

PHASE II REPORT ON
POST KOSI FLOODS REHABILITATIVE INTERVENTION IN
Kumarkhand and Murliganj Blocks
Of Madhepura District

In

North Bihar

Duration April - September 2009. Reporting Period 1st April - 31th July
2009 (Camp Period May 14 to June 12, 2009)



Initiated & Supported by

Subodh Gupta

Bharti Kher

Nature Morte

Trident Hotel

Saffron Art

With specific contributions for the reporting period from

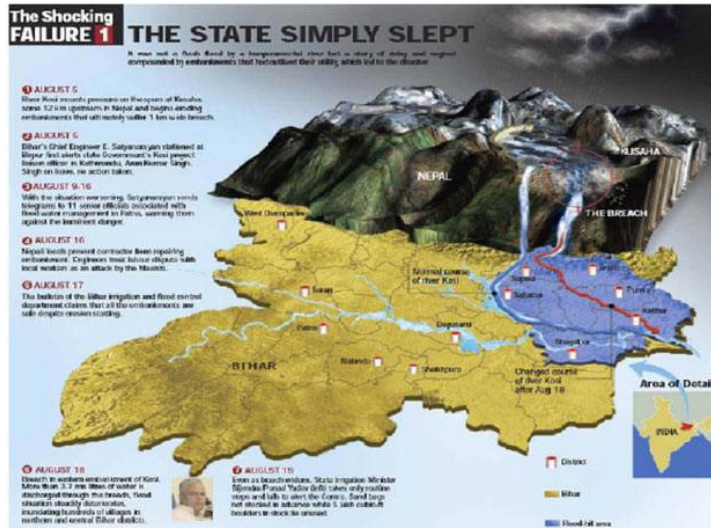
Subodh Gupta, Anita Dube and Saffron Art

Implemented by

Samajik Shaikshanik Vikas Kendra (SSVK)

Introduction

Since the last week of February 2009, SSVK has been running a relief intervention programme in Murliganj and Kumarkhand Blocks of Madhepura District with support from Subodh Gupta, Bharti Kher, Nature Morte, Trident Gurgaon & Saffron Art. The intervention is targeted at 4,000 families whose lives were devastated by the catastrophic floods of Kosi in August 2008.



Project

Goal: The overall goal is to enable the poor and marginal families to break out of the current crisis resulting from the floods

Specific Objectives

1. Relief support during the crucial period of non availability of food and water by ensuring availability of both
2. Making accessible a

- package of health care, and medicinal services for one month that seeks to protect children, mothers, the aged and the infirm
3. Responding to the basic utilities required by the flood victims like clothes, kitchen utensils, bedding, storage and cover against the elements of weather
4. Addressing the educational needs of children
5. Enable the flood victims to undertake livelihood activities for rebuilding their lives



Proposed Interventions:

1. Provision of dry ration support (flat rice and jaggery) and one wholesome cooked meal a day to 4000 families for 30 days and consisting of rice, dal and a vegetable of potatoes and nutri nugget through setting up of a community kitchen in each of the 12 targeted villages
2. Installation of 2 hand pumps each in 75 flood affected

hamlets

3. Extension of Medical Assistance for flood induced diseases like diarrhoea, fever, gastroenteritis, abdominal pain, deworming, acidity, cold and cough, pneumonia, skin and eye infection and malaria.

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2

4. Provision of Family Packs to 4'000 families comprising blanket, durrie, warm clothes for children, kitchen utensil, saree, dhoti, mosquito net, shawl, towel and plastic mat and aluminium box
5. Setting up of 1 NFE centre each in the 12 intervention villages
6. Provision of working capital support to 500 families to initiate income generating activities

Summary of Phase I interventions

The first phase of the relief intervention lasted from February 22, 2009 till March 24, 2009. In light of the limited resources received as part of the 1st instalment, SSVK could not take up all the proposed interventions and had to completely drop interventions pertaining to provision of family packs and working capital support.

With regard to provision of dry ration support and one wholesome meal a day to 4'000 families, SSVK scaled down the coverage from 4000 families to 1332 families for the 1st phase. However, ground reality compelled it to include another 319 families. Thus dry ration and community kitchen coverage was extended to 1651 families spread over 4 villages and over a one month period extending from February 22 to March 24, 2009. (For details of coverage, kindly refer the Phase I report already sent across by SSVK).

Against a stipulated installation of 150 hand pumps, 4 handpumps were installed.

Medical Assistance was extended for flood induced diseases like diarrhoea, fever, gastroenteritis, abdominal pain, deworming, acidity, cold and cough, pneumonia, skin and eye infection and malaria to 6284 patients spread over 12 villages. (For details refer Phase I report).

Against a stipulated coverage of 1 NFE centre for each of the 12 targeted villages, 12 NFE centres had actually been in operation since January 2009 with a combined enrollment of 1952 students (1079 boys and 873 girls). (For centre wise coverage details kindly refer Phase I report).

Update on Phase II interventions



Interventions actually undertaken and achieved results in phase II:

1. Provision of dry ration support (flat rice and jaggery) and one wholesome cooked meal a day to 4000 families for 30 days and consisting of rice, dal and a vegetable of potatoes and nutri nugget through setting up of a community kitchen in each of the 12 targeted villages: As 1651 families from 4 of the 12 targeted villages had already been extended coverage in phase I of relief operations, phase II was targeted at covering the remaining 2349 families spread over the other 8 of the 12 targeted villages. However, ground reality compelled it to include another 267 families. Thus

dry ration and community kitchen coverage was extended to 2616 families spread over 8 villages and over a one month period extending from May 14 to June 12, 2009. Of the expenses incurred on these 267 extra families, expenses for 140 were charged to the project budget and that for the remaining 127 were met out of SSVK's own resources. Details of phase II coverage are as follows:

Name of Village	District	Block	Total No. of families covered	Total Population Covered
Khusrupatti	Madhepura	Murliganj	280	1172
Rampur	Madhepura	Murliganj	385	1735
Dinapatti Mushari	Madhepura	Murliganj	280	1361
Rampur Yadav Tol	Madhepura	Murliganj	218	1103
Tirasi Paswan Tol	Madhepura	Murliganj	425	1909
Tirasi Mushari	Madhepura	Murliganj	205	924
Tapra Beldaur Nahar	Madhepura	Murliganj	325	1520
Parwa	Madhepura	Murliganj	498	2483
Total			2616	12207

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. Moreover it prevented them from getting deeper into the debt trap by not having to borrow from moneylenders for their nutritional needs. The intervention could provide them a measure of food security and was appropriately timed as it came when almost all sources of external support had been phased out.

Community kitchens along with ready to eat dry ration support were preferred over just dry ration support as the latter would have left the beneficiaries with the difficult, if not impossible, choice of arranging for fuel. Moreover, by engaging the victims in various tasks associated with running the community kitchens helped maintain a modicum of community conviviality which also helped the victims in overcoming their enormous grief.

2. Installation of 150 hand pumps in flood affected hamlets:



Against a stipulated installation of 150 hand pumps, 150 have actually been installed in two blocks Murliganj and Kumarkhand block of Madhepura District.

Details of hand pump installation are incorporated in the table below:

S.No.	Name of the village	District	Block	No. of handpumps installed
1	Tapra Nahar	Madhepura	Murliganj	1set
2	Rampur Nadi Kinare	Madhepura	Murliganj	1set
3	Terasi Rampur	Madhepura	Murliganj	1set
4	Tersi Ram Tola	Madhepura	Murliganj	1set
5	Rampur Paswan Tola	Madhepura	Murliganj	1set
6	Rampur	Madhepura	Murliganj	1set
7	Terasi Rampur	Madhepura	Murliganj	1set
8	Rampur	Madhepura	Murliganj	1set
9	Rampur	Madhepura	Murliganj	1set
10	Rampur	Madhepura	Murliganj	1set
11	Rampur	Madhepura	Murliganj	1set
12	Rampur Baluaha Ghat	Madhepura	Murliganj	1set
13	Rampur	Madhepura	Murliganj	1set
14	Tapra Rampur	Madhepura	Murliganj	1set
15	Rampur	Madhepura	Murliganj	1set
16	Rampur	Madhepura	Murliganj	1set
17	Rampur Mushari (Railway Tala)	Madhepura	Murliganj	1set
18	Baluaha Ghat Rampur	Madhepura	Murliganj	1set
19	Rampur	Madhepura	Murliganj	1set
20	Rampur	Madhepura	Murliganj	1set
21	Rampur	Madhepura	Murliganj	1set
22	Rampur Santhali	Madhepura	Murliganj	1set
23	Deena Patti	Madhepura	Murliganj	1set
24	Deena Patti	Madhepura	Murliganj	1set
25	Padwa	Madhepura	Murliganj	1set
26	Morkahi Santhali	Madhepura	Murliganj	1set
27	Morkahi Santhali	Madhepura	Murliganj	1set
28	Morkahi Santhali	Madhepura	Murliganj	1set
29	Khusru Patti	Madhepura	Murliganj	1set
30	Khusru Patti	Madhepura	Murliganj	1set
31	Khusru Patti	Madhepura	Murliganj	1set
32	Khusru Patti	Madhepura	Murliganj	1set
33	Jorgama	Madhepura	Murliganj	1set
34	Jorgama	Madhepura	Murliganj	1set
35	Jorgama	Madhepura	Murliganj	1set
36	NayaNagar Jorgama	Madhepura	Murliganj	1set
37	Jorgama	Madhepura	Murliganj	1set
38	Mirganj	Madhepura	Murliganj	1set
39	Jorgama	Madhepura	Murliganj	1set
40	Mirganj	Madhepura	Murliganj	1set
41	Jorgama	Madhepura	Murliganj	1set
42	Jorgama Santhali Tola	Madhepura	Murliganj	1set
43	Jorgama M.B.C Nahar	Madhepura	Murliganj	1set
44	Jorgama Mushari	Madhepura	Murliganj	1set
45	Jorgama Santhali	Madhepura	Murliganj	1set
46	Jorgama	Madhepura	Murliganj	1set
47	Jorgama	Madhepura	Murliganj	1set

48	Jorgama Santhali	Madhepura	Murliganj	1set
49	Jorgama	Madhepura	Murliganj	1set
50	Jorgama	Madhepura	Murliganj	1set
51	Jorgama	Madhepura	Murliganj	1set
52	Jorgama	Madhepura	Murliganj	1set
53	Jorgama	Madhepura	Murliganj	1set
54	Jorgama	Madhepura	Murliganj	1set
55	Jorgama	Madhepura	Murliganj	1set
56	Jorgama	Madhepura	Murliganj	1set
57	Mirganj	Madhepura	Murliganj	1set
58	Mirganj	Madhepura	Murliganj	1set
59	Rampur Tapra (Shivir Camp)	Madhepura	Murliganj	1set
60	Terasi (Shivir Camp)	Madhepura	Murliganj	1set
61	Rampur (Shivir Camp)	Madhepura	Murliganj	1set
62	Rampur Mushari (Shivir Camp)	Madhepura	Murliganj	1set
63	Terasi Mushari (Shivir Camp)	Madhepura	Murliganj	1set
64	Rampur Santhali (Shivir Camp)	Madhepura	Murliganj	1set
65	Deena patti Mashari Shivir Camp	Madhepura	Murliganj	1set
66	Padwa Navtol (shivir Camp)	Madhepura	Murliganj	1set
67	Khusru Patti (Shivir Camp)	Madhepura	Murliganj	1set
68	Jorgama (Shivir Camp)	Madhepura	Murliganj	1set
69	Jorgama (Shivir Camp)	Madhepura	Murliganj	1set
70	Jorgama	Madhepura	Murliganj	1set
71	Ranipatti Yadav Tola	Madhepura	Kumar Khand	1set
72	Ranipatti	Madhepura	Kumar Khand	1set
73	Ranipatti	Madhepura	Kumar Khand	1set
74	Ranipatti	Madhepura	Kumar Khand	1set
75	Ranipatti	Madhepura	Kumar Khand	1set
76	Kush-ha Purvi	Madhepura	Kumar Khand	1set
77	Kush-ha Purvi	Madhepura	Kumar Khand	1set
78	Kurnama	Madhepura	Kumar Khand	1set
79	Sukhasan	Madhepura	Kumar Khand	1set
80	Sukhasan	Madhepura	Kumar Khand	1set
81	Sukhasan	Madhepura	Kumar Khand	1set
82	Kamalpur Mushari	Madhepura	Kumar Khand	1set
83	Ranipatti Vada Nahar	Madhepura	Kumar Khand	1set
84	Ranipatti Vada Nahar	Madhepura	Kumar Khand	1set
85	Ranipatti Vada Nahar	Madhepura	Kumar Khand	1set
86	Ranipatti Vada Nahar	Madhepura	Kumar Khand	1set
87	Ranipatti Vada Nahar	Madhepura	Kumar Khand	1set
88	Ranipatti Mushari	Madhepura	Kumar Khand	1set
89	Sukhasan	Madhepura	Kumar Khand	1set
90	Sukhasan	Madhepura	Kumar Khand	1set
91	Kevatgama Bhagwati Sathan	Madhepura	Kumar Khand	1set
92	Kevatgama Bhagwati	Madhepura	Kumar Khand	1set

	Sathan			
93	Laxmipur	Madhepura	Kumar Khand	1set
94	Laxmipur	Madhepura	Kumar Khand	1set
95	Laxmipur	Madhepura	Kumar Khand	1set
96	Kevatgama Dighiya Tola	Madhepura	Kumar Khand	1set
97	Kevatgama Dighiya Tola	Madhepura	Kumar Khand	1set
98	Ramganj	Madhepura	Kumar Khand	1set
99	Ramganj	Madhepura	Kumar Khand	1set
100	Ramganj	Madhepura	Kumar Khand	1set
101	Ramganj Korlahi	Madhepura	Kumar Khand	1set
102	Ramganj Korlahi	Madhepura	Kumar Khand	1set
103	Shivnagar Jamuaha	Madhepura	Kumar Khand	1set
104	Ramganj Korlahi	Madhepura	Kumar Khand	1set
105	Shivnagar Jamuaha	Madhepura	Kumar Khand	1set
106	B. Korlahi	Madhepura	Kumar Khand	1set
107	B. Korlahi	Madhepura	Kumar Khand	1set
108	Shivnagar Jamuaha Bhita Tola	Madhepura	Kumar Khand	1set
109	Jagir Chakla	Madhepura	Kumar Khand	1set
110	Jamuaha	Madhepura	Kumar Khand	1set
111	Jagir Chakla	Madhepura	Kumar Khand	1set
112	Shivnagar Jamuaha	Madhepura	Kumar Khand	1set
113	B. Korlahi	Madhepura	Kumar Khand	1set
114	Shivnagar Jamuaha	Madhepura	Kumar Khand	1set
115	Korlahi Nahar	Madhepura	Kumar Khand	1set
116	Korlahi	Madhepura	Kumar Khand	1set
117	Haribola	Madhepura	Kumar Khand	1set
118	Rauta	Madhepura	Kumar Khand	1set
119	Rauta	Madhepura	Kumar Khand	1set
120	Rauta	Madhepura	Kumar Khand	1set
121	Baluaha	Madhepura	Kumar Khand	1set
122	Belhi	Madhepura	Kumar Khand	1set
123	Ramchauda	Madhepura	Kumar Khand	1set
124	Bajraha Tola	Madhepura	Kumar Khand	1set
125	Haribola	Madhepura	Kumar Khand	1set
126	Baluaha Tola Mushari	Madhepura	Kumar Khand	1set
127	Laxmipur	Madhepura	Kumar Khand	1set
128	Kevatgama Chauk	Madhepura	Kumar Khand	1set
129	Tengraha Tola	Madhepura	Kumar Khand	1set
130	Raghuniya	Madhepura	Kumar Khand	1set
131	M.B.C Nahar Kusha	Madhepura	Kumar Khand	1set
132	Kush-ha Purvi Paswan Tola	Madhepura	Kumar Khand	1set
133	Sihpur	Madhepura	Kumar Khand	1set
134	Raghuniya	Madhepura	Kumar Khand	1set
135	Kumarkhand	Madhepura	Kumar Khand	1set
136	Raghuniya	Madhepura	Kumar Khand	1set
137	Raghuniya	Madhepura	Kumar Khand	1set
138	Ramganj Korlahi	Madhepura	Kumar Khand	1set
139	Shivnagar Jamuaha	Madhepura	Kumar Khand	1set
140	Tengrahi Tola	Madhepura	Kumar Khand	1set

141	Gadhiya	Madhepura	Kumar Khand	1set
142	Kush-ha Purvi	Madhepura	Kumar Khand	1set
143	Sukhasan	Madhepura	Kumar Khand	1set
144	Rahta Chauk	Madhepura	Kumar Khand	1set
145	Rahta	Madhepura	Kumar Khand	1set
146	Rahta	Madhepura	Kumar Khand	1set
147	Tamor Parsa	Madhepura	Kumar Khand	1set
148	Parihari	Madhepura	Kumar Khand	1set
149	Parihari	Madhepura	Kumar Khand	1set
150	Parihari	Madhepura	Kumar Khand	1set

The installation of new hand pumps has ensured access of the target group to clean and safe drinking water. The availability of safe drinking water has reduced the vulnerability of the target group by acting as a check on incidence of morbidity. For the entire period of relief operations, no significant outbreak of any water borne epidemic was reported from the field.

3. Extension of Medical Assistance for flood induced diseases: Medical Assistance was extended for diseases like diarrhoea, fever, gastroenteritis, abdominal pain, deworming, acidity, cold and cough, pneumonia, skin and eye infection and malaria in the following villages in phase II:

Name of Village	District	Block	No. of patients covered
Rampur Santhali	Madhepura	Kumarkhand	480
Jorgama kamat Tol Mushari	Madhepura	Kumarkhand	560
Jorgama Mushari	Madhepura	Kumarkhand	392
JargamaSanthali Tola	Madhepura	Kumarkhand	503
Khusrupatti	Madhepura	Kumarkhand	457
Rampur	Madhepura	Kumarkhand	439
Dinapatti Mushari	Madhepura	Kumarkhand	500
Rampur Yadav Tol	Madhepura	Kumarkhand	485
Tirasi Paswan Tol	Madhepura	Murliganj	303
Tirasi Mushari	Madhepura	Murliganj	234
Tapra Beldaur Nahar	Madhepura	Murliganj	337
Parwa	Madhepura	Murliganj	377
Total			5067

In all 5067 patients were covered. SSVK's trained cadre of community health workers adept in symptomatically diagnosing the commonly occurring health problems during floods and in their aftermath addressed the health needs of the affected families. This intervention provided much needed medical succour to the flood victims.

4. Provision of Family Packs to 4'000 families comprising blanket, durries, warm clothes for children, kitchen utensil, saree, dhoti, mosquito net, shawl, towel and plastic mat and aluminium box: This intervention has been kept in abeyance and is still to be initiated. This budget head entails a sizeable resource engagement. In light of the volume of two installments that have been transferred to date, SSVK felt that the expenses on other interventions enjoyed greater priority than provision of family packs. Now with the balance accruing with SSVK after phase II and the residual amount that still remains to be transferred to SSVK, this intervention (family packs) will be suitably planned/modified for phase III of the intervention.

6. **Setting up of 1 NFE centre each in 12 villages:** The 12 NFE (Child Care) centres which had been in operation from before this project have been



extended support from this project from January 2009 onwards in the following villages and with the following coverage details:

Name of Village	District	Block	Boy Students	Girl Students	Total
Jagi Chakla	Madhepura	Kumarkhand	102	53	155
Jamuaha	Madhepura	Kumarkhand	105	95	200
Kusha Purvi	Madhepura	Kumarkhand	68	82	150
Bhitta Tola	Madhepura	Kumarkhand	83	46	129
Ranipatti Mushari	Madhepura	Kumarkhand	88	65	153
Ranipatti Muslim Tol	Madhepura	Kumarkhand	142	85	227
Amaha	Madhepura	Kumarkhand	78	63	141
Sukhasan	Madhepura	Kumarkhand	143	150	293
Beldore Nahar Tapra	Madhepura	Murliganj	84	44	128
Jorgama Kamath Tol	Madhepura	Murliganj	54	36	90
Parba Paswan Tol	Madhepura	Murliganj	52	74	126
Jorgama Santhali	Madhepura	Murliganj	80	80	160
Total			1079	873	1952

These NFE (Child Care) centres have been subserving a wide variety of purposes including games, tuition classes and peer activities. SSVK recognises the need to have a focus on children who despite counting amongst the most vulnerable in the event of disasters are seldom the focus of relief organisations. Relief interventions normally restrict themselves to addressing the immediate physical survival needs of children which is no doubt important but not enough. Hence, in order to ensure that the disaster does not impair children's mental, social and emotional development, SSVK continues running the NFE (Child Care) centres to address these concerns.

Each centre has two educators cum counsellors and is being used for a wide variety of purposes, including games, tuition classes, peer activities and pre schools. Teaching and learning materials in the form of books, copies, blackboards, slates, pencils, chalk, duster, eraser, pencil cutters, school bags and recreational material in the form of toys and games have been made available at all the centres. The centres operate from 1 p.m. to 3 p.m and activities comprise a mix of educational and recreational activities. Children at each centre are organised into sub groups in accordance with their learning levels and educational inputs to the sub groups are provided on the basis of their learning levels. This not only helps keeping the children

enthusied but also keeps the teaching learning objectives of the centre more focussed.

6. Provision of working capital support to 500 families to initiate income generating activities: The intervention, not taken up during the 1st phase and carried out completely during the 2nd phase was targeted at 500 socially and economically marginalized families who, following the recession of flood waters, had returned to their villages from their temporary abode on the embankment of MBD canal in Madhepura District 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

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od basis, were constricted by the floods. With prospects obliterated by the floods, the sought to provide support for vocations customarily these BPL families through for addressing their working restoration of their income assets.



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for agriculture
intervention
alternative
practiced by
financial support
capital needs and
generating

Against a stipulated coverage of 500 families, 500 families were actually covered during the 2nd phase. The profile of activities and the numbers covered against each remain the same as proposed. Activity wise, following table illustrates the details of coverage:

Activity	Amount/Unit	No. of Units	Total support in INR	Nature of support
Milk Vending	2500	25	62500	Working Capital Support for purchase and sale of milk
Restoration of fishing nets	2000	64	128000	Financial support for restoration of fishing nets
Fish Vending	2000	20	40000	Working Capital Support for purchase and sale of fish
Spice Vending	2000	20	40000	Working Capital Support for purchase and sale of spices
Vegetable Vending	1500	40	60000	Working Capital Support for purchase and sale of vegetables
Tea Stall	3000	15	45000	Financial support for capital items like utensils and storage jars and working capital support for recurring expenses
Betel Shop	3000	30	90000	Financial support for capital expenses and working capital support for recurring expenses
Basket Weaving	2000	20	40000	Working capital support for purchase of bamboo
Barber's Tool Kit	2000	17	34000	Financial support for capital expenses on purchase of tool kit and working capital support for recurring expenses on consumables
Carpenter	4000	13	52000	Financial support for restoration of toolkit required to pursue the business
Cycle Repair Shop	4000	8	32000	Financial support for restoration of toolkit required to pursue the business
Rickshaw Purchase	9000	10	90000	Financial support for restoration of asset required to pursue the business
Washerman	2000	3	6000	Financial support for restoration of toolkit required to pursue the business
Cobbler	2000	4	8000	Financial support for restoration of toolkit required to pursue the business
Goat Rearing	2500	211	527500	Financial support for restoration of asset required to pursue the business
Total		500	1255000	



**Gender and hamlet
are as follows:**

wise coverage details

Activity	Male	Female	Names of hamlets
Milk Vending	23	2	Dinapatti, Khusrupatti, Jorgama, Rampur, Terasi
Restoration of fishing nets	62	2	Rampur, Khusrupatti, Jorgama, Terasi
Fish Vending	18	2	Jorgama, Terasi, Rampur
Spice Vending	11	9	Mirganj, Khusrupatti, Dinapatti, Rampur, Terasi, Jorgama, Tapra
Vegetable Vending	29	11	Khusrupatti, Tapra, Rampur, Jorgama, Terasi
Tea Stall	12	3	Jorgama, Mirganj, Rampur, Tapra
Betel Shop	28	2	Jorgama, Terasi, Tapra, Rampur, Mirganj
Basket Weaving	19	1	Dinapatti, Khusrupatti, Tapra, Rampur, Terasi, Jorgama, Mirganj
Barber's Tool Kit	17	0	Jorgama, Khusrupatti, Rampur, Terasi
Carpenter	13	0	Jorgama, Rampur
Cycle Repair Shop	8	0	Jorgama, Khusrupatti, Rampur
Rickshaw Purchase	10	0	Jorgama, Tapra, Terasi, Dinapatti
Washerman	3	0	Tapra
Cobbler	3	1	Terasi, Rampur
Goat Rearing	167	44	Khusrupatti, Terasi, Dinapatti, Rampur, Jorgama
Total	256	244	

Livelihood restoration initiatives have ensured regular cash incomes to the aforementioned 500 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 this 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.

Monitoring by SSVK:

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 targeted, 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 targeting process and supervise the upkeep of records.

In each intervention village a display board was set up with all the details of the intervention and the name of the donor indicated on it. 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. A copy of this report would also be submitted to the government and also uploaded on the SSVK website.

A purchasing committee made all purchase related decisions. Procurement of goods followed these guidelines:

- goods were to be of satisfactory quality
- the goods had to be delivered in good order and condition and in accordance with the Project timetable
- the price paid for goods represented value for money
- there was open and effective competition in the purchasing process

For the working capital support for initiating income generating activities, the beneficiaries were identified, after a thorough survey of the intervention villages on the basis of the following criteria:

- 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.

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 targeted families.

Following the disbursement of loans, the project coordinator along with 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 support and the acquisition of income generating assets, coordinator along with 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.

Disbursement of cash and distribution of assets for income generating activities were made in public spaces with banners clearly displaying the name of the funders and details of the proposed intervention along with the budget line for the various activities. At all child care centres banners clearly display the same details as above. 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.

Moreover SSVK has been 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 organization 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>)

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

Challenges

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. 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 organization 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.



