

Response Mechanisms to Victims of Flood in West Africa: What Prospect for the 'Middle Class'?

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WEST AFRICA:
WHAT PROSPECT FOR THE 'MIDDLE CLASS'?**

**PEACE SECURITY AND DEVELOPMENT FELLOWSHIPS FOR
AFRICAN SCHOLARS 2011/2012**

Abstract

Natural disasters like flooding cause damage to individuals regardless of income, elevation and other social factors. The losses incurred vary among income groups, yet response programmes for victims are quite general. Also, assessments on vulnerability are centered on the less privileged and physically weak, leaving out many people among the 'Middle Class'. This research therefore highlights the impact of floods on the 'Middle Class' in Africa, their vulnerabilities, adequacy of response programmes and policy implications. It does not in any way downplay focus on vulnerable populations like the aged, women and children, who have been highlighted by many scholars and development practitioners. The research uses both primary and secondary data for analyses, and focuses on the West African region. Its results show that like all other groups, the African 'Middle Class' has suffered flood related deaths, injuries and loss of properties; but their vulnerabilities differ in terms of asset ownership, desired skills for employment, access to resources and age structure. They are not considered a key target in flood response programmes, which are mostly focused on basic survival needs rather than needs for development. Also, policies on natural disasters are not quite clear about the 'Middle Class'. Understanding the distributional impacts of flooding across various income groups is critical for planning, mitigation and recovery.

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Introduction

Floods are the most common natural disasters in both developed and developing countries.¹ They account for 40 percent of all natural disasters.² By simple definition, a flood is a rising and an overflowing body of water especially into normally dry land.³ It is caused by extremely intense or extremely long rainfall events, by intense snowmelts or a combination of both.⁴ Floods have the highest damage potential and they affect the greatest number of people at any given time.⁵ Even though floods are not selective in causing damage, a one-size-fits-all response is not appropriate to victims because of diverging needs and losses incurred.

The massive turnouts for relief benefits in Africa during disasters create the need for scrutinizing and prioritizing. Even unaffected persons sometimes take advantage of the situation. The aged, children, women and the very poor have been classified by many disaster scholars as vulnerable populations to be focused on in disaster response programmes. Age as a factor of vulnerability becomes significant in situations where physical fitness is essential for survival.⁶ Children are particularly vulnerable because they are dependent on adult caregivers for survival and recovery in disasters.⁷ During the distribution of emergency food, women are prioritized due to a standard operating procedure, which is based on experiences showing that they are more likely to distribute these rations to their family members.⁸ In addition, women find it more difficult to recover from the effects of natural disasters as compared to men due to lower wages and family care responsibilities.⁹ Additionally, poorer people have limited opportunities for safe environments, risk awareness and coping capacity.¹⁰ Whilst all of these are quite significant, it is prudent to assess other levels of vulnerability, because a neglect of a particular set of victims can affect survival and sustainable development in society.

The 'middle class' is one group that has been inadequately responded to after natural disasters like flooding. Assumptions that they live in safe environments do not always hold. For instance,

¹ Ahern, Kovats, Wilkingson, Few and Mathies (2005), p.36

² Wakuma et al (2009), p.3

³ Merriam-Webster Dictionary

⁴ Krysanova et al (2008), p.2

⁵ UN Department of Economic and Social Affairs

⁶ Goyet, Marti and Osorio (2006)

⁷ Zakour P.5

⁸ International Gay and Lesbian Human Rights Commission/Serovie, p.5

⁹ Masozera, Bailey, Kerchner (2006), p.301

¹⁰ Goyet, Marti and Osorio (2006)

during the 2004 tsunami in Banda Aceh, Indonesia, Middle and Upper Class neighbourhoods close to the shore were also affected.¹¹ As in many developing parts of the world, to belong to the 'Middle Class' in West Africa has always been a fragile status. The effects of climate change, through frequent flooding events have added new complexities to this status. The African Development Bank (AfDB) defines the 'Middle Class' as persons spending between US\$2 to US\$20 a day. This definition is with respect to the average income in Africa, taking the purchasing power parity perspective.¹² Whilst this amount may appear to be too small within the context of the developed world, the bank deems this range appropriate for Africa, considering the cost of living on the continent.¹³ In other words, US\$2 has more value in Sierra Leone, for example, than the United States of America.

One should also understand that the 'Middle Class' is not a homogeneous group. Bearing this in mind, AfDB further divides this broad category into 'Upper Middle Class' (those spending between US\$10 and US\$20 per day), the 'Lower Middle Class' (those spending between US\$4 and US\$10 per day), and the 'Floating Class', (those spending between US\$2 and US\$4). The important thing to note here is that over the past two decades, strong economic growth, shaping of political debates and the push for governments' accountability have been accompanied by the continent's growing 'Middle Class'.¹⁴ They also play a crucial role in balancing the economy.¹⁵ As noted by Mthuli Ncube, African Development Bank Chief Economist, *"the poor don't drive demand in an economy; it's the middle class that drive demand in an economy. They are your enlightened voters...They are drivers of democracy."*¹⁶ In terms of consumption, in 2008, Consumer spending by the African 'Middle Class' reached an estimated \$680 billion, almost a quarter of the Continent's Gross Domestic Product (GDP).¹⁷ It is projected that by 2030, this amount will reach \$2.2 trillion.¹⁸ This class of persons is therefore very critical to Africa's development and needs adequate attention when disasters strike.

In recent years, West Africa has experienced a dramatic increase in flood events, accounting for 2.2 million affected persons in 2010 alone.¹⁹ Out of 14 countries that were severely affected by flood events in Africa, eight were found in West Africa. These include: Senegal, Liberia, Ghana,

¹¹ Ibid.

¹² Ibid.

¹³ Deloitte and Touche (2013), p.1

¹⁴ Ibid. P.2

¹⁵ Ncube Mthuli (2013), p.1

¹⁶ Ibid.

¹⁷ Ibid.

¹⁸ Ibid.

¹⁹ African Centre of Metereological Application for Development

Togo, Burkina Faso, Mali, Niger and Nigeria. In 2009, between June and September, about 770,000 people were affected by floods and 193 casualties were reported. Senegal, Ghana, Sierra Leone, Burkina Faso, and Benin were the most affected countries.²⁰ The question then is, 'What is the impact of flooding on this already fragile but important 'Middle Class' and consequences on West Africa?

This research is conducted within the framework of Human Security, an emerging paradigm, which challenges the traditional notions of national security by arguing that the referent point of security should be the individual rather than the state.²¹ Within the context of this research, Human Security discusses environmental security and its interplay with socio-economic security of individuals. Research has shown that the developing world will suffer disproportionately in relation to the developed world with respect to climate change effects because of limited development in the former, which threatens Human Security.²² The study is intended to broaden understanding on vulnerability to flood events and widen targets for victims in disaster response, as well as mitigation efforts. The research argument therefore is that, ***in spite of the excessive adverse effects of flooding on the 'Middle Class' and their meaningful contribution to economic growth and good governance, they are not considered as key targets in flood response programmes.***

This study is based mainly on a review of secondary data. It examines policy documents, government, expert and Non-Governmental Organisations (NGO) reports, media reports and past research documents on flood events in West Africa. This is one of the regions in Africa that has been severely hit by floods during the past years. The study also collects primary data from victims of flooding within the target group, the 'Middle Class'. Their information shapes analyses in the research and some of their stories are presented in case studies to highlight their testimonies.

Following this introduction, the research report is divided into five Parts. Part One covers an introduction, which gives an overview of the effects of flooding and response mechanisms to victims, more specifically the 'Middle Class'. It further highlights the Research intent and argument, methodology, and the framework of Human Security within which the study is undertaken. Part Two discusses the impacts of flooding on the 'Middle Class' and the ways in

²⁰ ECOWAS (2012), P.10

²¹ Matlary (2008), p.141

²² Dokos et al (2008), p.11

which the vulnerability and needs of this class differ from other victims of flood events. Among others, they suffer death, injuries, displacement, loss of property and employment. They also have their peculiar vulnerabilities, which are very much linked to property ownership, skills acquired for employment, access to resources and the age bracket within which many of them fall. Chapter Three investigates whether humanitarian actors have paid significant attention to the needs of the 'Middle Class' in their response to flood victims. Most of the relief programmes only provide basic needs in terms of food, clothing and temporary shelter. They do not cater for suitable employment and properties lost. Part Four examines the extent to which policies on natural disasters target the 'Middle Class'. The regional policies, which broadly cover countries in West Africa are quite silent about this category of victims. The final Part summarizes the findings and conclusion of the research. The 'Middle Class' suffers the damages caused by floods like all other groups, but their recovery is slow because of lack of appropriate response.

Vulnerability and Impacts of Flooding on the ‘Middle Class’

Disaster scholars have documented that socio-economic status plays an important role in determining one’s vulnerability and recovery from the effects of natural disasters. People’s vulnerability is not just determined by the flood event itself but also by socio-economic circumstances. The ‘Middle Class’ thus has its own unique vulnerabilities to flooding and these are quite linked to their social and economic conditions, which in turn influence the level of impact sustained from flooding disasters.

a) Socio-economic Circumstances

The African Development Bank’s definition of the ‘Middle Class’ is purely based on economic terms; but scholars have argued that this is not sufficient in defining the ‘Middle Class’. Broader perspectives should be considered in terms of education, profession, dwelling units, lifestyle and aspirations.²³ It has also been pointed out that the ‘Middle Class’ are less involved in farming and other rural economic activities, but are rather more likely to be involved in small business activities and formal sector employment with a weekly or monthly salary or profit.²⁴ Various reports have shown that a third of Africans are now in the ‘Middle Class’, and that this population mostly comprises youths.²⁵ ‘Middle Class’ families spend more on quality education, health and household assets like refrigerators and televisions.²⁶ They are more optimistic about their future than the poor and therefore have a high potential for personal growth, which would consequently contribute to human development in the continent.

b) Vulnerability and Impact

The impacts of natural disasters are unevenly distributed among nations, communities and individuals as a result of differential exposures and vulnerabilities.²⁷ Vulnerability within the

²³ Frimpong (2013), p.1

²⁴ Ibid.

²⁵ Ibid.

²⁶ Ncube Mthuli (2013), p.1

²⁷ Clark et al (1998)

context of natural disasters is the capacity to anticipate, cope with, resist and recover from the impact of a natural disaster.²⁸ Levels of vulnerability and adaptation could be linked to factors like access to resources, information, mobility, housing status and social service structure, all of which are within the socio-economic domain. From the nature of economic activities, one can deduce that access to resources for people in the middle class may be in the form of loans, salaries and profits from businesses. In connection to the former, they may appear to be living a good life, but highly indebted. During flood events, damage to these properties, which have been bought using loans poses undue stress to the debtors, as they are expected to pay back regardless of the difficult circumstances. Employment may also be lost during displacement and this has direct bearing on receipt of salaries.

With regards access to information, even though the 'Middle Class' may be equipped to access information services, many meteorological stations in West Africa are not very functional in making reliable and timely predictions for natural disasters. This affects preparedness and timely evacuations. Hence they find themselves in the same predicament as other populations who are considered vulnerable.

Mobility is another serious concern for the 'Middle Class' especially during flash floods. The aspirations of such a youthful population and access to resources motivate many to own mobility services. Nonetheless, land transportation becomes greatly impaired during flooding. Vehicles, motorbikes, bicycles are either carried by floodwaters or severely damaged. Hence the trauma of not being able to move by one's own means of transportation is exacerbated by the anguish of losing such valuable assets. Furthermore, a good number of those in the 'Floating class' may not own their own means of transportation. As a result, some of the 'Middle Class' are less able and less likely to evacuate in time during natural disasters, just like the very poor.

Housing status can also limit one's ability to recover from the effects of natural disasters. House ownership is significant to economic wealth creation and it is a long-term asset that could be transferred across generations.²⁹ It is therefore a critical pathway for inherited wealth that lifts persons beyond their actual achievements. Compared to the wealthy class, lower-income

²⁸ Adger (1999)

²⁹ Bullard and Wright (2005)

households tend to rent rather than own houses.³⁰ Many among the lower middle class and floating class fall among this category of persons. As a result, compensations associated with relocation of houses to safer environments do not benefit affected tenants but rather, house owners. Poorer people who own shanty structures are more likely to benefit from compensations, regardless of how meager the amount may be, because of the value attached to these structures.

In addition to employment, income and savings, insurance also affects individuals' recovery from natural disasters. In many parts of the developing world, a good number of people do not insure life and property. For example, during the 2010 earthquake in Haiti, it was discovered that only 5 percent of the destroyed houses were insured.³¹ Similarly, business assets were hardly covered by insurance.³² It is therefore unlikely to receive compensation during disasters. People in the 'Middle Class' own valuable possessions, which they try to safeguard during disasters. Flood-related deaths and injuries may occur as they try to remove themselves, their families or valued possessions from danger. Also, ownership of these possessions may have contributed to the placement of individuals among the 'Middle Class' and losing them poses a threat of falling below the poverty line, which is currently estimated at living on less than US\$1.26 a day.³³ For instance, the effects of the June-September 2009 flood disasters in West Africa were enormous on peoples' lives and livelihoods, and had short and long-term consequences. The flood affected houses, grain reserves, farms, roads and telecommunications, and at least 430,000 people lost their homes.³⁴ Most of these lost properties were never regained. There are no available statistics on the economic status of affected persons but it is safe to assume that it landed people into poverty and exacerbated the poverty situation of others.

³⁰ Masozera, Bailey, Kerchner (2006), p.300

³¹ O'Neil William (2010), p.2

³² Ibid.

³³ World Bank (2011)

³⁴ ECOWAS (2012), P.12

Response Services for Victims of Flooding

The failure of measures to prevent floods continues to create the need for disaster management and post disaster management responses. Conventionally, response mechanisms have been in the form of migratory response and disaster relief like food and medical care. It also constitutes recovery efforts, which may include reconstruction and sometimes, economic recovery through credit facilities and temporary employment. Efforts to assess and fine-tune preventive measures are also undertaken at times. The place of the 'Middle Class' in these response programmes is worth investigating.

a) Migratory Response

During flood disasters, homes are destroyed and populations are at risk of drowning or dying from related consequences. Communities often resort to migrating to less affected areas or are forcefully evacuated when the situation becomes very critical. Temporary shelters are normally provided by humanitarian agencies for displaced populations which are in many cases quite deplorable, especially for 'Middle Class' people used to living at much improved standards. Some do not occupy these makeshift shelters but rather stay with friends and relatives who can provide them temporary accommodation. Children from these 'Middle Class' families are also very vulnerable to deplorable conditions brought in by these flood events. The standard of education provided in displaced camps is normally below the standards they are used to. For the parents, migrating to other communities could lead to loss of employment. They practically lose their status as 'Middle Class'. This underscores the fragility of this status.

b) Disaster Relief

Disaster relief focuses on people's immediate emergency needs like food, shelter and healthcare.³⁵ This kind of support is grossly inadequate for the 'Middle Class' that may lose expensive property among other things. Also, since the deplorable conditions in displaced

³⁵ American Red Cross.

camps force many of them to look for alternative accommodation, their invisibility in displaced communities may leave them out of emergency relief and recovery efforts.³⁶

c) Recovery Efforts

Reconstruction of houses is one of the undertakings in recovery efforts. This could be in the form of financial assistance or provision of building materials. Reconstruction projects are quite expensive and long term. They are normally undertaken by a few agencies and not widespread. This therefore limits the chances of the 'Middle Class' like every other victim. It is important to note that only the few families among the 'Middle Class' who at least owned their own houses may be eligible for such support.

Support to reconstruction efforts could also be in a form of loans and grants, but they usually carry high interest conditions. In West African urban areas, banks are one of the most available credit institutions. They have high creditworthiness standards, which are hardly compromised even in peculiar situations like natural disasters. This situation is not unique to West Africa. In the United States, despite the widespread poverty and damage caused by Hurricane Katrina in New Orleans, the Small Business Administration (SBA) did not bend its creditworthiness standards, which were said to be similar to banking institutions.³⁷

During disasters, individuals and families are assisted to resume their normal daily activities independently.³⁸ This is much easier for the unskilled labourer, who could be engaged in petty trading, backyard gardening and the like. The 'Middle Class' is a relatively skilled labour force. In terms of employment, available jobs for displaced populations are normally for those with low skills. For instance, during the 2007 flood event in Northern Ghana, flood victims reported that their coping strategies included roofing thatch houses for money, trading in near-by towns, fishing, weeding farms of individuals in return for food, premature harvesting of crops, selling of livestock, weaving and basketry.³⁹ These are not jobs that the 'Middle Class' could easily engage in, yet their families depend on them for their survival.

The humanitarian consequences of natural and man-made disasters also include weakening of the population's coping capabilities.⁴⁰ Over the years, the humanitarian response to this concern

³⁶ Masozera, Bailey, Kerchner (2006), p.301

³⁷ Eaton and Nixon (2005)

³⁸ American Red Cross

³⁹ Armah et al (2010), p.133

⁴⁰ ECOWAS (2012), P.6

has been quite challenging. Even though humanitarian actors and ECOWAS member states have been seen to be making some efforts, natural disasters which affected more than one million people in the region showed that there were still limitations of response capacity.⁴¹ The risk of emergencies in the region remains high and this leaves the population vulnerable to many shocks.

The two case studies below present the stories of two 'Middle Class' flood victims interviewed personally by the author. They help uncover the challenges in humanitarian response programmes:

⁴¹ Ibid. P.13

Case Studies

Case Study 1

Accra, the capital city of Ghana is highly susceptible to flooding. Geographically, it is a flat land, but also a basin and this exposes it to drainage from the surrounding hills. The streets easily become flooded after intense rainfalls lasting over three hours. Many communities suffer from flooding at varying degrees, some of which are not severe enough to make national or international headlines; yet their impact is greatly felt by victims who receive little or no support for recovery. Gloria, a thirty-five year old lady tells her story: *'In 2006, I was sleeping with my husband and three children when our area, Mallam, got flooded. We were awakened by the screaming in the neighbourhood, and by the time we could do anything, our house was already flooded. My husband and I rushed into our kids' room to get them out of the house to a drier place but on our return, we could not even dare enter the house anymore. The flood lasted less than twenty-four hours but all our property was destroyed and stolen by neighbours who pretended to come to our aid. We lived an average life but in the twinkle of an eye, we became paupers that had to depend on handouts. We were registered by an NGO for recovery support but all we received were blankets and a few cooking utensils. To date, our family has not recovered from the loss'*⁴²

Case Study 2

Emilia lived in Lumley, the west end of Freetown, Sierra Leone from 2010 to 2011. During the first year, she did not experience anything like flooding but her neighbours had told her this was something that had been happening in the past years. She narrated her story thus: *' In July, 2011, I was on my way from my village when my ten year old son called me that our area was flooded and that he could not even enter our house. On arrival, I managed to get into the house, which was half way covered with water. Most of my property was destroyed. Worst still, I had my office laptop which I had brought home the previous day to do some work. I had to painstakingly pay for it in the midst of my entire misery. My small car, which I cautiously took care of and could not use on rough roads turned into a scrap. The type of insurance I had could*

⁴² Gloria Wisdom, Accra, Ghana.

not get me a replacement, so I have not been able to buy another car up till now. To my surprise, this event did not even make news in our national television. To some, it was just the usual problem in that area and because it did not affect the magnitude of people to gain attention, nobody had ever come to their aid. We migrated to another area and temporarily stayed with my cousin until I was able to raise some money to rent another place. It has been two years and I have still not recovered from the loss.⁴³

These case studies validate the claims made about inadequacies in humanitarian response programmes for the 'Middle Class'. The supply of blankets and cooking utensils does not even meet the basic survival needs of the very poor, let alone 'Middle Class' persons who are not used to such basic conditions. It also reveals that even the basic traditional response programmes are hardly available, more especially for floods that occur within short periods and do not affect a large quantum of people. Assessments for provision of aid should be based on the loss incurred by individuals, irrespective of the number of persons affected and the duration of the disaster. The issue of car insurance ignited further probing into the investment of the 'Middle Class' in insurance schemes. An interview with an insurance agency revealed that only premium insurance schemes can pay for huge losses like car replacement during natural disasters. This type of insurance is very expensive and hardly used by the 'Middle Class' for insurance of private cars. The case studies also demonstrate the vulnerability of 'Middle Class' persons to poverty as a result of natural disasters.

⁴³ Emilia Cooper, Freetown, Sierra Leone

The 'Middle Class' and Policies on Natural Disasters

Policies are very important in authorizing and guiding institutions, member countries or organisations in programme planning and implementation. Their emphasis or neglect of issues impacts the nature of response to a large extent. They act as reference materials and tools to enhance commitment and accountability. Articles 22 and 29 of the Revised Treaty of the Economic Community of West African States (ECOWAS), provides that member states should cooperate to strengthen institutions for management of natural calamities, provide food aid and establish early warning systems.⁴⁴ Also, the Protocol on the Mechanism for Conflict Prevention, Management, Resolution, Peacekeeping and Security mandates the development of policies to ease the suffering of populations and bring them back to normalcy after complex humanitarian emergencies and disasters.⁴⁵

In its efforts to fulfill its Peace and Security mandate, ECOWAS has come up with policies on disaster risk reduction and humanitarian response to address natural and man-made disasters, the consequences of which might include forced displacement, among others. This research examines two of these policies: The ECOWAS Policy for Disaster Risk Reduction and The ECOWAS Humanitarian Policy. This part of the paper discusses the key contents of these policies and the extent to which they address the special needs of various segments of the population (for instance, the 'Middle Class').

The ECOWAS Policy for Disaster Risk Reduction

This policy has been developed to cascade The International Strategy for Disaster Reduction and The African Regional Strategy for Disaster Risk Reduction. Before the formulation of the Policy, ECOWAS' response to disaster issues was in accordance with the Revised Treaty.⁴⁶ A policy framework was therefore required to guide its actions in moving forward. In December 2003, the ECOWAS Council of Ministers, at its 51st session, established a technical committee

⁴⁴ ECOWAS (2006), P.4

⁴⁵ Ibid.

⁴⁶ Ibid. P.8

on disaster management to make recommendations on operationalizing a disaster prevention and reduction capacity. Hence the *ECOWAS Policy for Disaster Risk Reduction* came into being in August 2006.

In its efforts to review disaster reduction and management in West Africa, the Policy document highlights the status and major challenges of disaster reduction in West Africa. One of these includes developing and strengthening disaster risk assessment and early warning. Data collection on hazards and impacts is not very common and risk indexing has not been in place in many areas.⁴⁷ Hence there is a key challenge of vulnerability assessment. The plight of the 'Middle Class' is therefore less likely to be brought to attention. However, partnering with external agents has augmented data collection and analysis but this is inadequate, as it does not focus on the specific needs of ECOWAS. The Policy therefore stipulates that the capabilities of sub-regional institutions that provide key services for risk assessment and early warning should be strengthened and their outputs made more people-centred.⁴⁸ These institutions include The Africa Centre for Meteorological Applications to Development (ACMAD), The Regional Centre for Training and Application in Agro-meteorology and Operational Hydrology (AGRHYMET), The Regional Remote Sensing Centre (CRTO), Centre de Suivi Ecologique (CSE) in Senegal, and The Centre for Remote Sensing and Geographical Information systems (CERGIS). The extent to which this policy recommendation is put into action to capture people's economic vulnerabilities is another issue all together.

One of the guiding Principles of The ECOWAS Policy for Disaster Risk Reduction states thus: *'Recognizing that the effects of emergencies last after the physical manifestation of hazards, and recognizing that risk reduction as a key objective of rehabilitation and recovery in policy and in practice, ECOWAS will adopt a continuum, long-term approach involving the simultaneous delivery of relief, rehabilitation and development services.'*⁴⁹ In essence, the Policy is not only focused on disaster management but also on actions on development. This leaves one with the assumption that the needs of the 'Middle Class' would be incorporated since they are drivers of development, but this has not been the case. The Policy is also very clear on paying attention to gender perspectives and cultural diversity, but there is no mention of vulnerability in relation to economic status which would have otherwise captured the "Middle Class' clearly. Stratification in various forms is hugely required to assess diverse forms of vulnerabilities.

⁴⁷ Ibid. P.6

⁴⁸ Ibid.

⁴⁹ Ibid. P.10

The ECOWAS Humanitarian Policy

In order to address the gaps in the architectural profile of humanitarian response, the ECOWAS Humanitarian Policy was put in place in March, 2012 to guide the delivery of humanitarian assistance in the region. It seeks to standardize practices of humanitarian actions and strikes a balance between humanitarian action, human security and human development. The Policy complements efforts in The ECOWAS Policy for Disaster Risk Reduction.

The ECOWAS Humanitarian Policy incorporates the core universal humanitarian principles. These include humanity, neutrality, independence and impartiality. However, the third principle (the principle of independence) stipulates that humanitarian agencies should formulate and implement their own policies independent of government policies and actions. The ECOWAS Humanitarian policy on the other hand expects all governments of member states and humanitarian agencies to abide by the provisions of the policy. It therefore implies that it is also a government policy of the various member states. Hence there seems to be a dilemma for humanitarian agencies in their exercise of the global principle of independence, which emphasizes independence from government policies.

ECOWAS has also come up with principles derived from its values and field experience in emergencies. These include the principles of solidarity, professionalism, accountability, responsibility, sensitivity, sustainability and free movement and equality of treatment of citizens. The Principle of Responsibility states that, *'...humanitarian actors shall have responsibility to support affected populations in the most appropriate way and aim at having the best possible impact. This acknowledges the recognition of the appropriateness, effectiveness and efficiency of humanitarian programmes, especially from the perspective of beneficiaries.'*⁵⁰ Most disaster response programmes are in the form of a 'one size fits all'. For many people in the 'Middle Class' and other economic categories, the impacts of supports provided are hardly felt due to inappropriateness and inefficiency.

ECOWAS also aligns its goals to the basic formats of 'The Disaster management cycle,' which comprise prevention/mitigation, preparedness, response and rehabilitation/reconstruction. The operationalization of these four phases is still a great challenge. The last phase, which involves

⁵⁰ ECOWAS (2012), p.25

returning communities to normalcy, is quite an ambiguous and complex one. Support is expected to be in the form of housing, grants, medical care etc.⁵¹ In many cases, only basic amenities for survival are provided and these are quite insufficient to bring back people in the 'Middle Class' or those at higher economic statuses to normalcy.

⁵¹ Ibid. P.27

Conclusion

Climatic hazards such as flooding have always been a great concern for the human population. Discussions on how to deal with these concerns have persisted at forums of global security in the twenty-first century. Even though significant strides have been made, people still continue to suffer the consequences of flood events. This paper has pushed for advancement on analysis of vulnerable populations to enhance appropriate responses to all categories of victims of flooding. More especially, it has initiated discussions on paying attention to the 'Middle class', which is an important economic group that needs to be sustained and advanced for Africa's development. However, this should not be at the expense of other vulnerable populations like the aged, women and children.

In the region of West Africa, floods are one of the major natural hazards that comprise disaster threats. Hundreds of people and their livelihoods are periodically exposed to flood events caused by vulnerability to natural events. The high vulnerability of individuals and communities often give way to high devastating impacts of flood, including destruction of life and property. As a matter of fact, floods do not consider age, sex or income level. Everybody living within a flood area is targeted in the same way, although there are differences in the levels of resistance and value of properties damaged.

The 'Middle Class' has suffered considerably during flood events but they have not been appropriately responded to. Disaster response services hardly meet their needs. They are either inappropriate, insufficient, or many do not meet the required set criteria for beneficiaries. There is a need to understand the peculiar impacts of flooding on various categories of persons, and knowledge about how and why certain groups are vulnerable is of great importance. Assessments on beneficiaries should be based on individual losses incurred.

The socio-economic status of the 'Middle Class' which, places them in this category, is very fragile and highly susceptible to the impacts of flooding. They can go below the poverty line in the twinkle of an eye when natural disasters like flooding occur, due to their weak socio-economic backgrounds in resisting natural disasters and limited recovery support received from response services. 'Middle Class' persons have notably contributed to economic growth and

good governance in Africa. They must be sustained and advanced for Africa's development and therefore require adequate disaster response programmes.

It has been documented that natural and man-made disasters are among major impediments to the attainment of the objectives of ECOWAS, which are centred on promoting cooperation and development and raising the standard of living of the people of the Member States. As policies have been developed to prevent/reduce the risk of disasters and guide the delivery of recovery programmes, it is critical that they are effectively and efficiently implemented to realize the desired effect. However, they must be periodically reviewed to capture issues, which need to be included for successful implementation. For instance, private insurance companies, which offer attractive packages during disasters, are quite expensive. ECOWAS should ensure that its member states incorporate reasonable disaster insurance schemes in their social security services.

It is also important to note that in the last two decades, there has been a refocusing of policy from relief assistance to mitigation. Nonetheless, the trend in disaster management has been to invest in natural disaster response instead of mitigating pre-existing social vulnerabilities. In this regard, response and recovery have been the main strategies used in both developing and developed countries. There is therefore the need to shift attention on to reducing losses through mitigation programmes.

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