

Partners for
Resilience
Programme

Stories of Change

CARISTAS INDIA - BIHAR

CONTENT

Few good people are fighting against disaster.....	3
Against all odds <i>SHE</i> walked	4
Uniting and strengthening community efforts to claim rights.....	5
Revival of Sesame seed cultivation	8
Bridge of Hopes and development.....	9
Women led disaster resilient development.....	11
Unity is the answer for disaster problems	12
New techniques increased paddy yield during flood also.....	14
Overcoming connectivity and livelihood barriers through community boat	15
A fostering flour mill.....	17
Farmer rises with fertilizer free, self-sustaining organic farming	18
Reaping multiple benefits through multi cropping	21
General store serving general needs & ensuring equal livelihood opportunity.....	23
Similar thoughts for development.....	24
Disaster preparedness brought development	25
Preparedness turned mud hut into brick home	26
Joined hands for becoming disaster resilient	27
Against all odds.....	28
Disaster led improved livelihood	29
Unity is must for fighting with disaster	30
Not relief but rights awareness makes change	31
Awareness towards development	33
Similar thoughts for development.....	24
Disaster preparedness brought development	25
Preparedness turned mud hut into brick home	26
Joined hands for becoming disaster resilient	27
Against all odds.....	28
Disaster led improved livelihood	29
Unity is must for fighting with disaster	30
Not relief but rights awareness makes change	31
Awareness towards development	33

Few good people are fighting against disaster

Semraghat Harijan tola (Ward no. 6), a small village of Mahanwa block in Bettiah district of Bihar state, situated by the side of river Sikarana (also known as Budhi Gandak). Village has 155 households of Scheduled Caste (80%) and Muslim community. Muslim community is dominating in terms of economically development whereas SCs are working as agricultural labour and have small piece of lands for their livelihood. As most of the villages in this area, this village was also facing flood every year during the monsoon season. But the water logging stretched over eight to nine months in the area. Besides these, loss of crops (covering 160 acres of agriculture land), sanitation problem especially for women and old age people, cattle diseases, etc. were the main issues due to flood.

Situation remained same like any other village, but in 2011, Fakirana Sisters Society (FSS) came to this village for the implementation of project named DRR comitee which was supported by CARITAS India and CORDAID. As villagers were very much facing the problems from disaster they agreed to the concept of CMDRR. During the initial stage, risk assessment was done and it was observed that major loss was due to regular breaking of manor dyke (*jamindari bandh*) by the big farmers of the area who have agricultural land near river side.



Considering the situation, a committee was formed by the people to lead the issue of disaster consisting 13 members in 2011. Committee was named as Village Disaster Risk Reduction Committee (DRR COMITEE), lead by Prahlad Ram. After the risk assessment, committee prepared the development plan with the involvement of most of the family representatives. Once plan was prepared, FSS oriented them on importance of Gram Sabha and Ward Sabha. Due to this, members started mobilizing people to attend the Gram Sabha in majority. But majority didn't turn up. But Prahlad and

his team did not get de-motivated.

In the Gram Sabha of 2011-12, DRR COMITEE and some other community members attended the meeting and proposed the repairing work of manor dyke. Due to the pressure from the community and also from the government, gram Panchayat accepted their proposal. This was the happiest moment for DRR COMITEE members as their first proposal was accepted by the Panchayat. But this happiness didn't continue for long.

Although Panchayat accepted the proposal but budget was not allotted for the same. Members did the follow up many times but nothing happened. Project team of FSS also gave application to District Disaster Management Officer regarding the same, but they did not received anything except assurance to visit the site. Therefore again in 2012-13, they repeat the same proposal to the Panchayat. The difference was majority of community people attended the meeting. Due to this pressure, Panchayat allotted the budget of Rs. 3, 95,000.00 for the repairing of dyke covering 800 feet. The work was completed in 2013. Community and DRR COMITEE members were happy. They monitored the work. Once the work was completed, they thought that now the flood water will not enter in their village. But their happiness was temporary.

As big farmers have their agriculture land by the side of river, they broke the dyke for their tractors to cultivate the land. Due to this, in 2013, dyke broke (see photo on right) and water entered into the village. DRR COMITEE immediately called the meeting of villagers (although invited, big farmers did not attend the meeting) to discuss the issue of dyke. Prahlad and his team tried to motivate the big farmers but they refused to support them. It was decided that community themselves will repair the dyke



with the help of FSS. Finally, DRR COMITEE members along with FSS project team repaired the broken part of dyke which was 15 feet length and 12 feet height. Now dyke was repaired again and village was safe from flood water. Still in 2014, DRR COMITEE and other community members used to vigil at night in monsoon season. They again repaired the dyke in 2014 within three to four hours.

Now DRR committee is planning to do plantation on the dyke to strengthen it and also will propose to the panchayat to make small bridge so that tractors can go across the dyke for cultivation. Although Prahlad and his team facing lot of challenges but they still feel, *“one day people will understand the importance of voluntary services, then they will also join with DRR COMITEE”*.

Against all odds SHE walked

“kujaat hai...ghoomti rahti hai gaon me....kuch kaam nai hai” (from other caste...always roam around in village...no work to do) – These words were always heard by Rambha Devi when she started her small peddler business to sell cosmetics in and around her village. But she did not give ear to these words and continuing her small business. Today Rambha says with confidence, *“Till death I will not leave this work, whether get profit or not.”* But this was not the case three years back in 2011.

Rambha Devi and her husband Manbodh Ram are resident of Village Semarghat (ward no. 4) with their six siblings (two boys and four girls). Family was big but income source was the earning of Manbodh as agriculture or migrant labour. They had half katha (four decimal) land which was also kept as mortgage for their daughter's marriage in Rs 12000.00 only. Rambha was also working as labour for Rs. 50 per day that is also only for four months in a year whereas her husband could get work for six month in a year. Rest duration of years he used to migrate to Punjab in search of work as agricultural labour. During that time, Rambha Devi had to manage the house and their siblings. During the time of flood, life was even more difficult. Her family used to spend many nights without eating proper meal. No money to get medicine if any members get illness during the season. This was the time when Fakirana Sisters Society (FSS) came to their village for selection under PfR project supported by CARITAS India and CORDAID in 2011.

During the implementation of the project in initial stage, Self help group was formed in Rambha's ward. She liked the concept and become the member of the group. Once she became the member, she started contributing saving Rs. 50.00 per month in her Sita SHG. As her income was low, she used to take loan for depositing in the SHG. After contributing for few months, she got an idea to start her own business during the discussion in one of the monthly meetings. For the capital amount, she took loan of RS. 5000.00 from SHG and started peddler business to sell cosmetics including bangles in the village. Material she purchased from local market of Sariswa.

This was the first time she was doing independent business that is also without any knowledge or training or guidance from anywhere. Although her husband supported but major support she got from her SHG president. In the initial stage she used to feel shy about bargaining, fixing rate and keeping accounts. Due to all this, during the first six months she got loss of Rs. 6000.00 approx. She got depressed due to loss but her president motivated and praising her on the achievement of running business as a woman. During the same time she learned signature and also learned to keep account.

Now Rambha devi is selling cosmetics of Rs. 400-500.00 per day and in peak season, her selling rose up to Rs.



1000-1500.00 per day where profit is almost 30%-40%. Due to increase in income she also opened small general store which is running by her son & daughter. Now she do not purchase material from local market but she purchase from Bettiah or Gorakhpur. Now she confidently faces her difficult customers who try to bargain. She has plans to open shop in local market in Sariswa. She is proud to be the first women in the area who started the business. Due to her success, few other women are thinking to start the business. When asked whether she feels frightened due to competition, she says that it would help her in getting better profit as she has experience and learned how to deal. She had also built platform in her house to keep her material so that during flood her material did not get wasted. She also has plans to build her house with bricks.

Uniting and strengthening community efforts to claim rights

Ward number 4, 7, 8, 14 and 15 of Majwalia Block (West Champaran) in Rampurwa Mahanwa Panchayat receives heavy rainfall during the year. Geographically, due to Sikrahna River situated to its north and Bahiya and Kohada River in the south, this area is highly flood prone. Flood situation remains for months which mean no government schemes reach the remote beneficiaries, due to which 80% of the population is said to have migrated from this area.

In 2011, Fakirana Sister's Society visited this area with their concept of Community Managed Disaster Risk Reduction. FSS's initial work included conducting 'open community meetings' and adopting several other strategies to create awareness on people's rights and entitlements. After continuous efforts in the community, it was finally able to make people realize the importance of standing up for their rights.

Villagers of Rampurwa Mahanwa Panchayat remarked, “Haat par Haat rakh kar baithne se kuch nahi hoga, Himate Marda to madade Kudha” (We can’t just sit and wait for things to happen. Even god won’t help us unless we show courage), when they decided to take their demands to the government through organized struggle and efforts. Through repeated meetings at Panchayat level with the Mukhia (head), PRI members and elders from the village, FSS initiated a discussion that DRR needs cannot be met through Panchayat level resources. An organized and unified struggle is required to ensure DRR needs. That is how the people realized the importance of CMDRR.

Hence, a Community-based Organization was born, which was first named as “Awaaj- Ek Peהל Dusri Ajadi ki Aurr”. The office bearers were selected strategically involving both PRI members and general villagers. The block development committee member was made the Secretary; an elderly villager was made the President.



After the formation, several meetings were conducted and the CBO was renamed as “Kaumi Jamat-e Tarraqi” and the members themselves decided to seek fulfillment of some immediate DRR demands such as demand for boat, hospital, high school, sanitation, drinking water etc. This was taken to the Gram Sabha which pressurized the Panchayat Secretary and on 1st May all the above demands were approved.

“Yahan hamara kaam suru hua” (Our work began here), exclaim the villagers. With this initial success, the members decided to visit the CO and BDO on 5th June with a demand letter (written on their letter head) along with the copy of the demand approved by the Gram Sabha.

The members gathered on 5th June along with media representatives and entered the BDO’s office in Majhaulia. Mr. Sanjay Kumar, an intern referred them to the Community Officer. CO handed over the charter of demands to the CBO (in presence of the media), and assured that their demands will be forwarded to the District Magistrate as the block did not have sufficient resources to fulfill these demands. With this the members returned home and received appreciation from the villagers as well as the media.

After sometime when no action was taken by the government the DRR committee felt that some people were losing interest (less participation) in the meetings due to increasing hopelessness that nothing would change. Taking account of the situation, some of the active members like Mr. Sanaulha Ansari took the lead and decided to invite some members from other wards and Panchayats. As a result, a meeting was organized in Dumri Panchayat and all the new people were invited.

This led to a reshuffle in the constitution of the CBO and in February 2013, the CBO had a new name Panchayat Vikas Manch and office bearers.

- | | |
|------------|--|
| 1. | President : Md. Sanahulaha Ansari |
| 2. | Secretary : Mr. Prem Kisore Sharma |
| 3. | Treasurer : Mr. Ram Babu Ram |
| 4. | Members: Sheikh Jiyawdin, Harishankar Pandey |
| and others | |

The following agenda was set in the meeting:

Revival of Sesame seed cultivation

After the gap of nearly forty years, Badhiya tola (ward no. 8) of Rampurwa Mahanwa panchayat witnessed the cultivation of sesame seeds (*til*) in the area. The crop which was cultivated in abundance in 70s, vanished from the area due to cultivation of sugarcane and paddy. Majority of farmers were cultivating paddy, sugarcane or maize as major crops as either these were for consumption or having more profit. Secondly due to the flood region, agriculture land was converted in sandy land where limited crops can be cultivated. During the implementation of Community managed Disaster Risk Reduction Project by Fakirana Sisters Society (FSS) with the support of CORDAID and CARITAS India. In the project one purpose was also to revive old crops to balance and maintain the land productivity which would contribute to ecosystem management.

During one of the festival (*Ashthjaam*), sesame seeds were used in some rituals as a part in 2011. Mushtaq Ahmad, resident of ward no. 8, also celebrated the festival. During the ritual few seeds fall on the ground. Nobody noticed that. One day, Mushtaq Ahmad noticed that sesame plants has grown in that area and was amazed with the growth as he or anybody from his family did not took care of those fallen seeds. But soon he also forgot about the sesame seeds.

Then he attended one meeting under the project, where Director of Agricultural Technology Management Agency (ATMA) of Bettiah was guest. During the discussion, Director of ATMA assured that sesame seeds cultivation is possible in the area. Another important aspect is that sesame seed can be harvested twice in single cultivation. As Mushtaq has some seven kathas land which was sandy and most of time it was unused. He decided to experiment the sesame seed cultivation. He also had experimented sunflower cultivation ten years ago therefore he again thought to do the experiment with sesame seeds. He searched for seeds in the area but did not get.



After lot of search he got 15 kgs. of seeds from Bettiah at the rate of Rs. 350 per kg. He sows the seeds in seven kathas of land and used 14-15 kgs. of fertilizer. As the plants were not eaten by goats or cattles, therefore seeds require very less care. But Mushtaq and FSS team carefully monitored the growth. Finally after the three and half

months, crop was ready for harvesting. Result was good almost up to 30 - 35 kgs. per katha. As sesame seed plants are very light weight therefore it is important to cut them within one week after full growth. But due to unavailability of labour, harvesting got delayed by ten days and seeds fallen down. This was the loss for him. Even some villagers also commented that his land is taken by FSS so no loss for him. But he trusted FSS.

Finally he harvested all the plants and now waiting to abstract the seeds from the plants. Still he hopes that he would get at least two quintals of seeds. Sesame seeds are sold at the rate of Rs. 110.00 – 150.00 per kg. He shared that he will again cultivate the sesame crop with more care. Mushtaq is not worry about the loss but is confident that he would increase the area of cultivation.

After seeing the result, three four farmers of his villages enquired about the cultivation of sesame seeds. Mushtaq Ahmad is happy that he revived the crop which was lost forty years back. He assured that he would help other farmers in cultivation of sesame seeds. He has plans to experiment sunflower cultivation also in future.

Bridge of Hopes and development.....

“It was late evening of monsoon season in Garhwa village of Bettiah district which was situated on the bank of river Sikarana. One couple with their new born child was crossing the village to reach their village Bhogari which on the other side of river. They were returning from hospital after delivery of their first baby. Lady was very tired and facing problem in walking. After seeing this, one villager came to their rescue and suggested them to stay at his home or at Math (religious place of Hindu). As couple was hesitant in staying villager’s place, they opted to go to math. Villager also helped them in arranging food for night from other houses. Finally the couple reached safely to their home next day morning after thanking to the villager”. But this incident shook the villager from inside. He didn’t slept whole night and thought what would happen to those couple who have to continue their journey in night to cross the river. Now and then he also heard some stories of people who were looted, or drowned by the water. Finally in the morning he decided to raise the voice for the construction of bridge over Sikarana from Piparpati to Bhogari village.

This villager was Md. Jiauddin. He knew that his own efforts won't be enough to raise the voice. Therefore he decided to call meeting of local residents. He mobilized people through paying personal visits. Finally on 19th December 2010, a meeting was organized in School of Bhogari village. Although the attendance was less but it was enough for Md. Jiauddin to challenge the local authorities for construction of bridge due to which nearly the development of forty villages was affected. In the meeting it was decided that one committee should lead the issue. But the strength was not good, therefore next date was finalized for meeting and to form the committee.



For increasing the strength of people, mobilization was done through visiting people in person, announcements and using *fasa*, etc. Finally on 16th January 2011, nearly 1400-1500 people attended the meeting. Although some politicians were also invited for meeting but nobody came. But after seeing the strength, Jiauddin decided to put the agenda of committee. Finally the name of the Committee was came as – “Tiruwaha Vikas Sangharash Samiti”(TVSS). Md. Jiauddin was selected as secretary of the Samiti. This was the time when Fakirana Sisters Society was implementing CMDRR project supported by CORDAID and CARITAS India.

As the major agenda of CMDRR project was also related with disaster and TVSS also has same agenda to secure people from disaster therefore both joined hands. Now Md. Jiauddin was confident that he will be succeeded in his mission. During second meeting it was also decided that if people want to have bridge then they have to show their strength to the government and need to develop movement for it. Therefore next meeting was again called on 30th January 2011.

For this meetings, TVSS and FSS both worked together and mobilized people. Money was also collected to construct the bamboo bridge so that people could reach easily to the venue. Due to the success of last meeting, local politicians, media and renowned personalities of area were invited. For mobilization, pamphlets were published and distributed in all forty villages. Meeting venue was cleaned with the support of volunteers and dice was made.

On the d-day, nearly 15000 people attended the rally including politicians, media, children, women, local NGOs, representatives of CARITAS India, etc. As the issue was highlighted by media and was success, it was easier for TVSS leaders to share the agenda of bridge construction was shared with Chief Minister of Bihar. Finally a team of representatives lead by Md. Jiauddin met Chief Minister of Bihar and gave him memorandum. Team also met local MLA and gave letter to pressurize the govt. TVSS also blocked the road to meet Chief Minister during Narkatiyaganj rally. Finally Chief Minister announced Rs. 37 crore for the bridge construction. It was the happiest moment for TVSS members and especially for Md. Jaiuddin.

Jiauddin also knew that this success is temporary as by mere announcement bridge will not get constructed. Therefore he organized one more meeting to praise the politicians for their support in the movement.

After few follow ups, nothing materialized then Md. Jiauddin again met Chief Minister with Health Minister. CM again assured Jiauddin that soon construction will started. Then in the year 2013, construction of bridge started to joint Piparpati and Bhogari village. During initial stage of construction, local group of Motihari asked for levy of 10% from the contractor. The issue was successfully handled by the TVSS to stop this group.



Due to this bridge, people feel that now they can easily move during flood also. Earlier they were not visiting their relatives on either side but now they feels that old relations will be revived and new relations will be developed in the communities. Similarly area will also be developed through cross visits. No patient will die due to communication problem. Further some people have their agricultural land on the other side of road which due to communication problem they do not cultivated any crop there but due to the construction of bridge they will start cultivating that land also.

TVSS and Jiauddin now take the issue of seven bedded hospital which is not functioning properly due to human resource and construction of dyke along side of river. Both issues are important and would be taken after the TVSS. Bridge is under construction and will be completed by 2015.

Mohammad Jiauddin recalls that night when he helped couple and shares happily that now nobody has to worry about the travelling in late night once the construction of bridge will be completed.

Women led disaster resilient development....

“Now we can commute easily during the flood also as we have got concrete road through Panchayat” proudly shared by Smt. Kunti Devi, member of Village Disaster Risk Reduction Committee of Ward no. 2 of Bakulahar Matha village. But this was not the same situation before 2013. Bakulahar Matha (ward no. 2) is a small village of Bakulahar Panchayat in Chanpatia block of West Champaran district of Bihar. This village has only 157 households consisting other backward classes, scheduled castes and some houses of general category. Village is situated on the bank of Sikarahna river, also known as Budhi Gandak. During flood season, water of Sikrana used to enter in the village and rested for two to three weeks (sometimes more than a month). Due to water logging, community of ward no. 2 used to face challenges in case of any emergency or moving out of village for their earnings. This was also due to the height of main road as it was higher than a foot in comparison to village road. During flood people use to take shelter in the Matha (Hindu monastery) or on the road. Community accepted this as their fate and started living with it. Then in 2011, Bettiah Diocesan Social Service Society (BDSSS) came to their village and shared the program of PfR supported by CARITAS India & CORDAID.

“At that time few people agreed to the concept of CMDRR as they believed BDSSS but majority of the community took in casual way” as shared by Sikandar Paswan, member of DRR Committee. Initially risk reduction assessment was done jointly by community and BDSSS. To take the issues of assessment, it was decided by the community to have a committee who can lead the DRR processes. Thereafter twelve people were selected who were willing and can give some time for DRR. Among these 12 members, eight were females. Initially families of most females members did not supported them and use to make fun of them. But other male members of committee supported them and also motivated their families to support them. During the same time, DRRC members got orientation on the importance of gram Sabha. After this, DRRC submitted the proposal of requirements to Gram Panchayat in the gram Sabha of 2012. This was the first milestone they achieved when gram Sabha accepted and approved their proposal of road with other schemes.

But the work didn't started on time, two-three members again met *Mukhiya* to know the updates but he assured them to start the work soon. DRRC members again waited for a month or two but nothing happened. Finally all the members of DRRC and some community members visited *Mukhiya* to take the issue of road construction. This time, they had a hot discussion and finally *Mukhiya* assured that work will start within a month. During 2013, work started and completed concrete road of 900 feet along with raised height of one and half feet which was higher than the main road height. Along with this, brick road of 500 feet also got constructed in the village to suspend water logging in the village streets. This was the major success of the DRRC which was also accepted by the other community members and developed faith on DRRC.





After this, DRRC started to take up other issues which were affecting life of people during the village. Agenda was to motivated people to raise the plinth of their houses so that water should not enter in their houses along with hand pumps. Members of committee invited all the members of the village for meeting and discussed the agenda. It was agreed that all will raise plinth of their houses. Out of 157, fifteen households raise the plinth of their houses among those who have brick-clad house. Out of 60 mud-clad houses, sixteen household have raised the plinth of their houses. As shared by the members, other households will also raise plinth. DRRC also received four hand pumps from panchayat. All these hand pumps are installed with raised plinth of three to four feet and in working condition.

Currently DRRC have more plans towards getting electrification in the village along with concrete drainage system in the village. As shared by Smt. Kunti Devi, "abhi to barh se bache khatir bahut

kaam baaki ba lekin hamnike rukbe naa" (We have still more work to save us from flood but we will not stop). She also shared that if anybody want to develop then two things are important – one is unity among themselves and secondly continuous efforts despite any obstacles. DRRC also feels thankful to BDSSS and other supporting agencies to guide them in whole process.

Unity is the answer for disaster problems

Chikpatti and Siswaniya are small villages under Jaitia Panchayat of Chanpatia block, situated near the river Sikarashtra and facing threat of flood almost every year. Total number of families is 287 consist of other backward classes and scheduled castes. Partner for Resilience (DRR COMITEE) programme started in this area in 2011 by Bettiah Diocesan Social Service Society supported by CORDAID and CARITAS India. Like other project villages, in these villages also different community based organizations were formed like DRR committee, Task force groups, SHGs and Farmers group. People of these wards prepared their DRR plans and then submitted their plans in the gram Shabh.

In the village there is a connecting road, which connects these villages to other area and the block office, but this road is made of mud and due to flood, the condition of the road was very bad. In the rainy season the situation become worse. Up to 500 meters the road situation is so bad that no vehicle, not even bullock cart can ply on this road. During rainy season, walking on this road becomes impossible. If anybody got seriously ill, it becomes very difficult to take the person to hospital due to bad condition of the road or people have to take patient on the cot. The problem was faced by the community of the both wards, which is ward 1 and 2. So During the preparation of DRR plans DRR committee members of both the wards planned to submit the road construction plan in the Gram Shabha. They submitted their plans in the Gram Sabha, But long time passed and there was no indication of the construction of the road.

During one of the village DRR committee meeting in which BDSSS field staff was also present. Agenda was



to discuss about the road construction and efforts to taken up for it as monsoon was going to reach. During the discussion nothing was coming out therefore field staff of BDSSS said, “why not both the community come together and themselves do some arrangements to ease the situation and simultaneously raise the issue with panchayat”. Members felt that option was good but it was not possible for one ward. Therefore it was decided to organize a ward level meeting and discuss the issue with the people of the whole ward.

On the day of ward level meeting this issue was raised by Mr. Amresh Chawdhari, President of the DRR committee of ward no. 1. He also told that before rainy season the construction of the road will not start, due to election and slow working culture of Government Department. Why not all the families of the ward contribute to make temporary repair work of the road, so during rainy season we will not face much problem. People of the village of both wards realize the situation and they decided to come together and work like one community. It was also decided that each family will contribute Rs.100 or those families who will not be able to contribute financially, they can work as labor in the road repair work. Three members namely, Amresh Chawdhary, Saral yadav and Nijamuddin Ansari given the responsibility for the collection of money and supervising the whole work.



Once collection of money was completed, the road repairing work was started. A total 15000 Rs. Collected from the community and 27 families contributed as labor in the work. 1 KM. of road was filled with mud and got repaired. Now people of the village were very happy to see the road. Gayatri Devi of the village Siswaniya expresses her happiness by saying that “*Ab hum login ke barsat mein kanhi Aaye Jaye main dukh na hoki.*”(Now during rainy season, we will not face trouble in going anywhere). By the construction of the road people also learned strength of unity and collaborative efforts with other DRRCs. Similarly

both DRRCs also took the issue of school building construction which was pending since 2009.

Primary school started under Education Guarantee Scheme (EGS) in the ward, but there was no school building in that village. Children are forced to study in the open. Some time under tree and in the premises of Temple or in the mango orchard. Due to this children study also suffered.

So people thought that we are learning to work in unity for disaster risk reduction, so why not we demand for school building from the government. DRR committee member along with other villagers did meeting and decided to demand a school building from government.



When the DRR committee members contacted the Government officials and placed their demand of school building in their ward, they got to know that the budget of Rs. 5,36,000.00 was allotted for the construction of the school building. But due to unavailability of land for the

construction of building, the delay is happening.

Again both DRRCs sat together and discuss the problem of land for the school building. During discussion it was found that the land near temple is of government. The building could be made on that land.

They contacted Block and Education department officials and suggested the place for the construction of school building. After many meetings with the government officials, the construction of School started for building three class rooms and one administrative office.

Now people are very happy with the Construction of school building. Nathuni Sah , a resident of this ward says *"Ab Hami ke Bacha log ke padhe main dikkat na hoki"*(Now there will be no problem in the study of our children). People are seeing the bright future of their children in the school building. People are very thankful to Bettiah Diocesan Social Service Society. They say that this is the result of DRR COMITEE programme, which made them think united and work as a team.

New techniques increased paddy yield during flood also.....

Tularamghat (ward no. 3) is a small village of Jaitiya Panchayat in Chinpatia block of district West Champaran. Like any other village of this area, this village was also affected due to flood by Sikarana river during monsoon season. Floods also caused due to the confluence of two rivers, namely Sikarana and Kakraha, just before the village. Due to flood and water logging cause heavy loss of crop in the area. Traditional way of cultivation also caused low production which further impact on farmers' earning. Same problem was also faced by a farmer named Gopal Das who lived with his joint family. He was using chemicals, fertilizers and other traditional ways of paddy cultivation in his five acres of land due to which facing difficulties in feeding his joint family.

In 2011, Bettiah Diocesan Social Service Society (BDSSS) visited his village to work on Disaster which was Community managed. The project was supported by CARITAS and CORDAID. Gopalji was sued to attend meetings of the project hence came to know about the formation of Farmers' Club. In 2012, he became the member of the club and started attending the meetings regularly. BDSSS field staff used to attend the meetings and shared about the benefit of line sowing technique and organic fertilizer. Gopalji and few other members agreed to cultivate paddy with new technique. But Gopalji also felt that other farmers should also know about this. Therefore one meeting of all farmers was called and Agriculture Scientist from CYMMYT was resource person in the team. Scientist shared information about the line sowing technique and organic fertilizer for getting better yield in Rabi and Kharif crops. Majority of the villagers refused the idea as it was high risk for them and also do not have faith. But Gopalji and his four club members agreed and got 600 grams for 1.5-2 kathas of land.



Gopalji sowed this much seed in his two kathas of land. Other farmers started saying that Gopal has gone mad and will not get anything. As majority of farmers were still



applying old techniques. Finally Gopalji harvest his first crop which was 40 kgs. He was happy that his faith on the technique helped him to get more yields. This variety also safe for water logged area. Therefore he kept these 40 kgs for seed for next crop which he did in 2014 in one acre (13 kathas) of land.

In next year he again sowed the Rajendra Bhagwati variety of seed in his one acre of land. This time he used 40 kgs. of organic fertilizer and zinc. This time he was much careful about the cultivation and did exactly what was told by Scientist. Once the crop was prepared, he got 1600 kgs. of paddy which was quite high as compared to other farmers (maximum 560 kgs.) who were cultivating paddy in traditional ways. His paddy grains were of big size and have good smell.

After seeing his production, many farmers requested him to provide some seeds so that they can also cultivate the same variety with similar technique. Gopalji appreciates the support of BDSSS and Scientist who gave him exposure to new techniques. He also shared that although his family is of joint nature but still nobody opposed him to experiment with the crop. In future he would continue with the new techniques and use the same in other crops also.

Overcoming connectivity and livelihood barriers through community boat

Bharwaliya Varti Tola in ward number 1 of Majhariya Panchayat is a village where 30-32 families live in harmony today. The village is literally like an island surrounded by water of river Gandak on all sides. Moreover the area is flood prone with torrential rains disrupting all forms of normal life and the river which is usually 15 feet deep swelling up to 30-35 feet. Flood occurrence ranges from two to five times a year and the area can stay flooded for up to 4 months.

The villagers engage in agriculture and also take up labor work (MNREGA) to make ends meet. Wheat, paddy, maize and sugarcane are the crops cultivated by almost every villager on their land holdings ranging from 2 'kaththa' to 8 'kaththa'.

Since the village is surrounded by river on all sides, villagers had to cross the river for each and every work, be it going to the Chat Bazaar to buy vegetables, clothes, medicine etc., in times of emergency or to reach their fields. Women had to cross the river wearing one set of clothes and carrying a spare set (dry clothes) to change into once they crossed to the other side. The same activity was repeated on their way back. Villagers had to carry food items (flour, pulses etc.), vegetables, and animal fodder on their heads and cross the river. They had no other option. Similarly it was a herculean task to take small children to school. At times elder children would help them or most of the times the younger kids would stay at home which harmed their studies.



Crossing the river to arrange chores was a way of life for them, which was physically taxing as well as time consuming. The only relief they had in times of flood was a boat which belonged to Chandrika Mahto from nearby village. To avail the boat service in times of emergency, the villagers paid a heavy amount. There was a settlement among the villagers and boat owner. The villagers used to give him 15 kg paddy, twice a year (which cost them Rs 300 annually) and become entitled to use his boat in flood situation. This kind of a settlement is

called 'jaabrha' (barter system). This pact was not beneficial for the villagers as there was just one boat, that too belonging to someone else plus the paddy produce they had to sacrifice.

In 2011, Bettiah Diocesan Social Service Society supported by CORDAID and CARITAS India came to the village with the concept of Community Managed Disaster Risk Reduction. They started talking to the villagers about how community planning and preparedness can substantially reduce the disaster risk. Initially, the villagers did not understand what BDSSS told them. It took a lot of time and effort for BDSSS to get the villagers to even sit together. After six months, the community began to understand the relevance of Disaster Risk Reduction. They mutually formed the DRR group and began discussing village matters through regular meetings.

During one of the DRR committee meetings, the issue of non-availability of boat was discussed. It was concluded that every villager was running a loss by giving paddy in return of boat services. It was decided that buying their own boat would prove more beneficial in times of disaster as well as to conduct daily chores.

To purchase a boat the community decided to contribute money as per each one's financial ability. A sum of Rs.5000.00 was required. Fund collection was not very easy with some people constantly questioning why they were being asked to contribute and how it was going to benefit them. Though the community as a whole required the boat, when it came to monetary contribution, it took almost a month to convince all the people on the advantages of having their own boat. A sum of Rs. 5070.00 was collected from 31 households. BDSSS provided its constant support in terms of guidance and suggestions to the DRR committee in collection and construction of boat.

The boat was constructed in ten days. In January 2012, the community was a proud owner of its own boat. Chandrika Mahto was called to train some villagers on how to row the boat.

Now that the boat was functional and people began using it day in and day out, another issue rose up. Since there was just one boat which could accommodate not more than six persons at a time, there was conflict among the villagers as to who would use the service first. Since the boat was meant for community service and all had equal rights over it, it took some time for the villagers to reach a stage where they understood each other's urgency. Subsequently to resolve the issue, the villagers decided that boat will be used as per priority of work.



With their own boat the villagers are now free to access areas (market, their fields, go to work) and manage their time well. Additionally, the boat was just a onetime investment (in terms of money) as compared to sacrificing paddy worth Rs 300 every year and still suffering. Daily chores have become easier now. In times of flood, they can easily go to their fields and for other work too, which was previously restricted due to high water levels. Earlier the loss incurred by one family amounted up to Rs 5000-10,000 per flood, has now come down to Rs 1,500-3,000 per family.

In terms of livelihood, the boat has proved useful because now the villagers are free to move around for work even in times of flood. They don't have to stay alienated and wait for the water level to recede in order to go out and work. Even when the area is flooded, they now go out and continue their work. This way a single boat ensures that the villagers are not left to the mercy of the weather. Also the village now stays connected to the

market (food, fodder, clothes, medicines, medical emergencies) at all times. Similarly all school going children sit in the boat and row up to the bridge from where they walk to school.

Due to extensive usage and wear and tear, the boat was repaired in 2013 and 2014 at a cost of Rs. 3000.00. The money was collected from all households as per each one's financial ability.

Villagers confess that with knowledge and information, they have become more responsive. Boat has made their lives easier and they plan to buy another boat by contributing more money. They also want to work on improving the roads and buying a solar panel for electricity in the village.

A fostering flour mill

Shivji Bhagat is a farmer of Bharwariya Virti Tola village in ward number 1 of Majhariya Panchayat, a village where floods are a frequent phenomenon due to Gandak river swelling up to 30-35 feet during rainfall. He owns 8 'kaththa' of land where he cultivates paddy, wheat and some vegetables. Shiv is one of those few people in the village who own an irrigation pump. By selling the produce, Shivji used to earn around 25,000-30,000 Rs a year (after deducting all expenditures). His family consists of his parents, three daughters and wife. He has an ailing father who is confined to bed and needs constant medication.

In 2011, Shiv mortgaged 5 'katha' of his land to marry his eldest daughter. This added on to his burden as he now had lesser land and income.

Shivji's family had to cross the river every time they needed to purchase food articles, clothes, fodder and even to visit their field. One of the most basic items that were not available in the village was a flour mill. For those who had a millstone at home, it wasn't very convenient either with 2 people required for grinding (effort) and the long hours it took. The entire village had to walk 3 km to the market to get flour. This would become a bigger task in times of flood, with water level rising up to 30-35 feet and the situation prevailing for 3-4 months at a stretch. The village is surrounded by river on all sides. There is a walking route which mostly remains flooded.

In 2011, Bettiah Diocesan Social Service Society supported by CORDAID and CARITAS India visited the village. They suggested the villagers to constitute a Disaster Risk Reduction Committee. In about six months, the villagers started relating to the idea of DRR. Under DRR, a farmer's club was also made. Farmers collected money as a group to help them in times of need and discussed their issues.

Through DRR meetings, which involved members from the farmer's club as well, it was decided that the village should have its own flour mill to save the time and effort of all villagers. In times of flood it would ensure easy availability of flour.

Considering that Shiv had some technical knowledge (about irrigation pump) and spare space, DRR discussed that he should open the shop. To fund the shop each member of the farmer's club contributed Rs 100 each which made a sum total of Rs 9,000. Shiv collected Rs 12,000 more from his friends, relatives and family. Adding some more money from his pocket, Shiv ji now had 25,000 Rs in one month.



The DRR committee discussed that a new flour mill would cost nothing less than 40-45,000 Rs. They mutually decided that a second hand (2-3 year old) flour mill will be purchased. For Rs 24,000 a flour mill was purchased from Kotraha (3kms from the village) in May 2014. The spare space was used to install the machine (on a plinth band to save from flood water) which was fitted by a mechanic who also taught Shiv how to operate it.

During all this, some resistance came from Shiv's wife who took time to understand why her husband was doing this. He always explained her that this would fetch more income for the family. She accepted her mistake when the results were in front of her (better income).

The machine consumes around 40 liters of diesel in a month costing Rs 2,800. It requires repair work due to wear and tear, which costs Rs 200. Repairing may be needed anywhere in 2-4 months time. Since the time Shiv started using it, just one repairing has happened.

With his own shop now, Shiv earns Rs 70-100 daily (apart from his farming income). The convenience of getting flour whenever required is unmatched for Shiv and the entire village. Moreover, the shop is a source of fixed income and he does not have to roam around looking for work. He has become disaster resilient in terms of being able to manage his livelihood and sustain his family even in flood conditions. At the same time, his shop ensures that other families in the village get regular flour supply. The entire community is in a way becoming disaster resilient. In future Shiv plans to attach a motor to the flour mill to generate electricity for the village.

Farmer rises with fertilizer free, self-sustaining organic farming

Rama Shankar lives with his parents, two sons (7 year-old and 13year-old), and wife in ward 11 of Majhariya village (East Champaran). His elder brother's family also lives with him. Rama cultivated paddy, wheat, sugarcane, mustard and maize on his 8 acre land. Like all other farmers from his area, he too had been following traditional farming techniques with substantially low knowledge of new technology and other assistance available for the farmers.

The only form of technology or modern science used by Rama was the fertilizers. Each season he used to purchase fertilizers – 50 kg DAP for Rs 1,500 required twice, 50 kg urea for Rs 400 required twice, 50 kg potash for Rs 1,110 required once. He had to spend Rs 5-6,000 to get produce from 1 acre land in one season (six months). Moreover using fertilizers made the land dry which meant much more irrigation was required. He used to irrigate the field 4-5 times. After all this he hardly had any income. Almost all that he earned was spent on agriculture. Food needs of the family were met by his crop production and cattle were used for milk. There were hardly any savings to take care of health expenses; clothing etc was a far cry.

The village witnesses heavy rains every year which causes flood situation prevailing for as long as 4 months. Since Rama's primary occupation was farming, floods used to create havoc by destroying the crop, thereby affecting his income. Floods also damaged cattle, food, fodder etc., adding on to the total loss.

Moreover, since income and savings were hardly there, Rama's children attended a government school (no fees) which was 3 km away. The quality of education was not good.

In July 2011, situation began to change a little. CARITAS India and Cordaid supported Beetiah Diocesan Social Services Society planned to introduce the concept of Community Managed Disaster Risk Reduction (CMDRR) in the village. Initially the villagers were unable to understand what BDSSS was doing. After constant efforts in the community for 2-3 months a DRR committee was constituted. A farmer's club was also formed.

Rama who was earlier never made an effort to/lacked knowledge on any other form of farming, was now getting exposed to newer techniques and inputs with BDSSS bringing information and explaining to them the advantages of adopting it. .

DRR Committee and farmer's club began discussing the idea of organic farming and hybrid seeds (*unnat beej*) which can sustain in times of flood. BDSSS shared the concept of organic compost with the farmer explaining the procedure of making it, and its line cultivation.

With this new information, Rama and some other farmers visited the Agriculture Officer in Paharpur about 6-7 km from the village. The officer reiterated the same thing and explained organic compost in a more scientific manner. He also shared the entire procedure of making organic compost and its benefits in comparison to fertilizers.

Rama now knew that organic compost is required only twice during a farming season as compared to fertilizers which are sprinkled at least 4-6 times in a season. Also unlike fertilizers, organic compost is non-polluting and reduces water requirement considerably (since it maintains the land moisture, crop needs to be irrigated only twice). Rama was fully convinced and decided to switch to organic farming.

In June 2012, 10 farmers contributed Rs 400 each. 2 vermi-beds for Rs 3000 and 1 kg earthworms (at the rate of Rs 700-800/kg) were purchased from Bettiah. The village Panchayat has a 'Kisan Salahkaar' (counselor for the farmer) who taught Rama and other farmers how to prepare the vermi-bed. Half kg earthworms were kept in each bed, mixed with cow dung, kitchen waste and farm residues. The height of the vermi-bed kept at 2.5 feet and within a month it produced 1.5 feet compost. One bed produces 1.5 quintal compost in 35-40 days. And 0.5 quintal is sufficient for 0.60 acre (8 'kaththa') land.



At the same time, BDSSS gave him 'Rajendra Bhagwati', (600 grams for free) a hybrid paddy seed that can sustain up to 15-20 days in times of flood. Agriculture Officer and BDSSS taught him the correct way to sow hybrid seed. Unlike traditional farming, where handful of seeds is sown together in one place, just one hybrid seed is sown in a point. Also a very strict sowing pattern has to be followed which implies sowing the seeds in a row with one seed in one line at equal distance of six inches.

When the hybrid seed was sown for the first time, Rama and his family couldn't relate to the process that had to be followed, since the traditional method was deeply ingrained in their practice. The Kisaan Salahkaar had to constantly supervise and demonstrate at times to ensure that the correct procedure was followed. Rama's first field of hybrid paddy seeds was sown with organic compost.

Naturally, the first month was full of anxieties for Rama as it was an entirely new technique and he had put all at stake. Moreover his family expressed doubts saying if the only source of income - land was ruined through this technique, they would be left with nothing. People around would pass comments saying, "*Apne haath se factory kholta hai tum. Bada rasaynik khaad factory ko band karva dega*" (You are opening a factory of your own. Big fertilizer factories will shut down because of you). The only thing that Rama thought at this time was the profit he would gain through this.

Another difference in organic farming (preparing organic compost) is that it requires a little more hard work in terms of sorting the readied compost, sorting big and small earthworms for re-use and sieving them together.

In exactly a month, Rama could see his paddy flourishing, much better than his previous produce. This very sight reassured him that he was following the right path. The new paddy was very different from what he produced earlier in terms of size, quality and taste.

Talking about food consumption, Rama and his family are now very happily eating good quality paddy compared to the coarse one that they consumed before. For functions or get-togethers (marriages, birthdays) at home or in the village, paddy was purchased from the market, now it is available in the village.

In terms of expenditure, Rama now saves Rs 3,000 spent on fertilizers in one season. Plus the cost of irrigation has minimized. Earthworms keep reproducing. Moreover the high quality produce guarantees him better returns (Rs 35-40 per kg). Today, the production capacity of his land has increased substantially due to organic farming. Earlier one acre land produced 8-10 quintal paddy which fetched him Rs 6,000. The same land now gives 15-20 quintal produce which gets him an income of Rs 15-20,000. Earlier, Rama used to purchase 2 kg seed for 1 'kaththa' land. The same amount of land is sown with just 300 gram of Rajendra Bhagwati, reaping better and more produce.

His children who earlier attended government school are now enrolled in Malahi private school because now he has the money to afford private education for his children.



Rama admits that organic compost is just one time investment and all it asks for is hard work. He now cultivates sugarcane in 4 acres, Rajendra Bhagwati seed in 3 acres and the old paddy crop in 1 acre of land. Looking at Rama's success story, other farmers took the hybrid seed and learnt about organic compost from him. He is now working to make a brick bed, which is more stable than the previous one. Some farmers have collected Rs 9,000 for construction (material, labor etc.) of a brick bed. Also the bed will be constructed on a higher platform to prevent it in times of flood. Parmanand Yadav, Nathuni Yadav, Chandeshwar Thakur and Shambhu Yadav are some other farmers practicing organic farming.

Rama today is much more confident and gained more knowledge on other issues. He proudly shares that earlier he did not even know how to voice his concerns in the

Panchayat and today he along with his DRR committee together conduct meetings, visit the District Magistrate and other government officials. They recently conducted an RTI meeting in the village.

He smilingly concludes, "*Pehnava udhava mein badlaav hai. Hum log ek chadar odhte the jaadhe mein. Ab hum logon ko sweeter hai, jaeket hai, razai hai*" (Our clothing has changed. Earlier we had just a bed sheet to use fight winters. Now we have sweaters, jackets and quilts to keep ourselves warm).

Today, he is more disaster resilient than he ever was. His crops sustain floods, his standard of living has gone up (better food and clothing) and he



saves money in agriculture (organic farming) which he uses for other purposes like health and children's education.

Reaping multiple benefits through multi cropping

A farmer from Mahanuva village (ward number – 15) in Bettiah, Mohammad Ghiasuddin like any other farmer from his region used to cultivate paddy as the primary crop. He lives with his wife, four sons, two daughters and a daughter-in-law. Separately, he also cultivates 'parwal' and sweet potato. His income entirely depended on the success or failure of this crop spread across his 4 'kaththa' land holding.

He used to harvest 2-4 quintal paddy investing water, fertilizers and manual labor. It demanded constant supervision to protect the field from animals and villagers who damage the crop intentionally. On the other hand the income generated was nowhere close to sufficient to sustain his family. He had to struggle to make ends meet.

The village has a history of heavy floods, which leads to crop failure due to excess rainfall. After investing entirely on one crop for the entire year, a single flood would destroy paddy fields and other crops.

With the paddy fields damaged by floods, Ghiasuddin had take loan to overcome the loss and feed his family. Getting a loan was also very difficult. He had to knock many doors and face many rejections before finally getting a loan from the riches of the village.

Three years back in 2011 Ghiasuddin did something different. The CMDRR project was already being implemented in his village by the Fakirana Sisters Society with support from Cordaid and CARITAS India. During one of the farmer's meeting where alternative crop cultivation was being discussed, he decided to visit to FSS. Up till now, he had no technical knowledge as to what crop would sustain during floods. He blindly followed the rules of paddy cultivation. Krishi Vikas Kendra also conducted trainings for the farmers. Through his regular visits and KVK trainings, he learnt about banana cultivation and how it can endure floods and prove profitable in times of climate change.

Totally convinced with the idea of banana cultivation, he decided to plant banana seeds in his field. The beginning had its own ups and downs. He had to go up to Jagdishpur to get the seeds (which were available for free). Initial collection of seeds took him many places in search of the best sample. He got the seeds free of cost. Once he had seeds, he proceeded with his plan.

Like any new road, this too was full of challenges. Banana demands high level of care and nurturing in the first six months of plantation. People around him did not support him in his endeavors and bruised his morale by saying, "kya kar rahe ho? Apni achi khaasi dhaan ki kheti ko nuksan kar rahe ho (What are you doing? Why are you spoiling your entire paddy cultivation)?"

He took all of this as a challenge and decided to put in more hard work to prove the people wrong. After the initial six months, his banana trees flourished and bore fruits. They were full of lush bananas. They endured floods and



climate change. Moreover, it required no investment in terms of fertilizers, water (irrigation) and was safe from animals too. The produce was plenty and guaranteed great returns.

Now, he does not even have to go the market to sell his produce. Almost every day, local and other buyers come for his bananas, which are now his permanent cultivation and the primary source of income. Ghiasuddin happily practices multi cropping with paddy, '*parwal*' and sweet potato also growing on the same field. While banana is the main source of income for him now, other crops mostly take care of his family's eating needs.

One full bunch is sold for Rs 250 (with no investment in terms of water, fertilizers or whatsoever), and the trees are always full of bananas guaranteeing regular income. Currently, his bananas hanging from the trees are worth Rs 50,000. Moreover the banana trunk regenerates itself. As soon as one trunk/branch has borne full fruit, it will die down giving birth to a new branch which again would flower in the next season. Ghiasuddin has planted some teak trees on the boundary of his field which will yield him high quality wood worth 10-15 lakh in 15-20 years time.



He does not require loan anymore and saves a substantial amount from his income. These savings enabled him to buy two cows. His life is functioning smoothly now with good work, food, medicines (health) etc.

Fakirana Sister Society suggested Ghiasuddin to visit Rajendra Krishi Vidyalaya in Pusa to buy hybrid seeds. He and his friends went to Rajendra Krishi Vidyalaya, Pusa to purchase the flood resilient seeds (Rajendra Bhagwati) in 2013. These seeds can grow in less water and also endure high water levels up to 15 days and still sustain and are available for free.

From seeking constant loans for mere sustenance to reaching a level of saving money, Ghiasuddin's story is an apt example of how a shift in rigid thinking and willingness to change one's situation for the better can make a huge difference. He is now better equipped to face disaster (disaster resilient) with ensured income at all times (since bananas grow at a height, they are not damaged by flood water). He does not have to depend on anyone to overcome the loss caused by floods.

Today, he is an inspiration for people around to adopt banana cultivation, wherein three of his fellow farmers have already taken seeds from him. Together with his friends' produce, he dreams of selling truck loads of bananas which would get him bulk income. He wants to invest this income in something more profitable. He also plans to plant more trees as a boundary wall around his field to save his crops and fruits.

General store serving general needs & ensuring equal livelihood opportunity

Hira Lal Bhagat is a 60 year-old resident of Bharwaliya Virti Tola village in ward number 1 of Majhariya Panchayat. He is disabled and uses a stick to walk. He lives with his brother, brother's wife, three nephews and a 12 years-old niece.

For 12 years until 2013, Hira Lal used to stitch clothes. He had his own sewing machine. But there was no permanent work. At times there was work and at other times he had to sit idle. One time's work earned him anywhere between Rs 40-60. Moreover, since sewing requires too much manual effort, Hira due to his disability had certain limitations (in terms of time consumed and other work-related challenges). Precisely, Hira did not have any fixed income and was often found sitting idle.



The village is flood prone with water levels rising up to 30-35 feet. Flood occurrence ranges from 2-5 times in a year and at times, the village remains flooded for as long as 3 months. Another issue faced by the villagers is that they are surrounded by Gandak River on all sides. The only road route mostly remains submerged under flood water. This means the villagers have to cross the river to reach any place, be it the market, their fields or work. Moreover, the village has no general store or any store for that matter. Daily use products such as sugar, salt, pulses, wheat, spices etc. also have to be purchased from the market, for which crossing the river is a pre-requisite.

The situation was worse for Hira Lal. Due to his disability he couldn't cross the river, which meant he had to depend on others for every purchase from the market.

In 2011, the Beetiah Diocesan Social Services Society with support from CARITAS India and Cordaid constituted a Community Managed Disaster Risk Reduction Committee in the village. The DRR started discussing the need for a general store in the village to ensure easy and all-time availability of food, pulses and other such stuff. In 2013, they decided that Hira Lal (considering his disability) should open a general store, which would mean fixed income for him and convenience of general purchases for the entire village.

When Hira Lal's name was proposed as the shop owner, some villagers resisted because they were jealous. They wanted to open the shop. This however was sorted immediately because majority was in favor of Hira Lal. Also Hira Lal had a 'phoos ka bangla' (small makeshift arrangement made of hay and wood) which would be an ideal location for the shop.

Rs 10,000 were contributed by the farmer's group. Additional Rs 10,000 were arranged by Hira Lal (from relatives, family etc.). Within 15-20 days, Hira Lal had Rs 20,000.

Further it was discussed in the community as to what items should be sold in the shop. Once this was finalized the Rs 20,000 was used to purchase items, other material required and a counter was set up which cost Rs 7,000.

The shop is made in way which makes everything easily accessible for Hira Lal. He doesn't have to move around a lot. The shop is right next to Hira Lal's house and his nephews often help him with the accounts. All the items

are placed on a raised platform to save them from getting damaged in the flood. He now earns a fixed income of Rs 100 in a day (after deducting all expenses). Once or twice a month (as per requirement), purchases of Rs 3,000-6,000 are made for the shop. Hira Lal sends someone from the village to make these purchases and pays him Rs 100. Sweets, oil, onion and potatoes are among the most sold items.

A challenge in his daily functioning and demands for higher supervision are the rats. The food items have to be kept very safe from the rats in tightly sealed boxes.

In April 2014, Hira Lal has bought 2 'kaththa' of land on 'bandhak' (mortgage) with his own income. It cost him 24,000 Rs. He is now completely funding his niece's education. In future, Hira Lal intends to expand his shop and its proceedings by selling more food items.

The shop has placed Hira Lal in a better place to fight disaster (disaster resilient) as he and his family does not have to depend on anyone for food or income. His shop is right outside his house which ensures regular supply of food items.

Similar thoughts for development

A Small village of 240 families....resettled on land of big landowner because their houses, animals, belongings all taken off by the flood of 2008 when Kosi emerged as Sorrow of Bihar. That time only small relief came from the government and other institutions...but that was not enough for the landless and homeless people of village Kazi Koriya Ward no. 04 of Kharik Block in Bhagalpur district. Yes, this was the name of the small village whose residents saved their life from terrific flood of 2008 through reaching to the higher upland of nearby area. So people made mud houses and started living in that barren land without basic amenities like drinking water, school, electricity, etc. In 2011, few people came to village and shared that they are from an NGO and planning to develop project for Disaster Risk Reduction in the area.

Villagers who were already on threshold due to disaster and had experienced the flood, agreed to the concept of Community Managed Disaster Risk Reduction which was supported by CARITAS India and implemented by Bhagalpur Social Service Society, a social wing of Bhagalpur Diocese. To start with, villagers were oriented on the disaster and need for DRR committee to deal with disaster. After few days, Village Disaster Risk Reduction Committee was formed with 13 members consisting two women. In the initial stage, members were confused about how they should move ahead. For this training was conducted on DRR planning where members were



capacitated on disaster assessment and planning to mitigate it. For this two plans were developed – development plan and contingency plan. As a president of committee, Mr. Amarendra Mandal and his colleagues tried to involve all the community members but many people used to make fun of them. As shared by him, people use to say that “*barh kay rokba log....iaha kudrat ke banabal kahar ha*”(you will stop flood, this havoc is formed by god). But Amarendra and his team always thought to save his village

from the flood and fire. They used to think day & night how they can save their people from such disaster and help them for their development. The Committee started with the purchase of land for school as all the children were out of school. All the families contributed in the purchase of five *kathas* of land for school which was around INR 17000/- per *katha* (1 *katha* = 4 decimal land). Once land was purchased, education department sanctioned construction amount. Committee members closely monitored the construction of the school and ensured quality material to be used in school. Once school was final, committee members ensured attendance and quality education through paying regular visits to the school and share the feedback if things were not found in place. Now children themselves report to DRR committee members if there is any absenteeism and malfunctioning in mid day meal. On the other hand, government were making the **bandh** (dyke) along the Ganges. People thought that this dyke is the only solution or problem to save or destroy them from flood respectively. They discussed this with all the community members and came up with the decision that they will monitor and manage the dyke once it was finalized by the government. In 2013, committee members along with villagers, found that water level is going to cross dyke, they themselves increased the height of dyke by one and half feet to save their village. Now villages closely monitor the dyke during flood season and responsibilities are shared among all the members. They used to monitor whole night the increase in water level. Local block office also provided them generator and tube lights which are installed at dyke to monitor in night. Such success helped all the villages to keep their motivation high. They also monitor their plans which they made every year. Committee ensures that every new house should make their houses above 3-4 feet high so that flood water does not enter inside houses. Villagers themselves purchased electric transformer and pillars and wire through contribution and installed electricity in the village which is illegal but they shared that this is what they can do for their children and people.

Currently DRR committee is planning to get the land where they have settled from the land owner as this is now in their priority. Once they will get the allotment, all the developmental schemes will be implemented in their villages. The struggle for land is still on and they have faith that they will win as land owner has agreed to sell land to the government. Committee has second agenda to increase women participation in the local meetings including gram sabhas. For this they have already started discussing with women Self Help group members.



Disaster preparedness brought development

Usha Devi a resident of Village Kajikoraiya District Bhagalpur, Bihar. She has a husband, two sons and two daughters in her family. All of them were a sufferer of 2008 floods. During the flood they had lost their assets and suffered health complications. Her assets like home, property etc. were destroyed in the flood stricken disaster. After 2008 disaster she shifted to Kajikoraiya with her family. After the intervention her husband became the member of the DRR committee which was formed in the year 2011 with support of BSSS. During interaction with her husband and members of DRR committee, she realized the importance of disaster preparedness.

Her shift to Kajikoriya village and her husband joining the DRR committee was the turning point after that; she started preparing her house, family and herself for managing during disaster. In consultation with the DRR committee she has prepared a Machan (hut made of bamboos at a reasonable height to be used for stay during flood), she also got the toilet constructed at a reasonable height, she is storing raw food in boxes as well as she keeps grains for themselves and pets in the Machan itself, for situation if in case they are stuck in disaster for many days altogether. She has also collected Jalawan (used to ignite fire to cook food), she has packed all her important documents in number of polythene bags, so that they do not get destroyed and she has made one first aid box in which she has kept few general medicines and tubes for local application at the time of need. Even her present house is constructed in a different way i.e. the bamboos has thick polythene, which can be easily removed when there is a need.

The family members of Usha Devi including herself are also trained by BSSS to make toilet by using only Bamboos if flood occurs. And she was confident of making one without losing much time when needed.

She faced many challenges while building Machan as it incurred cost like material, labour etc. But with the help of the DRR committee she could overcome that challenge, as the members of the DRR committee helped her to make Machan and she did not had to pay labour cost.

Today she is a Secretary of a SHG group, where she is looking at livelihood opportunities as well as a makes sure that she keeps disaster preparedness as a agenda during monthly meetings. The others members in the SHG group are well aware of the disaster preparedness and they give credit for all information to their secretary Usha Devi. She has plans of preparing all the families in the community same as her's.

All she also shared that “ *Ab to humney itni tayari kar li hai ki koi chinta nahi hoti, jaise hi hum pani ka bhahav dekhegey turant sangathith hokey vyavstha bana lengey*” (Now we are so prepared that we don't have much tensions like before, whenever we will see the increase in water, we will quickly come together and will either shift to Machan or to the higher identified place.)

Preparedness turned mud hut into brick home

Parmanand Mandal resident of Kajikoraiya live with her wife, two Daughters and two sons. During 2008 flood he had lost his home & assets like many others and shifted to this village. He has been observing the incidence of loss in assets either by flood or situation or fire eruption in houses made up of Bamboos and dry grass, sharing his experience he said that also during rains houses made of dry grass starts leaking and in heavy rains it bends down and sometimes gets completely destroyed, so he decided to build his own house using cement and bricks.



He did not had an idea about building a house which is disaster resilient, with the help of DRR committee he got to know the ideal height at which he should construct the house therefore, presently he is building his own house at 3 feet above the ground level. Also he has constructed the toilet at the same height.

For him the cost that incurred to construct the house was difficult to gather but he has overcome that challenge by working hard and by taking some loan from

the Central Bank with the help of a guarantor who is a member of DRR committee.

In the end all he shared with us was “ Itne salon mai pehli bar khud ka pakka makan bantey huey dekh bahut khushi ho rahi hai, hamare bacchon ka to bhavishya sudhar gaya hai a bunko baadh se kabhi koi darr nahi rahega” (In past so many years for the first time we are constructing a house i am very happy to see this now my children future is secure, they don't need to be scared of flood anymore”

His son added to his father saying “ ab hum chaht ke makaan mai rahengey, jahan pani nahi girega na hi ghar girne ka darr hoga aur na hi hamey chauki par sona padega bistar par soyengey” (Now we will stay in cemented house there will be no leakage during rainy season neither loss of house and will not have to sleep in some dry platform will have a bed to sleep”.

Joined hands for becoming disaster resilient

In village Kachahri Tola, Panchayat Kalyantola in Block Bariyapur there is a SHG functioning by the name of “*Jyoti Sway Sahayta Smuh*”. SHG was formed in the year 2013. During the initial phase the group had only 14 members but eventually the number increase and now there are 20 members.

Before the intervention women of the community were not aware of SHG functioning and at the time of financial need, women used to depend on local money lenders who may or may not provide loan to them or would ask them to wait for long time. Secondly in return they had to pay huge amount of interest on the loan taken. In the year 2011 ITC had initiated a livelihood project in that area. In which they had trained the women of the community on “Agarbatti making” (Making of incense sticks). Later many women had withdrawn from this livelihood. In the year 2011 CMDRR project was initiated in which they re- sensitized the women of the community on livelihood issues and SHG Formation.

Those who had withdrawn from the livelihood activities restarted on “Agarbatti making” many women got empowered and started earning their own as well as providing good education and better living to their children. But even then, they always faced problem in managing their finances. Some of them were ready to be a part of the SHG but majority of them were not willing as they had their own inhibitions.

In the initial phase it was very difficult for the animator to bring all the women together in one platform and persuade them on forming a SHG. Since majority of the women was of the opinion that the NGO's make SHG's and take their money. They had many doubts with regard to forming an SHG with the support of any NGO.

The animators of BWDS kept visiting the women of the community and kept talking about advantages of SHG. They also sorted their doubts and perception on NGO's and educated them that their money will be collected by themselves, all the decision with respect to either giving money to any group member or collection will be taken by them. Deposition and withdrawals of collected amount from the bank will all be done by members of SHG.

After a reliable orientation from the animator the women of the community came together and formed the SHG as mentioned with the name of *Jyoti Sway Sahayta Smuh* in the year 2013 and still running with support of their President Manju Devi. Manju Devi was selected as a president of the group because she is a trustworthy & supportive person as per the members. The 20 members of the group meet once in a month and contribute Rs 50/- per member and presently they have around Rs. 12000/-. With the help of the saving, the group has helped few members too by providing them money as loan in need. Now members don't have to wait for money and addition to it the interest rate is only 2% of the loan amount. All the transactions within the group is taken care by

the President where all the other administrative work and keeping up the unity of the members, is taken care by the secretary of the group Ms. Shila Devi.

The members of the SHG group are satisfied, as they are well united and help each other in need. Also they have inculcated the habit of thrift among themselves through their contribution in SHG, as 30 women in the community earn from Rs.2000-4000 in a month by making incense sticks.

Recently they have started discussing about disaster preparedness- keeping the raw food items in their respective houses and mainly doing advocacy with BWSS to get atleast two hand pumps placed at a reasonable height in their village.

In future they have plans of strengthening their group by adding more people and by also adding the component of DRR like preparedness and becoming disaster resilient as a group and also spreading the same awareness among the people in the community.

Against all odds

.....Mann ke hare Haar hai, Mann ke jite jeet (if you believe in yourself, you will win otherwise will loose.....)

No one can visualize through his looks that he is having such a passionate and self motivated personality towards using trees for long term livelihood support. Dashrath Mandal, 42 years, is a resident of Gopali tola (Nadiya tola), Panchayat Kalyan tola, Bariyarpur. In family he is having mother, wife and four children. Family is majorly depends on agriculture where they use to cultivate maize, vegetables, etc. Majorly they use to cultivate two crops in a year in 2 acre cultivable land. In 2011, his village was selected under Community Managed Disaster Risk Reduction project through survey. As a progressive person, he took interest and become the member of Village DRR committee.



In 2009-10 he planted 600 saplings of mahogany in six and half kathas land with the investment of INR 67/- per sapling. Mahogany has a good market value which is up to INR 60000-70000 per tree of 30-35 feet tall with a diameter of 3-4 feet. He also used 26 kgs. of fertilizer and 18 kgs. of insecticide to save his trees. But the flood of 2011, wiped off all his investment as water stayed for more than 80-85 days. Only five trees survived. But this was not enough to de-

motivate him. He shared that as this is one time investment and trees also help him during all weather and save him and his family in adverse weather, he will continue to plant trees. Due to awareness on DRR and importance of trees by BWDS (Bihar Water Development Society, social wing of Patna Diocese) team, he again planted 250 sapling (INR 57/- per piece) in 2012 with the same passion and commitment. But again in 2013, flood came and all his trees destroyed by it.

After investing so much money in plantation, anyone could have broken down but as he shared that, he will continue this practise until he gets off paid by it. In 2014 he again planted 400 sapling of m-sol (INR 75/- per piece) with the same commitment. Now his trees are of more than a feet and he believes that may be this year his 90% trees will survive. His plan is also to start doing vegetables with the plantation as he got information during one of the awareness meeting by BWDS. But if flood again destroy his trees, then next year he will repeat the same and will keep trying till he is alive.....as he believes not to lose.....

Disaster led improved livelihood

Niranjan Mandal, farmer by profession lives with his family in village Bhatoter, Ward No. 8, Akidatpur of Kharik block in Bhagalpur district (Bihar). Like any other villager of Bihar, he also did not had any knowledge about high breed seeds or crops, new techniques of agriculture or any other government supported project. Due to these factors, he loses his agriculture production every year as floods were frequent for his village.

After the launch of CMDRR project in his village, he become the member of farmers club. In the club, he started attending monthly meeting and do saving. After some time his club was linked with bank. Through CMDRR



project he received trainings and went on exposure visit. For exposure visit they were taken to Sabor, Krishi Vigyan Kendre. He was also taken to Muzzafarpur Seva Sadan for the training in agriculture techniques. During all these processes he faced challenges related to pest attacks, scarce irrigation source and getting benefits from govt. for seeds. Sometimes his family also opposed him but he was confined to the learning of training and motivation. He purchase long pipe from his savings and also visited to govt. office for seeds which after some

efforts, he received.

Niranjan Mandal has 4 Bigha cultivable lands. He cultivates paddy, maize, wheat, banana, brinjal, cabbage (see picture) and tomato in this land. Before capacity building he had lack of knowledge about government support like – seeds, manure, insecticide, etc. Except manure he takes all things related agriculture from the block. He makes vermin compost in his house as taught in the training. He uses the compost in his field and also sells it for income. He earns Rs.40,000 per season from



vegetable cultivation.

He cultivates “Shanker variety” in paddy. Before cultivation he puts *dhaica* (one type of plant) in the field. When it grows, he cuts it, uses its stems as fire wood and leaves its leaves in the field. He puts DAP (manure) in it which helps the leaves of *dhaica* in getting rotten. It becomes very good compost for the crops. Niranjan cultivates through SRI method. He earns 3-4 *quintal* rice per *katha* every year. In Maize Niranjan cultivates 2 varieties. First – 3522 and second 9120. He cultivates it alternately. He earns 3-4 *quintal* maize per *katha*.

In vegetable Niranjan cultivates tomato, cabbage and *brinjal*. He gets 5-6 kg. from 1 tomato plant. He puts only compost in vegetable which he himself makes in his house. Niranjan takes tissue culture variety in banana from block. He cultivates banana in 1 ½ *bigha* land.

Now, Niranjan Mandal is a model farmer of Akidatpur Panchayat for all other farmers. He continues participating in all the trainings organized for the farmers and accordingly cultivate in his land.

Unity is must for fighting with disaster

Choti Allalpur, ward no. 12 and Shankarpur village are in Kharik block of Bhagalpur district. Both villages have around 500 families who belong to Scheduled Castes and other backward classes. Main occupation of this community is agriculture but due to often flood their land is covered with sand so they are cultivating vegetable in sand. Above that lack of unity among community members, dependency on others for relief, awareness about DRR, etc. were others factors which lead both these villages to live with disaster. In 2011 Choti Allalpur and Shankarpur villages were taken in CMDRR DRR comitee project. Under this project DRR committee has been formed which became as strength of the community.

DRR comitee project brought all the community members under one platform. Continues motivation and awareness building opened the eyes of the community. It helped to overcome all their weaknesses. Various capacity building brought men and women together to make plan and take decision. They are organized in different committees such as – DRR committee, SHG, farmers club, etc. They have regular



meeting in their groups, have saving and have social involvement in the village. Some challenges were also faced by the project team and committee members like after many years of relief work people had expectation of relief materials from outside agencies, non involvement in meetings, least cooperation from government officials. But the leadership of DRR committees' continuous efforts changed the mindset of the community. Regular monitoring and capacity building

increased the knowledge of the community and farmers clubs due to which they are taking action in pressurizing the government personnel.

Flood of 2014 affected the life of the people of Raghapur village which is the neighboring village of Choti Allalpur and Shankarpur. Water level increased and it broke the Band on 23/08/014 and water entered into the village. People had to leave their houses; they took refuge in the higher places. This water did not remain for many days it started to decrease fast and people came back to their houses. But tension of people of Choti Allalpur and Shankarpur increased. 30 metre away from the village in 50 meter plain area soil erosion started which became a very big problem for the people. The land is being merged in the Ganga and if it is not prevented the villages also will be merged in Ganga.

Seeing this condition on 26/08/014 Mahesh Yadav – president of DRR committee called a meeting of community of Choti Allalpur, Shankerpur, DPO and all project staffs, among them 50 were women participants. DRR president told by explaining that if the soil erosion is not prevented within 2-3 days our land and village will be merged in the river ganga. After discussion they wrote an application to the DM regarding prevention of soil erosion.



On 27/08/014 there was camp of SDO with chief Engineers. DRR president called the community and they blocked their way and demanded for immediate action. They even mortgage/caught few of the officers. Seeing the anger of the community SDO ordered for immediate start of soil erosion work. Next day Mahes Yadav – DRR President with the opinion of community members wrote an application to Bihar Government.



Thus, DRR comitee project gave an identity to the community members. Where as they were frightened to speak in front of the people but now they are fighting with district's government officers and even wrote an application to Bihar government.

Not relief but rights awareness makes change



Choti Atgama is a PfR village of Akidatpur panchayat, Kharik block under Bhagalpur district of Bhagalpur Partner that lies in the Gangetic basin. It is in the state of Bihar which faced heavy flood in 1971, 1975, 1982, 1993 and 2003, 2007 and 2008. Often Severity of flood had completely destructed the lives and houses of people. In those areas, immediate support in the form of relief and rehabilitation was found to be required to bring back people on their feet again. But the most important requirement for the community as a whole was found to be the mobilization of the members of the community so that they themselves can take preparedness measures to

reduce their own risk to natural disasters. This would help the community in longer run and that was the motivating factor for BSSS to initiate Community Based Disaster Preparedness programme in selected areas of Bhagalpur.

People of this village belong to SC consisting of 80% Mandal, 15% Rajak and 5% Harijan. Total families of this village are 235. Main occupation of this village is agriculture though most of their land have been merged into river ganga. Now their livelihood is based on remaining few land.

Flood of 2008 was the last severe disaster for this area. Embankment was broken by the speed of the flood water and the water entered in Choti Atgama village. People had to leave their village for 15-20 days and they took refuge at the higher places. They had big problem for food and drinking water. In such situation BSSS entered in this village with relief materials.

In 2010 CDBP program with the support of CARITAS INDIA started in 15 villages under Bhagalpur district in which Choti atgama village is one of them. Through this project people were given awareness on preparedness before flood, during flood and after flood

In 2011 program continued as CMDRR project through this people were capacitated to manage and reduce the risk of disaster. Community was organized in different groups such as DRR committee, farmers clubs, TF, SHG, etc. they were capacitated by different capacity building training and exposure visit through project which enabled them to act effectively to reduce the effect of disaster in their area.

Among above mentioned CBOs DRR committee has been found as a strength of the community. There are 12 members including 2 women members in this committee. They have monthly meeting in which they discuss about the various problems of their village.

DRR committee has been working effectively in MNREGA. They give information of Gram Sabha to the community members before hand and encourage them for participating in it. Women participants are especially being given encouragement. Due to hard work of DRR committee 50% women participate in Gram Sabha and also participate in making plans.

With the support of DRR committee 80% people have got job cards out of them 70% are women job card holders. 70-80 people have got job under MNREGA. Works done under MNREGA are – tree plantation, PCC road, etc. in whole panchayat the best work done under tree plantation is in Choti Atgama. In 23 units (4600) tree plantation have been done. 50% people have got payment. Rest of the people are about to receive. 700 meter of disaster resilient PCC road has been made under MNREGA. People go through this road to the bandh during flood to save their lives. Road leveling of 950 meters at both side of REO road have been done which has become the refuge of people during flood.



Awareness towards development

Bhatoter is a village of Akidatpur Panchayat, Kharik block and Bhagalpur district under Bhagalpur Partner that lies in the Gangetic basin. People of this village belong to Scheduled castes and they are count in terms of Mandal, Harijan, Sharma, Kanhu and Bhagat. Total families of this village are 122. 80% families are farmers. Village was often affected by flood which had destructed the lives of people. Except depending on others for relief and rehabilitation they had no way to overcome the problem. Flood of 2008 is unforgettable for them. There was water logging for 15 days, people had great problem for food. They had to take refuge at the higher place ie. Bandh, high level road, terrace of the school, etc.

As support they were distributed relief by government and other NGO. BSSS also stepped in this village with some relief. But relief was found not a permanent solution of this problem. Our experience in this type of work stroked our mind about the mobilization of the members of community. In 2010 CBDP program with the support of CARITAS INDIA started in this area in which Bhatoter village was included. Through this project people were given awareness on preparedness before flood, during flood and after flood.

In 2011 program continued as CMDRR project through this people were capacitated to manage and reduce the



risk of disaster. Community was organized in different groups such as DRR committee, farmers clubs, TF, SHG, etc. they were capacitated by different capacity building training and exposure visit through project which enabled them to act effectively to reduce the effect of disaster in their area. DRR committee of Bhatotee village is one of the great achievements of the project. There are 12 members including 2 women in DRR committee. They have monthly meeting in which they discuss all the problems of their village, make plans and take decision. Regular meeting brought unity among the people.

At present DRR committee has become the motivator factor. It encourages the other community members to participate in the Gram Sabha meeting. Great achievement of DRR committee is – in 2012 along with villagers put a plan for road in the Gram Sabha and it was passed. With this they did not sit quietly but when work started they stood there and made 2 ½ ft high disaster resilient road (see photograph). DRR Committee members also do monitoring of houses and hand pumps during installation so that they can ensure high plinth. Currently DRR committee has ensured 5 houses under IAY and 10 other houses, five hand pumps are made on high raised plinth. DRR committee contributes and do the repairing of hand pumps whenever needed. DRR committee members have now 'we feeling' .