



**SOCIO-ECONOMIC EVALUATION  
OF COMMUNITY BANKING  
INTERVENTIONS OF DHAN  
FOUNDATION SPONSORED BY  
AXIS BANK FOUNDATION**

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JUNE 18, 2019

**SUSTAINABLE SQUARE INDIA  
PRIVATE LIMITED**

# EXECUTIVE SUMMARY

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We are glad to present the findings of End-Term Impact Assessment study conducted on the interventions implemented by DHAN Foundation in partnership with Axis Bank Foundation (ABF), Balasore district in Odisha. The interventions assessed were community banking, two health programs, disaster management and a model village. The health program activities that was assessed were to improve the reproductive and adolescent health. The five-year engagement between ABF and DHAN Foundation was formalized in July 2014 with a total grant of 19.3 Crore Rupees. ABF assigned Sustainable Square India Private Limited to measure evaluating the End-term impact of the interventions.

## Research Methodology

The research methodology was designed to capture the qualitative and quantitative outcomes of the stakeholders due to the interventions. Different tools were applied to collect such as survey questionnaire data-one to one interviews, Focus Group Discussions, Subject Matter Experts review and application of Secondary Data. The Sendai framework for disaster risk reduction, endorsed by the UN General Assembly following the 2015 Third UN World Conference on Disaster Risk Reduction (WCDRR), was additionally adopted to assess the disaster preparedness component under the project. 387 SHG members were selected systematically from all ten blocks of the Balasore district for the period July 2014 to Jan 2019

## Project Objectives

The five-year engagement between ABF and DHAN Foundation was formalized in July 2014. The main project objectives are detailed below:

- To reach out to 48,400 poor and vulnerable families and providing improved income security by restoring their livelihoods and bringing a 35% increase in income through various interventions

- To provide training to all vulnerable households in the project villages to handle disasters and reduce risk

- To improve the reproductive health of 5,000 pregnant women in terms of maternal and child health. Focus on linkages with mainstream institutions and introducing behavioural change communication for 15,000 adolescent girls to improve adolescent health through an anaemia reduction program

# PROJECT APPROACH

THE FOLLOWING COMPONENTS ARE IN THE  
EXECUTION APPROACH OF THE PROJECT



**Model Village:** Working towards developmental challenges that aims to enhance overall income of the poor families residing

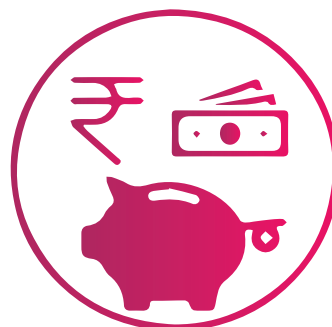


**Disaster Risk Reduction:** Through disaster preparedness, DRR Committee formation and capacity building, Dhan foundation works.



**Health interventions** Conducting health camps, providing iron supplements to adolescent girls and organising mothers' clubs to help pregnant women pre-natal and post-natal

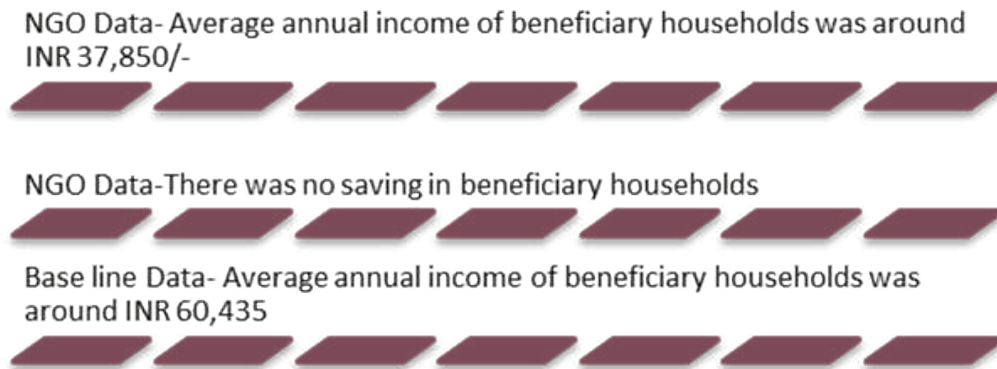
**Community Banking:** By organising SHGs, setting up of revolving funds and savings, provided through SHGs for livestock, agriculture.



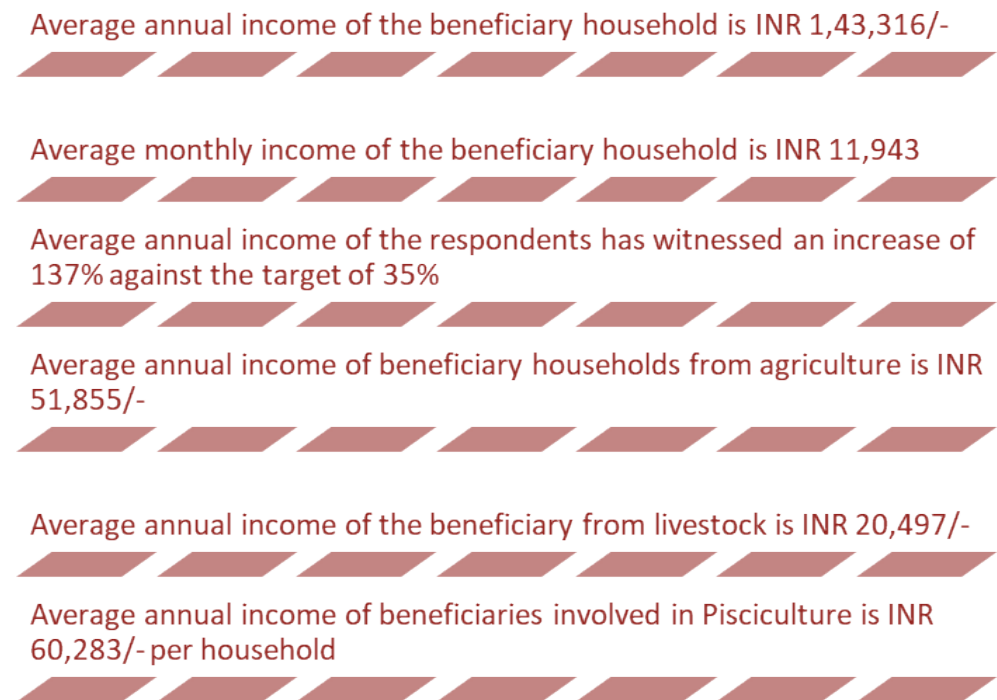
## Research findings

The data highlights the major shifts among SHG members in the income, per individual savings and income generating activities. The data comes with the caveat that the produce kept aside for their self-consumption is not considered as income which is called Subsistence Income. The income data presented below are generated through direct sales of their produce.

### Baseline data

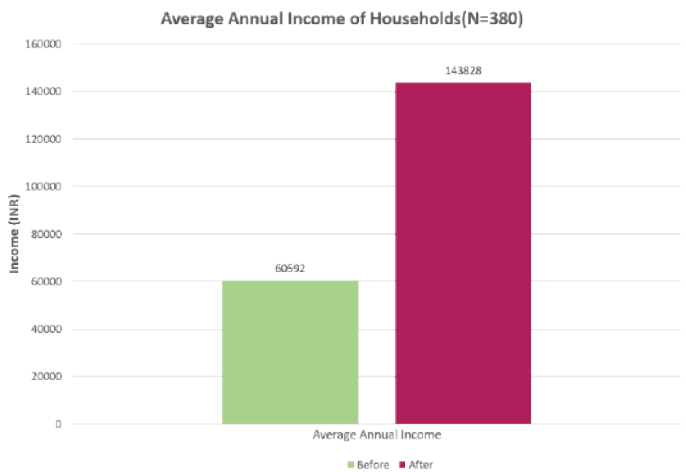


### End – Term data for 2018



- There has been a drastic increase in the earnings of SHG members after ABF-DHAN's intervention.
- 72.9 %(277/387) of SHG members have started earning over a lakh, compared to the previous study through various income generating activities.
- The average annual household income of the respondents has witnessed close to 137% increase with the current average annual income close to INR 1,43,316 as compared to INR 60,435 before the intervention.

The total household annual income of the surveyed SHG members consists of earnings from farming, kitchen gardening, livestock, pisciculture, home based business, labour wages, Non timer forest produce (NTFP), and other source of income.



### Non-Farm Based

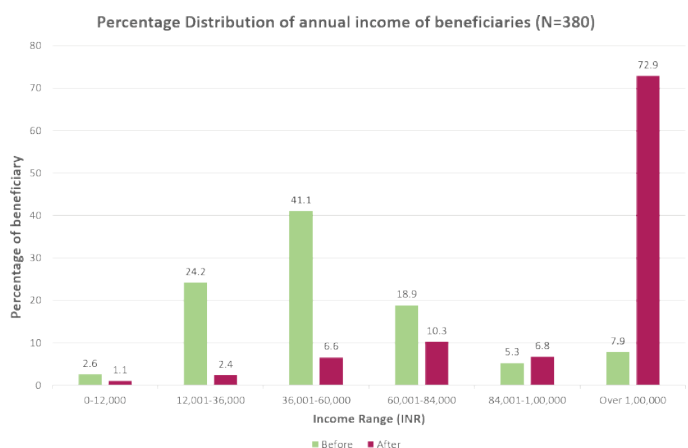
- Laundry / Ironing Work
- Electrician
- Cloth Selling
- Grocery Shop
- Tiffin shop
- Utensils shop
- Ice Cream Shop
- Paper Cutter Machine
- Wood Cutter Machine
- Welding work
- Rickshaw Pulling

### Farm Allied

- Seed Nursery
- Betel leaf
- Jaggery
- Bamboo
- Coconut Business
- Peanut Farming
- Mustard
- Jute
- Handi Rice Bowl
- Bamboo Basket

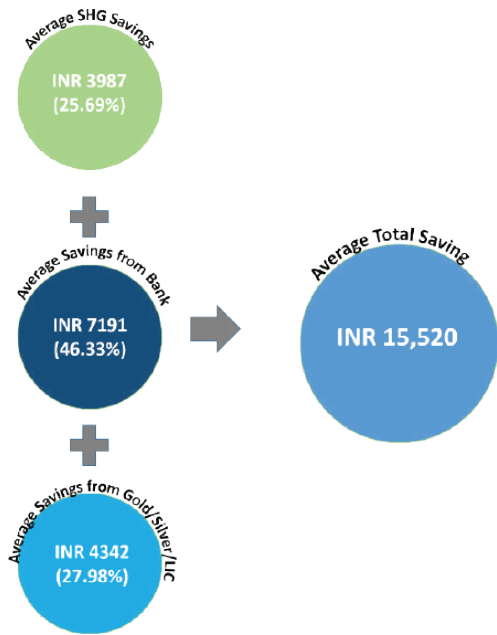
• There is a significant change in income compared to the previous study majorly due to DHAN's intervention. Most SHG members gained a loan with the help of DHAN, this amount borrowed was invested in various activities: developing their shop, conducting new business and investing in better equipment for previous business. This in-turn helped build infrastructure and support for their income generating activities hence yielding a better output.

• We also found out that the profit made from such activities were re-invested into the business. Further leading to lesser dependence on loans and borrowing.



SHG members practice two or more sources of income, primary and secondary.

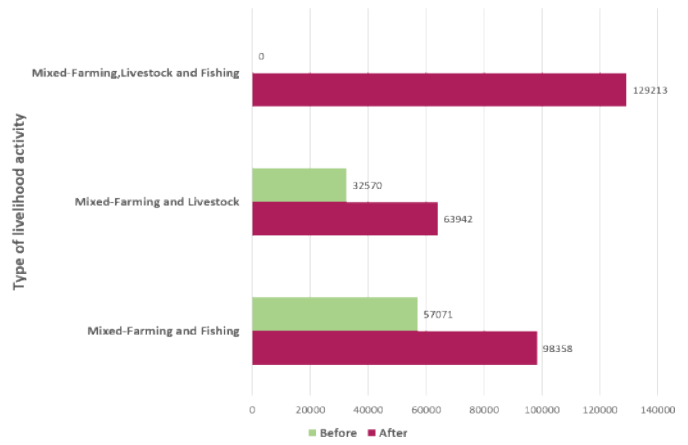
- Primary being mixed-farming and secondary being: Fishing, Livestock and Livestock & Fishing.
- There has been a growth in SHG members conducting 3 income generating activities further leading to an increase in income.



Saving is currently carried out on a monthly basis by each individual member of a group. The average amount saved per group member of INR 100 appears to be achievable though is based on the lowest common denominator and members are encouraged to reach for stretch savings amounts of INR150 as already being achieved in some groups.

- Due to DHANs intervention, they have saved more and invest the money better. They planned better for the future for business and personal expenses.
- SHG members borrowed amount through micro lending at a significantly lower rate.

Average Annual Income based on assets



## Disaster management

DHAN created Disaster Risk Reduction (DRR) committees in the coast villages of around 165 villages. These committees have representatives from the community and government.

The objectives of the DRR committees are outlined below:

1. Building self-reliant communities to reduce the loss of lives and means of livelihood through DRR committees
2. Capacity building to institutionalize systems for disaster risk management at federation level with multi stakeholder involvement
3. Gain and understanding of the locally available technologies and use them effectively in disaster management for enhancing the resilience of the communities to disasters

DRR Target vs Achievement:	Target up to date	Cumulative achievement up to date
DRR committee: No of members	1500	3806
No of members trained	4250	5724

# Key Observations and Recommendations

## 1) On the right direction and on track

- The philosophy of community banking and the culture of Dhan Foundation are well transformed as discipline, knowledge and performance of SHGs
- The income change witnessed and evolution from handholding the SHGs to Federations seems a natural progress to become self-sustainable

## 2) Scalability and Exit moment-challenges

- The enormous community trust upon the project and continual successes of increasing access to bank credit are the key strengths to expand it to further vulnerable community
- There are a few minor challenges in terms of formalising the remote living communities. They need to be supported beyond giving money as they need to be educated or offered alternative income generating activities if needed.

## 3) Keeping a tab on the data: Monitoring and Evaluation for Dhan and SHGs

- There is no updated record on various fronts for SHGs to maintain records and having digital records on income change data which is imperative for effective program. There is human resource constraint primarily to keep a track of the data at a group level.
- There needs to be a structured and formal digital book keeping on the changes happening across the model village, health initiatives and DRR. SHGs and Federation members need advanced training on computers-Ms Office, accounting and book keeping, institutional engagement, upcoming schemes and opportunities. They would need to have further support from Dhan on a block level basis, a block integrator to manage and report.
- There should be an exclusive resource identified to constantly keep a track on the data on SHG level. Looking at the BAIF NGOs SHG maturity in data keeping is an example however meticulous it is. This is not only critical for the immediate knowledge of ground level data but also in enhancing due diligence on the group and federation level

## 4) Foster market linkages, relationships for SHGs and Federations

- SHGs and Federations need to have constant collaboration with agencies like Farmer Producer Groups/FPOs, NABARD, KVK, other training programs and make them to avail knowledge and resources at the best. SIDBI has launched Rs300 Crore for Livelihood bonds and such opportunities must be capitalised and bringing in strong financial discipline

## 5) Organic farming versus premium sale

- There were organic farming and breeding of country chicken, country cow and live stock. There are mixed observations here that hybrid rice is cultivated for better production and revenue but some locations have native variety of rice. The sale price of organic /farm bred country chicken or organic milk were sold at a premium price by a few farmers. On the other hand in Nilgri, there was a failed attempt in breeding leghorn chicken because 30 to 40% died during transit and another 40% died while raising. However the country chicken were well bred and raised in Nilgri by a family.
- There needs a strong market linkage for the organic produce and native breed . In a village at Soro, they were selling native cow's A2 milk at a premium price 3 times the price of normal milk. On the other hand, there needs to be seed bank for native breeds of rice and other produce.

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## Chapter 1 OVERVIEW OF PROJECT

### Axis Bank Foundation

Axis Bank Foundation (ABF) is the Corporate Social Responsibility (CSR) arm of Axis Bank. Registered as a Public Trust in 2006, ABF has reached out to close to a million beneficiaries till date. The Foundation works with the vision to become one of the most valued corporate foundations in the country contributing meaningfully to create factors responsible for sustainable livelihoods by adopting best practices in project management. ABF is guided by certain principles in its endeavour to create sustainable livelihood opportunities, including supporting projects that are aligned with the developmental challenges faced by the country. In this context, the Foundation partnered with Development for Humane Action (DHAN) Foundation in July 2014 to conduct disaster preparedness activities and restoration of livelihoods through community based institutions in Odisha.

### DHAN Foundation

Development of Humane Action (DHAN) Foundation, a professional development organisation, was initiated on October 2, 1997. It brings highly motivated, educated young women and men to the development sector. The Foundation adopts an enabling model in its approach towards poverty reduction programmes. Building strong community institutions at the grass roots is the cornerstone of all its development interventions.

The organisation, along with the number of institutions it established together forms the DHAN collective. Some of the main institutions established by DF that are now working as full-fledged subsidiaries are Kalanjiam Foundation, DHAN Vayalagam (Tank) Foundation (DVTF), and Tata-DHAN Academy (TDA). The Kalanjiam Foundation is working to promote development finance, while the Vayalagam Foundation focusses on the thematic area of conservation and development of small-scale waterbodies and livelihoods. The Tata-DHAN Academy is a development management school promoted by DHAN. Apart from these institutions, the organisation has also promoted people institutions like Kalanjiam Development Financial Services (KDFS), People Mutual and Kalanjium Thozhilagam Limited (KTL). KDFS functions as a financial linkage institute for the poor, People Mutual is a mutual insurance initiative, while KTL provides business support to members across programmes of the organisation.

### Introduction to ABF and DHAN Foundation

After tsunami a project was implemented in Tamil Nadu, DHAN Foundation in partnership with ABF, is implementing a project in Phailin cyclone affected areas of Balasore district in Odisha. The main project component was to conduct disaster preparedness activities and restoration of livelihoods through establishing & strengthening people institutions. Other components of the project is to improve reproductive and adolescent health.

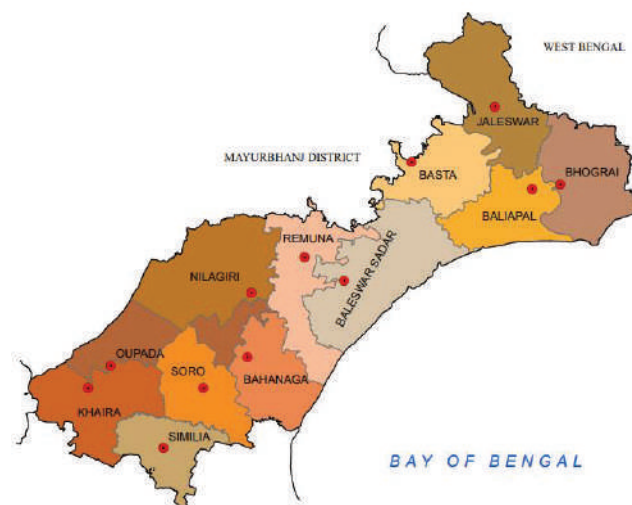
The five-year engagement between ABF and DHAN Foundation was formalized in July 2014. The main project objectives are detailed below:

- . To reach out to 48,400 poor and vulnerable families and providing improved income security by restoring their livelihoods and bringing a 35% increase in income through various interventions
- . To provide training to all vulnerable households in the project villages to handle disasters and reduce risk
- . To improve the reproductive health of 5,000 pregnant women in terms of maternal and child health. Focus on linkages with mainstream institutions and introducing behavioural change communication for 15,000 adolescent girls to improve adolescent health through an anaemia reduction program

## Background of the evaluation

The Community Banking Programme was established in 2014 to support the development of community banking to improve livelihood opportunities and increase income generation among the rural communities in Balasore, Orissa. It would lead to stimulate wealth creation, reduce poverty and towards the empowerment of women. Working in partnership with the DHAN Foundation, the programme's goal is to expand access to financial services amongst lower income households and small scale business entrepreneurs.

ABF, in process, enabled the local community to create self-help groups (SHGs) in partnership with DHAN Foundation. New SHGs were provided training and regular hand holding to gain optimum utilisation of amount borrowed. SHGs enrol the members who contribute an agreed minimum amount of savings every month. The funds saved are then lent out to members based on their internal priorities and demand and according to rules initially established by the group under the guidance of a DHAN Foundation



Sl. No.	Name of CD Block	No. Grampanchayats	No. of Villages
1	Jaleswar	27	257
2	Bhograi	32	340
3	Baliapal	27	239
4	Basta	22	341
5	Baleshwar(Baleshwar Sadar)	27	289
6	Remuna	28	301
7	Nilagiri	25	158
8	Oupada	11	162
9	Khairra	30	368
10	Similia	17	154
11	Soro	22	170
12	Bahanaga	21	174
	<b>Total</b>	<b>289</b>	<b>2953*</b>

More details of demography available at Census India 2011

## Evaluation Objectives and questions

The goal of this external evaluation is a) to measure the intended and unintended impact of SHGs, if any, on individuals and their households and b) to explore and explain the ways in which these impacts arise for SHG members.

Based on the interest expressed by ABF during initial consultation, the evaluation addressed the following questions:

- . To what extent and how have SHGs improved incomes
- . To what extent and how have members developed their financial skills and feel more empowered and knowledgeable about using financial products and services?
- . To what extent and how have SHGs promoted empowerment in the form of expanded social networks and relationships, increased political participation?
- . How have the above changes contributed to improved wellbeing at the household level?

## Scope of services

The ABF-DHAN Foundation project duration is for five years from July 2014 to June 2019. ABF approached Sustainable Square India Private Limited to conduct an End-term review of the project.

Subjective feedbacks and responses from all stakeholders were captured through qualitative tools like Focused Group Discussions, In Depth Interviews and Vignettes. Sustainable Square is also responsible for the data analysis and submission of the findings. This end-line survey applied a quantitative research method, using questionnaires for structured interviews and observation checklists. In addition, provincial statistics were collected.

The scope of Sustainable Square advisory services to ABF are outlined below:

- . Analysing the impact of the initiative against baseline indicators provided by NGO partner
- . Documentation of case studies

### Survey Team and Fieldwork Schedule

The data collection was conducted by 4 members of Sustainable Square over a period of 10 days. All meeting arrangements were made by DHAN Foundation. We attended various discussions and consultations, majorly playing an active role and a passive role when it required observations. The data collection was conducted from 21 Feb 2019 to 06 Mar 2019. The data was further cleaned by the backend team to identify entry errors and human errors, the same were rectified. The data was analysed using various statistical tools and comprehended to be presented in this document.

## About the program

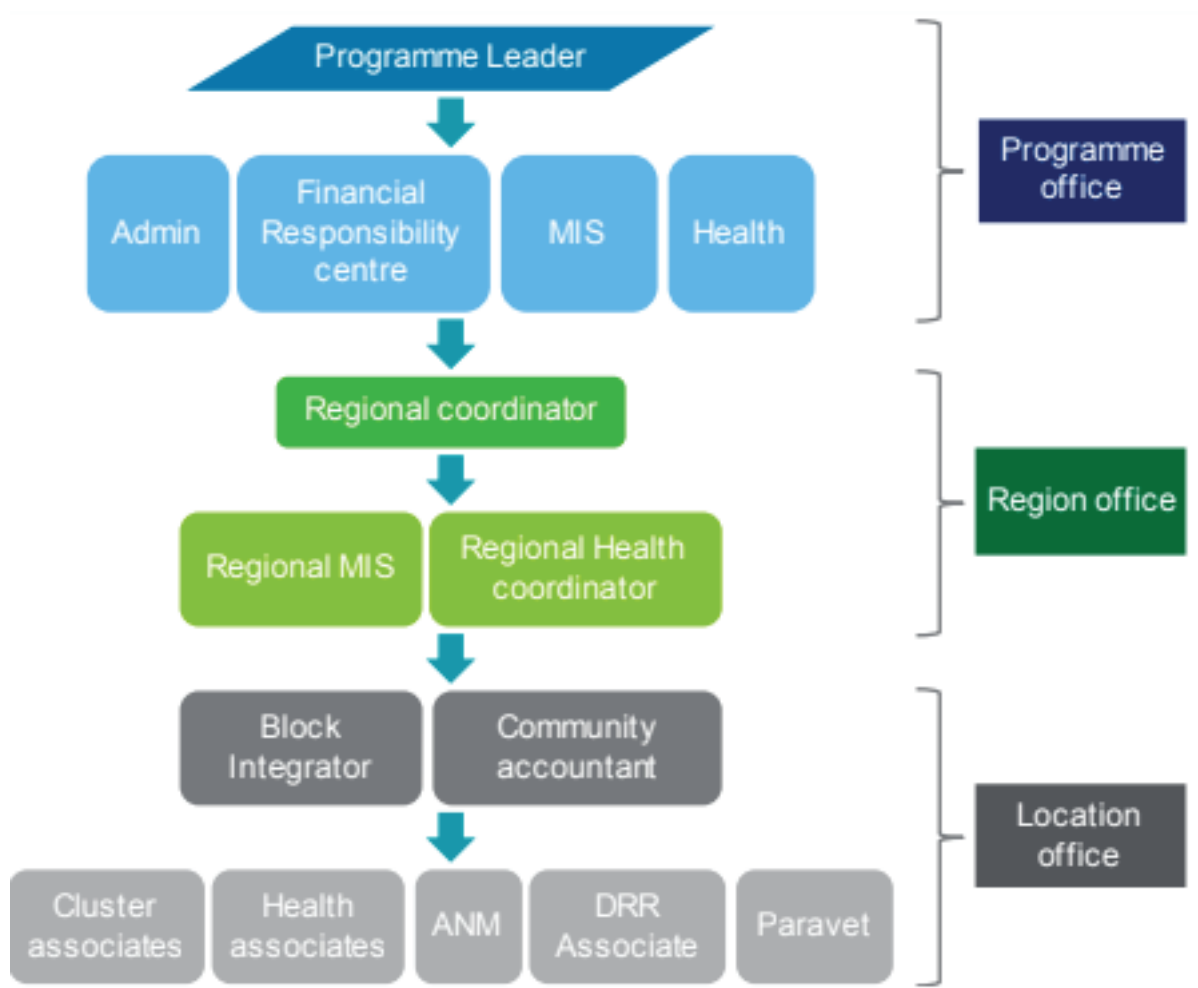
### Grant

The total grant amount committed by ABF for the project is INR 19.30 crores. The year wise budget for the project has been decided at the project planning stage.

<b>Year</b>	<b>Year Original budget</b>
Year 1	3,76,39,221
Year 2	5,11,06,180
Year 3	3,63,93,593
Year 4	3,27,69,610
Year 5	3,51,73,742
Total (in INR)	19,30,82,345

The implementing partner submits an annual project proposal seeking renewal of the grant. The synopsis has details on the progress of the project and utilisation of funds. ABF commissions an annual financial audit of the project post which the annual grant is sanctioned.

### Organogram of DHAN Foundation (Balasore Region)



#### Training of Staff

DHAN Foundation believes in the concept of developing development professionals. The aim is to prepare the professionals as development leaders. The word for new recruitment is spread through advertisements, hire at engineering and social work colleges across India. Once a new recruit has been interviewed, she/he is sent for exposure or orientation visits at well-established project locations of DF. The final interview and induction happens at DF's Madurai office. Capacity building workshops are also regularly organised for the staff.

#### Standard Operating Procedures (SOPs)

Systems at location level: The systems are in place from the SHGs to the regional level. The compliance of activities is ensured through timely checks. DF has its own software 'DHANAM' to record SHG related information. The information is stored at the Finance Resource Centre (FRC) in Madurai.

- Ensuring the group meeting are conducted on a date and in a periodic manner
- Remittance to bank on the day after the group meeting
- Collection of receipts and vouchers (RV) the day after the group meets with all the documents
- Ensuring timely entry of group data
- Ensuring daily back up of system

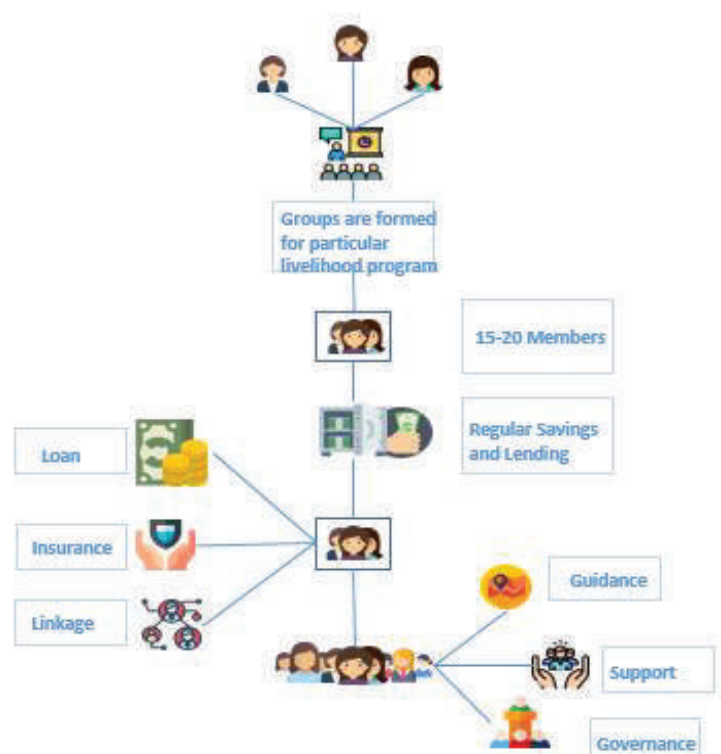
## Implementation model

DHAN Foundation was set up by a group of development professionals with a strong experience in rural livelihoods and community banking. It started with the motive to decrease poor people's dependence on money lenders. DHAN Foundation believes in developing community based institutions to ensure the sustainability of projects and set up clusters and federations in its operational area. It follows an enabling and institution building approach in its interventions. The focus is to build people institutions and improve the sustainability of the interventions

District and State	Block	Project Target (July 2014 –June 2019)
	Balasure Sadar	5,754
	Baliapal	4,221
	Basta	5,014
	Bhograi	3,295
Balasure in Odisha	Jaleshwar	4,290
	Khaira & Oupada	5,212
	Nilgiri	6,346
	Remuna & Bahanaga	4,779
	Simulia	4,174
	Soro	5,315
		<b>48,400</b>

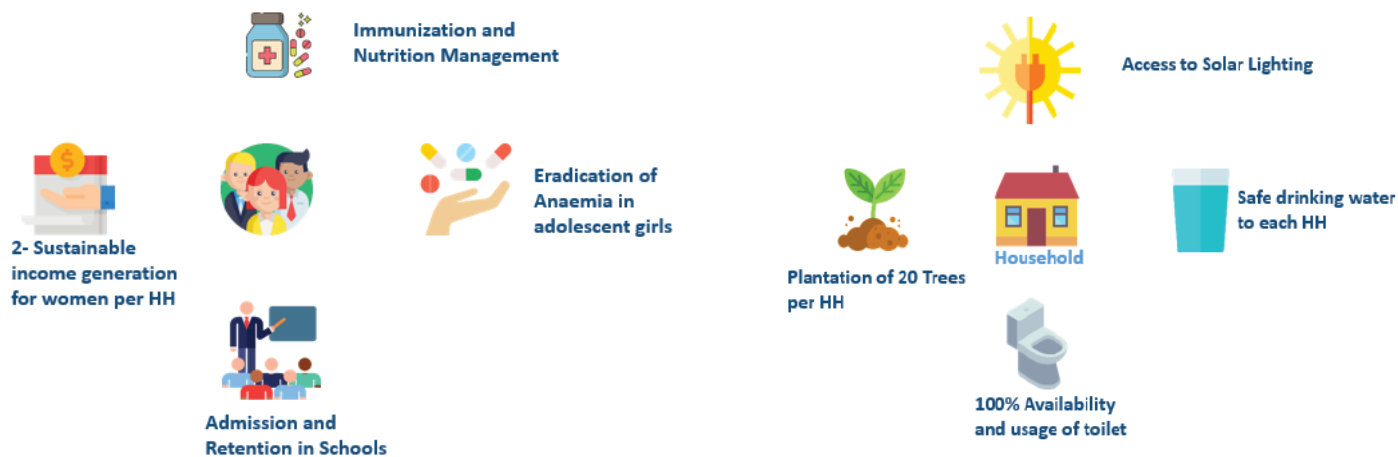
## Program 1: Community Banking Programme

Self Help Groups were formed in the local community. They were provided training and capacity building exercises were conducted to run the SHGs in record keeping, conducting meetings, managing finances-savings, providing loans, collecting dues, securing bank loans and effectively using the money. The objectives of the lending program to increase income, reduce drudgery for women and improve the socio-economic status of the vulnerable community.



## Program 2: Model Village Program

The model village project was started in year 2018. The Model Village Program has been visualized in terms of developmental challenges that aims to enhance overall income of the poor families residing in the study area by improving their quality of life through various means and facilities. The project aimed at improving the quality of life in villages with focus on the following parameters:



- Financial inclusion.
- Functional literacy for all adults.

## Program3: Disaster Risk Reduction

The intervention blocks have been particularly prone to Disasters and has experienced its share of natural disasters. The DHAN Foundation through the ABF project has a goal to reach out to 48,400 poor and vulnerable families and provide improved income security by restoring their livelihoods. An important component of the intervention is disaster risk reduction. Since the DHAN framework for achieving Disaster Risk Reduction is inclusive, participatory and bottom up in nature the research team has adopted the Sendai framework to analyse progress within this component.



## Chapter 2: RESEARCH METHODOLOGY

### Objective

The study should capture a holistic view of the targeted SHG members of the eight different blocks of Balasore, Orissa of where ABF has implemented its CSR projects through DHAN Foundation. It led to see how these initiatives helped the local people in improving their socio-economic standards.

The overall objectives are to examine direct and indirect outcomes, to assess the effectiveness of the complete range of DHAN-ABF's interventions and institutions upon the resources, lives and livelihoods of its target communities

### Our Understanding

This research explored impact pathways by looking at the different stages of outcomes and the processes within them. This study adopted the view that impact does not solely depend on the rationale and trust of local community but rather on a broader set of circumstances and events on which people have no control and have not reasoned about. They could be agricultural production, market prices, livestock management, socio-cultural and economic factors. For SHGs to trigger targeted changes in the life of their members, there were precursors and the study explored them. However, even when all the targeted outcomes were achieved, all changes may not be of a positive nature because the changes could be influenced by other external circumstances. (Management 2017)

#### Women's indicators of empowerment through community lending:

- Ability to save and access loans
- Opportunity to undertake an economic activity
- Mobility – opportunity to visit nearby areas
- Awareness – local issues, Community lending procedures, banking transactions
- Skills for income generation
- Decision making within the household
- Group mobilisation in support of individual clients – action on social issues
- Role in community development activities

### Our Study

The present study is exploratory research, where a researcher examines the idea, income increased due to the community banking intervention. This exploratory research attempted to capture quantitative and qualitative changes happened with the interventions of ABF-Dhan Foundation program.

### Stakeholder Identification

Identifying various stakeholders and SHG members was one of the early stages of our study. The stakeholders were limited to the geography of the project.

- Government Institutions such as Banks, Hospitals, Schools and Veterinaries
- Private Institutions such as banks
- Beneficiaries/SHG members
- Direct: SHG and its members, Model Village residents, DRR Committee members and Healthcare beneficiaries
- Indirect: Local School, Banks, PHC, CHCs, Fire Service Stations, SMEs and others

A total of 400 SHG members was identified, keeping a buffer of 25 SHG members (in-case of missing entry or syntax errors) N=387. The questions asked by us are mentioned in the Development of surveys, questions and interactions section.

## Sample Size determination

The sample size was determined using the Weighted Average method and the amount invested in a particular region. Taking in consideration the below aspects:

· Investments \* Percentage of population \* Participation to drop out (Based on participation )

## Data Collection Tools

The study combined the application of both quantitative and qualitative tools including a questionnaire on different indicators addressed to SHG members and other stakeholders. Qualitative information was collected through Focus Group Discussions (FGDs), Case Studies and Semi-structured interviews to understand the situations that people face, how they use and perceive microfinance. We consulted subject matter experts at various stages of study to get a better understanding of findings for the geography and thematic intervention.

No	Interventions & stakeholders	Aspects addressed	Engagement approach
1)	Community Banking a) Self Help Groups and Federations-Members b) Bank Managers	Capturing the socio-economic impact of the interventions <ul style="list-style-type: none"> <li>. Type of income generating activities</li> <li>. Shift in income across the livelihood</li> <li>. Access to credit and savings culture</li> <li>. Social changes-investments in health, education and housing</li> </ul>	a) Individual Questionnaires with SHGs b) FGDs with SHGs and Federation members c) In-depth interviews with Bank managers, SHG members and Federations senior leadership d) Audio recordings of Case study contents
2)	Disaster Risk Reduction a) DRR Committee and Volunteers b) Local community c) Fire station d) CHCs-Doctors	Reduction a) DRR Committee and Volunteers b) Local community c) Fire station d) CHCs-Doctors Capturing the awareness and capacity of DRR committee to deliver <ul style="list-style-type: none"> <li>. Type of trainings provided</li> <li>. Community trust with the committee</li> <li>. Processes and documentation in running the DRR Committee</li> <li>. Case studies and their stories during Fani Cyclone</li> </ul>	a) FGDs with local community and DRR village committee b) In-depth interviews with Fani Cyclone volunteers and Fire Station Inspector c) Video recordings of demonstrations, school volunteers and management



3)	Model Village-Nilgri a) Local Community b) CHCs-Doctors c) SHG members	Capturing the socio-economic change among the local community . Role of SHGs in income change and alternative livelihood . Outcomes on the documentation proofs for identity, labour and land ownerships . Infrastructure support-construction of road, drinking water pipeline and others	a) Individual Questionnaires with SHGs b) FGDs with SHGs and Federation members c) In-depth interviews with Bank managers, SHG members and Federations senior leadership d) Audio recordings of Case study contents
4)	Health interventions a) Young Mothers club b) Adolescent girls clubs c) School management d) Girl students	Capturing the health change among the young mothers and adolescent girls Institutional delivery and nutritional profile Mental health profile, Anaemic conditions and hygienic changes	a) FGDs with local community b) Survey questionnaires with SHG members

This research study mostly depends on the primary data collected through both structured interview schedule after conducting pre-test and unstructured verbal interview from the sample respondents of the selected villages for the study. However, secondary information regarding the study has also been taken from the implementing officials concerned, including the evaluations conducted on the subject. Please find the link in Annexure to read the questionnaire.

## Development of surveys, questions and interactions

### Finance

- a) Income enhancement
- b) Savings-Household and SHG savings
- c) SHG Loans taken from banks
- d) Local lending rate, SHGs lending rate and Banks lending rate
- e) Agricultural landholding
- f) Income Sources
- g) Expenses occurred

### Lifestyle and well being

- a) Trainings on livestock, kitchen gardening, Health/First Aid
- b) Kitchen gardening vs Nutritional consumption
- c) Change in living conditions and housing
- d) Assets purchased-Mobile, Two Wheelers, Cars, Gold and Others
- e) Role of Disaster Management, Fire Station, Veterinary health, PHC, Agriculture and Bankers

## Tools-Please find them in Annexure

1. Questionnaire
2. Direct Interviews with SHG members
3. Focus Group Discussions
4. In-Depth interviews with key stakeholders-Doctors, Bankers, Agricultural officers and SMEs of SHGs

## Chapter 3 RESEARCH FINDINGS-COMMUNITY BANKING

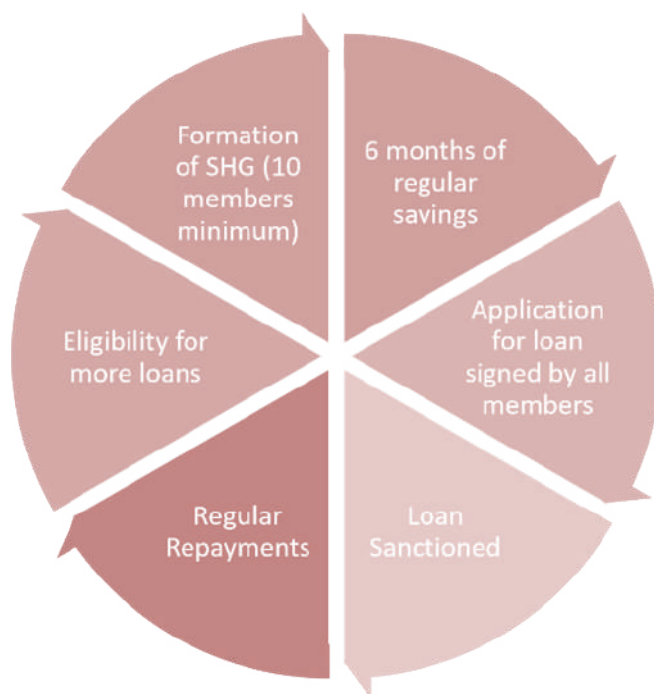
### Banking to increase income

#### Support

DHAN Foundation helps SHGs with financial linkages to banks for support. Sustainable Square held meetings with various banks namely: Syndicate Bank, Federal Bank and Odisha Gramya Bank to understand their relationship with the SHG members.

#### Process

We understood the lending process of the banks. An SHG needs to have a minimum of 10 members to avail services from a bank. Once the SHG is formed DHAN links them to banks. SHG's are only provided loans post 6 months of formation. The loan can only be sanctioned by the bank after approval from all the members on the terms and conditions. The loan amount cannot be more than 5 times of the corpus amount. Our discussion with the bank revealed that there were steady and regular repayments by the SHGs. Other private loans-Gold loans, house loans, two wheeler loans and personal loans issued were for personal use and to purchase jewellery. Timely repayments of all the loans builds trust with the banks to release more loans beyond SHG loans.



#### Loan

Average amount

#### 1st Loan

0.5-0.6 Lakhs

#### 2nd Loan

1 Lakhs - 1.5 Lakhs

#### 3rd Loan

around 3 Lakhs

- Positive Impact on financial literacy
- Ability to make regular repayments
- Positive Impact on Financial Inclusion

## Case Study-Impact of Financial Literacy

### Background

Bhama Mani, prior to DHAN's intervention was practicing agriculture on her 2 acre farm land by paying a lease of INR 3000 per month per acre. The agricultural production was INR 800/quintal. During the non-farming months, she worked as a labourer for 10-20 days monthly and earned INR 150 per day. Her husband works as a labourer cutting marble to earn for the family earning INR 9000 per month

### Solution

Due to DHAN's intervention, Bhama joined a SHG and contributed monthly. She availed a loan of INR5000 from the SHG. With the borrowed money, she was able to lease out 4 acres of land for agriculture and start her dry fish vending business with INR5000 she borrowed from the SHG's Community Banking feature.

She buys dry fish from Valrompur and sells the same at her village for a marginal profit. With the profit earned she has purchased the below list of items to further increase her income.

She has also lent money to her relatives and neighbours. In total she has assets worth INR 22,000.

Assets Built and Income Generated	
2 Cows	10,000
TV	15,000
1- Calf	3,000
2-Goats	9,000
Sale of Goats Milk	1 Litre (45 Per Litre)
Self Consumption of Milk	1 Litre

### Challenges faced by her:

During the Monsoons, it is very difficult for her to preserve dry fish. There have times when she had to throw away the fish as it got rotten and spoilt. Another challenge faced by her is that customers in her village aren't willing to pay higher amounts for the fish and hence there is lower profit. To solve this issue she needs to travel to different villages who are willing to pay a higher price for the fish and in-turn increasing her profit margin.



**want to take more loans to make a safe storage for the dry fish so that I don't incur any financial loss during the monsoon. I need also ensure that the facility is of good quality and strong. – Bhama Mani (Group Name: Maa Laxmi : Group Age: 26 Months)**

- . Positive Impact on financial literacy and knowledge about income generating activities
- Increased assets

## Economic Impact

Most members recall that they improved their economic status because of their SHG membership. This is almost unanimously reported by SHG members who are the proud “homemakers”. Mainly, these members procured assets and livestock which they did not previously have, and accumulate funds. Through inter-lending among SHG members (especially loans) some members increased their liquidity to maintain and improve their micro-enterprises, for instance by being able to add more stock or add stock in the grocery shop frequently.

SHG members made their money work more effectively, by saving it in small amounts and using loans for productive activities and investments. Loans were provided for legitimate reasons and members feel that their repayment is possible through a variety of strategies (e.g. refinancing their loans) and that ultimately the group understands their situation. All of these mechanisms making money work more effectively, the legitimacy and privacy of loans, the sense of belonging and upliftment, the desire not to ask from neighbours and husbands, lead members to work harder when they are in an SHG, compared to before joining an SHG.

Our interaction with the SHG members show that the group transformed members’ attitudes towards not only savings and loans but also towards work. While SHGs remain as a source for cash in need, the members consider the group as a sorority and a motivation to work hard so they repay the loans and save. SHGs a financial tool is arising as

## Financial Empowerment

Financial security and independence made a positive impact on those women who rely on the male family members’ income and have little control over household money and expenses (“homemakers”). For instance, a few members reported that before joining SHGs, they depend on the husband’s mercy for their spending but now they spend for their needs and household needs post the intervention. The reported members had no source of income before joining the

SHG and it was their membership that motivated them to start new businesses and work hard. In some cases, the husband was not supportive before enrolling into SHGs later as women took initiatives, they started earning and manage the family, especially their children’s future.

## Improved Standard of living

### Background

Gulab belongs to a family of 4, where her husband runs a cycle repair shop and earns INR300 every day and both her children study in the government school. She wanted to increase her standard of living but the earnings from the cycle shop wasn’t enough. She wanted to improve and develop the cycle store to gain more profits. The couple knew the demand for cycle repairs and related accessories but were unable to expand due to lack of money.

### Opportunity

She joined an SHG with DHAN’s help and gained a loan of INR10,000 to renovate her house, later she took a 2nd loan of INR25,000 to improve the cycle shop and also purchased a sewing machine for herself.

### Output

With the money invested in the cycle shop, they started getting more income daily, the current income has become INR400-INR500 per day. She also started tailoring and taking business from the locals, meanwhile she also set-up a poultry farm to increase her income further.

## Outcome

There has been a significant improvement in their standard of living due to the increase in income. They bought the below list of assets from their earnings:

Assets purchased	
TV	2,500
Bike	30,000
Stock at Shop	5,000
<b>Total</b>	<b>37,500</b>



**I want to take a loan of INR25,000-INR40,000 to start my tailoring shop- Gulab ( Group Name: Eya Karim, Group Age: 36 Months)**

- Positive Impact on Income
- Positive Impact on skill development
- Positive Impact on standard of living

Financial security was ensured because members have a reliable source of money which has lower interests for borrowing compared to local money lenders and better savings interest rate compared to banks. Indeed, the group gives a reliable source for borrowing, even when the husband provides or not. In a summary, the earnings obtained through income generating activities makes them not only independent in monetary terms but also in enabling them to make household decisions. Now they plan their household budgets with the husbands more often and contribute to household decisions through the loans and savings from their SHG.

Members feel that their SHG memberships taught them how to use the money effectively to create income generating activities, to save and make money work for themselves.

## Case Study-Impact on Entrepreneurs

### Background

Samina was a home based tailor, who would stitch blouses, saree-falls and school bags to generate income for her household. She is a mother of 1 child and her husband works as a daily wage labourer.

Because of her limited income she couldn't set up a shop. This earning wasn't enough to run her family.

### Aspiration

For her tailoring business, she had loyal customers but not many new customers. She believed that having a shop would help her earn more money and attract new customers.

### Opportunity

Due to DHAN's intervention, she was able to take her 1st loan of INR 15,000 AND A 2nd loan of INR20,000. She opened her own shop with the borrowed money and earn a monthly profit of INR15,000. After earning regular profits which paid off the borrowed amount.

Increase in her profit added the below list of assets and income generating activities:

	Cost of Asset	Her contribution
Bolero Car	1,50,000	40,000
Vivo Mobile		8000
LED TV		12,000
Two door Fridge		15,000
Auto Rickshaw	35,000	17500
<b>Total</b>		<b>92500</b>
Income Generation		
		Amount
Tailoring Shop		15,000
Rent from Auto		5,000
Son's Education		(3000)
<b>Total</b>		<b>17,000</b>

- Positive Impact on income
- Positive Impact on Assets
- Positive Impact on children's education
- Positive Impact on income generating activities

## Increased family well being

Women's status has significantly changed because they are now seen as working and earning members of the family. Women are now viewed as hard-working and focused on developing their houses and families.

Women are experiencing appreciation for their participation in SHGs, as they grew financially independent against local money lenders and supporting the family. Male family members used to collaborate in household decision-making prior to joining a savings group, some female members reported increased respect from their husband and a higher degree of joint decision-making in relation to household expenses. For instance, women's ability to access more money and take care of more household needs improved their relationships with their husbands, compared to before when they had to rely on him for all the expenses of the house. Now, on the other hand, women are supporting their husbands when in need.

## Active role in family

### Background

Nirmala Das was a home maker, she never stepped out of the house. Her husband was the sole bread earner in the family, earning an income of INR5,000 per month by working in a Beetle Leaf farm.

### Opportunity

With the help of DHAN Foundation, Nirmala was able to take her first loan of INR10,000, using that money she leased a pond. She started pisciculture. She later took another loan of INR10,000 and conduct the same income generating activity but this time with the help of her husband. The couple together run the fish farming business currently.



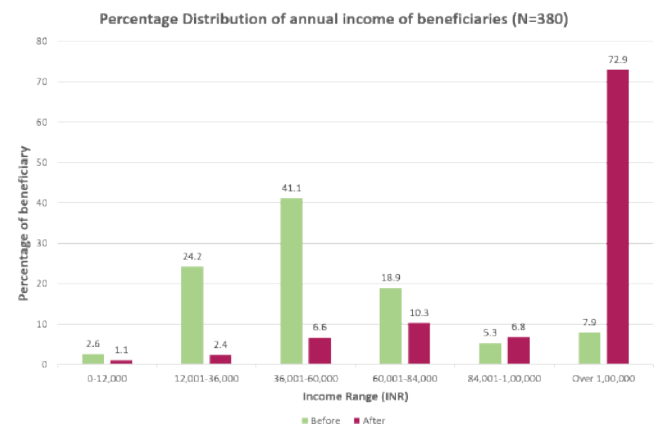
**With the profit from both my businesses, I am able to pay for my son's education. I also purchased a cycle for my husband and son. I am planning to take another loan of INR20,000 to start my floriculture business- Nirmala Das (Group Name:Maa Daratri, Group Age: 32 Months)**

- Positive Impact on role in the family: Change from a passive role to an active role
- Positive Impact on financial knowledge
- Prioritising Education

Community Banking became an important tool for alleviating poverty. The potential is high for reaching and assisting low-income households in meeting their basic financial needs, for protecting against risks, and for developing social and economic empowerment on a sustainable basis. ABF-DHAN operates the community banking program for the poverty reduction. ABF has allocated increasing amounts of funding to Community Banking on this basis.

## Financial Outcomes and Output

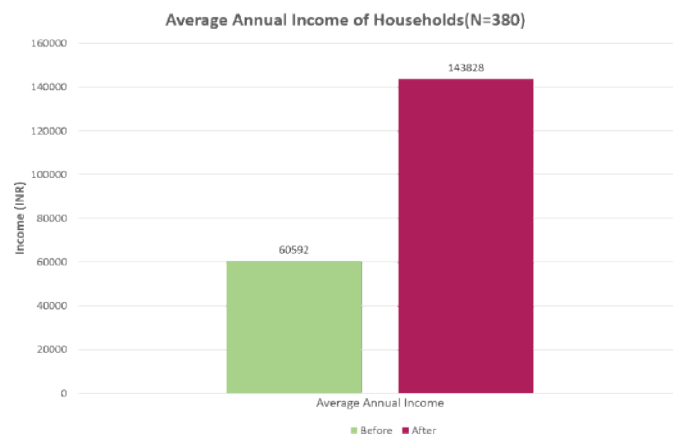
This chapter highlights the major shifts among SHG members in the income, per individual savings and income generating activities. The data comes with the caveat that the produce kept aside for their self-consumption is not considered as income which is called Subsistence Income. The income data presented below are generated through direct sales of their produce.



- There has been a drastic increase in the earnings of SHG members after ABF-DHAN's intervention.
- 72.9 % of SHG members have started earning over a lakh, compared to the previous study through various income generating activities.
- The average annual income of households have increased from the previous INR 60,435/- to INR 1,43,316/-
- The total household annual income of the surveyed SHG members consists of earnings from farming, kitchen gardening, livestock, pisciculture, home based business, labour wages, Non timer forest produce (NTFP), and other source of income. More details of which are provided in the below section.
- There is a significant change in income compared to the previous study majorly due to DHAN's intervention. Most SHG members gained a loan with the help of DHAN, this amount borrowed was invested in various activities: developing their shop, conducting new business and investing in better equipment for previous business. This in-turn helped build infrastructure and support for their income generating activities hence yielding a better output.
- We also found out that the profit made from such activities were re-invested into the business. Further leading to lesser dependence on loans and borrowing.
- There has been a reduction in SHG members earning INR 0 to INR 1 Lakh due to DHAN's intervention which has led to increase in SHG members earning over INR 1 Lakh, SHG members have started undertaking more income generating activities instead on relying on the uncertainties of profit from one income source. They made money by doing business and earning from a primary or a secondary source of income.
- The income shift has been observed due to DHAN's intervention in the form of micro-lending and providing training.

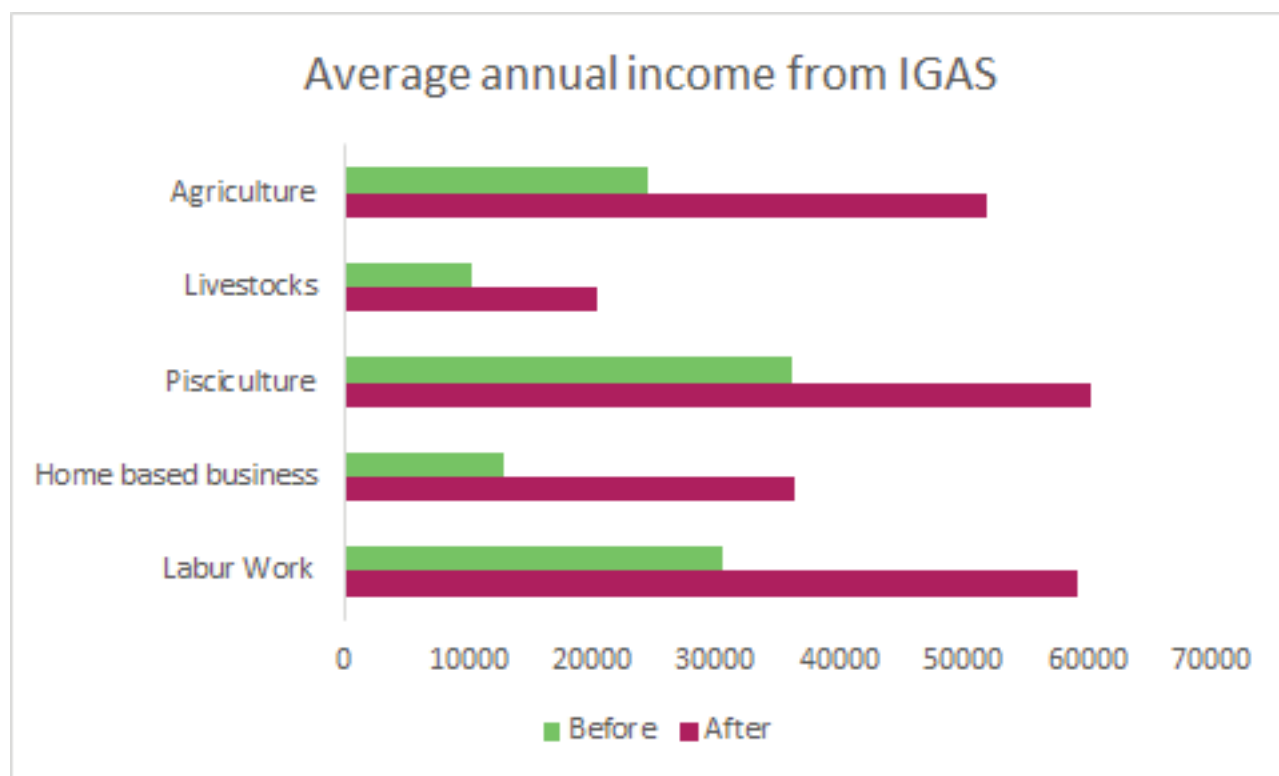
## Average Annual Income

The average annual household income of the respondents has witnessed close to 137% increase with the current average annual income close to INR 1,43,316 as compared to INR 60,435 before the intervention.



## Sources of Income

- The chart above represents the contribution of income from Agriculture, Kitchen Gardening, Livestock, Pisciculture, and Labour to the average annual household income (Selling Agarbathi, Handicraft, Rope Making & Sal leaf collection).
- The chart shows that most of the SHG members earn their income from Pisciculture and Labour Work. We observed that some SHG members earn income from more than one source.
- Agricultural income is not as prominent as the other sources.
- The chart represents, income earned by the husband/other family members which includes income earned from construction labour, small shops, hotel service, Job outside the region, etc.



## Farm based income-Agriculture

- 35.26 % of the HHs earn around the range of INR12,001 to INR 36,000.
- Compared to the previous study conducted there is a significant impact in the income due to agriculture, there has been an income shift from lower levels to the upper levels showing the impact of DHANs intervention in those segments.
- Multi-cropping has become a trend in the region, as they are able to depend on two sources of agricultural income. This leads to less dependence on one crop and ability to be economically stable in case of crop failure. Multi-cropping also is way to use their limited resources to the optimum level.



## Case Study- Impact on self- confidence due to income

### Background

Mamtha Jana is a married woman, who lives with her joint family. She worked as a labourer in her friends farm to earn a living of INR 150, her mother in law would forcibly take her husband's salary and other earnings. Her family had a one acre farm which was used to beetle leaves cultivation and to grow other vegetables for the households' consumption (Consumption of 25 quintal of produce by her family).

### Opportunity

**DHAN Foundation's** intervention made her aware about SHG's and the various serviced offered to and by them. She joined an SHG's and successfully availed a loan of INR 60000. With the amount borrowed she purchased 0.4 Acres of cultivable land for herself and started cultivating vegetables. She started cultivating Brinjal ( Egg Plant) and Beetle leaf to sell at the local market. She also shifted to a rented house with her husband and children.

### Challenges

She faced many issues from her family issues before starting her business, but the SHG supported her and helped her in starting her business. After selling her produce at the local market she was able to profit with her current business. She managed to buy her husband a bi-cycle (INR 4000) and also save INR2,30,000 in her personal account.



**With the help of DHAN Foundation, I was able to solve my family issues and create a source of income for myself. I want to borrow INR20, 000 to buy more land and cultivate Beetle leaf to increase produce and my profit.- Mamtha Jana Group Name: Maa Mangala, Group Size: 42 Months**

- Positive Impact on confidence
- Ability to stand-up for herself
- Positive Impact on Income
- Increase in decision making power

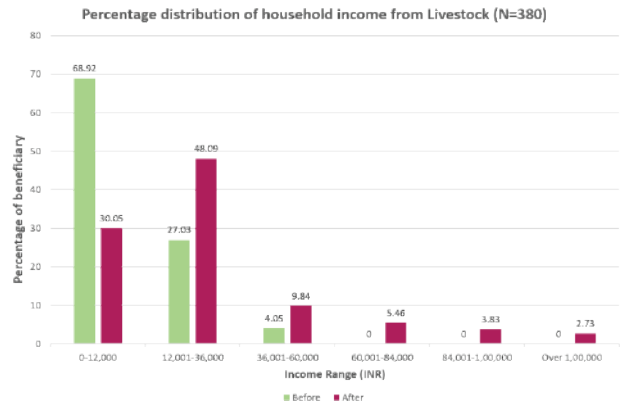
### Average annual income based on assets

- SHG members practice two or more sources of income, vprimary and secondary.
- Primary being mixed-farming and secondary being: Fishing, Livestock and Livestock & Fishing.
- There has been a growth in SHG members conducting 3 income generating activities further leading to an increase in income.

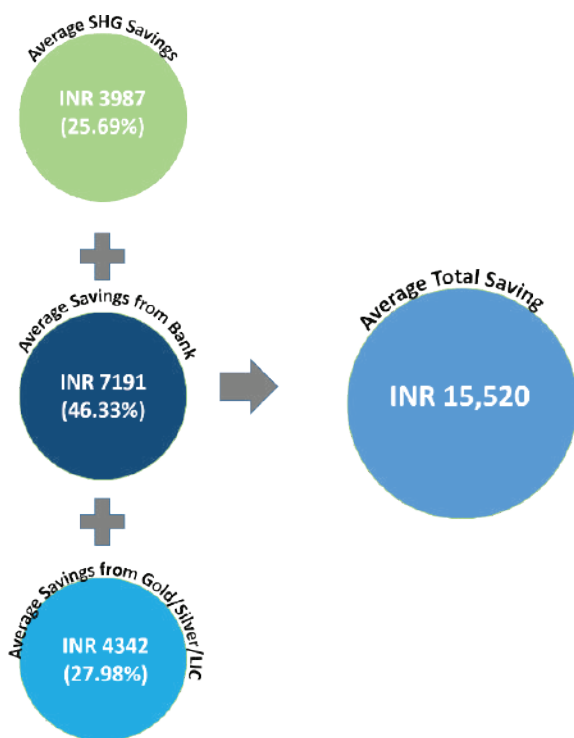


## Farm based-Livestock

- There has been positive dispersion of SHG members towards the higher income generation section due to DHAN's Intervention
- SHG members are undertaking income generating activities with the use of livestock such as milk from cows, milk and meat from goats, eggs and meat from chicken.
- These activities not only generate income but also improve their nutritional intake if consumed.
- Poultry, Goat-rearing and Dairy provide an alternate source of income which is continuous (except during gestation period). The income generated helps the SHG members to take care of their smaller and day to day expenses.



## Savings Pattern



- Saving is currently carried out on a monthly basis by each individual member of a group. The average amount saved per group member of INR 100 appears to be achievable though is based on the lowest common denominator and members are encouraged to reach for stretch savings amounts of INR150 as already being achieved in some groups.
- Due to DHANs intervention, they have saved more and invest the money better. They planned better for the future for business and personal expenses.
- SHG members borrowed amount through micro lending at a significantly lower rate.

## Chapter 4 NON-BANKING INTERVENTIONS

### Health Initiatives and Outcomes

#### Anaemia free young girls

The program began with the identification of low haemoglobin count among the adolescent young girls' population of Balasore. The Dhan took the Health initiative to address the issues with the help of local PHS's & CHC's. The Dhan foundation intervened and connected the school and adolescents girls group with the local PHC's for the medication and consultation with the help of health coordinator and anganwadi workers of the respective villages. The intervention was conducted through health check-ups at the school and at the village.

After understanding the issue DHAN connected the school to the local Primary Health Centre (PHC) for diagnosis and medication. This made the students aware of the health and nutrition issue prevalent in the region and how to take preventive and curative measures to reduce the effect of the same. The PHC provided the students and the school with iron supplements to reduce the prevalence of anaemia among the students and the community.

- Impact on awareness about health issues
- Impact on illness amongst adolescent girls
- Impact on confidence and performance in school

#### Healthy well-being

##### Background

FGD was arranged among SS and, health co-ordinator and adolescent girls from Balasore, Sadar Block. The discussions uncovered the consumption of iron supplements have resulted in health improvements due to DHAN's intervention in the geography. The girls shared that they were experiencing frequent minor health issues such as headaches, they were unable to concentrate well which would be mainly due to low haemoglobin levels.

##### Solution

With DHAN's interventions the young girls got a platform to discuss health issues amongst other children and with Health Coordinators which are uncomfortable discussing at school or home. DHAN gave them the platform to showcase their talents, bond each others and bring a culture and sorority during the monthly meetings and create awareness about predominant health issues in the region.

According to the CHC at the Soro Block, they have reported the following changes.

DHAN Foundation arranged a Focus Group Discussion (FGD) with adolescent teenage girls from Sonari School in Soro-Block. The discussion was held between the Sustainable Square Team and 15 girls studying in the school. During the discussion the students shared their experience interacting with the DHAN at a school level. They reported till now around 22,400 girls are benefited through the health initiative program. Dhan foundation has formed 642 adolescents girls group. They operate at the block level. In each block there are one block integrated, one health associate and 2-3 peer trainers.

Apart from the students, the parents were also made aware of health and nutritional issues among adolescent girls in the region. They were also informed about measures to increase the nutrition value of their children's dietary requirements at a household level.

After taking the medication, following proper diets and consuming nutritious food there was a significant reduction in prevalence of anaemia and an increase in the presence of haemoglobin. The students also mentioned that they feel healthier and more confident, which in-turn allows them to perform better in schools

- Positive Impact on health awareness within community
- Platform to raise concerns about health issues
- Positive Impact on haemoglobin levels

## antenatal and postnatal care-Mothers Club

### Institutional Delivery

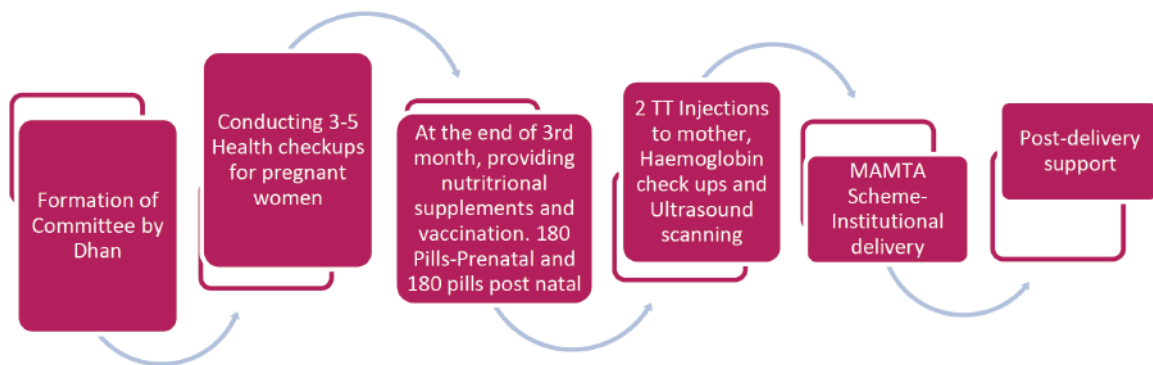
DHAN Foundation as a catalyst helped to form a Mothers Club under its health interventions. This club created awareness about antenatal, postnatal and infant care in each village for the healthy childbirth and post birth care..

#### Background

Villagers in the project geography have a high tendency of infant birth at households instead of institution.

#### Opportunity

DHAN Foundation identified the health challenges such as nutritional deficits among pregnant women especially iron, haemoglobin count and institutional deliveries. The new born and mother would have better care and medication at an institution so the foundation had set-up a Mothers Club. It became a platform to encourage institutional births and spread awareness about nutritional requirements, medicinal requirement and critical hour care. The club members conducted door-to-door campaigns, sensitised the family, debunking myths against testing, institutional delivery and consuming nutritional supplements, collaborating with PHC, Anganwadi and ASHA workers.



The club also helped the women discuss critical issues in their daily lives and create solutions for better delivery at institutions.

DHAN through its Health Coordinator, Anganwaadi Staff and PHC enabled women to deliver at institutions. This in-turn reduced the risk of infant deaths and higher mortality rate in the region.

#### Outcome of Mothers Club Initiative



- Positive Impact on awareness about maternity: pre-natal and post-natal issues
- Positive Impact on institutional child birth
- Positive Impact on mortality in the region

### **Future expectations and role of the mothers' club**

- 1) They are keen to pass on the knowledge about the process, benefits and institutional support around them
- 2) They discuss, check and monitor the healthy weight of mother and infant/new born babies
- 3) There is a collective leadership among the mothers' club who engage any difficult conversations with families for and on behalf of new pregnant mothers
- 4) As the mothers' club have had a few batches the trust with the community and the leadership reflects a discipline and confidence to achieve the goals

## **Model Village Program**

### **Village: Ambajahar – Nilgiri Block**

During our visit, with the help of Dhan Foundation and their local health co-ordinator, we reviewed the interventions in the model village – Ambajahar.

#### **Background**

Ambajahar village falls under reserve forest. There were 35 households in the village running a primary school with anganwadi worker. PHC center is located at Sajanghar, which is 6 – 7 kms away. There is a muddy terrain road for 3-4 kms to reach the village. The major income source for the villagers is labour work. The secondary source of income is agriculture, stone cutting, poultry, goat rearing, cow rearing, non-timber livelihood and honeybee collection. The rainwater was the only water source available for them. There are two ponds' in the village, where the entire village used to fetch water from it. Animals also uses the same pond for drinking..

#### **After the Intervention**

Three SHG's were formed with 37 members having individual bank accounts with the help of Dhan foundation. All the three SHG's have unique practice of deposit of INR 12 per month under PMSBY. The villagers got a regular income source with the help of SHGs'. They had started new livelihood activities such as poultry, goat rearing, cow rearing etc. Members of the SHGs' are visiting bank regularly for transactions like deposit and withdraw.

#### **Key activities**

- Dhan foundation and local committee in collaboration constructed road and bore well.
- Each household has constructed a separate toilet for them.
- 43% of the households who applied have secured the gas connection.
- 12 households registered their land and received patta.
- Now the villagers can get the government labour card – Odisha Building & Other Construction Workers' Welfare Board.
- **The Dhan foundation is supporting the villagers by providing Ante-natal & Maternal health coordinator.**
- **The village women got aware about the institutional delivery and making use of CHC nearby.**



## Disaster Risk Reduction

Dhan Foundation is implementing the Disaster Risk Reduction (DRR) programme have DRR volunteers who work in rescue mission, shifting people to the shelters, in distributing food and relief material to the people, clearing the tree log on the road. The plans would focus on the disaster risk prevention and early recovery through community-based preparedness and response plans, skill development for construction of hazard-resistant housing and enhanced access to information as per the need of the community.

Block	Numbers
Total number of DRR committee member in Balasore district	5724
Trained DRR committee members	3806
Number of DRR committees are in all the blocks	140
Active members of DRR(readily available)	2591
No. of villages trained at the block level	206

The Dhan Foundation hosted a Focused group discussion with village DRR committee members & DRR team members of Nilamani Mahavidhyalay School and demonstration session at Sonari high school with DRR committee member to understand about it.

## **Nilamani Mahavidhalya School:**

### **Program officer: Gaurang Panda Dutta**

The School has DRR activities and provide training on first aid and basic rescue training. Around 100 volunteers including 25 girls has been trained. Training also provided for,

- NSS 4 units in which three units were boys and one unit of girls.
- Scouts 2 units.
- Youth Red Cross – 150 volunteers. They involve Dhan to provide the training to the volunteers. They provide 10-12 trainings program every year to train the local people. In the last three years they had provided the training to 1000 people.

### **Trainer Rakesh Nayak:**

He has great experience in emergency rescuing, he uses locally available material to make stretches. He has trained the local people on emergency training.

### **Trainer Prabhat:**

He has been involved with Dhan foundation for past 5 years. He is provided trainings on techniques of rescue, life jacket in water & CPR(Cardio Pulmonary Resuscitation) and how to handle types of disaster

### **Trainer Rajat Parida:**

He has been rescued many people including old people and domestic animals. He trained people in Madurai and Cuddalore in Tamilnadu about 50-60 people on first aid and search & rescue training.

## **FGD**

- The local committee members are confident to face any disaster. • Each local shelter conducts mock drill, once in 3-6 months, in the last 2 years they conducted 5 drills. However they are scheduled and taken for trainings and demonstrations in colleges and schools • Each DRR committee conduct monthly meetings. In every meeting they discuss, any upcoming potential disasters, available volunteers-trained and not trained, shelter and availability of relief support.
- They keep tracks of number of people in the village.

## **Demonstration:**

At Sonari High School, we had a chance to observe the DRR techniques and demonstration.

The DRR technique as follows:

- Rescue crawl
- Three hand seat
- Fireman Lift • Pick-a-back
- Towed Rescue
- Two hand Seat
- Chair Knot
- Running thumb knot
- Fore-hand up

**All the above mention technique is used at help any victim of accident, fire accident or any disaster.**

## **Fani Cyclone**

Severe cyclonic storm Fani made landfall on 03 May in Odisha. Fani made landfall early in the morning in Puri, wreaking havoc as it barrelled through 18 districts of Odisha and Andhra Pradesh, packing wind speeds of 175-185kmph, gusting up to 205kmph. The natural disaster, which claimed over 40 lives, has caused huge losses to around 8,000 paan farmers across Odisha's Jagatsinghpur, Puri, Balasore and Bhadrak districts. More than a million people were evacuated into 9,000 shelters in a span of 24 hours, from nine districts including Puri, Ganjam, Kendrapara, Jagatsinghpur, Cuttack, Jajpur, Khurda, Bhadrak and Balasore. More than 10,000 volunteers, 2,000 emergency workers, 100,000 officials, and youth clubs worked hand-in-hand with government officials in evacuation operations.

Though there were lives lost, the reports were suggesting that a lot of them happened due to lack of awareness and access to immediate medical support. However it is a commendable effort in evacuation of a million people winning appreciations across the sector experts. Mami Mizutori, Head of the UN Office for Disaster Risk Reduction, said, "India's zero casualty approach to managing extreme weather events is a major contribution to the implementation of the Sendai Framework (for disaster risk reduction) and the reduction of loss of life from such events."

## **Dhan Foundation-Fani Cyclone**

DRR team has spent more than 72 hours(2 nights and 1 days) in the entire gamut of Fani Cyclone operations. The activities are discussed in the following three sections. The mock drill training with fire department ,revival of cyclone shelters ,revival of Committees and volunteers ,college level training were extremely useful for relief and road clearance, supporting the volunteers and TOT. The application of locally available material like plastic bottles during flood, improvised stretchers were used for moving casualties . Young students came forward to help people as a result of college and school level trainings.

Key aspects of successfully leading FANI cyclone of DRR team begins with the following capacity building but not limited to the below.

- Identification of vulnerable villages
- DRR Committee formation and training the community
- Volunteers and TOT promotion
- Training with the fire department
- College level and school level training
- SHG Members involvement
- Rescue and relief material development for disaster risk reduction

Though the damage for the entire Fani Cyclone was estimated around 11,946 Crore rupees in Odisha as per the government agencies and according to the Dhan team, the cost of damage in Balasore would be approximately 1Crore rupees. The damages are mainly due to heavy winds damaging ceilings of houses, structural damages in kucha houses, paddy cultivation in Rabi season was affected and fishermen was heavily affected as their boats were damaged and went inside the sea.

## **Before the cyclone-Early warning, shelter management and relief**

The cyclone had major impact in Puri, Bhuvaneswar and other locations beyond the project area-Balasore. The focus was to help the government on early warning and preparedness across the coastal blocks of Balasore, Remuna, Baliapal and Borai. The wind speed was higher in these regions, around 140km/hr but subsided as it goes interior. The rainfall was intense but luckily there was no flooding as the ponds, lakes and water bodies were having lower quantity of water.



DRR committee in the project blocks and coastal villages were on ground and kept aware about prioritising and planning the evacuation of people in inaccessible location, elderly, disabled, children, livestock and others, their potential consequences on weak housing condition-pucca and kucha house, inflow of sea water especially during high tide, need to go to elevated locations and safer places such as shelter/relief center.

### **Distribution of Relief material**

The shelters were made, provided with relief materials-food, water, beddings, sanitation and hygiene supplies, first-aid kits and medicines. Though some of the above were provided in support with the government agencies-rice and pulses and others, Dhan Foundation has provided First Aid Kits and sanitation and medical supplies. The committee team members organised them to cook food, procuring supplies and relief materials, announcement teams and members for rescue.

### **During Cyclone-Rescue, Road clearance and shifting to shelters**

The focus here was primarily on shelter management as the preparedness was high. The need was providing a continual supply of food, water and relief material. There were no major distress calls to our rescue teams in related to rescue during the cyclone. There is a rescue operation case study where an elderly lady in Jaleshwar block was reluctant to leave her house and come to shelter. The lady was well informed about the potential impact of come despite the continual requests with DRR team and family. She was transported to the shelter only during the cyclone. In Bhograi one person was saved by DRR Associate providing CPR technology . In Basta, one person was rescued on road accident . Volunteers helped people during Fani.

### **Post Cyclone-Rescue, relief and rehabilitation**

As there were numerous tree falls, the roads have to be cleared so the DRR team was actively involved in cutting and removing the fallen trees. They were done in support of the locals as there was shortage in workforce, cutting saws, manuals axes and saws.

Government has provided Rs 2000 per affected family and 5Kgs in less cyclone affected districts such as Balasore but in the major affected areas such as Puri they were given for Rs 2000 and 50Kgs of rice. The electricity was restored in 3-5 days. The major challenges were political interferences and the of less volunteers (due to seasonal labour migration) and resources-cutting saws, supplies of relief material and infrastructure support such as number of shelters. DRR committee members braced their first encounter with a proactive approach and gracefully delivering critical elements of DRR and becoming confident to deliver in the upcoming times.



## Federation and SHGs Leadership Engagement

The leadership model adopted among the women is sorority, led by knowledge, experience in conducting SHG operations and reaching out to authorities for support and resolving issues. Each group starts their every meeting with a prayer. Every member considers their group member as sister. As the group loans money to the member individually, later the federation provide moral support to resolve larger social issues and domestic issues-alcoholic addiction and community issues-construction of road and providing water pipe connections. Everyone comes together to solve any problem as a group as well as individually to offer support for the members. The Dhan foundation introduced the practices of holding each other as a group and adopting cultural practices such prayers and sorority. Federation and the leaders of SHGs' focus on their saving patterns, how they conduct monthly meeting and manage group livelihood activities. They keep a track of the training records of their SHG group. Every member gets chance to visit banks and other government institutions. The leaders captures the members opinion and suggestion for any activity, conduct their monthly meeting on every month. The opinions and suggestions are mostly taken informally and they are put on records briefly . The leaders pursue the bank for all the group loan process. The group in turn lends the bank loaned money as an internal loan to the members of the group. The group prioritises and decides democratically to help the needy SHG members in the group and mentor them to improve their livelihood.

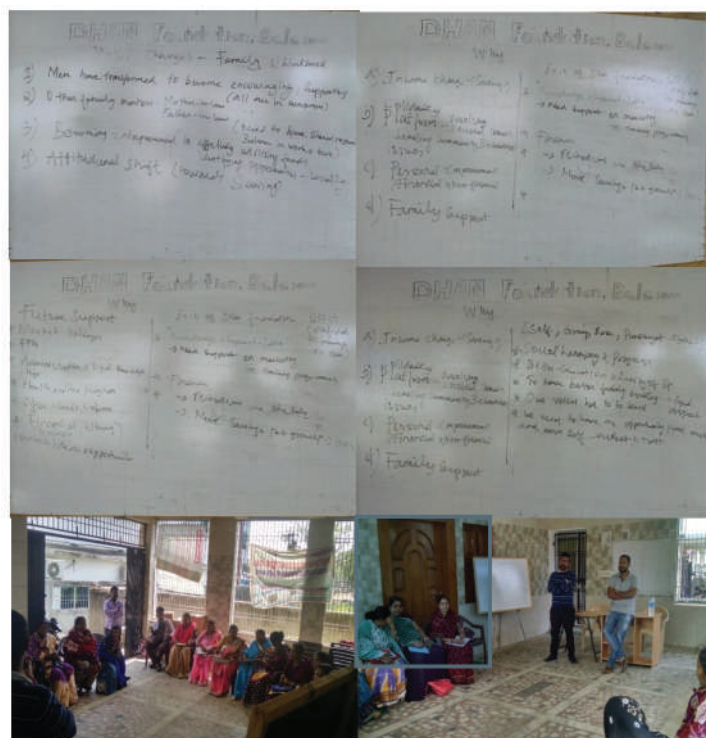
### Major Challenges:

#### Initial family support

Initially while starting a livelihood or income generating activity, SHG's members lack support from the family. Some of the family members deny them to participate into the SHG. They were instructed to be in house and do their household works. As the members started to earn and support the family financially, then the mindset of the family member changes and they started to support the members.

#### Forming a group

The leader of the group encounters challenges in mobilizing members to form a group. They need to convince the local women and their family members to enroll in a SHG. The ability to continually hold the trust of members till the members achieve.



## Repayment

Sometimes the repayment is challenges for some members, due to variability in their personal expenses. If any member fails to repay pay on time, other members joins together and contribute the share.

## Financial literacy awareness

The Leader's must make sure that all the member in the group are aware about the financial literacy knowledge. The leader should be taking the responsibility of knowledge transfer among the group.

## Engaging the group

The members of the group must attend monthly meeting without fail. Every member visit bank for the group transaction related work. Sometimes two groups joined together to celebrate the festival.

## Major Changes:

- Becoming productive, earning and supporting the family and group earning opportunities
- Obtaining respect and recognition from the bank and other institution
- Closed the liquor shop (6 shops) with the help of Gram panchayat and police support.
- Gaining access and knowledge about the banking financial services and agriculture
- Becoming independent and confident
- Leading community and behavioural changes
- Men have transformed to become encouraging and supporting
- Becoming entrepreneur
- Attitude shift towards the saving.

## Best Practices adopted by the Federation:

**Behavioural change :** SHG members started contributing to the family through the saving from the livelihood activities. Now the members' family regularly having three meals per day. They became financially strong and improved their living conditions. There is a behavioural change in the husband of the SHG members, as they started supporting the SHG activities, bringing the member to meetings, repaying on time and encouraging to seek ideas and opportunities for improving livelihood.

• **Better education and quality of life:** After the intervention the SHG members can afford their children's education, especially taking them to do higher education-school and graduation. As they are transacting frequently with the bank, aware about the loans and avail personal loans, jewel loans and loans through govt scheme so they utilize the money on livelihood activities, house renovation, etc.

• **Earning respect and trust:** As the SHG members started earning and supporting the family, there is increase in the bonding between family members and SHG members. They are being more valued than before the intervention. We established our self-identity, earned self-respect and trust.

· Training and capacity building upon Banking activities-loan process, healthcare awareness and camps, payment collection, managing defaults, insurance and documentation

· Having a family culture in leading the SHGs in terms of process, discipline, punctuality and conducting activities ·

Each block integrator interacts with the SHGs' twice in a month and will assist and guide them.

· Letting individual voice to be heard completely · Ensuring transparency in Minutes Of Meeting across all the members and record keeping

## Chapter 5 KEY OBSERVATIONS AND RECOMMENDATIONS

### Observation: On the right direction and on track

The philosophy of community banking and the culture of Dhan Foundation are well transformed as discipline, knowledge and performance of SHGs

The income change witnessed and evolution from handholding the SHGs to Federations seems a natural progress to become self-sustainable

### Recommendations: Scalability and Exit moments

The enormous community trust upon the project and continual successes of increasing access to bank credit are the key strengths so should expand it to further vulnerable community

There are a few minor challenges in terms of formalising the remote living communities. They need to be supported beyond giving money as they need to be educated or offered alternative income generating activities if needed.

### Observation: Monitoring and Evaluation for Dhan and SHGs

There is a need for digital data format mainly the income for SHG members beyond the lending money data. There is a technical challenge to capture income, expenses and livelihood and there is a resource constraint primarily to keep a track of the data at a group level. There needs to be a formal and official book keeping on the changes happening across the model village, health initiatives and DRR.

### Recommendation: Keeping a tab on the data

There should be an exclusive resource identified to constantly keep a track on the lending and income data on SHG level. Looking at the BAIF NGOs SHG maturity in data keeping is an example to keep data both in books and in digital format however meticulous it is. This is not only critical for the immediate knowledge of understanding outcomes in ground level data but also in enhancing due diligence on the group and federation level.

### Observation: Missing partnerships

There were a few partnership institutions in the project such as Kalanjiam, local grameen bank, training institutions. There is a need for market linkages, scrapping the middle men need advanced training towards managing Federations, SHGs capacity building partnerships on computers-Ms Office, accounting and book keeping, leadership training, agricultural marketing, institutional engagements, upcoming schemes and opportunities. They would need to have further support from Dhan on a block level basis, a block integrator to manage and report. They should enable the farmer or the community to have a collective bargaining power from seed to sale.

### Recommendation: Foster market linkages, relationships for SHGs and Federations

SHGs and Federations need to have constant collaboration with agencies like Farmer Producer Groups/FPOs, NABARD, KVK, other training programs and make them to avail knowledge and resources at the best. SIDBI has launched Rs300 Crore for Livelihood bonds and such opportunities must be capitalised and bringing in strong financial discipline. Dhan informed us that in 5 years, Primary Producer Groups (PPG) and Producer Company and promote required institutions to provide all the services from seed to sale and other services. Such extended initiatives are crucial to strengthen the community banking's sustainability of income and asset management.

## Observation: Natural farming versus premium sale

There were organic farming and breeding of country chicken, country cow and live stock. There are mixed observations here that hybrid rice is cultivated for better production and revenue but some locations have native variety of rice. The sale price of organic /farm bred country chicken or organic milk were sold at a premium price by a few farmers. On the other hand in Nilgri, there was a failed attempt in breeding leghorn chicken because 30 to 40% died during transit and another 40% died while raising. However the country chicken were well bred and raised in Nilgri by a family.

## Recommendation: Develop Sustainable Farming

There needs a strong market linkage for the organic produce and native breed . In a village at Soro, they were selling native cow's A2 milk at a premium price 3 times the price of normal milk. On the other hand, there needs to be seed bank for native breeds of rice and other produce.

## Observation: No one type model IGAs

There is one type of universal model for income generation activities among the women. They vary as per their family conditions, geography, access to market and other socio-economic factors. Beyond financial inclusion and financial literacy the success of income generation activities are organic and women graciously embrace the opportunities to create assets and income.

## Recommendation: Customised and multi-pronged IGAs

Different varieties of income generating activities and models are adopted and further models if possible must be developed. SHG members continue working on pisciculture-pond fishing and prawn farming, goat rearing, sal leaf collection, agarbathi selling, poultry, tailoring and others but there could be a situation where SHG members from same group or a different group would compete against each other to each other's income. The needs and market demands in and around Balasore has ample of opportunities in diverse areas-agriculture, pisciculture, livestock and tourism. With the right local knowledge both Dhan Foundation and SHG members can identify further IGAs to expand their livelihood

## Observation: Capacity Building and Exit Strategy

SHGs and Federations are getting prepared for the exit of Dhan Foundation. They have understood the process behind financial transactions and their role but to scale up their abilities to drive further IGAs they need further capacity. They have the confidence and established communication channels across the political and government institutions

## Recommendation: Stakeholder consultation, ensuring capacity and resources and exiting

SHGs and Federation members need advanced training on computers-Ms Office, accounting and book keeping, institutional engagement, upcoming schemes and opportunities. Dhan Foundation as an institution should hand hold them for a couple of years to place right people, processes and resources.

- Consult stakeholders and involve them in the process of handover, capacity building, achieving financial sustainability and upholding values
- Conduct a transition that ensures the values what Dhan foundation created such as the democracy, fairness, trustworthy and knowledge support

· Prepare a checklist of scoring in achieving the following: best practices document( in Odiya, Hindi and English)on community banking, guidelines documents, Monitoring and Evaluation plan, training modules and capacity building to ensure knowledge transfer in terms of documentations, record keeping and digitally managing them. · Strategically dedicate resources-block integrators, trainers, roadmap- activities to conduct in monthly, quarterly and annual basis, complying, conducting and reporting the performance · Conduct an evaluation of the above in 3-4 rounds and prepare for a gradual and continual improvement of the program

## Chapter 6 ANNEXURES-1

### Details required from the sample study for our livelihood program

Axis Bank Foundation (ABF) is the Corporate Social Responsibility (CSR) arm of Axis Bank. Registered as a Public Trust in 2006, ABF has reached out to close to a million beneficiaries till date. The Foundation works with the vision to become one of the most valued corporate foundations in the country contributing meaningfully to create factors responsible for sustainable livelihoods by adopting best practices in project management. ABF is guided by certain principles in its endeavour to create sustainable livelihood opportunities, including supporting projects that are aligned with the developmental challenges faced by the country. In this context, the Foundation partnered with Development for Humane Action (DHAN) Foundation in July 2014 to conduct disaster preparedness activities and restoration of livelihoods through community based institutions in Odisha.

**Table 1**

SHG members in the corresponding income range								
Income range	Baseline Data			After intervention			Change in average annual income	
	No	Share (%)	Average Income	No	Share (%)	Average Income	No	Share (%)
0-12,000	17	4.39	4429	11	2.84	3254	-6	-4426.16
12,001- 36,000	92	23.77	29559	9	2.33	27205	-83	-29556.67
36,001-60,000	156	40.31	47859	25	6.46	49257	-131	-47852.54
60,001-84,000	72	18.60	70453	39	10.08	72767	-33	-70442.92
84,001-100,000	20	5.17	91030	26	6.72	92852	6	-91023.28
Over 100,000-	30	7.75	207590	277	71.58	169925	247	-207518.42
Total	387	100		387	100		-	

**Table 2**

Average income per SHG member before the intervention	60435
Average income per SHG member after the intervention	143316
Increase In average Income	82881
Increase In Average Income (In %)	137%

Table 3

SHG members in the corresponding income range*								
Income range	Baseline data			After intervention			Change in average annual income	
	No	Share (%)	Average Income	No	Share (%)	Average Income	No	Share (%)
0-12,000	0	0	0	0	0	0	0	-
12,001-36,000	201	50.25	31910	35	8.75	27007	-166	-41.5
36,001-60,000	192	48	42870	81	20.25	50066	-111	-27.75
60,001-84,000	7	1.75	70714	112	28	71620	105	26.25
84,001-100,000	0	0	0	41	10.25	92986	41	10.25
Over 100,000	0	0	0	131	32.75	139482	131	32.75
<b>Total</b>	<b>400</b>	<b>100</b>	<b>37850</b>	<b>400</b>	<b>100</b>	<b>87767</b>	<b>0</b>	<b>0</b>

\*Data as per NGO records is available only for the sample covered during the study by Deloitte team, implementing partner has initiated collation of the port-folio level data

Table 4

Total No. of SHG members till the cutoff date of Mar-16	21,018
Average income per SHG member before the Intervention (INR)	37,850
Average income per SHG member after the intervention (INR)**	-
Increase in average income (INR)	-
Increase in Average income (in %)	-

\*\*Implementing partner has initiated collation of the port-folio level data

Table 5

Sample SHG members in the corresponding interventions***								
Income range	Baseline Data			After intervention			Increase in average annual income	
	No	%	Average Income	No	%	Average Income	Amount	%
Intervention 1-Agriculture	264	68.22	24597.96	345	89.1472 8682	51855. 77	27257.8 0	111%
Intervention 2- Livestock	84	21.71	10260.13	249	64.3410 8527	20496. 56	10236.4 3	100%
Intervention 3- Pisciculture	16	4.13	36150.00	39	10.0775 1938	60283. 33	24133.3 3	67%
<b>Total</b>	<b>387</b>	<b>100</b>		<b>387</b>	<b>100</b>			

#### Before-after Data of Sample SHG members

Table 6

S. No	Name of the Person	Type of Intervention	Baseline Income	Current Income	Increase in Income	
					Amount	%
1	Aahalyarni	Farming & Poultry	38500	160550	122050	317%
2	Aparna Ghadri	Farming & Livestock-Goat	48000	141950	93950	196%
3	Basanti Moarty	Farming	58000	183450	125450	216%
4	Daulati Malik	Farming & Livestock-Cow and goat	41950	94500	52550	125%
5	Dulhari Hembram	Farming & Livestock-Goat	72460	128300	55840	77%
6	Gauravi Muhakud	Farming & Sal leaf making	32905	69750	36845	112%
7	Hari Mukhi	Livestock-Goat	36000	78000	42000	117%
8	Jamana Baskey	Farming & Livestock-Cow and goat	63400	117400	54000	85%
9	Kabita Mukhi	Livestock-Goat	40000	70000	30000	75%
10	Mitarani Sahoo	Farming	60200	105000	44800	74%

S. No.	Name of the Person	Type of Intervention	Baseline Income	Current Income	Increase in Income	
					Amount	%
11	Parbati Malik	Farming & Livestock-Cow	28500	85800	57300	201%
12	Pienta Hembram	Farming	58700	128600	69900	119%
13	Piya Ghadei	Farming	36000	107000	71000	197%
14	Pramila Hansala	Farming & Sal leaf making	24500	75000	50500	206%
15	Pramila Mukhi	Others	0	0	0	0%
16	parbati Jena	Vegetable Farming	32000	139000	107000	334%
17	Rashmita Singh	Farming	57557	191250	133693	232%
18	Rebati Paul	Vegetable Farming	87200	121250	34050	39%
19	Susama Barik	Farming & Petty shop	60300	131150	70850	117%
20	Rebatimani Sahoo	Vegetable Farming	85000	173750	88750	104%
21	Rita Murmu	Farming	37600	67200	29600	79%
22	Sabita Jena	Vegetable Farming	35003	123850	88847	254%
23	Sanki Hbmrām	Farming	45900	167800	121900	266%
24	Sanjutha Porad	Farming & Livestock-Cow	88350	172750	84400	96%
25	Sindhu Barik	Vegetable Farming	60000	117750	57750	96%
26	Sita Muru	Farming	37300	124850	87550	235%
27	Sita Saren	Farming & Sal leaf making	56000	80750	24750	44%
28	Sukanthi Pal	Vegetable Farming	60800	140450	79650	131%
29	Champabai Khilas	Farming & Livestock-Goat	42303	333000	290697	687%
30	Sukanti Murmo	Farming & Sal leaf making	42400	69400	27000	64%
31	Anasuya Chanda	Farming & Poultry	57800	108600	50800	88%
32	Basanti	Farming & Pisciculture	40000	25850	-14150	-35%
33	Chandramani Das	Others	48000	84000	36000	75%
34	Gayatri Das	Farming	409000	250500	-158500	-39%
35	Haseena Banu	Others	108000	144000	36000	33%
36	Jagiri Bibi	Petty shop	0	0	0	0%
37	Jayani Behba	Farming	54604	113000	58396	107%
38	Kanchan Moli	Farming & Pisciculture	49750	60200	10450	21%
39	Kastruri Babi	Others	54000	120000	66000	122%
40	Kuni Malik	Farming & Livestock-Goat	39160	39750	590	2%
41	Manjuni Bibi	Livestock-Goat	37000	96000	59000	159%
42	Muni Thappa	Poultry	48000	79000	31000	65%
43	Musthra Bibi	Others	50000	2000	-48000	-96%
44	Naimunbibi	Livestock-Goat	36000	84000	48000	133%
45	Nayaz Biwi	Others	48000	144000	96000	200%
46	Rehema Bibi	Others	45000	96000	51000	113%
47	Riaky Bibi	Others	8000	18000	10000	125%
48	Sabira Bibi	Farming & Livestock-Goat	64800	138500	73700	114%



S. No.	Name of the Person	Type of Intervention	Base line Inco me	Current Income	Increase in Income	
					Amount	%
49	Sabnam Bibi	Livestock- Cow	40000	118000	78000	195%
50	Sakina Bibi	Poultry	46000	110000	64000	139%
51	Sulochna Malk	Farming & Livestock-Goat	73210	127900	54690	75%
52	Sushmita Behera	Farming	46900	115550	68650	146%
53	Taburan Bibi	Farming	52055	139900	87845	169%
54	Tajimun Bibi	Livestock- Cow	30000	90000	60000	200%
55	Afsana Biwi	Farming	145600	308000	162400	112%
56	Ankita Majhi	Farming & Livestock-Goat	52100	165700	113600	218%
57	Arati Bhoi	Farming, Livestock - Cow & Sal leaf making	81600	294400	212800	261%
58	Banalata Punida	Farming	82600	212100	129500	157%
59	Bhabani Pwada	Farming & Livestock-Goat	44700	193600	148900	333%
60	Ganga Dalai	Farming	84000	125750	41750	50%
61	Itishree Behera	Farming, Livestock - Cow & Sal leaf making	58800	192800	134000	228%
62	Janaki Behera	Farming	35000	166250	131250	375%
63	Jashna Shau	Farming	90000	57200	-32800	-36%
64	Jharana Parida	Farming	68000	163500	95500	140%
65	Kanchanbali Behera	Farming & Livestock-Cow	33000	138500	105500	320%
66	Kuni Mukhi	Farming	42000	221750	179750	428%
67	Mama Dalai	Farming	36000	96750	60750	169%
68	Mamata Singh	Farming, Livestock - Cow & Sal leaf making	55400	214600	159200	287%
69	Manini Giri	Farming, Livestock - Cow & Sal leaf making	55000	206800	151800	276%
70	Minati Jeno	Farming	57500	113500	56000	97%
71	Mitanjali Parita	Farming & Livestock-Cow and goat	52400	217200	164800	315%
72	Mirupama Sahu	Farming	30000	140000	110000	367%
73	Namita Behera	Farming	182500	218500	36000	20%
74	Pranati Panigrahi	Livestock-cow	48000	173000	125000	260%
75	Prabati Sahu	Farming & Livestock-Cow	65300	163450	98150	150%
76	Pramila Panda	Farming	0	22900	22900	0%
77	Ranjita Nayak	Livestock-cow	66900	90000	23100	35%
78	Rebati PUTRA	Farming	65000	118600	53600	82%
79	Renarani Behera	Farming & Livestock-Cow	70200	73000	2800	4%
80	Rita Panda	Farming & Sal leaf making	68000	178200	110200	162%
81	Sandhya Rani Nayak	Farming, Livestock - Cow & Sal lea	54400	219400	165000	303%
82	Sangita Senapati	Farming, Livestock - Cow & Sal leaf making	66400	158400	92000	139%
83	Saraswati Das	Farming & Livestock-Cow	38200	120200	82000	215%
84	Sasmita Behera	Farming	78500	101200	22700	29%
85	Sabnum Khatun	Farming	108000	430000	322000	298%
86	Srehalata Guno	Farming & Livestock-Cow	77000	187400	110400	143%
87	Sumati Parida	Farming & Sal leaf making	81400	220000	138600	170%

S. No.	Name of the Person	Type of Intervention	Baseline Income	Current Income	Increase in Income	
					Amount	%
88	Sumati Purida	Farming, Livestock - Cow & Sal leaf making	37100	183400	146300	394%
89	Ratnamani Das	Farming & Poultry	67200	136500	69300	103%
90	Minati Mallik	Poultry	24000	66000	42000	175%
91	Gouri Das	Farming & Livestock-Goat	30550	79250	48700	159%
92	Malati Dhmodia	Farming	57200	101200	44000	77%
93	Bhamamani Mallik	Farming & Pisciculture	31000	128900	97900	316%
94	Banita Malik	Farming & Poultry	62353	142050	79697	128%
95	Basanti Dey	Farming	35000	125250	90250	258%
96	Damanti Malik	Farming	24000	144000	120000	500%
97	Babirani Barik	Farming	48000	107601	59601	124%
98	Babita Hajira	Farming	46350	172050	125700	271%
99	Basanti Mukhi	Farming & Livestock-Cow	30000	124550	94550	315%
100	Bharati Pradhan	Farming	78200	33900	-44300	-57%
101	Chabirani Das	Farming & Livestock-Cow	84500	210800	126300	149%
102	Damyanti Dalai	Farming	40600	197050	156450	385%
103	Gandhari Giri	Farming & Agarbathi making	35700	110250	74550	209%
104	Gaurimani Rna	Others	62400	120000	57600	92%
105	Gita Rani Jena	Farming & Livestock	45000	146000	101000	224%
106	Kabita Das	Farming & Livestock-Cow	50000	164250	114250	229%
107	Kabita Mandal	Farming & Pisciculture	48000	112500	64500	134%
108	Kalpane Samatner	Farming & Livestock-Cow	51250	125200	73950	144%
109	Laxmi Dalei	Poultry	35000	68000	33000	94%
110	Laxmi Priya Shoo	Others	36000	12000	-24000	-67%
111	Mamata Delai	Livestock - Cow & Pisciculture	35000	106000	71000	203%
112	Mamata Jena	Farming & Livestock-Goat	60150	131250	71100	118%
113	Mamina Jena	Farming & Livestock-Goat	51700	110000	58300	113%
114	Mamta Rani Jena	Farming & Livestock-Cow	59200	141210	82010	139%
115	Manjulata nandy	Farming	45250	66250	21000	46%
116	Minati Jena	Livestock- Goat	38000	360000	322000	847%
117	Namita Giri	Farming & Livestock-Cow	38800	50920	12120	31%
118	Nirmala DM	Pisciculture	55000	125000	70000	127%
119	Pamabati Porida	Farming & Livestock-Cow	53103	144300	91197	172%
120	Prabathi Sahu	Others	198000	0	-198000	-100%
121	Prabati Nandi	Farming & Livestock-Cow	61350	222140	160790	262%
122	Pramila Jene	Farming & Pisciculture	54200	166500	112300	207%
123	Pratima Jene	Farming & Livestock-Cow	49950	202400	152450	305%
124	Prativa Das	Farming & Pisciculture	25208	134000	108792	432%
125	Purnima Jene	Farming & Livestock-Cow	80100	129900	49800	62%

S. No.	Name of the Person	Type of Intervention	Baseline Income	Current Income	Increase in Income	
					Amount	%
126	Radhamani	Farming	77010	116000	38990	51%
127	Rajeswari Hajra	Farming & Livestock-Cow	50600	131850	81250	161%
128	Ranjana Mondal	Farming	40080	90950	50870	127%
129	Rashmita Das	Farming	69350	176050	106700	154%
130	Rebati Majhi	Farming & Livestock-Cow	47354	212250	164896	348%
131	Rinarani Dalie	Farming & Pisciculture	49100	116500	67400	137%
132	Rita Mahuri	Others	48000	10800	-37200	-78%
133	Sabita Das	Farming	63000	140500	77500	123%
134	Sabita Das	Others	54000	108000	54000	100%
135	Sandhyarani Mandal	Farming	44806	99100	54294	121%
136	Santilata Jena	Farming & Livestock-Cow	64200.2	108470	44269.8	69%
137	Sasmita Dey	Farming	61100	116550	55450	91%
138	Sibani Mandal	Livestock - Cow & Goat and Pisciculture	48000	112000	64000	133%
139	Subhadra Dali	Farming & Livestock-Cow and goat	40000	111600	71600	179%
140	Sukanti Manik	Others	6000	180000	174000	2900%
141	Sulochana Dalie	Farming & Pisciculture	48000	99250	51250	107%
142	Sumati Dalai	Livestock-cow	36000	273000	237000	658%
143	Sumati Giri	Farming & Livestock-Cow	27000	55200	28200	104%
144	Sumitra Behera	Farming	65200	148450	83250	128%
145	Susmita Bhera	Farming	53750	167400	113650	211%
146	Suvadra Dey	Farming & Poultry	36000	38200	2200	6%
147	Urmila Masanta	Farming	32900	99000	66100	201%
148	Anafe Jena	Farming	32900	150200	117300	357%
149	Anasya Das	Farming ,Livestock-Cow & goat and Poultry	75306	174900	99594	132%
150	Anita Mahalik	Farming	50375	181000	130625	259%
151	Anupama Mahalik	Farming & Pisciculture	49600	159750	110150	222%
152	Arati Das	Farming ,Livestock-Cow and Poultry	375512	133700	-241812	-64%
153	Basanti Lata Sahu	Farming	75000	197700	122700	164%
154	Bharati Beherce	Farming & Livestock-Cow	39403	203250	163847	416%
155	Budhmani Behrea	Farming & Poultry	49750	36750	-13000	-26%
156	Gurvari Sing	Farming & Livestock-Cow and goat	29405	101750	72345	246%
157	Himadri Dinda	Farming & Livestock-Cow	15600	89100	73500	471%
158	Kaberi Siala	Farming & Livestock-Cow and goat	180000	316550	136550	76%
159	Kausaliya Maharana	Others	6000	204000	198000	3300%
160	Khaita Jena	Farming & Livestock-Cow and goat	60000	77400	17400	29%
161	Kumi Lata Behera	Farming & Livestock-Cow and goat	62200	169150	106950	172%
162	Kuna Behera	Farming & Livestock-Cow	72708	160650	87942	121%
163	Lakshmi Singh	Farming & Livestock-Cow and goat	31603	158800	127197	402%
164	Madhumita Sial	Farming & Livestock-Cow	26200	138440	112240	428%

S. No.	Name of the Person	Type of Intervention	Baseline Income	Current Income	Increase in Income	
					Amount	%
165	Manjulata Jena	Farming & Livestock-Cow	34600	98900	64300	186%
166	Manorama Dalei	Farming & Livestock-Cow and goat	18508	74200	55692	301%
167	Minati Jena	Farming & Livestock-Cow and goat	28405	77800	49395	174%
168	Namita Jena	Farming & Livestock- Goat	70900	106200	35300	50%
169	Parbati Samala	Farming ,Livestock-Cow and Poultry	32303	210150	177847	551%
170	Parvathy Das	Farming & Livestock-Cow and goat	36806	186500	149694	407%
171	Phula Marandi	Farming & Livestock- Goat	48812	127600	78788	161%
172	Phulamani Hemram	Farming	36000	187100	151100	420%
173	Pinki Dhinda	Farming & Livestock-Cow	35300	106000	70700	200%
174	Puspalata Sahani	Farming & Poultry	55405	229500	174095	314%
175	Rabati	Farming & Pisciculture	98500	209550	111050	113%
176	Raimani Singh	Farming	16203	57000	40797	252%
177	Ranjulatha	Farming & Livestock-Cow and goat	50307	100850	50543	100%
178	Rebati Siale	Farming & Livestock-Cow and goat	32700	72250	39550	121%
179	Renuka Behra	Farming & Poultry	36000	205600	169600	471%
180	Ritanjali Behera	Farming	58970	167800	108830	185%
181	Rubi Behra	Farming & Livestock-Cow and goat	36000	136850	100850	280%
182	Sabita Behera	Farming & Livestock- Goat	54500	126450	71950	132%
183	Sabita Didna	Farming	36000	235700	199700	555%
184	Sabitri Mallik	Farming & Livestock-Cow	68000	243642	175642	258%
185	Sanjukta Behera	Farming & Livestock-Cow	52955	294300	241345	456%
186	Sanjulata	Farming & Livestock-Cow	336200	535450	199250	59%
187	Santilata Ghdei	Farming & Poultry	43405	194000	150595	347%
188	Sararathi Barik	Farming & Poultry	38400	137550	99150	258%
189	Saraswati Jana	Farming & Livestock-Cow	33300	218450	185150	556%
190	Sarati Mahalik	Poultry	82800	102000	19200	23%
191	Sarsaswati Sethi	Farming & Poultry	39880	274900	235020	589%
192	Sasmita Mahalik	Farming & Livestock-Cow	90200	133800	43600	48%
193	Shukanthi Singh	Farming, Livestock- Goat and Poultry	33006	192200	159194	482%
194	Sita Banidh	Farming & Livestock-Cow	67686	171035	103349	153%
195	Subastri Shau	Farming & Livestock-Cow	42400	206780	164380	388%
196	Subulakshmi	Farming & Livestock-Cow and goat	122400	217900	95500	78%
197	Sukanti	Farming & Livestock-Cow	48413	133416	85003	176%
198	Sukanti Nayak	Farming, Livestock- Goat and Pisciculture	35708	73200	37492	105%
199	Sukanti Patra	Farming & Livestock-Cow and goat	42330	170400	128070	303%
200	Sulachana Dhinda	Farming	45000	94000	49000	109%
201	Sumati Jena	Farming & Livestock- Goat	44000	108000	64000	145%
202	Tulasi Behera	Farming & Livestock-Cow	48998	353750	304752	622%

S. No.	Name of the Person	Type of Intervention	Baseline Income	Current Income	Increase in Income	
					Amount	%
203	Tulasi Jena	Farming & Poultry	37600	54700	17100	45%
204	Barsharani Mandal	Farming, Livestock- Goat and Pisciculture	45200	150000	104800	232%
205	Basanti Patra	Farming, Livestock- Cow and Pisciculture	62800	113200	50400	80%
206	Bharti Das	Farming, Livestock- Cow and Poultry	52000	172600	120600	232%
207	Bsanti Mana	Farming, Livestock- Cow and Pisciculture	76000	196400	120400	158%
208	Bsanti Mandal	Farming, Livestock- Cow and Pisciculture	92800	177000	84200	91%
209	Dipali Nandi	Livestock - Cow & Pisciculture	48000	59000	11000	23%
210	Dipali Pal	Farming & Livestock-Cow	28000	251300	223300	798%
211	Durga Das	Farming, Livestock-Cow & goat and Pisciculture	57500	111700	54200	94%
212	Gitarani Mandal	Farming, Livestock and Poultry	104000	159750	55750	54%
213	Jayanti Bala Das	Farming, Livestock- Cow and Pisciculture	40300	161600	121300	301%
214	Jayanti Das	Farming, Poultry and Pisciculture	85300	182800	97500	114%
215	Jhampa Dalai	Farming & Pisciculture	36000	133750	97750	272%
216	Jyotsnarani Pradhan	Livestock - Cow & Pisciculture	24000	98000	74000	308%
217	Kajal Pal	Farming, Livestock- Cow and Pisciculture	65500	209300	143800	220%
218	Krishna Barman	Livestock - Cow	156700	347000	190300	121%
219	Llaxhi Das	Farming & Pisciculture	66000	158800	92800	141%
220	Mamata Das	Pisciculture	77000	146050	69050	90%
221	Manjulatha Dalai	Farming & Pisciculture	26000	135500	109500	421%
222	Manuni Nanna	Farming & Pisciculture	70600	270800	200200	284%
223	Minarani Mandal	Farming & Pisciculture	83200	160300	77100	93%
224	Nisa Patra	Pisciculture	26000	123000	97000	373%
225	Sabita Das	Farming & Pisciculture	104000	145700	41700	40%
226	Sabitri Dalei	Farming, Livestock- Cow and Pisciculture	37900	209600	171700	453%
227	Subhadra Patra	Farming & Pisciculture	50003	177050	127047	254%
228	Sukumani Kkisku	Farming & Poultry	63000	189400	126400	201%
229	Anjanabai Behera	Farming & Livestock-Cow and goat	70000	174500	104500	149%
230	Basanti Singh	Farming & Livestock- Goat	52900	107400	54500	103%
231	Basunki Marati	Farming & Livestock-Cow and goat	5000	87760	82760	1655%
232	Bijaylaxmi Singh	Farming & Livestock- Goat	52200	129800	77600	149%
233	Binapani Singh	Farming & Livestock-Cow	89600	220700	131100	146%
234	Champa Singh	Farming, Livestock- Goat and Poultry	18700	38900	20200	108%
235	Dhani Murmu	Farming & Livestock-Cow and goat	100000	311100	211100	211%
236	Gene Sing	Farming & Livestock- Goat	47600	115800	68200	143%
237	Jaydsan Sing	Farming & Livestock- Goat	52300	103600	51300	98%
238	Jayanti Singh	Farming, Livestock-Cow & goat and Poultry	23500	753590	730090	3107%
239	Kabita Singh	Farming, Livestock-Cow & goat and Poultry	18800	53420	34620	184%
240	Kanchan Raut	Farming & Livestock-Cow and goat	22100	31000	8900	40%

S. No.	Name of the Person	Type of Intervention	Baseline Income	Current Income	Increase in Income	
					Amount	%
241	Malati Singh	Farming, Livestock- Cow and Poultry	393809	201660	-192149	-49%
242	Mamata Singh	Farming, Livestock- Cow and Poultry	18000	40350	22350	124%
243	Manju Singh	Farming, Livestock- Goat and Poultry	40200	111300	71100	177%
244	Molimani Singh	Farming, Livestock-Cow & goat and Poultry	16200	38940	22740	140%
245	Nini Singh	Farming	67800	138600	70800	104%
246	Pana Maru	Farming & Livestock-Cow and goat	111000	208560	97560	88%
247	Rabati Singh	Farming & Livestock-Cow and goat	16200	19500	3300	20%
248	Reena Singh	Farming & Livestock-Cow and goat	12480	43300	30820	247%
249	Sabitri Singh	Farming & Livestock-Cow and goat	14400	47500	33100	230%
250	Sita Singh	Farming & Livestock-Cow	90000	137100	47100	52%
251	Subhashree Nayak	Farming, Livestock-Cow & goat and Poultry	17000	105100	88100	518%
252	Sukanti Singh	Farming, Livestock- Goat and Poultry	67400	85400	18000	27%
253	Tunimani Behera	Farming, Livestock- Goat and Poultry	54700	196900	142200	260%
254	Anita Malik	Farming & Livestock-Cow and goat	46100	90450	44350	96%
255	Annapurna Khatva	Farming	58700	35700	-23000	-39%
256	Anupama Mohanty	Farming & Livestock-Cow	42000	171600	129600	309%
257	Bharti Sahu	Farming & Livestock-Cow	29400	43200	13800	47%
258	Gitanjali Das	Farming, Livestock- Cow and Poultry	99600	141200	41600	42%
259	Hemalata Mohanty	Farming	31400	51200	19800	63%
260	Joshna Rani Pali	Farming	47500	89000	41500	87%
261	Jyostanarani Rani	Farming & Livestock-Cow	72300	171400	99100	137%
262	Kabita Malik	Farming	41300	114450	73150	177%
263	Kabita Mallick	Farming & Livestock-Cow and goat	33200	167350	134150	404%
264	Kanakalatha Jena	Farming	64500	81750	17250	27%
265	Madhumita Das	Farming & Livestock-Cow and goat	51050	128900	77850	152%
266	Majulata Sethi	Farming & Poultry	34804.5	228475	193670.5	556%
267	Maleshwar Banick	Farming	72000	178950	106950	149%
268	Mametha Padhi	Farming & Livestock-Cow	55500	126200	70700	127%
269	Mamina Moharna	Farming & Livestock-Cow and goat	77608	235700	158092	204%
270	Manjulata Das	Farming ,Livestock-Cow, Poultry and Pisciculture	50000	175050	125050	250%
271	Manjulata Malik	Farming & Poultry	30853	120100	89247	289%
272	Manorama Barik	Farming	106100	325900	219800	207%
273	Minati Behrea	Farming & Livestock-Cow	47000	172050	125050	266%
274	Minati Sahu	Farming & Livestock- Goat	57608	172200	114592	199%
275	Minika Malik	Farming, Livestock- Goat and Poultry	35353	134200	98847	280%
276	Namita Khatua	Farming & Livestock-Cow	55300	114100	58800	106%
277	Prabhasmi Banik	Farming & Poultry	110000	115500	5500	5%
278	Rajashree Sethi	Farming & Livestock-Cow	44700	131850	87150	195%
279	Rebati Barik	Farming, Livestock- Cow and Poultry	44104	112600	68496	155%

S. No.	Name of the Person	Type of Intervention	Baseline Income	Current Income	Increase in Income	
					Amount	%
280	Santilata Sahu	Farming & Livestock-Cow	45900	131450	85550	186%
281	Saraswati Khatua	Farming & Livestock-Cow	42300	184050	141750	335%
282	Sasmita Malik	Farming & Livestock-Cow and goat	38000	108300	70300	185%
283	Shantilata Mohanty	Farming & Livestock- Goat	36000	169750	133750	372%
284	Souvajine Mishra	Farming	58400	75400	17000	29%
285	Suchata Mishra	Farming	71400	114400	43000	60%
286	Sukanti Muhanti	Livestock - Cow & Goat	54655	68500	13845	25%
287	Sukanti Sankha	Farming & Livestock-Cow and goat	30000	117700	87700	292%
288	Sukanti Shetty	Livestock-Goat & Poultry	30000	95000	65000	217%
289	Sumati Sethi	Poultry	42500	60000	17500	41%
290	Uma Malik	Farming & Livestock-Cow and goat	44004	140300	96296	219%
291	Amreen Bebi	Others	144000	204000	60000	42%
292	Batesa Bebi	Others	36000	124000	88000	244%
293	Gulabum	Poultry	84000	145500	61500	73%
294	Hafeesa Bebi	Others	4800	83400	78600	1638%
295	Jaitun Bebe	Others	24000	104000	80000	333%
296	Kismatun Bibi	Livestock- Goat	49000	77000	28000	57%
297	Maimudin Bibi	Others	72000	1800000	1728000	2400%
298	Mini Maru	Farming & Livestock- Goat	40109	133550	93441	233%
299	Nirbati Das	Farming	48000	128500	80500	168%
300	Njima Bibi	Poultry	286000	55000	-231000	-81%
301	Puspalatha	Farming	75500	116020	40520	54%
302	Rahmat Bibi	Livestock- Goat	57000	92000	35000	61%
303	Ruksan Bebe	Livestock- Goat	36000	100000	64000	178%
304	Sabina Bibi	Livestock- Goat	48000	102000	54000	113%
305	Samira Be	Livestock- Goat	45000	127500	82500	183%
306	Samma Biti	Farming	45000	330650	285650	635%
307	Sareia Bebe	Others	60000	216000	156000	260%
308	Shabnam Bibi	Livestock- Goat	32000	67000	35000	109%
309	Subhadra	Farming	32600	417500	384900	1181%
310	Sumathi Das	Farming	35800	375800	340000	950%
311	Tajan Bibi	Poultry	26000	156000	130000	500%
312	Wajad Bibi	Poultry	40000	118000	78000	195%
313	Basanti Nidhi	Poultry	40000	118000	78000	195%
314	Bharti Marandi	Farming	37426	111800	74374	199%
315	Prathiba	Farming	38400	69900	31500	82%
316	Dpali Pal	Farming	28000	111300	83300	298%
317	Ludi Murmu	Farming & Sal leaf making	43200	108900	65700	152%

S. No.	Name of the Person	Type of Intervention	Baseline Income	Current Income	Increase in Income	
					Amount	%
318	Reena Jana	Poultry	84000	168000	84000	100%
319	Rita Rani	Others	36000	114000	78000	217%
320	Salma Baskey	Farming & Poultry	57000	107600	50600	89%
321	Sanjulata Malik	Others	86000	134000	48000	56%
322	Sita Haasida	Farming & Livestock- Cow	23300	50800	27500	118%
323	Archana Malik	Others	0	0	0	0%
324	Kalpana Malik	Farming, Livestock- Cow and Poultry	11000	51000	40000	364%
325	Rebati Malik	Farming & Livestock- Cow	36000	101800	65800	183%
326	Subaseni Malik	Farming & Poultry	22000	30000	8000	36%
327	Ahaiya Behera	Farming & Livestock- Goat	37000	204000	167000	451%
328	Anjana Kurana	Farming & Livestock- Goat	37000	65000	28000	76%
329	Anusaya Behera	Farming	65600	90000	24400	37%
330	Banapriya	Farming	65600	90000	24400	37%
331	Banapriya Das	Farming	59000	211000	152000	258%
332	Basant latabaja	Farming	11000	11000	0	0%
333	Basanti Das	Farming	34000	129800	95800	282%
334	Basanti Jena	Farming & Livestock- Goat	60000	208900	148900	248%
335	Basanti Khandari	Farming	35000	66000	31000	89%
336	Basnti Khandri	Farming & Livestock- Goat	40410	135050	94640	234%
337	Bimara Ray	Farming & Livestock- Goat	40300	128100	87800	218%
338	BimlaDas	Farming	126503	121002	-5501	-4%
339	Dharitee Das	Farming & Livestock- Goat	141440	287640	146200	103%
340	Gauri Khandal	Farming	56000	66000	10000	18%
341	Jayanti Das	Farming & Livestock- Goat	121500	204900	83400	69%
342	Jayanti Meruda	Farming & Poultry	60000	74802	14802	25%
343	Jhuni Khandei	Farming	106000	204200	98200	93%
344	Joshna Rani Bhulya	Farming	55000	218400	163400	297%
345	Jyotinarani Roul	Farming	72000	82500	10500	15%
346	Kamalini Nayan	Farming & Livestock- Goat	100550	194370	93820	93%
347	Kamalni naik	Farming & Poultry	65700	125000	59300	90%
348	Kamla Das	Farming	37500	52000	14500	39%
349	Kanchan Bendhari	Farming & Livestock- Goat	64360	109080	44720	69%
350	Kulamani Miradia	Farming & Livestock- Goat	91040	195120	104080	114%
351	Kuntala Das	Farming & Livestock- Goat	10500	111600	101100	963%
352	Kutak Das	Farming & Livestock- Goat	77330	149560	72230	93%
353	Lakshmi Das	Farming	50000	153000	103000	206%
354	Malli Das	Sal-leaf collection	15000	71000	56000	373%
355	Manjulata Behera	Others	36000	148000	112000	311%
356	Namita more	Farming & Livestock- Goat	25000	64400	39400	158%



S. No.	Name of the Person	Type of Intervention	Baseline Income	Current Income	Increase in Income	
					Amount	%
357	Padmabati Barik	Farming	98000	28000	-70000	-71%
358	Padmavati Jena	Farming	68000	64000	-4000	-6%
359	Parvati Sethu	Farming & Pisciculture	0	72625	72625	0%
360	Rasmita Das	Farming & Livestock- Goat	11000	169900	158900	1445%
361	Sankuntala Behera	Others	64000	148000	84000	131%
362	SANTILATHA	Farming	37700	166100	128400	341%
363	Satyabhama Bandha	Farming & Livestock- Goat	86800	204600	117800	136%
364	Sebothi Biswal	Others	1400000	0	-1400000	-100%
365	Sita Das	Others	17500	250000	232500	1329%
366	Subhtra mohaptra	Farming	55500	303400	247900	447%
367	Suchismita zena	Farming & Livestock- Goat	34600	76000	41400	120%
368	Suganti	Farming & Livestock- Goat	94420	162500	68080	72%
369	Suvandra das	Farming	105000	212400	107400	102%
370	Tulsi Das	Others	0	0	0	0%
371	Tulsi Das	Farming & Livestock- Goat	58000	103000	45000	78%
372	Damayanti Naiki	Farming & Livestock- Goat	40000	112000	72000	180%
373	Daniki marandi	Farming & Livestock- Goat	117500	204900	87400	74%
374	Jayanti Pathre	Farming & Sal leaf making	101800	144800	43000	42%
375	Jharabati Jhanial	Farming & Sal leaf making	115400	257400	142000	123%
376	Jhunurani senapati	Farming & Livestock- Goat	28200	42500	14300	51%
377	Kausaliya Das	Farming & Livestock- Goat	2000	54600	52600	2630%
378	Mamina Das	Farming	79200	85200	6000	8%
379	Namita Das	Farming	38000	92000	54000	142%
380	Paka Hasada	Farming & Sal leaf making	91400	255400	164000	179%
381	Randhuri Jharial	Farming & Livestock- Goat	42500	68000	25500	60%
382	Ranjulata jana	Farming	91900	150900	59000	64%
383	Sabita Jhanial	Farming & Sal leaf making	130000	120000	-10000	-8%
384	Santilata Miridia	Farming & Livestock- Goat	70000	122000	52000	74%
385	Saraswati manika	Others	36000	60000	24000	67%
386	Satyabhama Behra	Farming & Livestock- Goat	82000	179000	97000	118%
387	Sita Soren	Others	0	0	0	0%

## Chapter 6 ANNEXURES-II

### Annexure II: Guiding principles followed by DHAN Foundation while setting up Disaster Management Committees

The different Disaster Management Teams can be as follows:

1. Early Warning Team
2. Shelter management
3. Evacuation and Response
4. First aid
5. Sanitation
6. Relief Management
7. Carcass disposal
8. Counselling
9. Damage Assessment
10. Reconstruction & Rehabilitation Team

#### Early warning:

##### Criteria for selection of members:

- This team would include youth of the village, both men and women.
- People have a mobile
- People have a contact with government officials
- A person continuously watching news/access to information
- Person working in weather station
- Person working in radio or TV station
- People have a good communication skill

##### Roles:

- Different types of communication.
- Skill to communicate in wider area.
- Preparing different signals.
- Monitoring weather forecasts through wireless, radio bulletins and television without fail.
- Transport and Communication aids are needed to pass on the warnings to the entire village.
- Hence, cycles, motorbikes, boats and other transport and other communication aids should be inspected before each season.
- Update the contact details of the local office and ensure the working of telephonic lines.

#### Shelter management

##### Criteria for selection of members:

- The members of this team should include both men and women.
- School teacher
- PDS shop keeper
- Donors
- Bungalow owners
- SHG leaders
- Rice mill owners

##### Roles:

- Collection of donations.
- Food arrangement for mass.
- Serving for mass.
- Shelters and safe houses have been identified and checked by engineers and necessary repairs have been made.
- Food, water, medicines, milk powder, candles, matchboxes, kerosene etc for usage for at least one week are stocked in sufficient quantities.
- Health and sanitation facilities are usable and properly placed.
- Separate and private enclosure for women is a must in each shelter. Stockpile precooked food or dry food during the period evacuees might have to stay in the shelter.

## Evacuation and Response:

### Criteria for selection of members:

- This team should include both men and women
- Police
- EX military man
- Security
- Fire service police
- Strong youths
- A person capable of swimming and driving

### Roles:

- Keeping information about the more vulnerable group and the area & update the information every year.
- Identify safe routes & keeping transportation ready for use to evacuate people.
- Informing concerned officials for road repair.
- Prepare a rescue kit which contains a rope, container to bail out water, torches, transistor, a first aid kit, tyres and other floatable objects.
- Keeping some tools handy such as cutting saw and blades, crowbar, hammer, nails etc. to cut the fallen trees and to rescue people stuck under fallen houses.
- Identify highlands for evacuating cattle and livestock.
- Carry out a mock drill for evacuation to get a fair idea of the kind of problems.

## First Aid:

### Criteria for selection of members:

- Village Health Nurse
- Student nurses
- Anganwadi workers
- Traditional healers
- Doctors
- Medical shop keepers

### Roles:

- First aid for flood situation
- First aid for fire accident
- Medical training
- Maintaining a list of pregnant women, infants, physically and mentally challenged and ensuring their medical needs.
- Keeping a first aid box with disinfectants, water purifying tablets, antiseptics, medicine, bandages, scissors, blades, safe delivery kits, clean cloth etc well in advance.
- Distributing basic medicines like chlorine tablets, ORS packets etc and demonstrating their use, to families in advance.
- Keeping stretchers ready to bring injured people.

### Water and Sanitation:

#### Criteria for selection of members:

- Water suppliers
- School teachers
- People welfare worker
- Toilet cleaners
- Village head

#### Roles:

- Handling of water in proper manner
- Preparing mineral water
- Common bathroom management
- Cleaning skills
- Stocking bleaching powder in large quantities.
- Procuring water testing kits.
- Stocking kerosene and fuel wood to dispose of carcasses.
- Ensuring water sources in the village are protected from flood waters.
- Stocking sufficient lime powder bags.
- Collecting temporary mobile lavatories and other essential sanitation requirements from the concerned departments.
- Ensuring cleaning of drains and its maintenance.

### Relief team:

**The members of this team men. Women also include. (Donors, Govt. & NGO persons).**

#### Roles:

- Mobilizing stocks from the Govt. and other sources like water pouches, baby food, etc. for shelters in advance.
- Stocking temporary building material like bamboo, rope, and other material.
- Stocking food and medicine for animals.
- Interacting with other teams and assisting in getting their supplies.
- Deciding on the quantity of relief material to be allocated to each shelter according to the number of families the shelter caters to.

### Carcass disposal:

**The members of this team should include both men and women (mostly men & Youth people).**

#### Roles:

- The carcass disposal team should keep itself ready before a disaster strikes.
- Maintaining stores of fuel wood, kerosene and sackcloth to cover dead bodies.
- Identifying elevated areas to serve as cremation grounds.

### Psychological counselling:

**The members of this team should include both men and women (village head, experienced persons)**

#### Roles:

- Mapping of the more vulnerable groups like women, children, aged, people with critical disabilities etc.
- Generate awareness on general psychosocial wellbeing of the community.

### Damage assessment:

- **Criteria for selection of members:**
- Panchayat clerk
- Village administrative officers(VAO)
- Traditional accountant
- Traditional leaders
- People institution leaders
- Village head

**Roles:**

- Accounts
- Analysis
- Skill to identify the quantity of damage
- Skill to calculate the money value of damage
- Help in forecasting damages including lives lost and losses to property and assets like houses, livestock, agriculture, plantations, fishing boats, etc.
- Sensitizing the families of the village to keep their paperwork intact and keep it in their emergencykit.

**Reconstruction and Rehabilitation:**

**The members of the community who have the experience of planning might become the members of this team.**

**Roles:**

The responsibilities of this team are as follows:

Get the water sources in the village purified.

Making a list highlighting the various support facilities necessary to restart the economic activity of the community.

## Annexure III: Stakeholder Coverage

**List of SHG members covered by FGDs during the study****SHG members covered during the study**

Sr. No.	Name of SHG member	Block	SHG Name
1	Aahalyarni	Maa Tarani	Jaleshwar and Bhograi
2	Aparna Ghadri	Maa Tarani	Jaleshwar and Bhograi
3	Basanti Moarty	Balunkeswar	Jaleshwar and Bhograi
4	Daulati Malik	Maa Tarani	Jaleshwar and Bhograi
5	Dulhari Hembram	Maa Mangala	Jaleshwar and Bhograi
6	Gauravi Muhakud	Jai Jaganath	Jaleshwar and Bhograi
7	Chabirani Das	Jai Jaganath	Baliapal
8	Damyanti Dalai	Hara Parbati	Baliapal
9	Gandhari Giri	Radha Balava	Baliapal
10	Minati Jena	Mangala Kangala	Baliapal
11	Namita Giri	Maa Kaali	Baliapal
12	Nirmala DM	Maa Manasa Kali	Baliapal
13	Pamabati Porida	Maa Durga	Baliapal
14	Anita Mahalik	MaaBanadu	Similia
15	Anupama Mahalik	Maa Banadurga	Similia
16	Arati Das	Maa Budhi Jaghlani	Similia

Sr. No.	Name of SHG member	Block	SHG Name
17	Basanti Lata Sahu	Sri Jaganath	Similia
18	Sulachana Dhinda	Maa Daritri	Similia
19	Sumati Jena	Khini Jhinda	Similia
20	Tulasi Behera	Maa Dasabhuja	Similia
21	Tulasi Jena	Maa Sabramnagla	Similia
22	Jayanti Bala Das	Maa Sitala	Baleshwar Sadar
23	Jayanti Das	Jai Maa Tarini	Baleshwar Sadar
24	Jhampa Dalai	Maa Kaali	Baleshwar Sadar
25	Jyotsnarani Pradhan	Maa Sitala	Baleshwar Sadar
26	Minarani Mandal	Jai Maa Tarini	Baleshwar Sadar
27	Nisa Patra	Jai Maa Tarini	Baleshwar Sadar
28	Sabita Das	Maa Kaali	Baleshwar Sadar
29	Dhani Murmu	Maa Thanmata	Nilagiri
30	Gene Sing	Amma Bhagban	Nilagiri
31	Jaydsan Sing	Amma Bhagban	Nilagiri
32	Jayanti Singh	Saibaba Kalanjan	Nilagiri
33	Subhashree Nayak	Bhagyaxmi	Nilagiri
34	Sukanti Singh	Amma Bhagban	Nilagiri
35	Tunimani Behera	Maa Santoshi	Nilagiri
36	Joshna Rani Pali	Shiv Shakhi	Soro
37	Jyostanarani Rani	Sri Radhakrishna	Soro
38	Kabita Malik	Baba Jagdeshwar	Soro
39	Prabhasmi Banik	Baba Sarbeswara	Soro
40	Rajashree Sethi	Maa Tarini Kal	Soro
41	Rebati Barik	Dandapaschima	Soro
42	<b>Chandramani Das</b>	Sapna Kalangiyam	Remuna
43	<b>Gayatri Das</b>	Oom Sairam	Remuna
44	<b>Haseena Banu</b>	Sapna Kalangiyam	Remuna
45	<b>Jagiri Bibi</b>	Hasina	Remuna
46	<b>Jayani Behba</b>	Oom Sairam	Remuna
47	<b>Naimunbibi</b>	Oom Sairam	Remuna
48	Nayaz Biwi	Ya Rahim	Remuna
49	<b>Rehema Bibi</b>	Sapna Kalangiyam	Remuna
50	<b>Riaky Bibi</b>	Hasina	Remuna
51	<b>Sabira Bibi</b>	Panchpir Baba Kal	Remuna
52	Bhabani Pwada	Maa Tarini Kalangiyam	Basat
53	Ganga Dalai	Setareswara Kalangiyam	Basat
54	Itishree Behera	Nilamadhab Kalangiyam	Basat
55	Janaki Behera	Maa Bhagabati	Basat
56	Jashna Shau	Nilamadhab Kalangiyam	Basat
57	Jharana Parida	Kalikagrama Kalangiyam	Basat
58	Gouri Das	Jay Maa Santoshi	Bahanaga

Sr. No.	Name of SHG member	Block	SHG Name
59	Malati Dhmodia	Maa Laxmi Kalangiyam	Bahanaga
60	Bhamamani Mallik	Maa Laxmi Kalangiyam	Bahanaga
61	Banita Malik	Rameswari	Bahanaga
62	Basanti Dey	Jay Maa Santoshi	Bahanaga
63	Damanti Malik	Omm Sai Ram	Bahanaga
64	Bimara Ray	Maa Kanak Durga	Khaira
65	BimlaDas	Subulakshmi Kalangiyam	Khaira
66	Dharitee Das	RadhaKrishna Kalanjiam	Khaira
67	Gauri Khandal	Balisabdra Kalanjiam	Khaira
68	Jayanti Das	Subulakshmi Kalangiyam	Khaira
69	Jayanti Meruda	Maa Brahmani Kalanjiam	Khaira
70	Jhuni Khandei	Maa Gadachandia	Khaira

#### Adolescent girls covered during the study-Health Initiative

Sr. No.	Name of SHG member
1	Sumita Rani
2	Kavitha
3	Ankita
4	Dhanalakshmi
5	Pavithra
6	Sumitra
7	Rangumati
8	Bhanu Priya
9	Shashikala
10	Jay Shree
11	Devi Rani
12	Bagyshree
13	Sumita Rani
14	Kavitha
15	Ankita
16	Dhanalakshmi
17	Pavithra
18	Sumitra
19	Rangumati

**Disaster Risk Reduction Committee covered during the study**

<b>Sr. No.</b>	<b>Name of SHG member</b>	<b>Block</b>	<b>Type of Stakeholders</b>	<b>Type of Interaction</b>
1	Shree Krushna Panda	Paunsakule	TOT	FGD
2	Bardhana Sing	Paunsakule	TOT	FGD
3	Dharmendra Sahoo	Paunsakule	TOT	FGD
4	Soumyaiot Panda	Paunsakule	TOT	FGD
5	Gobinda Das	Paunsakule	TOT	FGD
6	Rajesh Nayak	Nagram	TOT	FGD
7	Ranjit Biswal	Nagram	TOT	FGD
8	Rakesh Nayak	Nagram	TOT	FGD
9	Gangadhuma Behera	Nagram	TOT	FGD
10	Santosh Kumar Behera	Nagram	TOT	FGD
11	Jaydev Padhi	Nagram	TOT	FGD
12	Harekrushna Majhi	Nilgiri	TOT	FGD
13	Narayan Majhi	Nilgiri	TOT	FGD
14	Jayasumita	Sadar	TOT	FGD
15	Surekha Sahuu	Basta	TOT	FGD
16	Rasmita Sahuu	Khaira	TOT	FGD
17	Gayatri Pradhan	Remuna	TOT	FGD
18	Subrana Rout	Jaleshwar	TOT	FGD
19	Jayanti Paningrai	Simulia	TOT	FGD
20	Itshree Mohapatra	Nilgiri	TOT	FGD
21	Rasmita Pradhan	Nagram	TOT	FGD
22	Minati Jena	Nagram	TOT	FGD
23	Monalisha Biswal	Nagram	TOT	FGD
24	Bishnupria Padhi	Nagram	TOT	FGD
25	Rupali Bishwal	Nagram	TOT	FGD
26	Shakuntala Behera	Nagram	TOT	FGD
27	Minati Nayak	Nagram	TOT	FGD
28	Hemangi Mohanty	Nagram	TOT	FGD
29	Monoharama Barik	Nagram	TOT	FGD
30	Rashmita Narik	Nagram	TOT	FGD
31	Deepak Nayak	Sadar	Associates	FGD



Sr. No.	Name of SHG member	Block	Type of Stakeholders	Type of Interaction
32	Balram Jena	Basta	Associates	FGD
33	Sadhansu Mohalik	Baliapal	Associates	FGD
34	Jayanta Sahu	Nilgiri	Associates	FGD
35	Rabindra Bhugan	Khaira	Associates	FGD

#### List of staff interactions

	Name of SHG member	Block	Type of Stakeholders
1	Abhay Kumar Behera	Basta	Block Integrator
2	Bikash Kumar Baral	Khaira	Block Integrator
3	Asishkumar Nayak	Baliapal	Block Integrator
4	Nisith Kumar Mahakul	Jaleshwar	Block Integrator
5	Divyajothi Nayak	Soro	Block Integrator
6	Chinmay Kumar Das	Nilgiri	Block Integrator
7	Abhishek Singha	Remuna	Block Integrator
8	Purusottam Kundu	Simulia	Block Integrator
9	Sumit SmanKar	Balasore	Block Integrator
10	Susanata Kumar Dey	Balasore	Regional MIS
11	Birajaprasad Singh	Balasore	Regional Coordinator

Sr. No.	Name of SHG member	Block	Contacted individual
1	Syndicate bank	Nilgiri	Local Branch Manager
2	Federal Bank	Soro	Sudhanshu Shankar
3	Odisha Gramya bank	Simulia	Jyoti Ranjan
4	Fire Station	Khaira	SHO
5	Agriculture Department	Opada	Block officer
6	Vetnairy Doctor	Remuna & Soro	Dr. Ajith Kumar Samuel
7	Nilamani Vidhalya School	Sadar	Gaurang Panda Dutta

## Annexure-IV

### Axis Bank Foundation – DHAN Foundation Balasore Project

#### End-Term Evaluation

#### 1. General information

Member Name		No. of months as a member	
Age		Category (SC/ST/OBC) :	
Group Name		Age of the group	
Village Name		Block Name:	

#### 2. Household Income

	Agriculture	Livestock-Cow and Goat	Kitchen Gardening	Pisculture	Petty shop / Grocery shop	Poultry	Home based business
Loan taken							
	Vending-Fish, Vegetables, Utensils, Cloth selling				Non-farm activities	Others	
Loan taken							
Total Loan(Rs)			Market interest rate (%)				

Before the program						
Activity/Source of Income (a)Mention the crops and vegetables (b) Livestock-Cows and Goats, mention others	Income (Rs) (inclusive of expenses)	Expenses(Rs)	Profit(Rs)	Values of assets created (Rs)	Savings due to consumption of a) milk (litres X days) b) paddy/vegetables (quintals for consumption)	Remarks
Own agriculture Land(A)						
Leased agriculture Land(A)						
Livestock-Cow						

After the program						
Activity/Source of Income (a)Mention the crops and vegetables (b) Livestock-Cows and Goats, mention others	Income (Rs) (inclusive of expenses)	Expenses(Rs)	Profit(Rs)	Values of assets created (Rs)	Savings due to consumption of a) milk (litres X days) b) paddy/vegetables (quintals for consumption) c)Higher interest for the loan(Rs)	Remarks
Own agriculture Land(A)						
Leased agriculture Land(A)						
Loans						
Livestock-Cow						

### 3. Non-income indicators

Particulars	Before Project	Now	Remarks
Savings in SHG(Rs)			
Savings in Bank(Personal)			
Purchase of ornaments Silver/Gold			
House upgradation done			
Other assets - bike / fridge / furniture			

### 4. Women empowerment/Development/Nutrition

Particulars	Before (NA if not applicable or not there, 1-10)	After (NA if not applicable or not there, 1-10)	Remarks
How much you feel empowered at individual level joining in the group ?			
How much change in giving respect/allowing you to take decision after the financial support you provide to family with the support of SHG ?			
How much you feel quality of life improved with better nutritional consumption-Kitchen gardening			
How much you feel quality of life improved with better nutritional consumption-Milk and milk products consumption			

#### 4. Women empowerment/Development/Nutrition

	Before (Y/N)	After (Y/N)	Remarks
Have you access to any one of the services/resources in your village due to the project? a) Bank Linkage b) Veterinary dept.(De-worming/Vaccination) c)health dept through health camps / awareness/referrals; first aid kits			
Do you contribute to the family income by taking up any activity with the support of the project			
Do you occupy any leadership role at SHG/Cluster/Federation/Regional Council?			
Have you undergone any trainings or the activities ? (Please tick them) a)Orientation on SHG b) Financial Literacy c) Bank Linkage d) Cattle management training e) Leadership training f)Agriculture training g)Health/ first aid h)DRR i)Insurance			

#### 5. Financial Literacy and Functional literacy

Particulars			
Please share the nearest banks			
	Before (Y/N) - Numbers	After (Y/N) Numbers	Remarks
Have you visited the bank due to the project?			
Do you have Individual bank account?			
How often you visited the banks /other activities in the last 3 years–personally?			

#### 6. Please give a feedback or share your experience with the SHG (Best practices, Challenges and others)

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## **References**

### **1) DRR Video Link:**

<https://drive.google.com/open?id=1SnSbgMXjfXzixEyXzp1C2FNEZp-C966x>

### **2) Questionnaire**

<https://drive.google.com/open?id=1V0yu5iovGnd8jO4yQigQuteV8QMS3HrR>