structure might collapse rather than just being inundated. For Chotojamchori, the concern is not
409 only inundation, but also mud which takes time to clean up afterwards. The potential for
410 earthquakes across the region (Steckler et al. 2016) needs to be considered. Even if flash flood
411 risk is reduced by raising land, then risks to other environmental hazards could be augmented.

412

413 The requests from both dream maps (Figures 5 and 6) focused on many fundamentals of day-to-
414 day living. To tackle disease and to improve the quality of life, another community health clinic,
415 an emergency health treatment program, a community club or centre, additional shops to avoid
416 the trek to local markets, a tube well for every household, and a personal sanitary latrine for
417 every household were requested. A healthier population and less time spent walking to and from
418 water collection points can provide more time for livelihood opportunities. The Chotojamchori
419 dream map (Figure 6) highlighted the low literacy rate. Suggestions included local government
420 programmes to assist people with health, sanitation, and hygiene advice along with a much
421 cheaper bus fare for the local public transportation system, given Chotojamchori's remoteness
422 from the Ramu Upazila. Government intervention to improve electricity access in Chotojamchori
423 was on their list, especially increasing solar generation options.

424

425 Quandaries then might manifest that increased water use has the potential to decrease the supply
426 while increased commercialisation or market access could shift to a more cash-based economy.
427 The latter is not necessarily detrimental but could shift livelihood interests as well as

428 dependencies. Other solutions proposed in both places could help to overcome some of these
429 potential concerns. Emphasis was placed on a rainwater harvesting plant to increase drinking
430 water supplies. Diverse livelihoods were sought. Both men and women indicated that women
431 could develop ‘cottage industries’ including handicrafts and pottery, described as supporting the
432 women to become more independent in their livelihoods and living. Advanced poultry farming
433 and agricultural systems using external advice were desired and were suggested as bringing
434 increased livelihoods stability.

435

436 For Chotojamchori (Figure 6), a tobacco processing unit was desired to provide livelihood
437 options given that the adjacent area of Garjania (Figure 1c) has numerous tobacco fields but no
438 nearby processing centre. While this is a creative use of local industry to help with livelihoods
439 and to build up cash savings, there are obvious health risks from tobacco (WHO 2015). Tobacco
440 has long been raised as being problematic in Bangladesh (Cohen 1981) including tobacco
441 expenditure exacerbating poverty (Efroymson et al. 2001). Yet the findings here corroborate
442 Ray-Bennett et al.’s (2010) health security analysis in the context of dealing with disasters in
443 Bangladesh, indicating the dependence of some groups on tobacco for livelihoods without
444 acknowledging the risks created by tobacco.

445

446 Finally, loans at subsidised rates after a disaster were put forward for both case studies in order
447 to help people recover from a flash flood. This recommendation did not extend to having
448 reasonable interest rates for loans all the time. Part of the underlying conditions which cause
449 problems in flash floods were indicated as being poor access to credit and a debt cycle due to
450 high interest rates. Conversely, discouraging loans by using high interest rates can be positive in

451 terms of encouraging people not to get into debt, but instead to slowly build up assets and
452 contingency funds rather than risking bankruptcy. Finance programmes tested elsewhere, and
453 lessons from them including their transferability, could assist in determining the advantages and
454 disadvantages of post-flash flood loan programmes. For instance, non-profit loans, microcredit,
455 and other microfinance initiatives (e.g. Mia 2016) alongside microinsurance and creative flood-
456 related insurance approaches (e.g. Clarke and Kumar 2016; Crichton 2008; Yore and Faure
457 Walker 2019), could be considered for the specific contexts of Manirjhil and Chotojamchori.

458

459 **Conclusion and future studies**

460

461 Flash floods have a regular and severe impact on villages around Bangladesh and places around
462 the world. For flash floods in Bangladesh, limited previous empirical work emerges from
463 baseline disaster research theory focusing on underlying conditions which lead to difficulties in
464 people reducing their own adverse flash flood impacts on livelihoods. Through household
465 surveys and PRA in the Bangladeshi villages of Manirjhil and Chotojamchori, Cox's Bazar
466 District, livelihood-based underlying conditions were examined. This work indicated how and
467 why adverse flash flood impacts are perceived to arise while considering recommendations from
468 local perspectives to improve the situation.

469

470 The work here matches well with disaster literature in the context of development (Britton 1986;
471 Hewitt 1983; Hewitt 1997; Lewis 1999; Wisner et al. 2004) which highlights underlying
472 conditions, rather than a hazard such as a flash flood, as leading to disaster impacts witnessed.
473 Much of this work (with examples for Bangladesh being Cannon 2002; Brouwer et al. 2007; and

474 Choudhury and Haque 2016) emphasises how wide-scale, deep-seated influences, such as power
475 structures and governance, tend to place people in challenging day-to-day and season-to-season
476 situations. These situations remove options for addressing the challenges faced when
477 experiencing a hazard like a flash flood.

478

479 In the work here, neither the household surveys nor PRA raised, detailed, or integrated these
480 broader contexts and issues which leave the people with insufficient livelihoods and inadequate
481 livelihood choices long before a flash flood occurs. Instead, the approaches here succeeded at
482 their purpose which was to determine local views and understandings of livelihood impacts of
483 flash floods in Cox's Bazar District, Bangladesh. The approaches here did not express the deep-
484 seated gendered nature of societal roles in Bangladesh (Cannon 2002; Sultana 2010) or
485 interrogate prominent topics such as corruption-created disasters (Khan 2003; Lewis 2011) for
486 the Bangladeshi context. Future studies should examine how community-based techniques might
487 better identify the absence of such wider considerations and fill in any gaps, while seeking to
488 overcome selection bias and response bias.

489

490 Consequently, a lesson for Bangladesh and beyond is that top-down and bottom-up approaches
491 need to be combined to include all contributing factors. Top-down approaches refer to actions
492 coming from outside the two villages, which might be regional authorities, the Bangladeshi
493 government, external non-governmental or private sector organisations, or aid-driven work.
494 Bottom-up approaches refer to initiatives starting from people in the villages, such as the
495 suggestions provided through this research. Neither local perspectives nor non-local suggestions
496 should be denigrated, nor should either presume to cover all considerations. Previous top-down

497 analyses at various scales about governance (e.g. Quarantelli 1988), conflict (e.g. Quarantelli and
498 Dynes 1976), poverty (e.g. Fothergill and Peek 2004), and development (e.g. Crush 1995) could
499 better inform disaster-related contexts, being aware that not all aspects might apply for all
500 situations. These points refer to other case studies and literature informing Bangladesh.

501

502 Thus, the work here informs studies beyond Bangladesh and the wider literature in two main
503 ways. First, by indicating the importance of linking topics beyond strict disaster risk, namely
504 livelihoods and underlying conditions, to how people view and respond to disaster and other
505 risks. Second, the possible limitations of community-based development research techniques in
506 terms of not necessarily capturing wider and deeper issues. The work presented here has yielded
507 insights into, and therefore advanced knowledge of, livelihood impacts of flash floods and how
508 to prevent difficulties. For Bangladesh and elsewhere, any interventions would need to take
509 account of wider and deeper background and contexts, especially beyond the local level, to
510 ensure that they would succeed.

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Table 1: Households completing the questionnaire

Village	Total households	Number of respondents	Female respondents	Male respondents
Manirjhil	52	41 (79%)	21 (51%)	20 (49%)
Chotojamchori	80	72 (90%)	48 (67%)	24 (33%)

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Table 2: Basic data from the household surveys

Data category	Response category	Manirjhil	Chotojamchori
Age range	Youth (18-24 years)	17%	10%
	Primary working (25-54 years)	66%	69%
	Mature working (55-64 years)	7%	6%
	Elderly (65 years or older)	10%	15%
Formal education	Limited formal education	25%	47%
	Primary	46%	28%
	Secondary	17%	14%
	Higher secondary	5%	8%
	Graduate	7%	3%
Income source (more than one answer is permitted, so the totals exceed 100%)	Agriculture	46%	39%
	Service	24%	6%
	Business	12%	10%
	Day labour	15%	32%
	Other (Boat handler, tailor, rickshaw puller)	20%	15%
Income range in BDT per month	Up to 3,000	0%	0%
	3,000-6,000 with 1 earner	24%	33%
	3,000-6,000 with 2 earners	0%	1%
	6,001-9,000 with 1 earner	24%	20%
	6,001-9,000 with 2 earners	5%	3%

	6,001-9,000 with 3 earners	3%	0%
	9,001-12,000 with 1 earner	16%	16%
	9,001-12,000 with 2 earners	0%	5%
	9,001-12,000 with 3 earners	0%	1%
	12,001-15,000 with 1 earner	5%	6%
	12001-15,000 with 2 earners	0%	3%
	12,001-15,000 with 3 earners	0%	1%
	15,001-18,000 with 1 earner	3%	0%
	15,001-18,000 with 2 earners	0%	3%
	15,001-18,000 with 3 earners	0%	0%
	Over 18,000 with 1 earner	14%	0%
	Over 18,000 with 2 earners	3%	3%
	Over 18,000 with 3 earners	3%	5%

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Table 3: Reasons for taking a loan

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(Totals do not add up to 100% due to rounding.)

Reason for taking a loan	Manirjhil	Chotojamchori
Food	23%	43%
House building	31%	26%
Health	8%	0%
Education	8%	0%
Other: Transportation, business, travel abroad, or marriage.	31%	30%

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Table 4: Seasonal diagram of Manirjhil

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(Scale of 0-5, with 5 being the highest impact)

Season → Aspect ↓	December- February (Winter)	March-May (Summer)	June-August (Rainy)	September- November (Autumn)
Food scarcity	0	0	5	4
Lack of employment	0	2	5	0
Diseases emerge	3	4	5	1
Migration	0	0	2	0
Flash flood	0	0	5	1
High precipitation	0	2	5	1
Loss of asset/ agricultural damage	0	5	4	1

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Table 5: Seasonal diagram of Chotojamchori

Season → Aspects ↓	December- February (Winter)	March-May (Summer)	June-August (Rainy)	September- November (Autumn)
Food scarcity	1	1	5	5
Lack of employment	1	2	5	5
Diseases emerge	2	3	5	3
Migration	0	0	2	0
Flash flood	0	0	5	0
High precipitation	1	1	5	2
Loss of asset/ agricultural damage	3	3	5	0

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Table 6: Perceived flash flood impacts

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(Totals do not add up to 100% because respondents could select more than one answer.)

Flash flood impact	Manirjhil	Chotojamchori
Fatalities	12%	1%
Loss of agriculture	76%	56%
Economic loss	34%	25%
Houses damaged	71%	60%
Loss of cattle	49%	25%
Disease	22%	7%
Other (e.g. health problems, education interrupted, and poverty increased)	7%	1%

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666 Table 7: Flood severity matrix of Manirjhil covering the flood years which the participants
 667 mentioned
 668 (Scale of 0-5, with 5 being the highest impact)

Flash flood year → Aspects ↓	1988	1997	2004	2012	2015
Lack of food	4	3	1	5	2
Scarcity of water	3	2	1	5	2
Migration	1	0	0	1	0
Starvation	3	1	1	5	2
Diseases	3	2	2	4	2
Lack of employment	5	3	3	5	4
Compelled sale of assets (e.g. livestock, gold, silver, utensils) for cash	2	1	1	4	1
Compelled sale of land	2	0	0	4	1

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671 Table 8: Flood severity matrix of Chotojamchori covering the flood years which the participants
 672 mentioned

673 (Scale of 0-5, with 5 being the highest impact)

Flash flood year → Aspects ↓	1988	1991	1994	1995	1997	2012	2015
Lack of food	5	2	2	2	4	5	3
Scarcity of water	2	1	1	2	2	4	3
Migration	1	1	0	0	0	1	0
Starvation	3	1	2	2	1	5	3
Diseases	2	1	1	1	1	3	2
Lack of employment	2	1	1	2	1	3	2
Compelled sale of assets (e.g. livestock, gold, silver, utensils) for cash	2	1	2	1	1	3	1
Compelled sale of land	1	0	0	0	0	2	0

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Table 9: Coping with post flash flood food and water shortages

677 (While respondents had the opportunity to select more than one answer, none did. Totals for food

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and water separately do not add up to 100% due to rounding.)

Flash flood impact	Manirjhil	Chotojamchori
Food		
Eating dried food such as biscuit, flattened rice (<i>chira</i>), and puffed rice (<i>muri</i>).	29%	17%
Eat previously cooked food.	5%	15%
Cook on the roof.	5%	7%
Cook in a disaster shelter.	16%	23%
Do not eat much.	26%	27%
Other (evacuate to the hills carrying food, borrow food from others, and food aid from the government or NGOs)	18%	12%
Water		
Collecting rainwater	59%	28%
Place freshwater in high places such as the roof (<i>macha</i>) which the flood is unlikely to reach	38%	64%
Other (collect water from hill locations or from neighbours)	3%	8%

Figure 1: Location of Manirjhil and Chotojamchori villages in Bangladesh

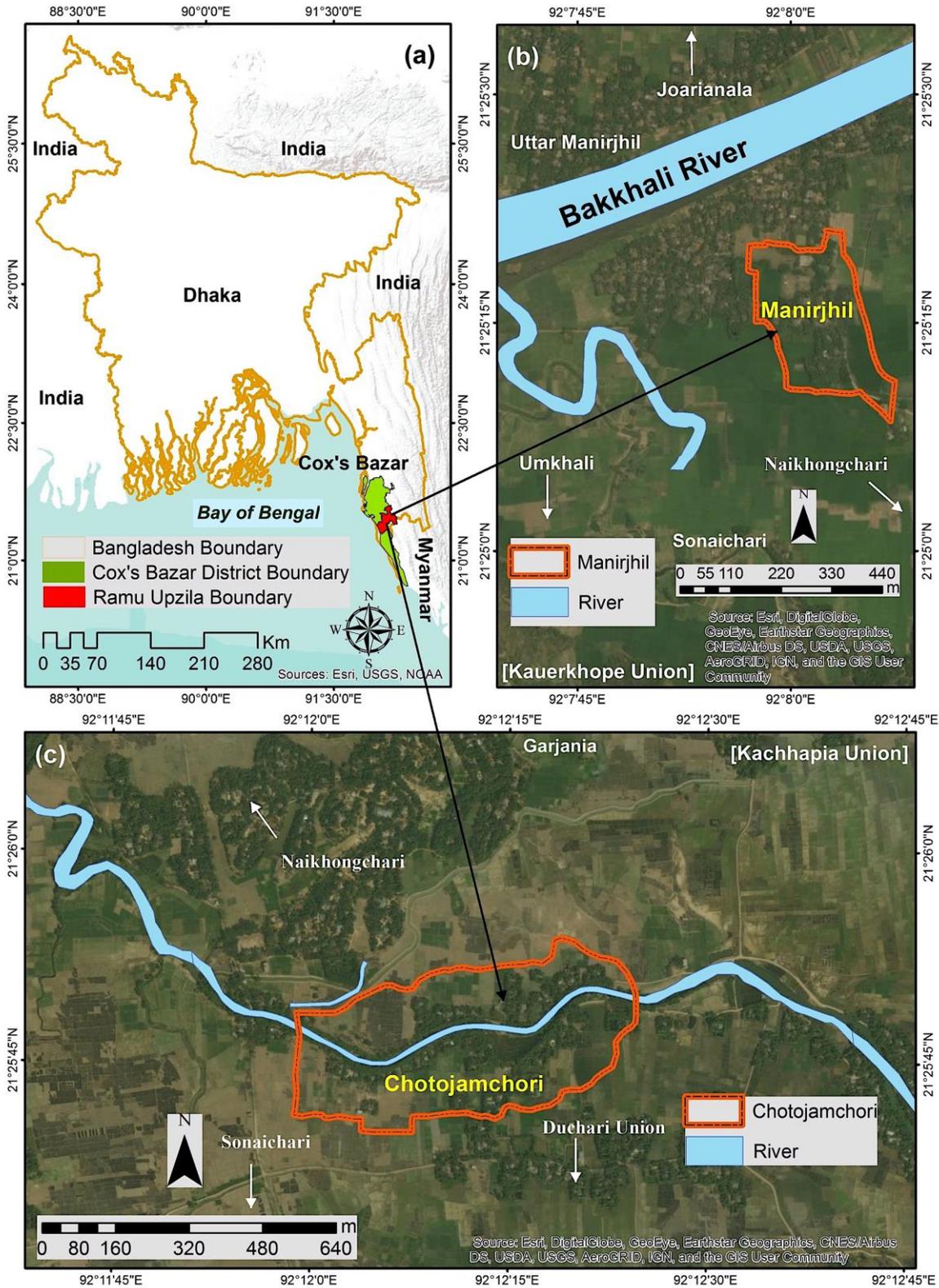


Figure 2: Resource map of Manirjhil.

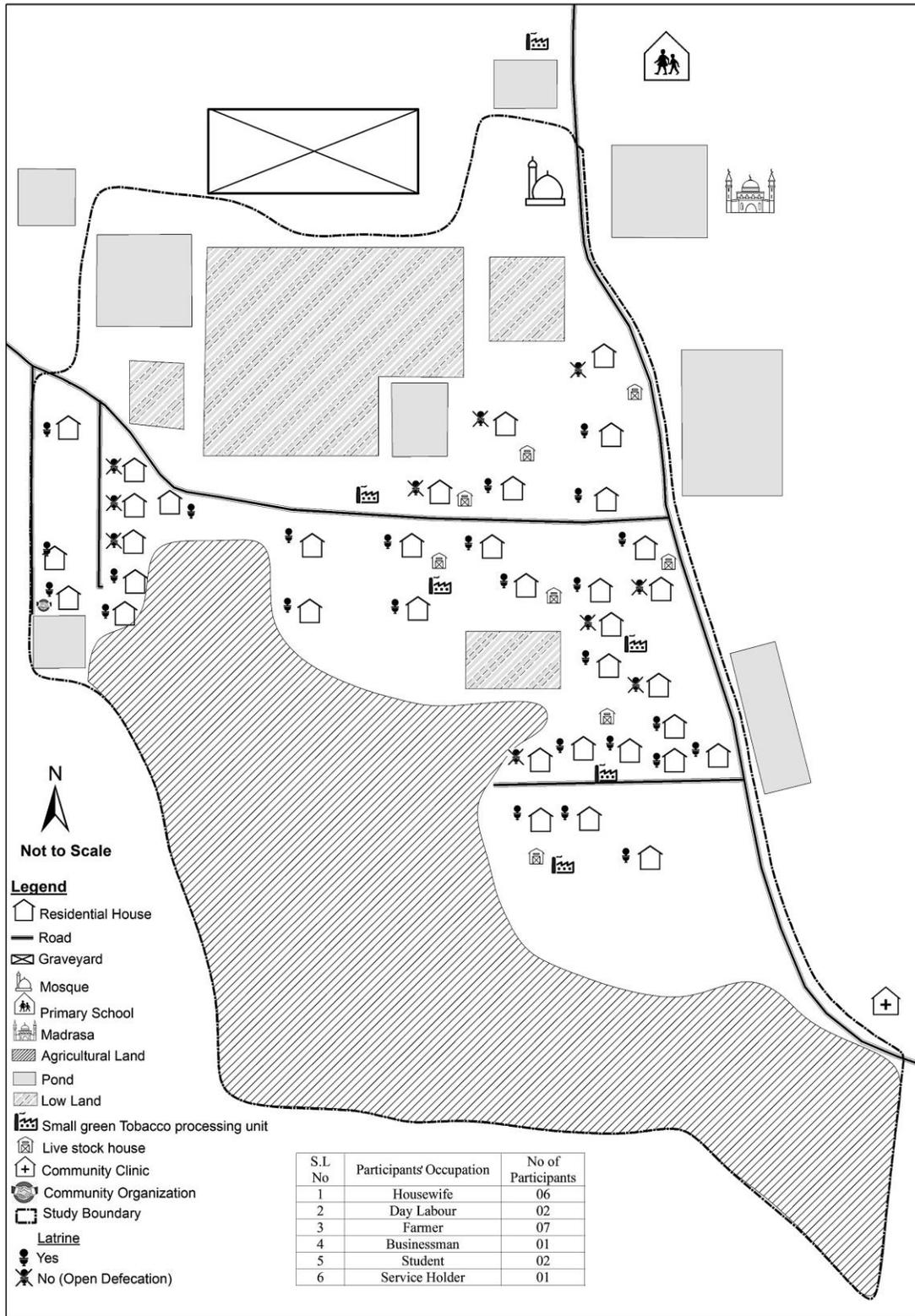


Figure 3: Resource map of Chotojamchori.

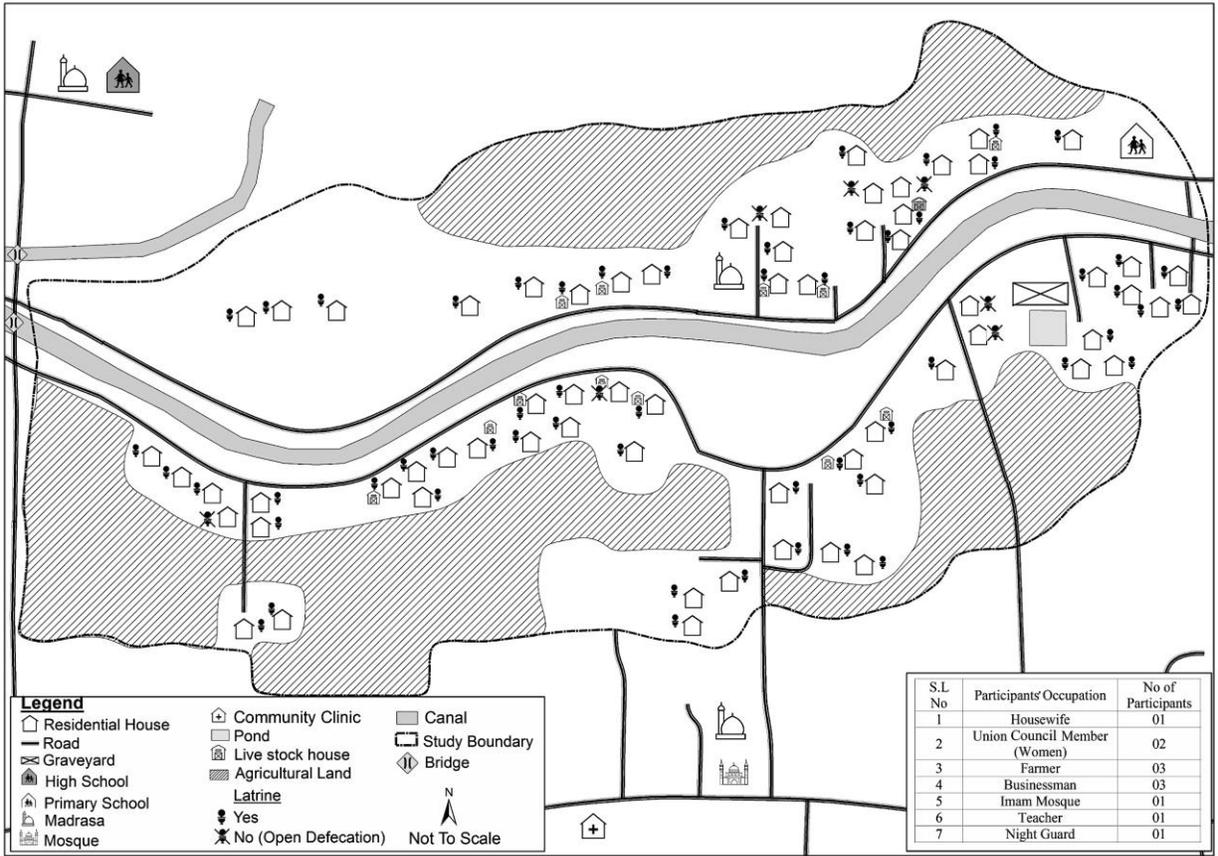


Figure 4: Combined impact diagram for Manirjhil and Chotojamchori.

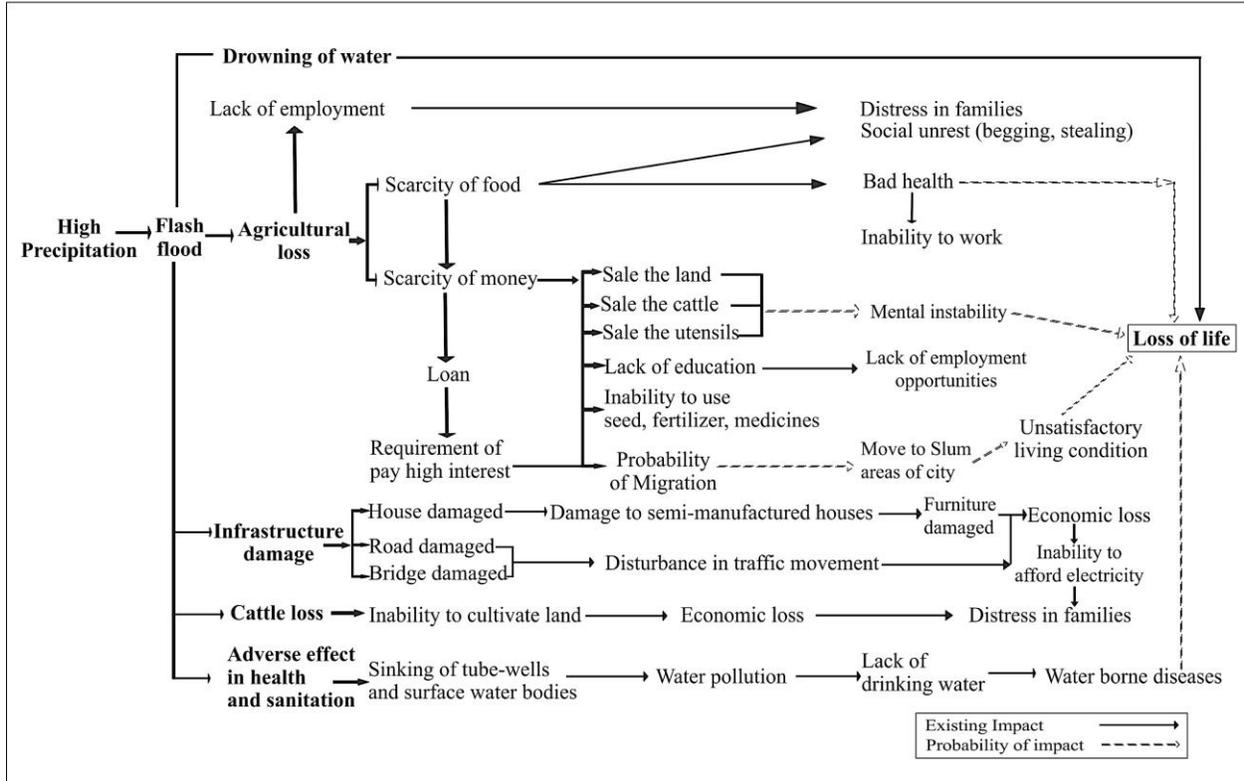


Figure 5: Dream map for Manirjhil.

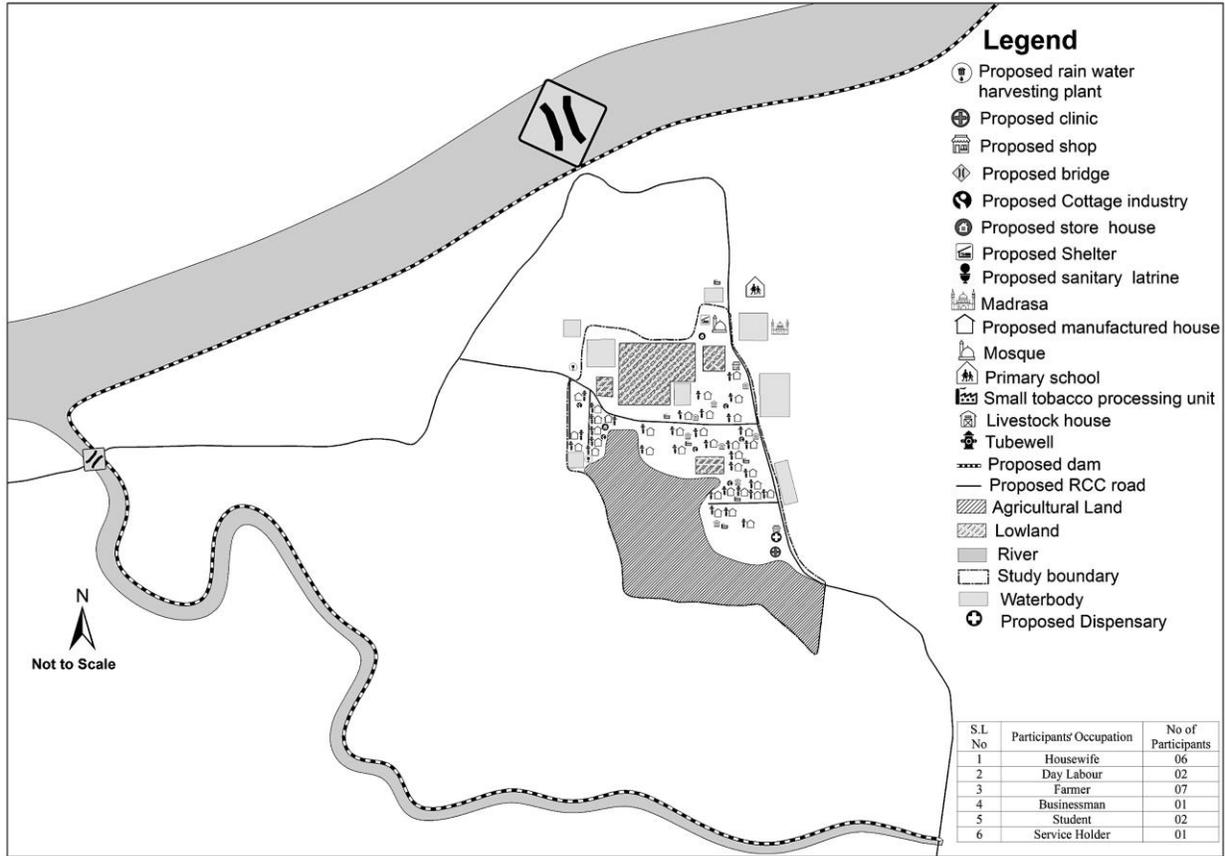


Figure 6: Dream map for Chotojamchori.

