

Withstanding floods with savings in India

Background



Photo: Oenone Chadburn/Tearfund

Phudan Devi is from a small village in the state of Bihar in East India where she lives with her husband and five children. Her husband is a subsistence farmer with less than two acres of agricultural land which produces barely enough to support the family.

Their poverty is compounded by the fact that they belong to a 'low' caste, despised and marginalised by others, and they also live in an area that is highly prone to flooding. Phudan Devi's family is one among many that bore the brunt of the major flood in Bihar state in 2004.

Families like Phudan's lose everything when struck by disasters. They do not have savings to fall back on or skills that they can use to earn money. After a major disaster they are totally reliant on emergency aid for their survival.

Self Help Groups

Tearfund's partner, EFICOR, works to build community resilience in situations like these; training and enabling people to prepare for and cope with floods and other natural disasters (see box below). A major component of this work is the economic empowerment of communities, particularly women, through the formation of Self Help Groups (SHG) and the provision of training in various livelihood alternatives.

Phudan joined the Jai Maa Laxmi Self Help Group in 2006. Empowered and motivated she took a loan of 2000 Rupees (£26) from the SHG and cultivated potatoes in half an acre of their two acres of farmland.

Benefits

Her investment and hard work resulted in a yield of 15 quintals of potatoes from which she was able to generate an income of 7500 Rupees (£100). After this, she took another loan of 1000 Rupees (£13.00) and planted vegetables, generating a profit of 2500 Rupees (£32.50).

In the flood of 2007, Phudan Devi and her family – as well as the other 175 families in their community – were equipped to cope with the hazard and suffered much less damage compared to 2004.

Self Help Groups are just one way to be prepared for floods. Other ways are in the box below.

EFICOR's integrated approach to Disaster Risk Reduction

- Formation and training of Disaster Management Committees to mobilise the community, coordinate disaster risk reduction activities, monitor relief operations in the event of a disaster and undertake local level advocacy on damage assessment, compensation and embankment safety measures etc.
- Formation of Task Force Groups: people who are trained in different skills such as early warning systems, search and rescue, first-aid and construction of temporary shelters. These groups are the first to respond in times of disaster.
- Construction of mitigation structures such as evacuation routes, tube wells (on high-raised platforms to prevent water from being contaminated during a flood) and culverts to encourage flood water to recede.
- Creation of a disaster risk reduction fund – used to buy food after a disaster – and provision of rescue kits, boats and multi purpose flood shelters.
- Formation of savings/Self Help Groups.