Best Practice

Community Emergency Fund: A tool of preparedness for disaster response

Community Based Disaster Risk Reduction (CBDRR) Programme
Bangladesh Red Crescent Society
Project Introduction
Bangladesh Red Crescent Society (BDRCS) has been implementing a four-year community-based programme titled ‘Community Based Disaster Risk Reduction (CBDRR) programme’ with financial supports from the ‘Swedish Red Cross and technical support from IFRC since 2012. The programme aims to reduce the risk of vulnerable people by bringing them in decision making process and the impact of disasters on the lives of over 25,000 vulnerable people living in targeted flood, cyclone and waterlogged communities by:

- Enhancing their preparedness and response capacity to recurring and small scale disasters
- Improving their livelihood situation and their hygiene practices and access to safe drinking water and sanitation.

Theme
Community Disaster Relief Emergency Fund (CDREF) raised by the communities meant to be utilized during disaster period for better preparedness towards local hazards. Kulkandi community of Jamalpur district set an example in utilizing the community DREF during devastating flood in 2014.

Background
Kulkandi Union is the most vulnerable and flood prone area of Islampur Upazila under Jamalpur District. Every year, the people of this area have continuously been affected by severe monsoon floods as the Jamuna River received huge amount of rain water from the upper basin and upstream catchment of India. While flood waters retain for months, the immediate effects often result in dislocation of settlements and suspension of regular livelihood, such as farming and fisheries, seasonal crops and homestead gardening, that impacts the communities’ food security and basic living conditions. The flood in August 2014, water of the River Jamuna increased rapidly and inundated the Kulkandi village of Jamalpur district resulted the sufferings of community people including 396 households under Community Based Disaster Risk Reduction (CBDRR) Programme.

Community DREF and its utilization
The Community Based Disaster Risk Reduction (CBDRR) programme introduced the concept of Community Disaster Response Emergency Fund (DREF) to capacitate locals to respond to recurring hazards. The community DREF is a pot of fund raised by the communities throughout the disaster period meant to be utilized in small-scale emergency relief operations. The amount of total contribution is deposited on a bank account maintained by signatory members Community Disaster Management Committee (CDMC) president and Community Disaster Response Team (CDRT) leader. CDREF has already been established in the communities of
CBDRR programme has provisioned to contribute BDT 75,000.00 to each Community DREF by two instalments. Considering the emergency situation in the Kulkandi community, an initiative has been taken by the CBDRR programme for supporting the affected people by using their fund of BDT 7,000.00 with BDT 37,500.00 supported by the programme in order to providing basic immediate needs. Ceiling the amount, CDMC members were in a consensus to utilize the community DREF with package of flattened rice (2kg), molasses (600 gm), and antiseptic soap (1pcs) to support 360 households of the community. Community Disaster Management Committee (CDMC) organized a relief distribution ceremony on 08 September 2014 where relief items were distributed successfully to the most affected households.

The use of the community DREF has been much successful in order to address the immediate needs of affected population and is currently replicated in 11 other project communities. The initiative promotes communities’ disaster response capacities and adapts it to changing disaster scenario. In order to ensure the sustainable use of the community DREF, now it is in the process of registering as a cooperative society by the Department of Cooperatives (DOC), an attached department of Rural Development and Cooperatives Division under the Ministry of LGRD and Cooperative so that the community continues to avail benefits from the local government once the project is phased out.