Contingency Plan

Of

UDDIPTO MOHILA UNNAYAN SANGSTHA (UMUS)

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Submitted by

VAALO avant-garde ltd
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Value Attention Alternative Development Learning Options

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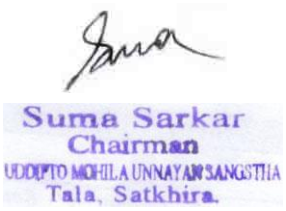

Acronym

ADAB	:	Association of Development Agencies in Bangladesh
AGM	:	Annual general Meeting
ALRD	:	Association for Land Reform and Development
BAPA	:	Bangladesh Poribesh Andalon
BDERM	:	Bangladesh Dalit and Excluded Rights Movement
BDWF	:	Bangladesh Dalit Women Federation
CPP	:	Cyclone Preparedness Programme
DDMC	:	District Disaster Management Committee
DMC	:	Disaster Management Committee
DMCT	:	Disaster Management Core Team
DRM	:	Disaster Risk Management
DRR	:	Disaster Risk Reduction
EC	:	Executive Committee
ED	:	Executive Director
FAO	:	Food and Agriculture Organization
GBV	:	Gender-based Violence
IPCC	:	Intergovernmental Panel on Climate Change
MEAL	:	Monitoring, Evaluation, Accountability and Learning
MEL	:	Monitoring, Evaluation and Learning
MoDMR	:	Ministry of Disaster Management and Relief
NGO	:	Non-Government Organization
SitRep	:	Situation Report
SRDI	:	Soil Resource Development Institute
UMUS	:	Uddipto Mohila Unnayan Sangstha
WASH	:	Water, Sanitation and Hygiene
WHO	:	Worls Health Organization

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Chapter-1: Executive summery

Uddipto Mohila Unnayan Sangstha (UMUS), a women-led, community-based, non-profit and non-political organization, is committed to supporting vulnerable communities before, during, and after disasters. Guided by its mandate to promote Dalit rights, women's empowerment, social justice, and community resilience, UMUS has developed this Contingency Plan to ensure a structured, timely, and effective response during emergencies.

UMUS operates in Satkhira District, one of the most disaster-prone coastal regions of Bangladesh, where recurrent cyclones, tidal surges, flooding, waterlogging, and salinity intrusion disproportionately affect Dalit and marginalized communities. Recognizing the increasing frequency and intensity of climate-related hazards, the organization seeks to strengthen its institutional preparedness and operational capacity to protect lives, livelihoods, and dignity.

Since January 2021, Mukti Foundation, with support from the German Federal Foreign Office and Malteser International, has been implementing the localization programme "ToGETHER – Towards Greater Effectiveness and Timeliness in Humanitarian Emergency Response" through a consortium-based approach. The programme promotes enhanced institutional and operational capacities of local organizations by facilitating the exchange of knowledge, experience, and best practices. Through this mentoring and accompaniment process, Peer Humanitarian Partners (PHPs), including UMUS, are supported to lead timely, effective, accountable, and community-driven humanitarian responses, while advancing inclusive and representative humanitarian leadership.

This Contingency Plan is aligned with the Disaster Management Act 2012 and the Standing Orders on Disaster (SOD) of the Government of Bangladesh. It reflects national disaster management frameworks while reinforcing UMUS's commitment to localization, accountability, and protection-centered response.

The overall goal of the Plan is to enable UMUS to function as a prepared and responsive local humanitarian actor, capable of anticipating risks, planning for emergencies, and delivering timely assistance that reduces suffering while safeguarding the dignity and rights of affected populations. The specific objectives are to ensure rapid, coordinated, and needs-based support within 24–48 hours of disaster warning or impact, integrate safeguarding and protection measures across all response activities, promote community-level preparedness, and support early recovery during crisis situations.

The Plan is structured into two operational phases: Preparatory and Response. The Preparatory Phase focuses on institutional readiness, including activation of a Disaster Management Core Team (DMCT), early warning dissemination mechanisms, evacuation preparedness, safeguarding integration, vendor pre-approval, financial readiness, and community awareness initiatives. The Response Phase outlines procedures for rapid assessment within 24 hours, relief distribution, protection measures, communication and coordination, financial management, complaint and feedback handling, and transition to early recovery within 3–30 days.

Through this framework, UMUS strengthens its role as a credible, accountable, and community-driven humanitarian actor. The Contingency Plan ensures that emergency actions are timely, inclusive, transparent, and aligned with the organization's mission to serve marginalized communities while promoting resilience and social justice.

Chapter- 2: Introduction

2.1 Background

Bangladesh is home to a large and diverse population that is 177.8[1] million living in a geographically constrained landscape which is 148,460 sq. km (57,320 sq mi)[2]. Over the decades since independence, the country has achieved commendable progress in human development, including improvements in health outcomes, education, and access to basic services. Nevertheless, widespread poverty, high population density, and structural inequalities continue to leave large segments of the population exposed to multiple risks and vulnerabilities[3].

The physical and geographical characteristics of Bangladesh significantly shape its risk profile. Located at the confluence of major river systems and adjacent to the Bay of Bengal, the country is predominantly low-lying and highly exposed to monsoon rainfall and coastal processes. Seasonal flooding, cyclones, storm surges, salinity intrusion, and riverbank erosion are recurring phenomena that disproportionately affect coastal and floodplain areas[4]. These hazards not only cause immediate humanitarian impacts but also erode long-term development gains and resilience.

Bangladesh is exposed to a broad spectrum of hazards, including cyclones, floods, flash floods, droughts, heat stress, earthquakes, landslides, and fire incidents in densely populated settlements. In addition, the country faces human-induced and complex emergencies such as industrial accidents, waterlogging, transport-related incidents, civil unrest, environmental pollution, oil spills, and large-scale displacement. The convergence of natural, climatic, and human-induced risks creates compound and cascading impacts that challenge response capacities.

Public health emergencies further intensify vulnerability and disruption. The COVID-19 pandemic demonstrated how health crises can rapidly evolve into social and economic emergencies, affecting livelihoods, mobility, service delivery, and institutional operations[5]. Such experiences highlight the importance of preparedness, continuity planning, and adaptive management systems capable of responding to both sudden-onset and protracted crises.

The United Nations defines a disaster as a serious disruption to the functioning of a society that exceeds the affected community's ability to cope using its own resources [6]. While Bangladesh has strengthened its disaster risk management systems over time through policy reforms, early warning mechanisms, and community-based preparedness, the increasing scale, frequency, and complexity of hazards continue to demand coordinated and proactive humanitarian action.

UMUS operates primarily in the climate-vulnerable coastal district of Satkhira, where communities face frequent natural hazards such as cyclones, flooding, salinity intrusion, and other climate-related shocks. These hazards, combined with social marginalization of Dalit and other vulnerable groups, can disrupt the organization's ongoing programs, field operations, and service delivery. A contingency plan is therefore essential to ensure continuity of critical services, safeguard staff and beneficiaries, mitigate risks, and maintain operational resilience during emergencies. By preparing in advance, UMUS can respond effectively to

[1] World population Review https://worldpopulationreview.com/countries/bangladesh
[2] BANGLADESH https://en.wikipedia.org/wiki/Bangladesh#cite_note-18
[3] The World Bank https://documents1.worldbank.org/curated/en/190391468190764030/pdf/100113-WP-PUBLIC-Box393225B-Bangladesh-Country-Snapshot.pdf#:~:text=Bangladesh's%20coastal%20zone%20spans%20over,percentage%20of%20the%20population%20lives
[4] IPCC https://www.ipcc.ch/report/ar6/wg2/downloads/report/IPCC_AR6_WGII_FullReport.pdf
[5] World Health Organization Situation Report 2020 https://www.who.int/publications/m/item/weekly-epidemiological-update---29-december-2020
[6] UNDRR https://www.undrr.org/terminology/disaster-risk#:~:text=The%20potential%20loss%20of%20life,%2C%20exposure%2C%20vulnerability%20and%20capacity.

disasters, protect its target communities, and sustain its mission of empowering marginalized populations even in adverse circumstances.

In this context, contingency planning is a critical preparedness instrument. A contingency plan provides a structured framework for anticipating potential emergencies, identifying response options, and organizing the timely mobilization of human, financial, and logistical resources. This plan outlines procedures to guide coordinated action during crisis situations, recognizing that emergencies may require flexibility, rapid decision-making, and temporary adjustments to normal operational structures. The overarching objective of this contingency plan is to protect lives, minimize disruption, and support a swift transition back to safe and effective operations.

2.2 Purpose of the Contingency Plan

The purpose of this contingency plan is to ensure UMUS can maintain essential operations and services during emergencies and unexpected disruptions. It provides a structured framework for risk assessment, preparedness, response, and recovery, enabling the organization to protect its staff, beneficiaries, and assets while continuing to support marginalized communities, particularly Dalit women, children, and other vulnerable groups. This plan also guides decision-making, resource allocation, and coordination with stakeholders to enhance operational resilience, minimize disruption, and sustain programmatic impact under adverse conditions.

This contingency plan is intended to be a living document, regularly reviewed and updated to reflect changes in context, emerging risks, and organizational learning, thereby strengthening overall resilience and preparedness.

Chapter- 3: About UMUS

3.1 Overview

Uddipto Mohila Unnayan Sangstha (UMUS) is a women-led, non-governmental social development organization established on 1 January 2003 in Tala, Satkhira, Bangladesh. The organization was founded by committed young Dalit men and women to address systemic discrimination, social exclusion, and poverty affecting Dalit and other marginalized communities in south-western Bangladesh.

UMUS works to promote equality, dignity, human rights, and social justice, particularly for women, adolescents, children, persons with disabilities, and Dalit communities. Through rights-based and community-driven approaches, the organization implements programs in governance, gender equality, climate resilience, education, health, livelihood development, and disaster response.

The contingency plan aims to ensure uninterrupted program delivery, institutional resilience, risk mitigation, and sustainability during emergencies such as natural disasters, political instability, funding disruptions, pandemics, or climate-related shocks.

3.2 Legal Entity

UMUS is a legally registered non-governmental organization in Bangladesh. It is registered under the following authorities:

- Department of Women Affairs – Reg. No: Sat-71/12 (11.01.2012)
- Youth Development Department – Reg. No: Sat/239 (26.12.2012)
- NGO Affairs Bureau – Reg. No: 3379 (13.09.2023)

The organization operates under its approved constitution and governance framework, guided by a General Committee and Executive Committee. Financial operations are conducted through scheduled banking channels with joint signatory authority as per organizational policy

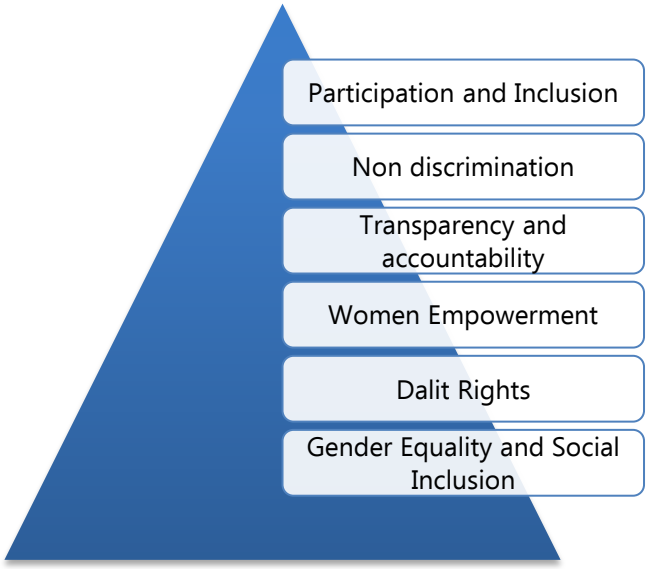
3.3 Vision

A just and inclusive society where women, children, and marginalized communities especially Dalit women are empowered through economic, social, political, and human development to realize their rights and entitlements with dignity.

3.4 Mission

To empower marginalized communities especially Dalit women by creating and strengthening community-based organizations where they can voice their concerns and claim their rights and entitlements; building capacity of local governments for responsible and pro-poor governance; advancing human rights and social justice; preventing violence against women and children; ensuring access to information; responding disaster management and climate change adaptation, ensuring decent toilet, good hygiene and improved water for all through social movement building and community engagement.

3.5 Core Principals



3.6 Plan of Operation

UMUS follows a structured operational system to ensure effective implementation and accountability. The Plan of Operation includes:

Governance Structure

- General Committee and Executive Committee provide strategic direction.
- Executive Director oversees overall management and decision-making.
- Board meetings are held twice a year.
- Annual General Meeting (AGM) is conducted yearly to approve reports, budget, and governance decisions.

Program Implementation

- Programs are implemented using a rights-based and community development approach.
- Participatory planning and community engagement are prioritized.

- Sectoral interventions include Dalit rights, women empowerment, GBV prevention, education, health, WASH, climate change adaptation, livelihood development, and disaster response.
- Field structure includes Project/Program Director, Coordinators, Supervisors, Field Organizers, and Volunteers.

Financial and Internal Control Mechanism

- Regular internal and external audits.
- Maintenance of cash book, ledgers, pass books, vouchers, and financial registers.
- Monthly and annual financial statements prepared.
- Joint signatory bank operation system.
- Budget monitoring and financial ratio analysis.
- MIS-based management and reporting system.

Human Resource and Safeguarding

- Gender Policy and Gender Inclusive Policy.
- Anti-Bribery, Anti-Fraud and Corruption Policy.
- Sexual Harassment Policy and Child Protection Policy.
- Safeguarding Policy and Whistle Blowing Policy.
- Human Resource Management Policy and Employee Handbook.

Contingency and Risk Preparedness

- Disaster preparedness and emergency response mechanisms.
- Cash planning and reserve management.
- Diversified funding strategy.
- Backup leadership and delegated authority during crisis.
- Data protection and documentation system.

3.7 Geographical Coverage

UMUS primarily operates in the climate-vulnerable coastal districts of south-western Bangladesh, particularly:

- ✦ Satkhira District of Bangladesh

The organization implements its programs mainly in Tala Upazila and surrounding areas within Satkhira District, focusing on marginalized Dalit, ethnic minority, landless, and vulnerable communities living in rural and climate-affected settings.

3.8 Programmatic Area

UMUS implements multi-sectoral programs aimed at empowering marginalized communities, especially Dalit women, children, and vulnerable groups. The organization combines rights-based approaches, community mobilization, capacity building, and advocacy to ensure social inclusion, gender equality, and sustainable development. The following programmatic areas represent UMUS's strategic focus and operational expertise:

Dalit Rights

- Ensure Dalit community rights and dignity
- Facilitate to Dalit voice raise
- Facilitate to Dalit movement building

Good Governance and Peach Building

- Ensure transparency and accountability of local government
- Ensure special budget for Dalit and marginalized community
- Facilitate to peace building
- Awareness building on access to service to the Dalit and marginalized community.

Women and Girls Empowerment

- Conduct leadership and capacity-building training for women and adolescent girls.
- Facilitate self-help groups and community forums to promote participation in decision-making.
- Promote income-generating activities to enhance economic independence.
- Advocate for women's rights at community and local government levels.

Combat Gender-Based Violence

- Establish community awareness campaigns on GBV.
- Provide counseling, legal aid, and support services for survivors.
- Train local leaders, law enforcement, and community members on GBV prevention.
- Promote advocacy for policy implementation and protective measures for women and girls.

Non-Formal Adult Education

- Offer literacy and numeracy programs for adults, particularly women and marginalized groups.
- Provide vocational and life-skills training to improve employability.
- Conduct awareness sessions on health, rights, and social responsibilities

Disability Development Program

- Identify and support persons with disabilities through skill development and empowerment initiatives.
- Advocate for accessibility and inclusion in community programs and local governance.
- Provide assistive devices and facilitate access to education, health, and livelihood services.

Non-Formal Primary Education

- Establish learning centers for out-of-school children.
- Provide age-appropriate literacy, numeracy, and life skills education.
- Engage communities and parents to encourage school attendance and retention.

Climate Change Adaptation and Sustainable Environment Development

- Implement community-based climate adaptation strategies (e.g., flood- resilient infrastructure).
- Conduct awareness campaigns on sustainable environmental practices.
- Promote tree plantation, soil conservation, and biodiversity protection initiatives.

HIV/AIDS Prevention

- Conduct awareness and behavior change communication campaigns.
- Provide counseling and testing services in partnership with health providers.
- Train peer educators to reach vulnerable groups.

Relief and Rehabilitation Program

- Provide immediate relief (food, shelter, medical support) during disasters.
- Support long-term rehabilitation through rebuilding livelihoods and housing.
- Conduct disaster preparedness training for communities.

Road Safety, Nursery, and Plantation

- Organize community campaigns on road safety rules and awareness.
- Establish and maintain community nurseries and tree plantations.

- Promote environmental stewardship and urban greening initiatives.

Livelihood Improvement through Aquaculture and Horticulture
- Provide training and technical support for aquaculture and horticulture.
- Facilitate access to quality inputs, markets, and microfinance.
- Promote sustainable and income-generating farming practices.

Family Planning and Reproductive Health Rights for Youth
- Conduct youth-friendly awareness sessions on sexual and reproductive health.
- Promote access to family planning services and counseling.
- Engage communities to reduce stigma and increase youth participation in health programs.

Food Security & Partnership in Land-Agriculture Resource and Extension
- Support smallholder farmers with seeds, tools, and technical guidance.
- Facilitate partnerships with agricultural extension services for improved productivity.
- Promote nutrition-sensitive farming and food security initiatives.

Health, Nutrition, Water, and Sanitation
- Conduct health and nutrition awareness campaigns for mothers, children, and adolescents.
- Facilitate access to clean drinking water and improved sanitation facilities.
- Promote hygiene practices and preventive healthcare interventions.

Popular Drama
- Organize community theater and street dramas to raise awareness on social issues.
- Use drama as a tool to educate on health, gender equality, rights, and environmental sustainability.
- Engage youth and community members in creative expression for social change

3.9 Organizational Capacity and Networks

UMUS has strong organizational capacity to implement multi-sectoral programs for marginalized and climate-vulnerable communities.

Human Resources & Leadership:
- 21 full-time staff, 10 part-time, 25 volunteers, 1 temporary staff
- Structured organogram with Executive Director, Project Directors, Coordinators, Supervisors, and field staff
- Continuous staff training and mentoring for effective program delivery

Programmatic Expertise:
- Multi-sectoral programs including Dalit rights, women empowerment, GBV prevention, education, disability inclusion, livelihoods, health, WASH, and climate adaptation
- Proven experience managing 17+ projects with national and international donors

Governance & Financial Management:
- General and Executive Committees provide oversight
- Policies include Gender, Anti-Fraud, Child Protection, Safeguarding, and Sexual Harassment
- Regular audits, MIS-based reporting, cash flow planning, and joint-signatory bank operations ensure transparency

Monitoring, Evaluation & Learning (MEL):
- Participatory monitoring, internal audits, and impact assessments
- Lessons learned are integrated into program design for improved outcomes

Networks & Partnerships:
- Strong alliances with BDERM, BDWF, ADAB, ALRD, BAPA, and other national networks
- Enhances advocacy, policy influence, joint programming, and resource mobilization

Disaster Preparedness & Resilience:

- Contingency planning, emergency response, and risk mitigation integrated into operations
- Backup leadership and community-based disaster mechanisms ensure continuity during crises

UMUS combines experienced staff, strong governance, programmatic expertise, financial integrity, and strategic networks to deliver high-quality interventions, making it a reliable partner for donors and collaborators.

Chapter- 4: Hazards and Risk

4.1 Situation and Environmental Context

The southwest coastal belt of Bangladesh forms part of the world's largest delta system and is shaped by a dense network of rivers, tidal channels, and the Bay of Bengal. Districts such as Satkhira lie within this highly dynamic interface between land and sea, where environmental conditions are strongly influenced by monsoonal rainfall, tidal processes, and upstream river flows. The presence of the Sundarbans mangrove ecosystem further defines the ecological sensitivity of the region[3].

Topographically, much of coastal Bangladesh is extremely low-lying. Bangladesh's coastal zone is a highly vulnerable, low-lying delta covering approximately 710 km of coastline, where 62% of land is under 3 meters in elevation. The region faces extreme risks from cyclones, tidal surges, and salinity, impacting 28% of the population. Studies indicate that **a large proportion of coastal land lies less than five meters above mean sea level**, which significantly increases exposure to tidal inundation, storm surges, and projected sea-level rise [3.] The coastal zone supports a substantial population dependent on agriculture, aquaculture, fishing, and day labor — all of which are highly climate-sensitive livelihoods [4.]

Climate change is amplifying existing environmental stresses. The **IPCC Sixth Assessment Report** identifies Bangladesh as one of the countries most exposed to compound climate risks, including stronger cyclones, erratic rainfall, salinity intrusion, and rising temperatures [4.] In the southwest, these hazards do not occur in isolation; instead, they interact and intensify one another, producing cascading impacts on water security, food production, health, and infrastructure.

4.2 Major Natural and Climate-Induced Hazards

4.2.1 Tropical Cyclones and Storm Surges

Tropical cyclones forming over the Bay of Bengal regularly affect coastal Bangladesh, bringing destructive winds, intense rainfall, and powerful storm surges. The country's funnel-shaped coastline naturally amplifies surge heights as storms make landfall, increasing the likelihood of extensive coastal inundation in low-lying districts such as Satkhira. High population density, fragile housing, and dependence on climate-sensitive livelihoods further heighten exposure and vulnerability in these areas.

Historical disasters such as Cyclone SIDR (2007) and Cyclone AILA (2009) demonstrated the devastating combined impacts of wind, surge, and rainfall. Storm surges during these events breached embankments, inundated vast areas with saline water, destroyed crops and freshwater sources, and triggered prolonged waterlogging and displacement [3,7]. The salinity left behind after surge events can degrade soil quality and drinking water supplies for years, prolonging recovery and undermining livelihoods.

Climate assessments indicate that while the overall frequency of cyclones in the Bay of Bengal may not increase significantly, the intensity of storms and associated rainfall are projected to rise [4]. Stronger cyclones with heavier precipitation can produce higher storm surges, deeper flooding, and more extensive infrastructure damage. These trends suggest an increasing risk of severe impacts even if storm numbers remain similar.

Key Impacts:

- Casualties and destruction of housing
- Damage to embankments, roads, and protective infrastructure
- Salinity intrusion into agricultural land and freshwater sources
- Prolonged livelihood disruption and displacement[4]

4.2.2 Riverine and Tidal Flooding

Flooding in southwest Bangladesh is driven by a complex interaction of monsoon rainfall, upstream river discharge, tidal influence, and inadequate or poorly maintained drainage systems [7]. During the monsoon season, heavy rainfall within the country and in upstream catchments increases river water levels, often exceeding the carrying capacity of river channels. In coastal districts, the situation is further aggravated by tidal dynamics high tides can block or slow the natural drainage of floodwaters into the sea, resulting in prolonged waterlogging and extended periods of inundation in low-lying areas.

National data indicate that seasonal flooding affects parts of Bangladesh almost every year, with severe flood events submerging extensive areas during peak monsoon months[6]. In the southwest coastal zone, flooding frequently coincides with high tidal surges and, at times, storm surges during cyclonic events, creating compound flood hazards. These overlapping drivers can intensify flood depth, duration, and geographic spread, increasing damage to crops, homes, roads, and embankments

Key Impacts:

- Crop damage and food insecurity
- Damage to homesteads and local infrastructure
- Outbreaks of waterborne diseases due to contaminated water
- Disruption of transportation, education, and health services[6]

4.2.3 Chronic Waterlogging

Chronic waterlogging is a recurring and long-term hazard in southwest Bangladesh, driven by river siltation, sedimentation in tidal channels, and embankment or polder systems that obstruct natural drainage. These factors prevent excess rain and tidal water from flowing back to rivers, causing water to remain trapped in low-lying areas for weeks or even months, especially after heavy monsoon rainfall or cyclones[7].

Prolonged waterlogging reduces agricultural productivity, as submerged soils cannot support timely crop cultivation, and it restricts mobility and access to markets, schools, and health

[7] Centre for Environmental and Geographical Service https://www.cegisbd.com/Services?servi

services. Damage to roads, homesteads, and sanitation facilities further increases vulnerability and livelihood insecurity among affected communities[7].

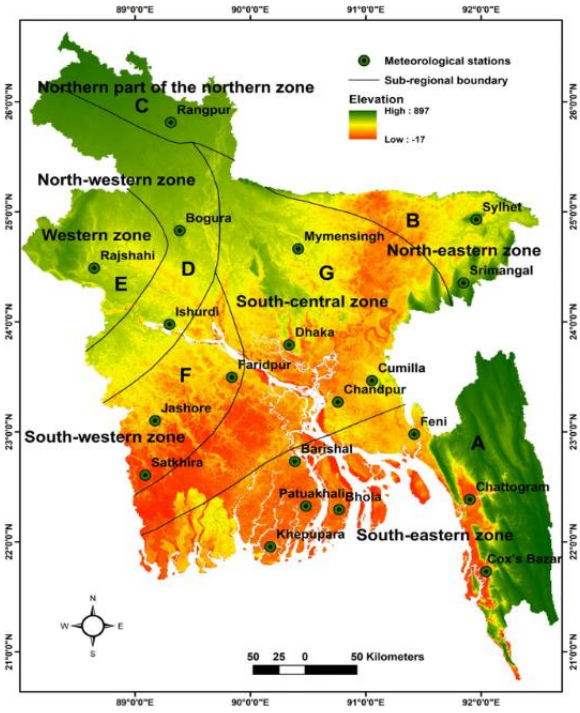
Key Impacts:

- Long-term crop loss
- Income reduction for farming households
- Increased vector-borne disease risks
- Deterioration of sanitation and living conditions

4.2.4 Salinity Intrusion

Salinity intrusion is a major slow-onset climate-induced hazard in coastal Bangladesh, particularly in the southwest region. It is driven by sea-level rise, reduced upstream freshwater flow, tidal flooding, and cyclone-induced storm surges, all of which allow saline water to move further inland[4,7]. Over recent decades, the extent of salinity-affected land and water bodies has increased significantly in coastal districts, intensifying environmental stress and livelihood challenges, about 53% of the coastal region is impacted by salinity intrusion (SRDI).[8]

Rising salinity affects both surface water and groundwater, limiting access to safe drinking water and irrigation. Agricultural productivity declines as many traditional crops are sensitive to saline soils and water. In response, livelihood patterns have shifted in some areas toward saline aquaculture, such as shrimp farming, which can further alter soil and water conditions and increase long-term vulnerability [4, 8]



Key Impacts:

- Decline in crop yields and crop diversity
- Scarcity of potable water
- Increased health risks, including hypertension and skin diseases
- Livelihood transitions and socio-economic stress[4]

4.2.5 Heatwaves and Rising Temperatures

Bangladesh has been experiencing a steady increase in average temperatures, along with more frequent and intense heatwaves, consistent with observed and projected climate trends [4,8]. In coastal regions, high humidity levels intensify the effects of extreme heat by reducing the body's ability to cool through sweating, thereby increasing heat stress risks.

Prolonged exposure to high temperatures particularly affects outdoor workers, elderly people, children, and individuals with pre-existing health conditions. Heat stress can lead to dehydration, heat exhaustion, and reduced physical productivity, while also placing additional strain on water and energy resources in vulnerable[4,8].

Key Impacts:

- Heat-related illnesses and dehydration

[8] SRDI https://srdi.gov.bd/pages/static-pages/6922df8e933eb65569e22c16

- Reduced labor productivity
- Increased demand for drinking water
- Stress on crops and livestock [4]

4.2.6 Seasonal Drought and Rainfall Variability

Irregular rainfall patterns and delayed or weak monsoon onset are increasingly creating seasonal drought-like conditions, even in coastal districts that are more commonly associated with flooding [7]. Changes in rainfall distribution including prolonged dry spells between rain events reduce soil moisture and limit surface water recharge. These conditions negatively affect rain-fed agriculture, crop yields, and homestead gardening, while also reducing the availability of freshwater for drinking and domestic use. Seasonal water stress can further increase pressure on already limited groundwater resources and heighten livelihood vulnerability among climate-exposed communities [7].

Key Impacts:

- Crop stress and reduced yields
- Drinking water shortages
- Increased vulnerability among smallholder farmers

4.2.7 Riverbank Erosion

Shifting river courses, combined with strong tidal currents and seasonal fluctuations in water levels, contribute to ongoing riverbank erosion in deltaic regions [7]. This erosion is particularly pronounced in areas with soft alluvial soils and limited vegetation cover, where the riverbanks are less stable and more susceptible to collapse. Although the process is often gradual, it leads to cumulative and significant loss of agricultural land, settlements, and infrastructure over time. Riverbank erosion also exacerbates local socio-economic vulnerabilities, displacing communities, reducing arable land, and affecting livelihoods dependent on farming and fisheries. Moreover, erosion can undermine roads, bridges, and embankments, complicating access to emergency services during natural disasters. Understanding the patterns and hotspots of erosion is therefore critical for proactive planning, early warning systems, and the design of mitigation measures such as embankment reinforcement, reforestation, and sustainable land management practices.

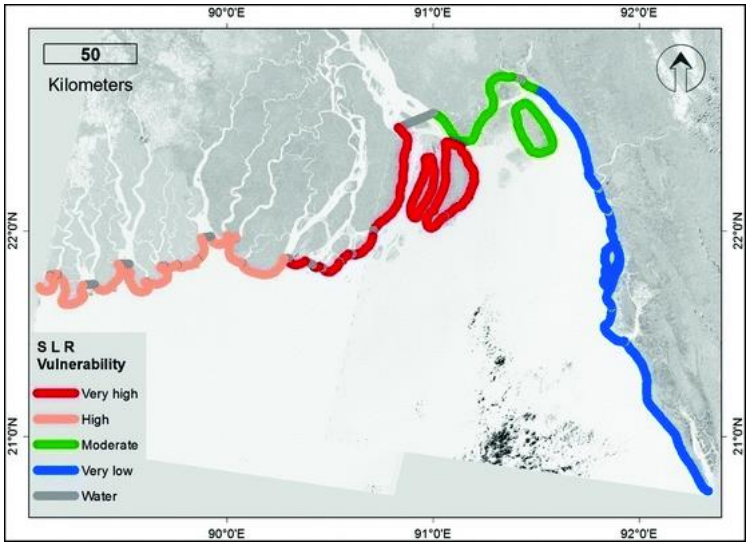
Key Impacts:

- Loss of homesteads and agricultural land
- Household displacement and migration
- Increased landlessness and poverty

4.2.8 Sea-Level Rise

Sea-level rise represents a long-term but increasingly urgent threat to coastal Bangladesh. Even modest increases in mean sea level can intensify the frequency and severity of tidal flooding, extend the reach of storm surges, and exacerbate salinity intrusion into freshwater sources and agricultural lands[4]. These changes not only affect ecosystems but also have profound socio-economic impacts, particularly in low-lying districts where communities rely heavily on agriculture, fisheries, and aquaculture.

Projections indicate that continued sea-level rise will significantly increase the population's exposure to coastal flooding, heightening the risk of damage to homes, infrastructure, and livelihoods. Over time, these environmental pressures may force gradual or sudden internal displacement, particularly among vulnerable populations in highly exposed areas such as Satkhira, Khulna, and Shyamnagar[4]. In addition, rising sea levels can compromise embankments and drainage systems, undermining existing flood protection measures and complicating disaster response efforts.



Proactive monitoring of sea-level trends, early warning systems, coastal protection interventions, and community-based adaptation strategies are essential to reduce vulnerability and enhance resilience against this slow-onset but accelerating hazard.

Key Impacts:

- Permanent or seasonal land inundation
- Expansion of saline zones in soil and water
- Greater disaster risk from storm surges
- Long-term displacement pressures

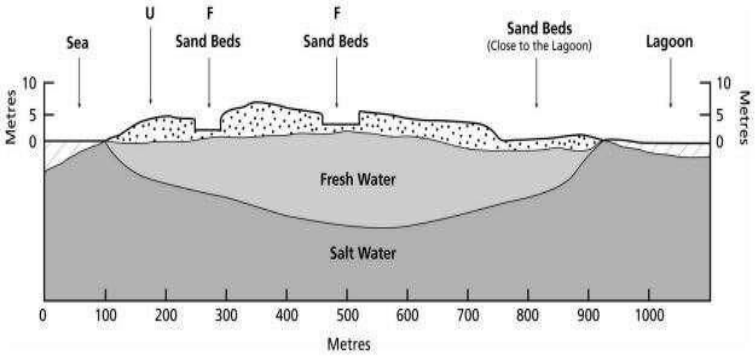
4.2.9 Coastal Ecosystem Degradation (Mangrove Stress)

The Sundarbans mangrove forest, the largest contiguous mangrove ecosystem in the world, serves as a critical natural barrier against cyclones, storm surges, and coastal erosion, protecting millions of people living in adjacent districts. However, rising salinity levels, increasing temperatures, shifting rainfall patterns, and more frequent extreme weather events are contributing to significant stress and gradual degradation of this vital ecosystem[4].

The loss or weakening of mangrove cover reduces the natural buffering capacity of the coastline, making communities more vulnerable to flooding, erosion, and saline water intrusion. Degradation also threatens the rich biodiversity of the Sundarbans, impacting fisheries, honey collection, and other livelihoods that local populations depend on. Furthermore, mangrove loss can exacerbate carbon emissions, as these forests act as

major carbon sinks, and reduce overall ecosystem resilience, limiting the ability of coastal areas to recover from disasters.

Addressing mangrove stress requires integrated approaches, including afforestation and reforestation programs, sustainable resource management, and regulation of upstream freshwater flows to control salinity intrusion, and community engagement in conservation efforts. Strengthening the health of mangrove ecosystems is therefore not only an environmental imperative but also a critical component of disaster risk reduction and livelihood protection for vulnerable coastal populations.



Key Impacts:

- Reduced coastal protection
- Decline in fish breeding grounds
- Loss of forest-based livelihoods

4.2.10 Fishery and Aquaculture Shocks

Fisheries and aquaculture, including shrimp and freshwater farming, are highly sensitive to environmental changes such as fluctuations in salinity, water temperature, dissolved oxygen levels, and the occurrence of extreme weather events [4, 9](FAO; IPCC, 2022). Sudden shifts in these parameters can lead to mass fish mortality, disease outbreaks, and reduced productivity, directly threatening the livelihoods of households and communities that depend on fishing and aquaculture for income and nutrition.

These shocks not only have immediate economic consequences but also long-term implications for food security, local markets, and the resilience of coastal communities. For instance, prolonged or repeated environmental disturbances can force fishers to migrate, abandon traditional practices, or switch livelihoods, disrupting local economies. Climate-induced changes, such as erratic rainfall or saline water intrusion, further exacerbate these vulnerabilities by affecting pond conditions and freshwater availability.

Building resilience in fisheries and aquaculture requires adaptive strategies, including monitoring water quality, implementing early warning systems for disease or environmental stress, diversifying species and farming practices, and providing financial and technical support to vulnerable households. Integrating these measures ensures sustainable production while reducing exposure to environmental shocks and climate-induced risks.

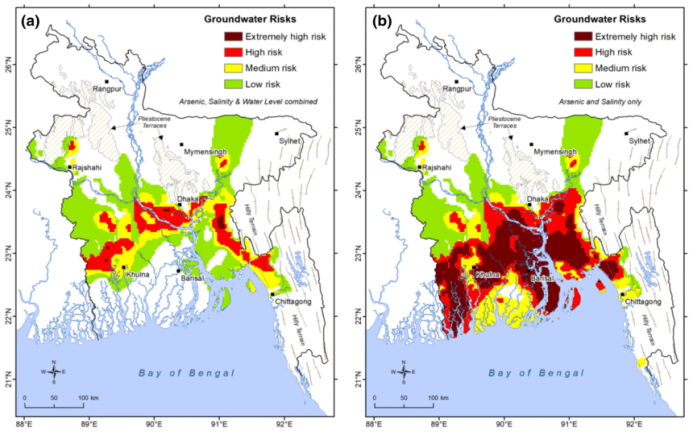
Key Impacts:

- Fish and shrimp mortality
- Loss of income and food security
- Increased debt among fish farmers

4.2.11 Groundwater Depletion and Salinization

[9] Impacts of Climate change in Fisheries and Agriculture, FAO https://openknowledge.fao.org/items/c914af92-fae1-467c-9dd0-7566a37afd11

Over-extraction of groundwater for drinking, irrigation, and aquaculture, combined with saline intrusion from rising sea levels and tidal flooding, is progressively reducing the availability of freshwater in many coastal regions of Bangladesh [4,8.] This phenomenon is particularly acute during the dry season, when natural recharge is minimal, exacerbating water scarcity and placing pressure on households, agriculture, and local industries that rely on reliable freshwater sources.



Salinization of groundwater not only affects drinking water quality but also reduces soil fertility and crop productivity, further threatening food security and livelihoods. Prolonged reliance on saline-affected water can have health impacts, including increased risks of hypertension and other water-related health issues. Additionally, competition for limited freshwater resources can heighten socio-economic tensions within communities, particularly in densely populated or highly vulnerable coastal districts.

Addressing groundwater depletion and salinization requires a combination of measures, including regulated water extraction, the promotion of rainwater harvesting, sustainable irrigation practices, construction of community-based freshwater storage systems, and monitoring of salinity intrusion patterns. Such measures are critical for ensuring safe water access, protecting agricultural productivity, and enhancing overall community resilience to climate and environmental stressors.

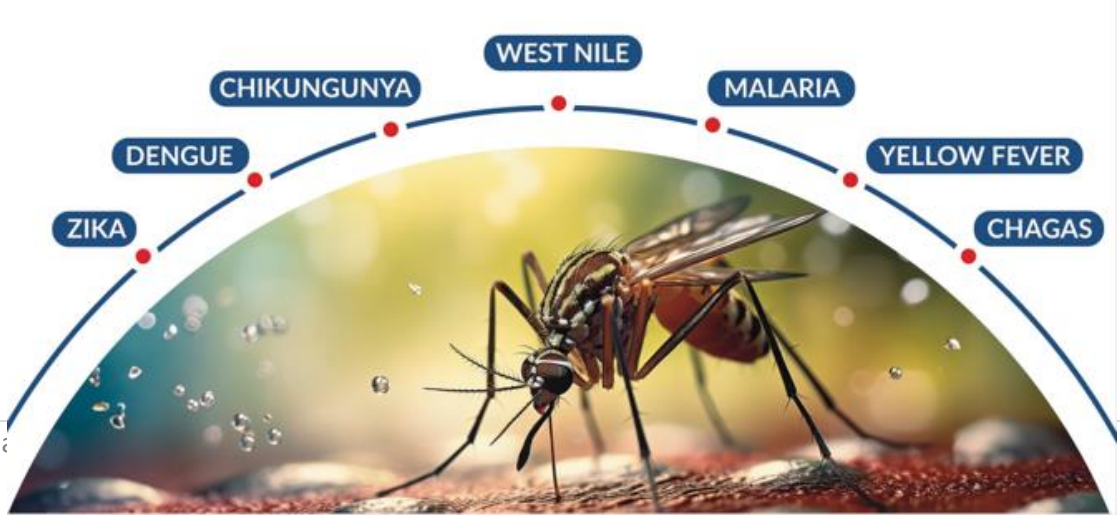
Key Impacts:

- Drinking water scarcity
- Increased workload for women collecting water
- Reliance on unsafe or distant sources

4.2.12 Vector-Borne Diseases

Warmer temperatures, erratic rainfall patterns, flooding, and prolonged waterlogging create ideal breeding conditions for disease vectors, particularly mosquitoes [4, 10] Stagnant waters in open containers, clogged drainage systems, ponds, and flood-affected areas significantly increases vector density, especially in densely populated or poorly drained communities. Climate variability can also extend breeding seasons and expand the geographic range of vector-borne diseases into areas that were previously less affected.

These environmental changes raise the likelihood of outbreaks of diseases such as dengue, chikungunya, and malaria [4](WHO; IPCC, 2022). Post-disaster conditions often heighten risks, as damaged infrastructure, disrupted waste management, and limited access to healthcare create an enabling environment for rapid

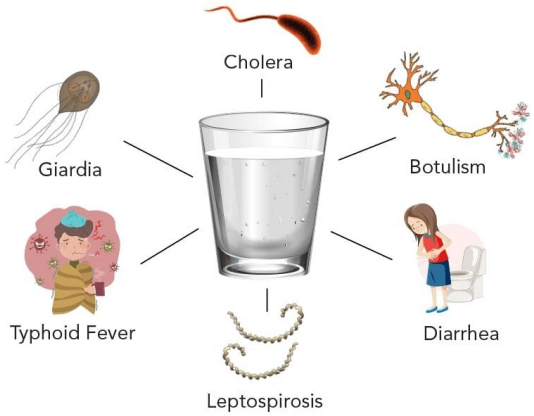


disease transmission. Vulnerable groups—including children, older adults, pregnant women, and low-income households face higher exposure and more severe health consequences.

Key Impacts:

- Higher dengue, chikungunya, and malaria incidence
- Increased healthcare burden
- Reduced productivity due to illness

4.2.13 Water-Borne and Climate-Sensitive Diseases



Flooding, waterlogging, and damage to sanitation systems significantly increase the risk of contamination of drinking water sources, leading to a higher transmission of water-borne diseases [10]. During and after floods, communities often rely on unsafe water for drinking, cooking, and hygiene, which raises the incidence of diarrheal diseases, cholera, dysentery, and other gastrointestinal infections. Disrupted waste management and overcrowded temporary shelters can further accelerate disease spread, particularly among children and vulnerable populations.

Climate variability and extreme weather events also contribute to broader climate-sensitive health risks. Prolonged heatwaves increase the likelihood of heat stress, dehydration, and heat-related illnesses, especially among outdoor workers, older adults, and those with pre-existing health conditions [4]. At the same time, food insecurity linked to crop loss, livelihood disruption, and market instability can heighten the risk of malnutrition, particularly for children and pregnant or lactating women.

Key Impacts:

- Cholera and diarrhea outbreaks
- Child malnutrition and dehydration
- Pressure on local health facilities

4.2.14 Agricultural Pests and Crop Diseases

Warmer temperatures, shifting seasonal patterns, and erratic rainfall create favorable conditions for the spread and survival of agricultural pests and crop diseases [4,9]. Changes in humidity, temperature, and prolonged wet or dry spells can disrupt traditional growing cycles and weaken crop resilience, making staple and high-value crops such as rice, vegetables, and pulses more susceptible to infestations and infections.

Increased pest pressure such as from insects, rodents, and invasive species along with the emergence or re-emergence of plant diseases, can significantly reduce crop yields and quality. Extreme weather events, including floods and cyclones, may also introduce new pathogens or spread existing ones to previously unaffected areas. These impacts threaten household food security, farmer incomes, and local market stability, particularly for smallholder farmers with limited access to adaptive resources.

[10] WHO vector borne disease https://www.who.int/news-room/fact-sheets/detail/vector-borne-diseases

Key Impacts:

- Reduced crop yields
- Higher input costs for pesticides
- Food insecurity for small farmers

4.2.15 Strong Local Winds and Severe Thunderstorms

Pre-monsoon convective storms, locally known as nor'westers, frequently bring strong gusty winds, intense rainfall, and lightning, causing sudden and localized damage[8]. These storms often develop rapidly and with limited warning, increasing the vulnerability of exposed communities, particularly in rural and peri-urban areas where housing structures may be weak or semi-permanent.

High winds can damage roofs, uproot trees, and disrupt power and communication lines, while heavy downpours may lead to temporary waterlogging and localized flooding. Lightning strikes pose serious risks to human life, livestock, and property, especially for people working outdoors in agricultural fields or open spaces. Such events can also interrupt essential services, damage crops, and affect transportation networks, complicating emergency response and recovery efforts

Key Impacts:

- Roof and tree damage
- Power outages
- Injuries to outdoor workers

4.2.16 Lightning

Lightning incidents have increased in frequency and intensity in Bangladesh in recent years, posing significant risks to human life, livestock, and property [7,8]. Outdoor workers particularly farmers, fishers, day laborers, and people traveling on open water are among the most vulnerable, as they are often exposed in open fields, rivers, or coastal areas during storms.

Lightning strikes can result in immediate fatalities or serious injuries, including burns, neurological damage, and long-term health complications. In addition to human casualties, lightning can kill livestock, damage homes, and disrupt electrical and communication systems. These impacts can have lasting economic consequences for already vulnerable households that depend on agriculture and fishing for their livelihoods.

Key Impacts:

- Sudden deaths and injuries
- Livestock loss
- Damage to electrical equipment

4.2.17 Earthquakes (Geophysical Hazard)

Although not climate-induced, earthquakes remain a significant background hazard in Bangladesh due to regional tectonic activity and the country's proximity to several active fault lines[11] . While major events are infrequent, even moderate earthquakes can cause substantial structural damage, particularly in densely populated areas and in buildings that were not constructed following earthquake-resistant design standards.

[11] USGS science for a changing world https://www.usgs.gov/programs/earthquake-hazards/earthquakes

Potential impacts include the collapse or weakening of homes, schools, health facilities, and critical infrastructure such as roads, bridges, and utility networks. Damage to water supply, sanitation, electricity, and communication systems can severely disrupt essential services and complicate emergency response efforts. Secondary hazards, including fires, landslides in hilly regions, and liquefaction in low-lying or water-saturated soils, may further increase risk.

Key Impacts:

- Structural collapse and casualties
- Disruption of response infrastructure
- Secondary hazards such as fire

4.3 Overview of Risk Pattern

In southwest coastal Bangladesh, hazard risks are multi-layered, interconnected, and mutually reinforcing. Communities in this region face a combination of sudden-onset events such as cyclones, storm surges, floods, and severe storms and slow-onset processes, including salinity intrusion, sea-level rise, riverbank erosion, and ecosystem degradation [3,4]. These overlapping hazards create a compounding effect, where the impact of one event can intensify vulnerabilities to others. For example, repeated cyclones may weaken embankments and livelihoods, while gradual salinity increases reduce agricultural productivity and freshwater availability, limiting communities' capacity to recover from future shocks.

This complex and evolving hazard environment progressively erodes resilience, particularly among low-income households that depend heavily on climate-sensitive sectors such as agriculture, fisheries, and natural resources. Recurrent losses, displacement, health risks, and infrastructure damage can trap communities in cycles of vulnerability, reducing their ability to prepare for, cope with, and adapt to future hazards.

4.4 Risk Summary Matrix

Hazard	Type of Onset	Likelihood	Potential Impact	Peak Season / Period	Key Risk Characteristics
Tropical Cyclone	Sudden	High	Very High	Apr–May, Oct–Nov	High winds, heavy rainfall, infrastructure damage, displacement, service disruption
Storm Surge	Sudden	High (coastal)	Very High	With cyclones	Coastal inundation, embankment breach, salinity intrusion, water contamination
Riverine Flood	Slow to Sudden	High	High	Jun–Sep (Monsoon)	River overflow, crop loss, homestead flooding, disease outbreak
Tidal Flooding	Seasonal / Sudden	High (coastal)	High	Monsoon & cyclone periods	Drainage congestion, prolonged inundation, damage to roads and houses
Waterlogging	Slow	High (chronic areas)	High	Post-monsoon / After cyclones	Long-term standing water, agricultural loss, restricted mobility
Salinity Intrusion	Slow	Very High (coastal)	High to Very High	Year-round (worse in dry	Soil and water salinization, drinking

				season)	water scarcity, reduced crop yield
Heatwave	Slow / Seasonal	Increasing	Moderate to High	Mar–Jun	Heat stress, health risks, reduced labor productivity
Seasonal Drought	Slow	Moderate	Moderate	Nov–Mar	Water scarcity, crop stress, food insecurity
Riverbank Erosion	Slow	Moderate	High (localized)	Monsoon & high flow periods	Loss of land and homes, displacement, livelihood loss
Sea-Level Rise	Slow (long-term)	Certain	Very High (long-term)	Long-term trend	Permanent land loss, increased flood depth, salinity expansion
Land Subsidence	Slow	Medium	High	Long-term	Gradual sinking of land, worsening waterlogging and flood depth
Mangrove Degradation	Slow	High	High	Progressive	Reduced coastal buffering, biodiversity loss, fisheries decline
Aquaculture/Fishery Shock	Sudden / Slow	High	High	Climate-sensitive	Disease outbreak, stock mortality, income loss
Groundwater Salinization	Slow	High	High	Dry season	Reduced potable water, dependence on distant sources
Vector-Borne Disease Outbreak	Seasonal	High	Moderate	Post-flood / warm season	Mosquito breeding, dengue and malaria risk
Water-Borne Disease Outbreak	Sudden	High	High	Flood & post-flood	Diarrheal disease, cholera risk from contaminated water
Crop Pest/Disease Outbreak	Seasonal	High	Moderate	Warm & humid months	Yield reduction, increased pesticide use
Severe Thunderstorm	Sudden	Medium	Moderate	Pre-monsoon	Localized wind damage, lightning, heavy rain
Lightning	Sudden	Medium	Moderate	Pre-monsoon / Monsoon	Fatalities among farmers and outdoor workers
Earthquake	Sudden	Low–Medium	High	Unpredictable	Structural collapse, casualties, emergency disruption

Source: Compiled by VAALO avant-garde Ltd. based on IPCC (2022); MoDMR; BMD; UNDRR; CEGIS; SRDI; FAO; WHO; World Bank; and USGS.

Risk Level Interpretation

Risk Level	Meaning
Very High	Frequent and severe impact; can cause widespread disruption and humanitarian crisis
High	Occurs regularly with significant damage and service interruption
Moderate	Occurs occasionally; manageable but can escalate without preparedness
Likelihood	Based on historical frequency and climate projections.

4.5 Government Disaster Risk Management (DRM) Structure of Bangladesh

Bangladesh has a well-established and multi-tiered Disaster Risk Management (DRM) framework that integrates preparedness, response, recovery, and risk reduction. The structure operates from the national to the community level and is coordinated primarily by the Ministry of Disaster Management and Relief (MoDMR).

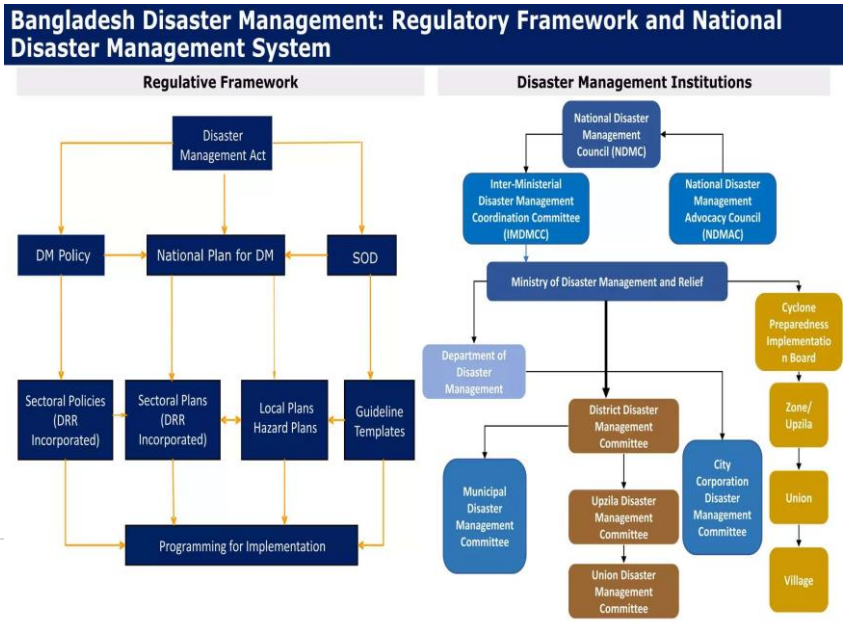
National Level Structure

- **Ministry of Disaster Management and Relief (MoDMR)**: The lead government ministry responsible for disaster risk reduction (DRR), preparedness, emergency response, relief distribution, and recovery coordination. It formulates policies, mobilizes resources, and oversees national disaster management mechanisms.
- **Department of Disaster Management (DDM)**: Functions under MoDMR and serves as the operational arm for implementing disaster preparedness and response activities. It coordinates with district and local authorities, manages risk reduction programs, and supports emergency response.
- **National Disaster Management Council (NDMC)**: The highest-level decision-making body, chaired by the Honorable Prime Minister. It provides overall policy direction and strategic guidance for disaster management.
- **Inter-Ministerial Disaster Management Coordination Committee (IMDMCC)**: Coordinates disaster management activities across ministries and government departments to ensure integrated response and preparedness.
- **National Disaster Response Coordination Centre (NDRCC):** Operates as the central platform for coordinating emergency response, information sharing, and resource mobilization during disasters.
- **Directorate General of Health Services (DGHS)**: Under the Ministry of Health and Family Welfare, responsible for public health emergency preparedness, disease surveillance, medical response, and health facility coordination during disasters.
- **Bangladesh Armed Forces Division**: Provides civil protection support, search and rescue, logistics, evacuation, and emergency relief during major disasters.
- **Cyclone Preparedness Programme (CPP)**: A joint initiative of the Government and Bangladesh Red Crescent Society, responsible for early warning dissemination, evacuation support, and community-level cyclone preparedness in coastal areas.

Local Level Structure

Disaster management committees (DMCs) operate at every administrative tier:

- **District Disaster Management Committee (DDMC)** – Chaired by the Deputy Commissioner.
- **Upazila Disaster Management Committee (UzDMC)** – Chaired by the Upazila Nirbahi Officer (UNO).



- **Union Disaster Management Committee (UDMC)** – Chaired by the Union Parishad Chairman.
- **Pourashava and City Corporation Disaster Management Committees** – Chaired by respective Mayors.

Source: https://www.slideshare.net/slideshow/disasterriskmanagementinbangldeshpdf/251743415

These committees are responsible for local preparedness planning, risk mapping, early warning dissemination, evacuation management, relief coordination, and post-disaster assessment.

2. Key Policies, Strategies, and Plans for Disaster Preparedness and Response

Bangladesh has developed several legal and policy frameworks to address multiple hazards, including cyclones, floods, river erosion, earthquakes, landslides, pandemics, and climate-induced disasters.

- **Disaster Management Act**: Provides the legal foundation for disaster risk reduction and emergency response, defining institutional roles and responsibilities.
- **National Disaster Management Policy**: Outlines national principles and strategic priorities for risk reduction, preparedness, response, and recovery.
- **National Plan for Disaster Management**: A strategic implementation framework aligning Bangladesh's DRM efforts with the Sendai Framework for Disaster Risk Reduction.
- **Standing Orders on Disaster (SOD)**: A comprehensive operational guideline detailing roles and responsibilities of ministries, departments, and local authorities before, during, and after disasters.
- **Bangladesh Climate Change Strategy and Action Plan (BCCSAP)**: Integrates climate change adaptation with disaster risk reduction strategies.
- **National Adaptation Plan (NAP)**: Provides long-term adaptation strategies to address climate-induced risks.
- **National Health Emergency Preparedness and Response Plan**: Guides the health sector's preparedness and response to disease outbreaks and public health emergencies.
- **Bangladesh Delta Plan 2100**: A long-term strategy addressing water management, climate resilience, and disaster risk reduction.

Chapter- 5: Contingency Plan of UMUS

5.1 Definition of Contingency Plan:

A contingency plan is a proactive, structured framework that describes how an organization will get ready for, handle, and recover from unforeseen crises or events that could interfere with its operations, have an impact on its stakeholders, or threaten its mission. It is a predictive strategy that identifies possible hazards, lays out roles and duties, creates response protocols, and guarantees that the company can carry on both during and after a crisis.

In disaster-prone contexts, a contingency plan primarily focuses on:

- Risk identification and assessment
- Early warning and preparedness measures

- Emergency response protocols
- Protection and safeguarding mechanisms
- Resource mobilization and coordination
- Recovery and continuity planning

Importance of a Contingency Plan for an Organization:

- Provides clear protocols that enable vital programs and services to continue with the least amount of disruption possible, ensuring the continuity of vital operations during emergencies.
- Identifies possible threats beforehand and lays out mitigation and response strategies to lower operational, financial, legal, and reputational risks.
- Encourages proactive risk assessment, scenario planning, and readiness as opposed to reactive decision-making, which improves organizational readiness.
- By giving staff members specific tasks to perform during emergencies, roles and responsibilities are made clear, which minimizes confusion and response delays.
- Enhances coordination and communication with employees, stakeholders, donors, and communities by using established internal and external communication protocols.
- Increases organizational resilience by making it possible for the company to quickly adjust, bounce back, and resume regular operations following disruptions.

5.2 Strategic Rationale:

In Satkhira District's coastal regions, especially Tala Upazila, UMUS strives to empower Dalit, marginalized women, and marginalized communities. Disaster preparedness is essential to the organization's mission, which is to advance social justice, rights, and dignity for underrepresented groups. The livelihoods, safety, and dignity of Dalit communities are consistently threatened by cyclones, tidal surges, flooding, and salinity intrusion. Due to their economic vulnerability and social exclusion, women, adolescent girls, and landless households are disproportionately affected during disasters.

Therefore, this Contingency Plan is developed to ensure that UMUS:

- Protects its target communities
- Maintains uninterrupted service delivery
- Responds rapidly and ethically
- Strengthens institutional resilience
- Promotes gender-responsive and inclusive disaster response

5.3 Strategic Objectives (2026–2027):

Overall Objective

- To strengthen UMUS’s institutional capacity to effectively anticipate, respond to, and recover from emergencies and disasters in coastal Satkhira through a structured, accountable, protection-centered, and community-responsive contingency management framework for 2026–2027.

Specific Objectives

- To establish and operationalize a trained and accountable Disaster Management Core Team (DMCT) with clearly defined roles, coordination mechanisms, and decision-making authority to ensure institutional preparedness.

- To ensure timely activation of emergency response mechanisms within 24–48 hours of disaster warning or impact in order to minimize risks and protect affected communities.
- To integrate safeguarding, GBV prevention, and child protection measures into all stages of emergency activities to uphold protection and human rights standards.
- To support community-level preparedness and early recovery strategies that enhance livelihood and climate resilience.
- To ensure financial transparency, documentation, and community feedback mechanisms during emergency operations.

5.4 Institutional Responsibility in Disaster Context

Any organization working in disaster management must actively engage in both the **preparatory phase** and the **response phase**, as institutional responsibility extends beyond reacting to emergencies. The preparatory phase involves risk assessment, contingency planning, capacity building, resource mobilization, and community awareness to reduce potential impacts before a disaster occurs. It ensures readiness, minimizes losses, and enables faster, more coordinated action. The response phase, on the other hand, focuses on immediate and timely actions taken during and immediately after a disaster to save lives, protect assets, and address urgent humanitarian needs. Together, these phases reflect an organization's commitment to preparedness, accountability, and resilience in disaster-prone contexts.

As a women-led Dalit rights organization operating in a highly climate-vulnerable coastal region, UMUS holds three levels of responsibility:

1. Moral Responsibility

To protect excluded communities who are often overlooked during relief distribution.

2. Organizational Responsibility

To safeguard its staff, assets, and ongoing programs from disruption.

3. Institutional Leadership Responsibility

To contribute to localized humanitarian leadership and strengthen coordination with local disaster management authorities.

5.5 Structure of the Contingency Plan for UMUS for Preparatory Phase (Normal time)

5.5.a. Establishment and Operationalization of the Disaster Management Core Team (DMCT)

To ensure institutional preparedness and effective disaster response, UMUS will establish and operationalize a structured and accountable **Disaster Management Core Team (DMCT)**. The following steps outline how this objective will be achieved.

Formal Institutional Approval and Mandate

To ensure legitimacy and authority, the DMCT must be formally recognized within the organizational governance structure. UMUS will:

- Present the DMCT formation proposal to the Executive Committee (EC).
- Obtain formal approval through a documented resolution.

- Issue an official office order establishing the DMCT.
- Incorporate the DMCT structure into organizational policies and contingency documentation.
- Define the scope of authority during emergency situations.

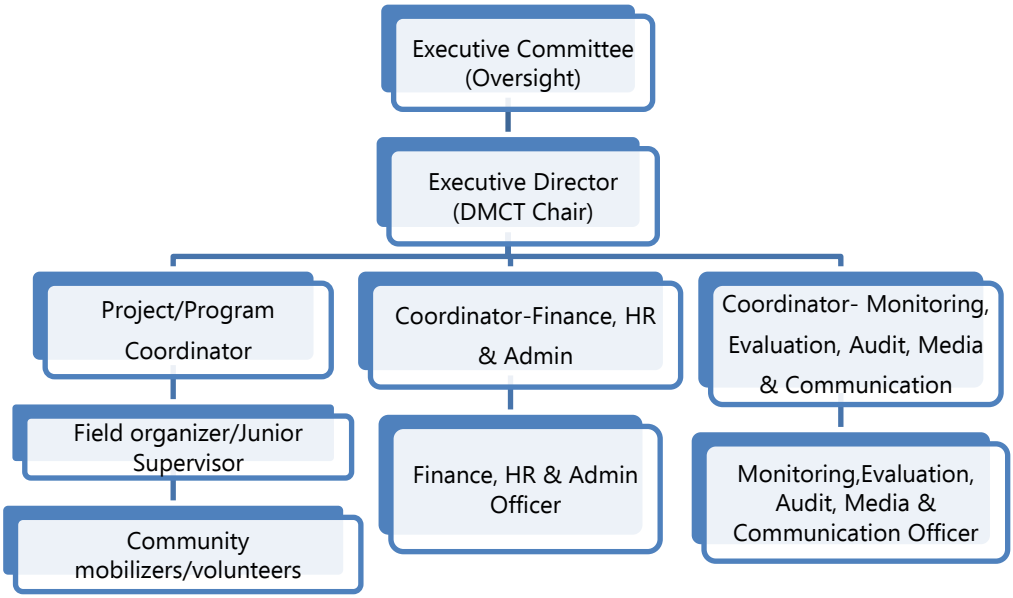


Figure 1: Organogram of UMUS DMCT

Roles and Responsibilities of the DMCT members

Designation	**Functional Role Explanation**
Executive Committee (EC)	➢ Provides policy oversight ➢ Reviews emergency response summary ➢ Ensures governance accountability
Executive Director (DMCT Chair)	➢ Declares emergency activation ➢ Approves major decisions ➢ Authorizes emergency budget ➢ Communicates with donors and media ➢ Liaises with local disaster authorities
Project/Program Coordinator	➢ Leads field response ➢ Supervises rapid assessment ➢ Coordinates distribution ➢ Oversees field supervisors
Coordinator-Finance, HR & Admin	➢ Activates emergency cost code ➢ Approves procurement within limit

	➢ Ensures documentation compliance ➢ Manages emergency funds
Coordinator- Monitoring, Evaluation, Audit, Media & Communication	➢ Conducts rapid needs assessment ➢ Prepares Situation Reports (SitRep) ➢ Ensures data accuracy ➢ Documents lessons learned
Field organizer/Junior Supervisor	➢ Mobilize volunteers ➢ Identify vulnerable households ➢ Ensure protection compliance ➢ Monitor relief distribution
Community mobilizers/volunteers	➢ Support evacuation ➢ Assist distribution ➢ Provide community-level updates ➢ Identify protection risks

***The structure will ensure gender balance, incorporate representation from both management and field levels, and designate alternate members to maintain continuity in case of absence.*

Activation Trigger Mechanism

UMUS will activate DMCT when:

- Cyclone warning reaches official high-risk signal
- Confirmed flooding affecting Dalit settlements
- Severe tidal surge warning
- Direct disaster impact reported by field supervisors

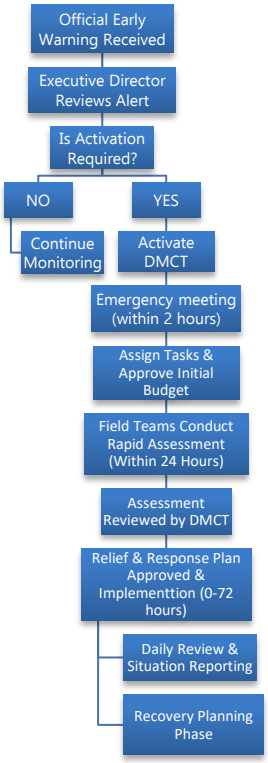


Figure 2: Emergency Activation Flow

Decision-Making Authority Matrix

Decision Type	Authority
Emergency activation	Executive Director (ED)
Budget approval (within limit)	ED + Finance Coorinator
Rapid assessment deployment	Program Coordinator
External communication	ED only

5.5.b. Capacity Building & Training

A team is effective only when adequately trained. UMUS will strengthen the DMCT through:

- ✓ Annual training on Disaster Risk Reduction (DRR).
- ✓ Training on Rapid Needs Assessment methodology.
- ✓ Orientation on safeguarding and protection in emergencies.
- ✓ Financial compliance procedures during crisis.
- ✓ Conducting at least one simulation drill per year.
- ✓ Organization-wide staff orientation on DMCT structure and functions.

5.5.c. Develop Operational Tools and Systems

To operationalize the DMCT effectively, UMUS will develop practical tools, including:

- ✓ Rapid Assessment Format.
- ✓ Emergency Contact List and Communication Tree.
- ✓ Vendor Pre-Approval List.
- ✓ Emergency Procurement Checklist.
- ✓ Situation Report (SitRep) Template.
- ✓ Beneficiary Selection Criteria.
- ✓ Complaint and Feedback Mechanism.

5.5.d. Establish Coordination Mechanisms

UMUS will formalize coordination with relevant local disaster management structures to ensure alignment and avoid duplication.

The DMCT will:

- ➢ Designate a liaison focal person.
- ➢ Maintain updated contact information for:
  - Upazila Disaster Management Committee
  - Union Parishad representatives
  - Local health facilities
  - NGO networks
- ➢ Participate in coordination meetings when possible.
- ➢ Share situation updates with relevant authorities.

Figure 3: Communication Tree Flow

5.5.e. Safeguarding & Protection Preparedness

Protection is a mandatory and cross-cutting commitment at all stages of disaster preparedness and response. During the disaster preparatory phase, UMUS will operationalize its existing Safeguarding Policy by ensuring that protection commitments are embedded in all emergency planning, coordination, and readiness activities. The focus will be on translating policy provisions into practical preparedness actions, assigning clear responsibilities, and strengthening accountability mechanisms before any emergency occurs. Safeguarding will be integrated into staff orientation, volunteer preparedness, partner coordination, and contingency planning processes to ensure that protection standards are upheld consistently throughout disaster response. As part of preparedness measures, UMUS will periodically review internal reporting channels to ensure they remain accessible, confidential, and functional during emergencies. Staff and volunteers engaged in disaster activities will receive refresher orientation on the Safeguarding Policy, including reporting obligations and survivor-centered principles. Protection risks specific to the operational context will be assessed in advance and mitigation measures incorporated into site planning, beneficiary targeting, and distribution arrangements. In addition, safeguarding focal arrangements, referral linkages, and complaint mechanisms will be checked for readiness and responsiveness prior to activation.

Key Points for Rechecking During Preparatory Phase:

- ✓ Confirmation of safeguarding focal person(s) and clear roles during emergencies.
- ✓ Functionality and confidentiality of complaint and reporting mechanisms.
- ✓ Updated and accessible referral pathway directory.
- ✓ Staff and volunteer orientation/refresher on safeguarding commitments.
- ✓ Integration of protection risk considerations into contingency and distribution planning.
- ✓ Signed Code of Conduct compliance by all emergency personnel.
- ✓ Documentation and secure handling system for complaints and sensitive information.

5.5.f Financial Preparedness & Accountability

During the disaster preparatory phase, UMUS will operationalize its existing Financial Management Policy to ensure strong financial readiness, transparency, and accountability in the event of emergency response. The focus will be on applying established financial controls, authorization procedures, procurement standards, and documentation systems within contingency planning and emergency operations. Financial preparedness will ensure that funds can be accessed, managed, tracked, and reported efficiently while maintaining compliance with organizational and donor requirements. As part of preparedness measures, UMUS will review and update emergency budget lines, approval workflows, and delegation of authority to enable timely financial decision-making during disasters. Cash flow projections will be prepared to anticipate rapid response needs, and internal control mechanisms will be reinforced to prevent misuse of funds. Emergency procurement procedures, vendor lists, and quotation systems will be pre-identified to ensure transparency and value for money. Staff involved in disaster response will receive refresher orientation on financial compliance, documentation standards, and reporting timelines to maintain consistency with the Financial Management Policy.

Key Points for Rechecking During Preparatory Phase:

- ✓ Updated emergency budget and contingency financial plan.
- ✓ Clear delegation of financial authority for rapid response.
- ✓ Verified cash flow readiness and access to emergency funds.
- ✓ Pre-approved vendor/supplier list and transparent procurement procedures.

- ✓ Strengthened internal controls (segregation of duties, approval hierarchy).
- ✓ Standardized documentation and record-keeping system for emergency expenditures.
- ✓ Compliance alignment with donor requirements and reporting deadlines.
- ✓ Periodic internal financial review mechanism for emergency readiness.

5.5.g. Community Preparedness & Climate Resilience

UMUS will strengthen community-level disaster readiness through awareness, inclusion, and local volunteer engagement. The approach will ensure that vulnerable households are identified, communities are informed before cyclone seasons, and trained volunteers are activated to support preparedness and early response.

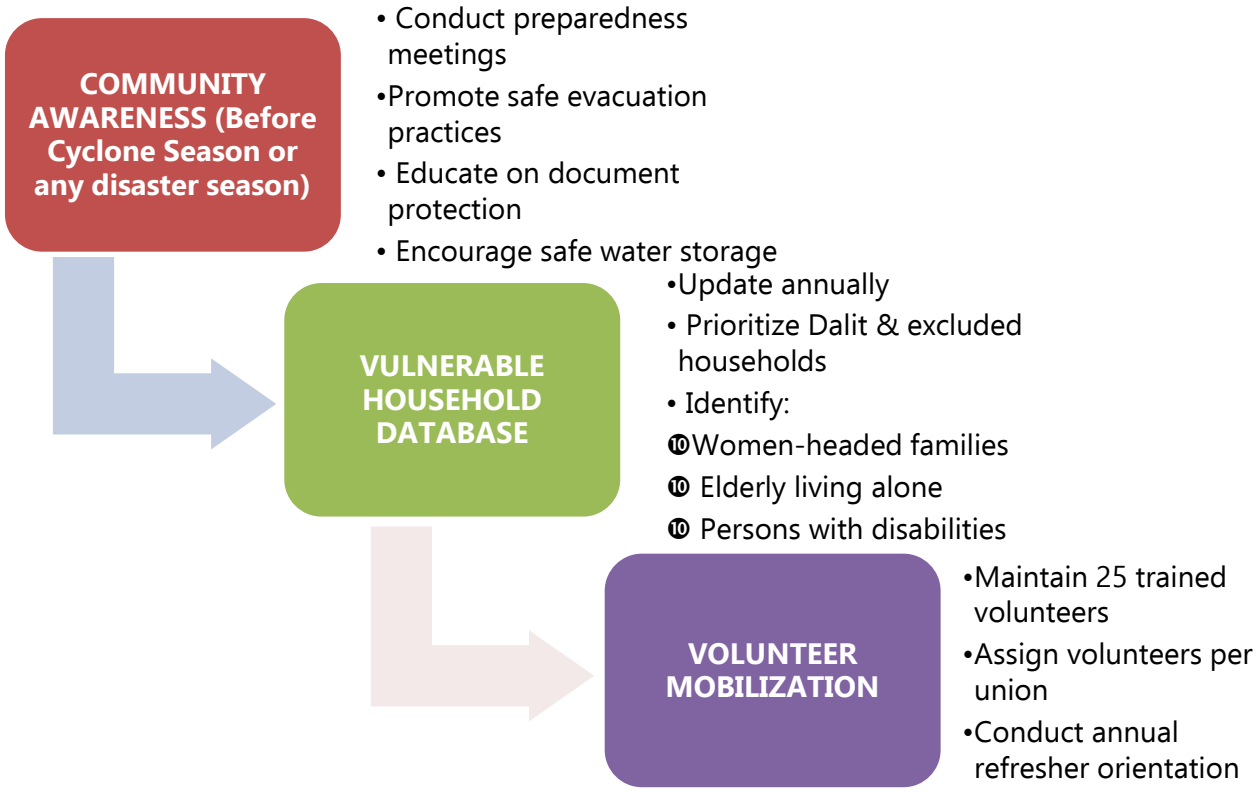


Figure 4: Community Preparedness & Climate Resilience Framework

Operational Preparedness Formula

Preparedness = Structure + Training + Tools + Protection + Finance + Community Engagement

5.6 Structure of the Contingency Plan for UMUS for Response Phase (During disaster time)

The Response Phase begins immediately after disaster warning or confirmed impact. The first 48 hours are critical to minimize loss, protect vulnerable populations, and stabilize affected communities.

5.6.a. Dissemination of Early Warning Information

UMUS recognizes that timely, accurate, and inclusive dissemination of early warning information is critical to reducing disaster-related risks and safeguarding vulnerable communities. Given its close engagement with Dalit and marginalized populations, UMUS commits to ensuring that early warning messages reach those most exposed to disaster hazards, particularly women, children, elderly persons, and persons with disabilities. All staff members, field supervisors, volunteers, and community representatives shall actively participate in the communication and dissemination of verified early warning information.

Strategic Preparedness Actions

i. Activation of Emergency Communication Mechanism

When risk levels increase (e.g., cyclone alerts, tidal surge warnings, or flood advisories), UMUS shall activate a structured communication mechanism at the Head Office and Field levels to:

- Monitor official updates from authorized government meteorological and disaster management sources.
- Verify the credibility of warnings before dissemination.
- Coordinate information flow between the Executive Director, Program Coordinator, and Field Supervisors.
- Activate the established communication tree to reach volunteers and community leaders.
- Provide clear, consistent guidance to community members regarding preparedness actions (e.g., evacuation readiness, document protection, livestock safety).

Where necessary, temporary coordination arrangements may be established at project or field offices to ensure continuous monitoring during high-risk periods.

ii. Guiding Principles for Warning Dissemination

UMUS will ensure that early warning communication is:

- **Targeted:** Priority given to Dalit settlements and other high-risk, low-lying areas.
- **Inclusive:** Special attention to women and adolescent girl, elderly persons, persons with disabilities, households without mobile phone access.
- **Culturally Appropriate:** Communication methods aligned with local practices and norms.
- **Language Accessible:** Messages delivered in simple, locally understandable language.
- **Clear and Action-Oriented:** Warnings must include specific guidance (what to do, where to go, when to move).
- **Non-Discriminatory:** Equal access to information regardless of caste, religion, or socio-economic status.

Where literacy barriers exist, UMUS may utilize:

- Verbal announcements
- Visual cues or symbols

- Group briefings
- Volunteer door-to-door messaging

iii. Engagement of Community Structures

Recognizing the importance of local trust networks, UMUS shall collaborate with:

- Community group representatives and Dalit leaders
- Women's groups formed under UMUS programs
- Religious leaders and local institutions
- Volunteer networks
- Union-level disaster management actors

Field Supervisors and Volunteers shall coordinate closely with community leaders to:

- Ensure accurate interpretation of warnings
- Prevent misinformation
- Encourage timely evacuation where required
- Support vulnerable individuals in moving to safe shelters

iv. Information Monitoring and Vigilance

UMUS personnel shall maintain vigilance during high-risk seasons by:

- Regularly tracking verified forecasts from official sources.
- Monitoring updates at least twice daily during cyclone season.
- Reporting emerging risks immediately to the Executive Director and DMCT.
- Documenting warning dissemination actions for accountability.

No unverified information shall be circulated.

v. Documentation and Accountability

During activation of early warning mechanisms, UMUS will:

- Maintain a record of warning dates and time of dissemination.
- Document communication channels used.
- Note targeted communities reached.
- Record any challenges encountered in message delivery.

This documentation will support post-disaster review and continuous improvement of communication strategies.

BMD

BDRCS/ CPP

Local GOVT. (UNO, DDMC,

Normal time: Weekly information collection

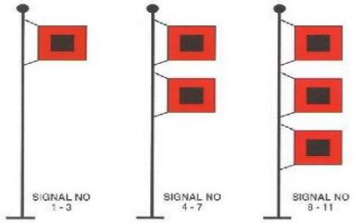
[Signal 1-8] During warning phase and pre-disaster period, the information will collect daily/half-day/hourly basis

[Signal 8-10] During disaster period the information will collect as and

Executive Director/ Project Coordinator

Field Supervisors / Key Staff

Volunteer/ CPP



Dissemination in Emergency

5.6.b. Evacuation Support Mechanism

During high-risk disaster events, UMUS shall support timely and inclusive evacuation of vulnerable communities, particularly Dalit settlements and high-exposure households. Evacuation support will be activated immediately upon official government advisory or DMCT confirmation of imminent threat. The organization will complement government-led evacuation efforts through community mobilization and protection-sensitive support.

Key Response Actions:

- Activate volunteers and field supervisors to conduct urgent door-to-door evacuation messaging.
- Prioritize assistance to:
    - Women-headed households
    - Pregnant and lactating women
    - Elderly persons
    - Persons with disabilities
    - Households with young children
- Coordinate movement of high-risk households to designated cyclone shelters or safe locations.
- Ensure female staff or volunteers are present to support women and adolescent girls.
- Communicate clear instructions regarding shelter location and safety procedures.
- Coordinate with Union Parishad and local disaster management authorities.
- Document approximate number of households supported during evacuation.

Figure 5: Evacuation Activation Flow

5.6.c. Rapid Assessment (Within 24 Hours)

Immediately after disaster impact, UMUS shall deploy a Rapid Assessment Team to affected areas to gather essential information for evidence-based response planning. Assessment findings will guide prioritization of vulnerable households and response design.

Key Actions:

- Deploy assessment team (Field Supervisor + Volunteer + Female staff).
- Collect data on:
    - Number of affected households
    - Shelter damage
    - Immediate food and water needs
    - Protection concerns
- Prioritize Dalit settlements and high-risk locations.
- Compile preliminary findings within 24 hours.
- Share initial Situation Report (Situation Report) with DMCT.

5.6.d. Relief Distribution

Relief distribution shall be transparent, inclusive, and protection-sensitive, prioritizing the most vulnerable households.

Key Actions:

- Finalize beneficiary list based on rapid assessment.
- Publicly display selection criteria and approved list.
- Verify identity before distribution.
- Ensure orderly distribution process.
- Maintain signed beneficiary register.
- Document distribution through reports and records.

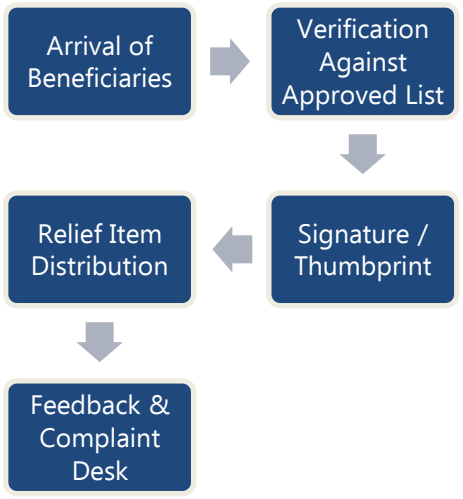


Figure 6: Distribution Flow

5.6.e. Protection Measures During Response

All response activities shall integrate safeguarding, Gender, Sexual Harassment and child protection policy implementation to uphold human rights standards.

Key Actions:

- Ensure presence of female staff or volunteers.
- Prioritize women-headed households and vulnerable groups.
- Establish visible complaint/feedback desk at distribution sites.
- Monitor potential protection risks in shelters.
- Maintain confidentiality in handling sensitive cases.
- Refer GBV or child protection cases to appropriate authorities.

5.6.f. Communication & Coordination

Effective coordination strengthens response efficiency and prevents duplication of assistance.

Key Actions:

- Inform Union Parishad, Upazila Disaster Management Committee and other local disaster management authorities.
- Avoid duplication of aid
- Share assessment findings with relevant stakeholders.
- Provide timely donor updates with funding gap.
- Communicate clearly with communities regarding entitlements and selection processes for relief distribution.
- Use verified information sources only.

5.6.g. Financial Management During Emergency

Emergency expenditures shall follow fast-track but accountable financial procedures following the financial policy to ensure transparency and compliance.

Key Actions:

- Activate emergency cost code.
- Use pre-approved vendors where possible.
- Maintain procurement documentation.
- Record all expenses in Emergency Expense Register.
- Prepare preliminary financial summary within 7 days.
- Submit final financial report within 15 days.

5.6.h. Complaint & Feedback Handling

UMUS shall ensure accessible and confidential mechanisms for community feedback during emergency operations.

Key Actions:

- Provide complaint channels (verbal, written, phone).
- Register complaints within 24 hours.
- Investigate and respond within 72 hours where possible.
- Maintain confidentiality.
- Document actions taken and resolution status.

5.6.i. Early Recovery & Transition (3–30 Days)

Following immediate relief, UMUS shall support early recovery measures to stabilize livelihoods and strengthen resilience.

Key Actions:

- Conduct post-distribution monitoring.
- Identify households requiring shelter repair or livelihood support.
- Facilitate access to government safety net programs.
- Document disaster impact on livelihoods.
- Conduct internal response review within 30 days.
- Update contingency plan based on lessons learned.

5.6.j. Monitoring & Reporting During Response

Continuous monitoring ensures accountability, effectiveness, and compliance with protection standards during emergency operations.

Key Actions:

- Track response timeline (activation, assessment, distribution).
- Monitor beneficiary selection against approved criteria.
- Ensure safeguarding checklist is applied at distribution sites.
- Prepare SitRep within 48 hours of activation.
- Provide regular updates to Executive Director and Executive Committee.
- Document challenges and operational gaps for review.

Operational Formula for Response Phase

Activate → Assess → Approve → Procure → Distribute → Protect → Document → Review

ANNEXES

Annex–1: Composition of Udippto Disaster Management Core Team (DMCT)

Sl.	Name of Member	Designation	Assigned Role / Responsibility	Contact No.
1				
2				
3				

4				

Purpose:
This annex documents formally designated members responsible for disaster governance, decision-making authority, and response oversight.

Annex–2: Udippto Humanitarian Leadership & Coordination Structure

Leadership Function	Name & Designation	Core Responsibilities	Duty Station	Strategic Role	Contact Information
Incident Lead					
Operations Lead					
Logistics & Supply					
Finance & Compliance					
Safeguarding & Protection					

Purpose:
Defines emergency command hierarchy and decision-flow clarity.

Annex–3: Udippto Staff Deployment & Emergency Availability Register

Sl.	Name of Staff	Designation	Sex	Primary Work Area	Office Location	Contact No.
1						
2						

Purpose:
Ensures human resource visibility during mobilization.

Annex–4: Community Volunteer & Local Support Network

Sl.	Name of Volunteer	Sex	Assigned Area	Contact No.
1				
2				

Purpose:
Captures community-based response capacity.

Annex–5: Identified Emergency / Cyclone Shelter Facilities

Sl.	Shelter Name	Location (Village / Union / Upazila)	Capacity	Current Functional Status	Focal Person & Contact
1					
2					

Purpose:
Supports evacuation and protection planning.

Annex–6: Registry of Vulnerable Households / Individuals

Sl.	Name of HH Head	Guardian / Spouse Name	Vulnerability Category	Covered Under Safety Net (Yes/No)	If Yes, Type	Contact No.
1						
2						

Examples of Vulnerability Classification:

- ✓ Women-headed households
- ✓ Pregnant / Lactating Women
- ✓ Elderly Persons
- ✓ Persons with Disabilities
- ✓ Chronic Illness
- ✓ Extreme poverty

Annex–7: Rapid Assessment Format

A. Basic Information

- Date of Assessment:
- Time:
- Union:
- Village:
- Assessor Name:
- Contact Number:
- Disaster Type:
- Date of Impact:

B. Population Impact

Indicator	Number
Total Households in Area	
Affected Households	
Fully Damaged Houses	
Partially Damaged Houses	
Displaced Households	
Injured Persons	
Death (if any)	

C. Vulnerable Groups

Category	Number
Women-headed households	
Pregnant/Lactating women	
Children (0-5 yrs)	
Elderly (60+)	
Persons with disabilities	

D. Immediate Needs (Tick ✓)

☐ Food
☐ Drinking Water
☐ Shelter/Tarpaulin
☐ Hygiene Kits
☐ Medical Support
☐ Cash Support
☐ Protection Support
☐ Others (Specify): _____

E. Protection Concerns

- Any GBV risk observed?
- Child protection concerns?
- Safety risks in shelters?

F. Remarks & Priority Recommendations

Signature of Assessor: _____

Annex–8: Emergency Contact List & Communication Tree

A. DMCT Contact List

Name	Designation	Contact Number	Alternate

B. External Key Contacts

Institution	Focal Person	Phone
Upazila Disaster Management Committee		
Union Parishad		
Local Health Complex		
Police Station		
Key NGO Partner		

C. Stakeholder & Humanitarian Coordination Mapping

Stakeholder Category	Organization / Institution	Role in Emergency Context	Relationship with BINDU	Preparedness / Coordination Strategy
Government Agencies				
NGOs / CSOs				
UN / Development Partners				

Purpose:
Supports inter-agency alignment & avoids duplication.

D. Communication Tree

Executive Director
→ Calls Program Coordinator & Finance Lead
Program Coordinator
→ Calls Field Organizers/Junior Supervisors
Field Organizers
→ Call Community mobilizers/Volunteers (5 each)
Community mobilizers/Volunteers
→ Inform Community Leaders

Annex–9: Vendor Pre-Approval List

Vendor Name	Item Type	Location	Contact	Agreed Payment Terms	Verified (Y/N)

Minimum 3 vendors for:

- ✓ Food items
- ✓ Hygiene kits
- ✓ Tarpaulin/shelter materials

Annex–10: Emergency Procurement Checklist

Before Procurement:

- ☐ Emergency officially declared
- ☐ Item requirement approved
- ☐ Budget ceiling confirmed
- ☐ Vendor selected from approved list
- ☐ Price comparison completed (if possible)

During Procurement:

- ☐ Purchase order issued
- ☐ Delivery verified
- ☐ Quantity checked
- ☐ Goods received note signed

After Procurement:

- ☐ Invoice collected
- ☐ Payment documented
- ☐ Entry made in Emergency Expense Register

Annex–11: Situation Report (SitRep) Template

Situation Report No: ___
Date: ___
Disaster Type: ___
Location: ___

a. Summary of Situation
Brief description of disaster and impact.

b. Impact Overview

- Total affected households:
- Most affected union/village:
- Major damage type:

c. Immediate Needs Identified

- Food:
- Shelter:
- Water:
- Protection:

d. UMUS Response Actions

- Assessment conducted
- Relief distributed
- Coordination meeting attended

e. Gaps & Challenges

f. Next Planned Actions

Prepared by:
Approved by:

Annex–12: Beneficiary Selection Criteria

UMUS will prioritize:

i. Women-headed households
ii. Dalit and socially excluded households
iii. Fully damaged houses
iv. Households with persons with disabilities
v. Elderly living alone
vi. Families with children under five
vii. Pregnant or lactating women
viii. Landless and ultra-poor households

Selection Process:

- Rapid assessment data review
- Community validation meeting
- Approval by DMCT
- Final list publicly displayed

Principles:

✓ Transparency
✓ Non-discrimination
✓ Accountability
✓ Inclusion

Annex–13: Complaint & Feedback Mechanism

Available Channels

- Complaint Box at distribution point
- Dedicated phone number
- Verbal complaint to Supervisor
- Female focal person for sensitive complaints

Complaint Registration Format

Date	Name (Optional)	Issue	Action Taken	Status

Process

a. Complaint received
b. Registered within 24 hours
c. Reviewed by DMCT focal person
d. Action taken within 72 hours
e. Feedback provided to complainant

Confidentiality will be strictly maintained.

Annex–14: Emergency Expense Register

Date	Item	Vendor	Quantity	Amount	Approved By	Payment Mode	Voucher No	Remarks

Additional Controls:

- Separate emergency cost code
- Daily expense summary during active response
- Final financial summary within 15 days after response