

# Flood Rehabilitation Programme 2008

A Humanitarian Response by ICICI Group  
Companies, Employees and Customers

Programme Status up to September 30, 2009

## Programme Overview

In 2008, India experienced massive flooding in the states of Bihar, Orissa, Assam and parts of West Bengal. These floods caused tremendous damage to human life, property and crops, affecting millions of people. Hardest hit were the poorest and most vulnerable, including children, the disabled, and marginalised social groups.

ICICI Bank responded immediately, mobilising funds to help people affected by the floods by appealing to its Internet banking customers. Their spontaneous and overwhelming response was heartening. More than 55,000 individual customers responded, for a total contribution of Rs.31.70 million. ICICI Group companies and its employees contributed an additional Rs.106.50 million.

The funds have been and continue to be utilised for the rehabilitation of flood victims in Orissa, Bihar and West Bengal. Rather than a short-term disaster relief programme, ICICI Group's efforts have focused on the longer-term rehabilitation phase, including support for child resilience and livelihood rebuilding initiatives.

## 01

## Partnership and Implementation Strategy

To use the funds effectively, ICICI Group worked through ICICI Foundation for Inclusive Growth ([www.icicifoundation.org](http://www.icicifoundation.org)) and its strategic partner, CSO Partners ([www.csopartners.org.in](http://www.csopartners.org.in)) to design the flood rehabilitation programme.

CSO Partners initiated a consultation process with major non-governmental organisations (NGOs), international NGOs (INGOs) and government agencies to develop an effective and collaborative intervention process. The resulting programme works to complement and strengthen existing rehabilitation efforts by filling gaps, expanding geographical reach and increasing programme scope.

Flood Rehabilitation Programme Facts	
States covered	3
Villages covered	425
Households covered	66,568
Implementing NGOs	18

As its anchoring partners, the ICICI Group programme selected Oxfam and Bal Raksha Bharat (earlier known as Save the Children) – well-established organisations with significant experience in rehabilitation efforts. While these anchoring partners directly implement projects in several villages, their larger role has been to provide technical support

to the implementing partners – NGOs with a field presence and ongoing projects in the flood-affected areas. (Refer to "Annexure 2: Summary of Flood Rehabilitation Fund Disbursements to NGOs" for a list of all implementing partners.)

To manage the disbursement of funds and issue income tax certifications to individual donors, ICICI Foundation worked with Give India ([www.giveindia.org](http://www.giveindia.org)), India's largest online donation platform, which screens NGOs for transparency and credibility and has significant experience in managing donations.

The organisations selected for funding are Tier-II organisations listed with Give India, signifying that they have met Give India's most stringent transparency and accountability criteria (see below for more details on Tier-II designation). In addition, they are members of Sphere India ([www.sphereindia.org.in](http://www.sphereindia.org.in)) or are otherwise committed to

complying with global humanitarian assistance norms. Sphere India, a coalition and collaborative partnership among government and non-governmental agencies involved in humanitarian initiatives in India, promotes quality and accountability in disaster response and management. Working with them has ensured that international standards for disaster management are upheld and that agencies in the field are able to better coordinate efforts.

## 02

### Monitoring and Reporting

In addition to a robust monitoring process that ensures a minimum standard of quality, transparency is maintained through systems that ensure that information is shared with stakeholders at regular intervals. Accordingly, the following guidelines are followed:

- Participating organisations/NGOs must be Tier II organisations with Give India. Fulfilment of this criterion indicates that the organisation complies with all the statutory norms and maintains the minimum standards as prescribed by the Credibility Alliance (CA), a consortium of voluntary organisations committed to enhancing accountability and transparency in the voluntary sector through good governance.
- Implementing partners are required to maintain a separate bank account for programme funds in order to restrict transactions related to this programme.
- Implementing partners must submit audited financial statements upon completion of their programming to ensure accountability and effective financial management.
- Anchoring organisations are required to periodically carry out monitoring and reporting on the activities of the implementing organisations to ensure effective implementation of the programme. In a few cases, CSO Partners will also undertake programme monitoring.
- Comprehensive reports must be provided by partner organisations on a half-yearly basis. These reports will be made available on CSO Partners' website ([www.csopartners.org.in](http://www.csopartners.org.in)).

## 03

### Addressing the Gaps for Robust Disaster Management

Gaps that have been identified in India's disaster management sector include non-compliance with minimum quality standards in disaster management initiatives; lack of coordination, convergence and complementarities among various government and non-government organisations; and lack of community preparedness in recurring disaster zones.

To address the issue of quality and coordination, CSO Partners collaborated with Sphere India in developing and implementing a Unified Response System (URS) – a project designed to ensure quality coordination of activities for a unified emergency response – across Bihar, West Bengal and Orissa. Through its use of an extensive database and effective information sharing at all levels, the URS helps to achieve greater accountability and avoid duplication of efforts while providing rapid and equitable assistance to disaster-affected populations.

Partnering with Sphere India has been instrumental not only for promoting minimum quality standards but also for facilitating the convergence of resources and efforts deployed by government and non-government agencies.

## 04

### Beyond Relief: Building Disaster Resilient Communities

What sets the ICICI Group programme apart from many others is its inclusion of interventions to strengthen communities' capacity to deal with future disasters. In many of these communities, flooding is a recurring facet of life. For this reason, the programme chose not to focus exclusively on disaster relief and management, but to invest in community resilience-building activities.

The primary goal of the rehabilitation programme is to economically empower communities by setting up sustainable livelihood systems and promoting a culture of disaster preparedness that will enable communities to recover more rapidly and successfully from disasters. Initiatives have been tailored to nurture the children of the community, as they will have the strongest influence on long-term community development. (Refer to "Annexure 1: Funding According to Programme Area" for a break down of the programme areas that received funding.)

## Child protection and resilience

Children are often gravely affected by floods and other disasters, which may negatively affect their physical, mental, and psychosocial development. Enabling children to face and cope with disaster can significantly and positively affect a community's long-term recovery from disaster. The programme therefore is designed to support children's resilience by assisting communities to engage in activities related to disaster preparedness and child protection in emergencies, in addition to restoring schools destroyed or damaged by floods.

By September 2009, 135 children's clubs had been formed in the states of Bihar, Orissa and West Bengal. These clubs strengthen children's support networks and encourage them to take an active interest in issues relating to their experiences during emergencies and measures that may be taken to mitigate future risks. Through these clubs, around 8,000 young boys and girls have additionally gained valuable knowledge about nutrition, health, and sanitation. They have accessed special support to share their joys and sorrows, cope with stress and bolster their confidence. All of these practices encourage children to have a positive approach to their futures.

In addition to the children's clubs, 130 Child Protection Committees have been formed. Committee members have been equipped with information about child protection and dangers faced by children during disasters, as well as with knowledge and skills to protect them at the community level.

Finally, consultative workshops on Child-Centred Disaster Risk Reduction (CCDRR) and district-level coordination meetings have been organised with government officials and NGO representatives. A risk analysis has been carried out and a contingency plan drawn up.

## Disaster preparedness

After conducting a baseline survey, field-level workers and volunteers have been selected and provided with the tools and expertise required to set up village-level Disaster Risk Management Teams that will prepare communities for future disasters and coordinate response efforts at times of crisis. The task forces comprise some 8,000 volunteers from the affected villages who can implement and supervise the activities of contingency plans, including disaster preparedness and early warning systems.

## Shelter development and reconstruction

This programme has focused on reconstructing schools and educational facilities in the flood-affected areas. A team from SEEDS (Sustainable Environment and Ecological Development Society; [www.seedsindia.org](http://www.seedsindia.org)) assessed 54

schools in the affected blocks of Puri district of Orissa. Based on their assessment, eight schools were chosen to serve as model structures for repair, restoration and retrofitting.

Community participation has played a key role in the school reconstruction process. Community members participated in a series of workshops that considered the potential utility of school buildings for purposes beyond education. The resulting school design incorporates a raised floor level and specifies the use of disaster-resistant materials, which will result in school buildings that can serve as community shelters in disaster. The finalised designs have been translated into construction drawings with detailed cost estimates. These costs have been shared with the community and are displayed on the signboard. Activity kits have been designed and developed which will be utilised from the next quarter onwards.

This technological innovation in the area of disaster-resistant building structure has produced an exemplary design concept that can be used as the basis for similar projects. The community members enjoy an enhanced sense of security in the knowledge that a shelter designed according to their own requirements will be available to them in times of need. In addition, the optimally designed facilities contribute to improvement in the academic and extracurricular performance of the students.

## Alternative livelihood and sustainable development programme

Restoring livelihoods is one of the most effective ways of ensuring that disaster-affected populations recover their self-reliance and improve their standard of living. The programme aims to restore the assets and livelihoods of communities in both farming and non-farming sectors through projects that include building skills and increasing livelihood options, rebuilding of destroyed homesteads (on a limited basis) and the provision of livelihood kits and other resources.

**Non-farming sector:** After interaction with beneficiaries whose homesteads and livelihoods have been severely affected by the floods, the project team formulated a joint implementation strategy to enhance livelihood options.

The project provides craftsmen with tools and machines, and encourages them to adopt new processes. A Common Facility Centre (CFC) is set for construction; the location for the CFC is finalised, the plans approved and material procured. International designers in three crafts – appliqué, coir and golden grass – have been engaged to conduct workshops. Workshop participants from two communities have been selected, and a venue has been identified. A

raw material bank has been created for golden grass. These measures have been well received and have helped craftsmen to use the latest techniques and reach out to urban markets.

Some 3,000 families have benefited from various alternative livelihood programmes, which include restoration of boats and fishing materials, pond reconstruction, a nutritional supplement programme, the formation and strengthening of self-help groups (SHGs), renovation and establishment of community drinking water infrastructure, and building skills in masonry.

**Farming sector:** Grain banks, fodder banks and fuel banks have been established to sustain agro-based development initiatives. Through grain banks, people in flood-affected areas learned to generate surplus grain stocks and increase their savings, which helped them to confidently face commodity price hikes. Fodder banks help farmers to save their animals during drought. Fuel banks help families to store their excessive fuel materials so that it can be used during emergency times. Approximately 150 villages have benefited from these banks.

In addition, minor repairs of non-functional hand pumps and broken platforms of hand pumps have been carried out to provide adequate water supply.

## 05

### Towards a Secure Future

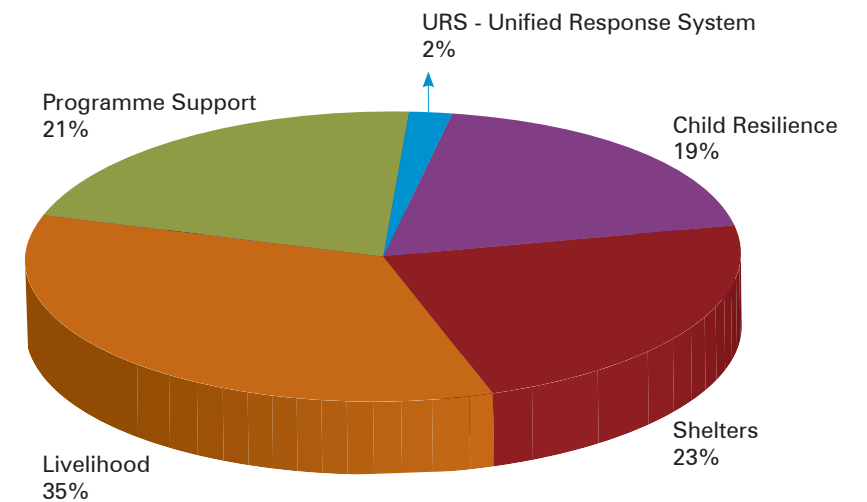
By focusing on building community resilience and designing all initiatives to meet the actual needs of communities, the ICICI Group programme has introduced sustainable disaster relief and rehabilitation options to deal with natural and economic risks in the long term.

As part of its work to assure a secure future for disaster-affected communities, the programme includes ongoing efforts to establish new strategic collaborations and alliances with stakeholders to support advocacy for the benefit of disaster-affected communities. The next quarterly report, which will be ready in January 2010, will present more details on these efforts.

## 06

### Annexure 1

### Funding According to Programme Area



Programme Area	%	Amount (Rs.)
Child Resilience	18.81	25,615,000
Shelters	23.18	31,567,100
Livelihood	35.25	47,993,207
Programme support	21.14	28,793,455
Unified Response System (URS)	1.61	2,190,720
<b>TOTAL</b>	<b>99.99</b>	<b>136,159,482</b>

# Summary of Flood Rehabilitation Fund Disbursements to NGOs

No.	Name of the organisation	Contact Address	Proposed Key Programme Activities	Districts	Total Budget (Rs. in millions)
1	Bal Raksha Bharat (earlier known as Save the Children)	Save the Children - Bal Raksha Bharat, Farm Bhavan, 14-15 Nehru Place, 4th Floor, New Delhi 110019	Providing information and resources on child protection, documentation and construction of child friendly flood shelters	Baleswar & Kendrapada (Orissa), East Midnapore (WB), Araria & Supaul (Bihar)	37.10
2	Oxfam India	Plot no 1, II Floor, Above Sujana Mohindra Hospital, Community Centre, New Friends Colony, New Delhi 110065	Capacity building on disaster preparedness and response, training and support for livestock programmes	Supaul (Bihar)	13.90
3	SEEDS India	15 A, Institutional Area, R.K. Puram Phase IV, New Delhi 110022 Tel: 01126174272	Capacity building on disaster preparedness, restoration, repairs and retrofitting of school buildings	Puri (Orissa)	8.90
4	People's Cultural Centre (PECUC)	HIG:VII-M-13 Sailashree Vihar, Bhubaneswar, Orissa 751021 Tel: 0674-2740 432, 2740 178 Fax: 0674-2740 432 Email: pecuc@hotmail.com	Capacity building on child protection, provision of seeds and agriculture equipment, skill building and assets support to non-farm labour	Baleswar & Kendrapara (Orissa)	8.50
5	Kajla Janakalyan Samity	Vill & PO Sarada, Contai, Dist., East Medinipur, West Bengal 721427 Tel: 03220 256236 Email: kjks1001@yahoo.com	Capacity building on child protection, provision of seeds and agriculture equipment, skill building and assets support to non-farm labour	East Midnapore (WB)	8.50
6	Jan Jagran Sansthan	Kagzi Mohalla, Bihar Sharif, Nalanda 803101 Tel: 06112 238588. Email: jjs_nalanda@sify.com, jjs_nalanda@yahoo.co.in	Capacity building on child protection, provision of seeds and agriculture equipment, skill building and assets support to non-farm labour	Madhepura (Bihar)	8.50
7	Nav Jagriti	Sikati, P.O. Anjani, Via: Parsa Dist., Saran, Bihar 841219 Tel: 06152 285246 Email: jagritti_chp@sify.com, jagritti_chp@yahoo.co.in	Capacity building on child protection, provision of seeds and agriculture equipment, skill building and assets support to non-farm labour	Khagaria (Bihar)	8.40
8	Goonj	J-93, Sarita Vihar, New Delhi 110076 Tel: 41401216, 26972351	Vocational training and provision of livelihood support	Saharsa, Madhepura & Supaul (Bihar)	6.70
9	Purvanchal Gramin Vikas Samity	419, Ismailpur, Gorakhpur, UP Bihar Office: Forest Office Campus, Kosi Chowk, Saharsa	Vocational training and provision of support to set up small business	Supaul (Bihar)	5.70
10	Vikash Vihar	First Floor of Chapra X-ray Clinic, Gopeshwar Nagar, Chapra, Saran, Bihar 841301 Tel: 06152236266 Email: vikashvihar@gmail.com	Capacity building on child protection, provision of seeds and agriculture equipment, skill building and assets support to non-farm labour	Araria (Bihar)	5.40

No.	Name of the organisation	Contact Address	Proposed Key Programme Activities	Districts	Total Budget (Rs. in millions)
11	Sakhi	Matsya Nagar, Bhagwatipur, PO: Rudrapur, via - Andhra Thari; Madhubani, Bihar 847403 Email: sakhapatna@rediffmail.com	Capacity building on child protection, provision of seeds and agriculture equipment, skill building and assets support to non-farm labour	Supaul (Bihar)	5.40
12	Vaishali Samaj Kalyan Sansthan	Bidupur Bazar, Vaishali District, Bihar Tel: 9431854523 Email: vsk1@rediffmail.com	Workshops on disaster preparedness and response, construction of grain/food/fuel banks, provision of materials for emergency response, livelihood rehabilitation of most vulnerable families, nutritional supplement to most affected families, repair of damaged hand pumps	Madhepura (Bihar)	3.90
13	Bihar Seva Samiti	Kutchery Road, Madhubani, Bihar 847211 Tel: 9905491669 Email: Bss_org@sify.com	Workshops on disaster preparedness and response, construction of grain/food/fuel banks, provision of materials for emergency response, livelihood rehabilitation of most vulnerable families, nutritional supplements to most affected families, repair of damaged hand pumps	Madhubani and Darbhanga (Bihar)	2.90
14	Sarba Shanti Ayog	1C, Chatu Babu Lane, Kolkata, West Bengal 700 014 Tel: 03322659761 Fax: 91 33 22659776	Construction of community centre, training and provision of materials/equipment to artisans, workshop and training for skill building and business development	Puri (Orissa)	2.70
15	Nidaan	Sudama Bhawan, Boring Road, Patna, Bihar 800001	Vocational training and provision of support to set up small business	Supaul (Bihar)	2.70
16	Bihar Gramin Vikas Parishad	Sahebpur Kamal, Bergusarai, Bihar Tel: 9835010253 Email: bgvporg@rediffmail.com	Workshops on disaster preparedness and response, construction of grain/food/fuel banks, provision of materials for emergency response, livelihood rehabilitation of most vulnerable families, nutritional supplements to most affected families, repair of damaged hand pumps	Khagria and Madhepura (Bihar)	2.60
17	Bihar Gram Vikas Parishad	Vill: Manikpur Musharnia, Post: Andauli, Sitamarhi district, Bihar Tel: 9431426288 Email: bgvp_sitamarhi@sify.com, bgvpsitamarhi@gmail.com	Workshops on disaster preparedness and response, construction of grain/food/fuel banks, provision of materials for emergency response, livelihood rehabilitation of most vulnerable families, nutritional supplements to most affected families, repair of damaged hand pumps	Supaul (Bihar)	2.20
18	Sphere India	Building No.3, Flat No.302/3 Sona Apartments, Kaushilya Park, Hauz Khas, New Delhi 110016	Emergency preparedness and response, inter-agency coordination to ensure better response in any natural calamity in India	Flood prone districts across Bihar, Orissa and West Bengal	2.10

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