

Interim Operational Report of SSVK for the Livelihood Support Programme for Kosi Flood Victims in Kumarkhand Block of Madhepura District, North Bihar with support from United Way, Mumbai

**(Project Period: April 1, 2009 to Sept 30, 2009)
Reporting Period: April 1, 2009 to June 30, 2009**

Name of the NGO	Samajik Shaikshanik Vikas Kendra (SSVK)
<p>Project Goals and Description for the year</p> <p>5-10 sentences: With Corporates's support, what are the NGOs specific goal(s) and objectives for the year and estimated number of beneficiaries? (very brief summary)</p>	<p>Project Description</p> <p>The intervention was carried out in Kumarkhand block of Madhepura district which was significantly impacted by the marauding waters of River Kosi. The site for relief operations was 7 villages of Kumarkhand block. The intervention was targeted at those socially and economically marginalised families who, following the recession of flood waters, had returned to their villages from their temporary abode on the embankment of MBD canal but found their travails far from over. With the kharif (summer) crop lost to the floods and chances of rabi (winter) cultivation obliterated due to the still soggy fields, the targeted families had lost their main source of livelihood which came from working as farm hands for wages on agricultural fields and was complemented by their practicing of subsistence farming on small tracts of land taken on a share cropping basis. Other sources of income, an essential risk sharing mechanism adopted by the poor by diversifying their livelihood basis, were constricted by loss of assets to the floods. With prospects for agriculture obliterated by the floods, the intervention sought to provide support for alternative vocations customarily practised by these BPL families through financial support for addressing their working capital needs and restoration of their income generating assets.</p> <p>Goal</p> <p>To recover and broaden livelihood base of Kosi flood victims</p> <p>Specific Objectives</p> <p>To facilitate the process of livelihood restoration through provision of financial support for addressing the working capital needs and restoration of income generating assets</p>
No. of Beneficiaries	309 families (Total Population covered around 1800)

Achievements

5-10 sentences - What has the NGO achieved in the last 3 months with Corporate's support?

5-10 sentences - What does the NGO hope to achieve in the next 3 months with Corporate's support?

Key Achievements

The intervention was targeted at 309 such poor families (spread over 7 revenue villages of Kumarkhand Block) who prior to the floods supplemented their incomes from agriculture wage labour by practising a host of off farm activities which brought them cash income on a regular basis. It provided financial support for addressing the working capital needs and restoration of income generating assets.

DIAGRAM-1

Activity wise expenditure

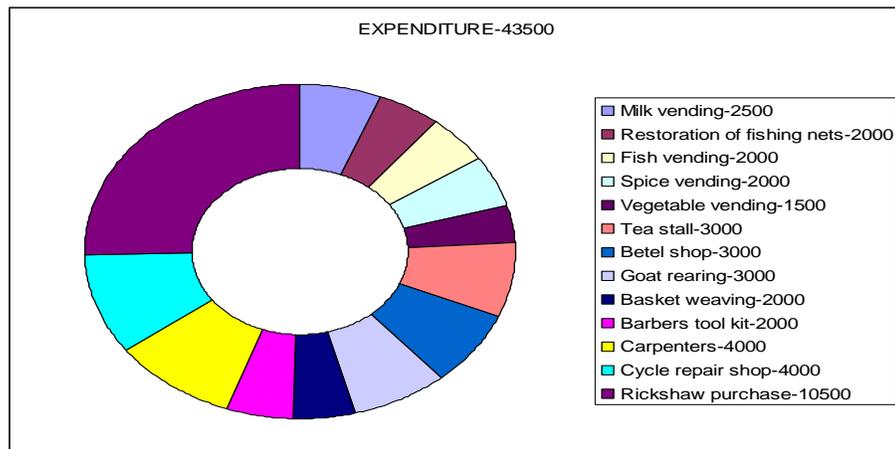
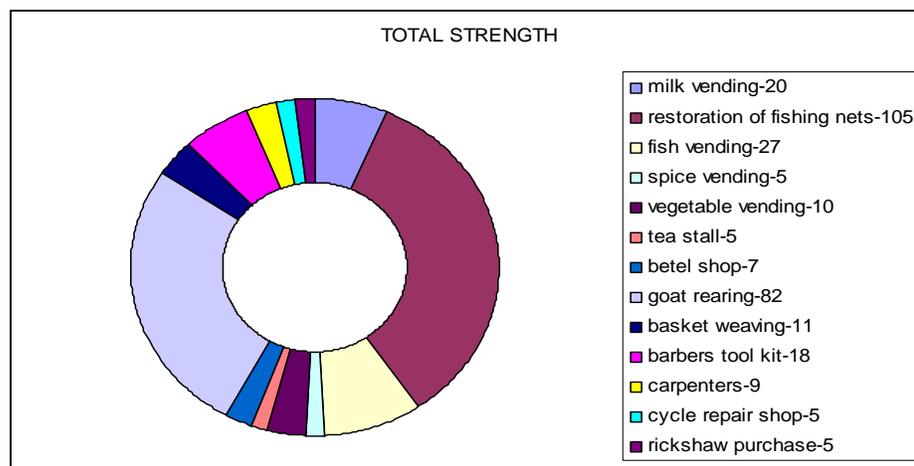


DIAGRAM-2

Activity wise Coverage



Activity wise, following table illustrates the details of the above diagram:

Activity	Amount/Unit	No. of Units	Total support in INR	Nature of support
Milk Vending	2500	20	50000	Working Capital Support for purchase and sale of milk
Restoration of fishing nets	2000	105	210000	Financial support for restoration of fishing nets
Fish Vending	2000	27	54000	Working Capital Support for purchase and sale of fish
Spice Vending	2000	5	10000	Working Capital Support for purchase and sale of spices
Vegetable Vending	1500	10	15000	Working Capital Support for purchase and sale of vegetables
Tea Stall	3000	5	15000	Financial support for capital items like utensils nad storage jars and working capital support for recurring expenses
Betel Shop	3000	7	21000	Financial support for capital expenses and working capital support for recurring expenses
Goat Rearing	3000	82	246000	Financial support for purchase of 2 goats per beneficiary
Basket Weaving	2000	11	22000	Working capital support for purchase of bamboo
Barber's Tool Kit	2000	18	36000	Financial support for capital expenses on purchase of tool kit and working capital support for recurring expen on

					consumables
	Carpenter	4000	9	36000	Financial support for restoration of toolkit required to pursue the business
	Cycle Repair Shop	4000	5	20000	Financial support for restoration of toolkit required to pursue the business
	Rickshaw Purchase	10500	5	52500	Financial support for restoration of toolkit required to pursue the business
	Total		309	787500	

Activity and hamlet wise coverage details are as follows:

Activity	Total No. of Beneficiaries	Names of hamlets
Milk Vending	20	Tengraha Parihari, Ranipatti
Restoration of fishing nets	105	Tengraha Parihari, Balitol Tengraha Parihari, Ranipatti Tengraha Parihari, Bajraha, Sripur Rauta, Parihari (Ranipatti), Haribola
Fish Vending	27	Haribola, Sripur Rauta, Parihari (Ranipatti),
Spice Vending	5	Haribola, Parihari (Dumariya), Chamgori (Chandanpur), Bajraha
Vegetable Vending	10	Tengraha Parihari, Parihari, Amchura, Sripur Rauta, Bajraha, Chamgori (Chandanpur)
Tea Stall	5	Tengraha Parihari, Sripur Rauta
Betel Shop	7	Tengraha Parihari, Parihari
Goat Rearing	82	Rauta, Belhi, Chamgaori, Bajraha, Herbola, Baluaaha
Basket Weaving	11	Chamgori (Chandanpur), Bajraha, Ranipatti Baluaaha, Parihari

	Barber's Tool Kit	18	Haribola, Parihari (Ranipatti), Kusha Purvi, Ranipatti, Sripur Rauta
	Carpenter	9	Sripur Rauta, Parihari (Dumariya), Belhi, Chamgori (Chandanpur)
	Cycle Repair Shop	5	Bajraha, Rangraha Parihai, Sripur Rauta
	Rickshaw Purchase	5	Tengraha Parihari, Ranipatti, Ranipatti Baluaha
	Total	309	

Against a stipulated coverage of 309 beneficiaries, 309 have actually been covered by the intervention. The profile of activities and the numbers covered against each remain the same as proposed. Livelihood restoration initiatives have ensured regular cash incomes to the aforementioned 309 families and with the summer crop season round the corner they look forward to supplementing their incomes from opportunities for wage income as agricultural labourers and subsistence farming as share croppers.

The intervention came as a critical input to enable the beneficiaries to tide over a period when floods had left them bereft of any livelihood opportunities to sustain themselves and they were on the threshold of starvation. More, importantly the United Way support came in at a time when the Bihar government, despite the best of its intentions and efforts, was being able to reach out with its relief interventions to less than 10% of the flood victims and the non governmental actors, who had registered a tumultuous presence in the immediate aftermath of the floods, had either started getting scarce from the area or else were being driven by their sectoral agendas (hardly any of it with livelihood restoration as its focus) irrespective of the real needs of the people. The intervention has helped provide these flood victims a measure of food security.

Activities

5-10 sentences - Which key activities haven taken place? How many beneficiaries has it impacted?

5-10 sentences - Indicate the progress achieved against the specific objectives and goals.

Key Activities:

1. Identification of beneficiaries on the basis of a pre-set criteria
2. Printing of financial support application forms also carrying details and photo identity of the identified beneficiaries
3. Filling up of the application forms
4. Disbursement of financial support to the targetted families on the basis of the filled up application forms
5. Facilitation of asset purchase wherever be the case by the project coordinator and his team of volunteers and in the presence of the beneficiary
6. Follow up at the level of beneficiaries by the project coordinator and his team of volunteers to ensure that they are viably engaging in the activity they have been supported for and where need be even offer business counselling support
7. Field visits by the monitoring committee at the organisational level to ensure that the intervention has been able to reach out to the targetted, that the finances are being used

	<p>for the purpose for which they had been earmarked and that standards of fairness and transparency were being met</p> <ol style="list-style-type: none"> 8. Regular updating of the organisational records with regard to the intervention 9. Photo documentation of the activities associated with the intervention.
<p>Challenges</p> <p>5-10 sentences - What are the challenges/problems faced in the specific project and how will the NGO minimize these risks?</p> <p>5-10 sentences - What major favorable or unfavorable variance(s) from stated goals, objectives and projected expenditures occurred during the quarter? Indicate if the variance will hinder or prevent accomplishment of objectives What change in plans may be necessary to implement?</p>	<p>Challenges</p> <p>The year being one of unprecedented floods put the organisation under a lot of pressure for rehabilitative support from those affected families who were not covered by. However, through maintaining high standards of transparency in rehabilitative operations, taking the local administration and the panchayat representatives into confidence, engaging local cadre of volunteers and involving the target group they could ward off such pressures. Systems like having a pre-designated beneficiary identification system in place helped the organisation in managing the risk of being overwhelmed by the demand. Moreover, its wealth of experience in running relief and rehabilitative interventions over a period of more than 2 decades also came in handy.</p> <p>Favorable Variances</p> <p>None</p> <p>Unfavorable Variances</p> <p>None</p> <p>The organisation could stick to implementing the intervention as initially planned as a lot of thought and groundwork had gone into planning the intervention.</p>
<p>Evaluation</p> <p>5-10 sentences – Indicate the monitoring & evaluation techniques that United Way will use to measure accomplishments of the NGO and with what frequency?</p> <p>5-10 sentences – What is United Way's evaluation of the NGOs work in the last quarter?</p>	<p>After a thorough survey of the intervention villages, the beneficiaries were identified on the basis of the following criteria:</p> <ul style="list-style-type: none"> ➤ They were poor and vulnerable (though not the most vulnerable who basically comprised those groups who apart from working on land and with no other skill sets or history of having practised an alternative vocation could not have been extended any meaningful support within the time frame of the intervention) ➤ They had customarily practised vocations that they were seeking support for ➤ The quantum of support sought was in line with the minimum support required for viably carrying out the activity ➤ In the aftermath of floods they would be the first ones to bring in income for the family ➤ The beneficiaries were from families who had been extended relief support by SSVK when displaced from their original habitation they were forced to take refuge on the embankment of the MBD canal. <p>The identified beneficiaries were made to fill an application form which carried their photo identity, the name of the vocation for which they required support and the quantum of support required. This application became the basis for the eventual disbursement of financial support to the targetted families.</p> <p>Following the disbursement of loans, the project coordintor alongwith a team of volunteers and in presence of the beneficiaries facilitated the purchase of assets wherever was the case. In instances where assets of a particular type (like fishing nets) were to be bought in large numbers a favourable cost was negotiated for the beneficiaries. Following the disbursement of the financial</p>

support and the acquisition of income generating assets, coordinator alongwith his team of volunteers has been closely following it up at the level of beneficiaries that they are viably engaging in the activity they have been supported for and where need be even offer business counselling support.

At the organisational level a **Monitoring Committee** comprising organisational staff and some local community leaders has been ensuring that the intervention has been able to reach out to the targetted, that the finances are being used for the purpose for which they had been earmarked and that standards of fairness and transparency were being met. They undertake regular field routes to review the work in progress, conduct meetings to resolve any problems coming on the sites, ensure adherence to the targetting process and supervise the upkeep of records.

Disbursements were made in public spaces with banners clearly displaying the name of the funder and details of the proposed intervention alongwith the budgetline for the various activities. At all child care centres banners clearly display the same details as above.

The relevant government officials were given a copy of the proposal and the approved budget and the support of the panchayat representatives in the effective implementation of the intervention was successfully leveraged.

Organisational records with regard to the implementation are regularly updated.

SSVK is maintaining a separate project accounting system for the project. All accounts, records and assets registers contain clear audit trails and adequate project management records in relation to expenditure.

Apart from all this the organisation has done an extensive photo documentation of the activities associated with the intervention.

Overall SSVK could effectively meet the objectives of the rehabilitative intervention

carried out with the support of United Way. That SSVK had an operational presence in the intervention area even prior to the floods as part of its mobilisational and developmental and the fact that it moved into the area in the immediate aftermath of floods not waiting for resources to come and stayed on helped it in gaining the confidence of the local populace. Engaging the key local stakeholders like the community leaders, the PRI representatives, the local government officials, the local volunteers and to the extent possible the beneficiaries themselves, significantly smoothened out problems that could have cropped up over beneficiary selection, quota entitlement, quality of materials purchased, location of disbursement centres and credibility of targeting the intervention. The transparency and efficiency with which SSVK carried out the rehabilitative intervention earned it the respect and cooperation of the local stakeholders. Experience of previous years in carrying out post floods relief and rehabilitative operations qualitatively contributed to operational efficiency this year.

With SSVK's presence in Madhepura ante-dating its post Kosi Floods intervention and with its resource pool of an already existing volunteer force in the district, it could decide upon intervening and subsequently carry out the relief and rehabilitative interventions successfully. This volunteer force came in handy not only in terms of prioritizing the interventions in areas underserved by relief and rehabilitation operations but also played a critical role in actual running of the relief and rehabilitation operations through their engagement in a host of activities ranging from beneficiary identification, to running and monitoring of relief operations to prioritization of beneficiaries for livelihoods support initiatives to continued monitoring of families extended livelihood support. Being locals with an activist orientation, these volunteers played a vital role in mobilizing the support of key local stakeholders in amicably resolving disputes/conflicts as and when they arose.

While subscribing to the standards of statutory compliance as laid down by the government, SSVK

reposes even greater belief in measuring up to the highest standards of public/social accountability. In fact one of the corner stones of its developmental enterprise has been holding to account the various development actors most notably the government.

Given its leadership role in holding others to account, SSVK is fully aware of the standards of rectitude, accountability and transparency that it needs to pursue in order to retain its credibility as a social watch dog. Important initiatives undertaken by it in this direction include the following:

- Adhering in letter and spirit to the standards of statutory compliance set up by the government
- Having representation of target group members in its governing body. Differentiation of oversight role of governing body and management roles followed.
- Making information about its interventions as widely public as possible through sharing of intervention related details with local stakeholders, to putting up of public display boards at its intervention sites, to uploading details about the organisation and its interventions on its website (www.ssvk.org) to making such information available to nationally renowned web sites like (www.indianngos.com)

www.karmayog.org/biharfloods/, <http://www.indiawaterportal.org/bihar/?p=214#more-214>

- Prominently displaying on its web site details of sources of its funding
- All accounts, records and assets registers contain clear audit trails and adequate project management records in relation to expenditure.
- It maintains a separate project accounting system for the various projects. All the financial transactions incurred by SSVK for the related project tend to meet the standard process of financial management.
- Procurement of goods mandatorily follow these guidelines:
 - the goods are to be of satisfactory quality
 - the goods must be delivered in good order and condition and in accordance with the project
 - timetable – disbursement according to timetable
 - the price paid for goods represents value for money
 - there is open and effective competition in the purchasing process
 - a professional approach must be reflected in the purchasing process, including ethical behaviour and fair dealing
- Engaging key local stakeholders like the local administration, representatives of panchayati raj institutions and local community leaders and opinion makers in all its interventions
- Setting up of monitoring/coordination committees with representation of key stakeholders like the beneficiaries, representatives of panchayati raj institutions and local community leaders and opinion makers in all its interventions. Such committees undertake regular field routes to review the work in progress, conduct meetings to resolve any problems coming on the sites, ensure adherence to the targetting process and supervise the upkeep of records.
- Conceding the right to donors to visit the program at any time and giving access to them to all relevant records, books and accounts.
- A keen votary of right to information even before it became an act, SSVK applies the principles inhering in it most stringently to itself.

With such institutional safeguards in place, SSVK always finds itself ready to respond to any demands of accountability.

Budget	A soft copy thehe Unaudited Receipt and Payment Account (on sheet 1) and Utilisation against budgeted amount (on sheet 2) of the finacial report for the support that came in through United Way, Mumbai is being enclosed herewith. The signed Audited hard copy will be send to you in August after completion of the project in September 2009
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