



**HANDICAP
INTERNATIONAL**



STEPPING AHEAD

Unconditional Cash Transfer Programme 2013-14



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CASH TRANSFER IN EMERGENCIES

Concept, background and relevance: Cash Transfer in emergencies is a vital area of emergency intervention having immediate effect to gear up recovery process of the affected communities. The need for Cash Transfers in emergencies emerges out of the fact that most of the structures and services of micro economic activities stand washed out or damaged substantially by the disaster and it is not possible to recover the same immediately to restore normal life.

Purpose: Flood-affected households have improved access to cash and income generating opportunities through cash transfer, provision of agricultural seeds and agricultural tool kits and increased access to government entitlements.

Explanation of type of cash transfers:

Cash Transfer for Unconditional Support is a fixed cash support made for the value of 50 days to a fixed number of poor and destitute households so that they can able to address chronic health issues of the families, the sizable proportion of the cash is being saved for development activities such as marriage, IGP, creation of household assets, procurement of dress and ornaments for children and young, education of children etc.

Unconditional cash	People are given money as a direct grant with no conditions or work transfers requirements. There is no requirement to repay any money, and people are entitled to use the money however they wish.
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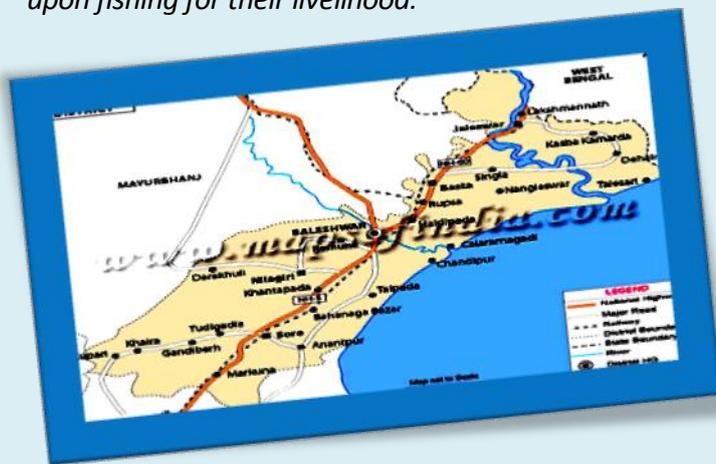
Unconditional Cash Transfer Program, Bhograi, Balasore

The day on which Phailin hit Odisha coast - it caused severe damage in the form of Cyclone as well as Flood due to subsequent torrential rain in 176 Gram Panchayats. 1211 revenue villages of above mentioned GPs and 26 Municipal Wards of Balasore district were affected. Around 3 lakh people were trapped in the flood in Balasore district for days together. 81074 hector of standing Paddy submerged. 131027 No. of persons evacuated to 254 temporary camps. Most of the drinking water sources submerged with flood water. About 5000 No. of lift irrigation points were de functioned prohibiting cultivation work, 96 piped water supply schemes were badly affected scarcity of drinking water. The worst among the affected GPs of Bhograi block was Kusuda, which has been taken up as targeted GP for the

programme - Humanitarian Response to Cyclone Phailin and Floods in Odisha. The programme was operated in all the 10 villages of Kusuda GP covering all the affected venerable population across the GP

Geography of Bhograi

Balasore: It is a District known for special proneness towards regular disasters. The river Subarnarekha enters Balasore district near Olmara of Jaleswar block. Except some small strips of embankments the river is mostly without any guard. It falls in Bay of Bengal near Kirtania of Bhograi block. During flood, large areas of Bhograi and Baliapal blocks and a small pocket of Basta block are affected. Jalaka is a small river. Rainwater from Mayurbhanj district is mainly being discharged through this river. The river has no flood gauge. It submerges large areas of Basta block. Agriculture is the major source of livelihood of that part of the population and Paddy being the major crop; besides paddy, people grow vegetables, black gram, green gram, horse gram, ground nut, etc. Apart from agriculture, a proportionate population depends upon fishing for their livelihood.



A map describing the geographic view of Bhograi



Focused Intervention

With financial assistance from the consortium partners a programme named – Humanitarian Response to Cyclone Phailin and Floods in Odisha, India with major focus on **Unconditional Cash Transfer program (UCT)** was taken place at Bhogarai in the district of Balesore to protect the most venerable at that place.

INTERVENTION PROCESS OF PECUC

At first a detail house hold survey held at the village level and the beneficiaries were identified according to the most venerable condition. The volunteers and the staff members with the help of other local friends worked hard to gather this information. Then it was shared at the panchayat level with the PRIs and officials in querying about other government schemes which can be useful during our services to that part of the block. Sarpanch was also been communicated for this movement. After that a team of few

members visited the villages to revise and enquire the proper beneficiary's conditions to provide the financial aid. Finally it was decided to have proper documentation of that program.

Processes under Unconditional Cash Transfer in Emergencies:

Criteria for beneficiary selection:

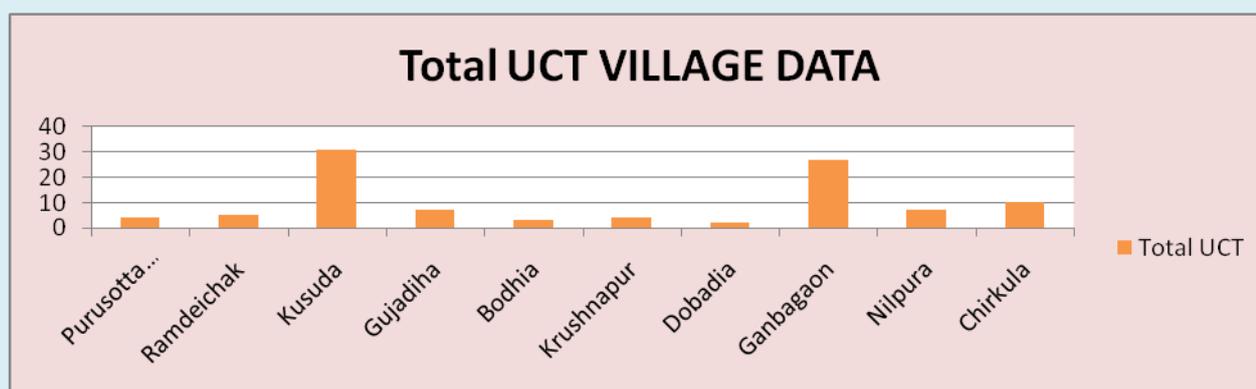
- Should be a resident of the same village.
- Should be a victim of an emergency – suffering from chronic disease, extensive loss or damage to life and property in the emergency, down with old, destitute, unable to revive livelihood/food security or access to health care etc.
- Should be ready to abide by other criteria under the program.

VILLAGE WISE BENEFICIARY SELECTION

After the criteria have set and we had the survey in very particular way. It was decided to provide the following number of beneficiaries in the 10 project focused village of Kusuda gram panchyat. As per the data the two villages witnessed more number of beneficiaries as it was mostly affected arena as well as the population was more than other villages.

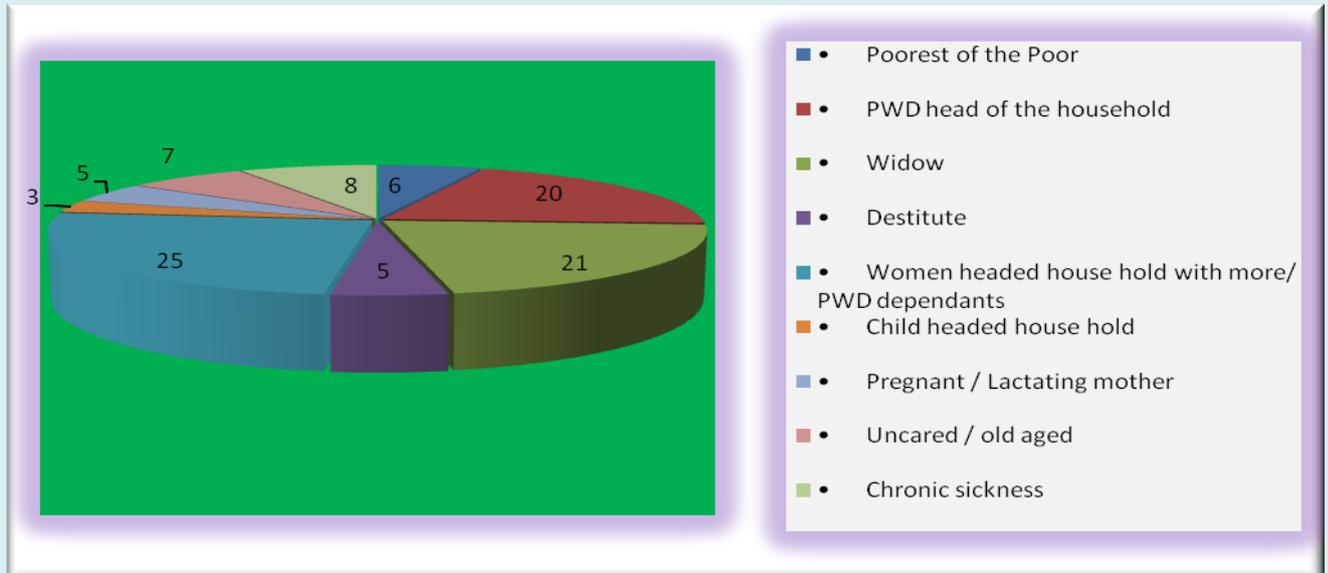
Detail Beneficiary Table :

Sl.	GP Name	Village Name	UCT - Male	UCT - Female	UCT - Total
1	Kusuda	Purusottampur	0	4	4
2	Kusuda	Ramdeichak	1	4	5
3	Kusuda	Kusuda	13	18	31
4	Kusuda	Gujadiha	5	2	7
5	Kusuda	Bodhia	1	2	3
6	Kusuda	Krushnapur	1	3	4
7	Kusuda	Dobadia	0	2	2
8	Kusuda	Ganbagaon	9	18	27
9	Kusuda	Nilpura	2	5	7
10	Kusuda	Chirkula	5	5	10
Sub Total			37	63	100



Criteria wise beneficiary Detail :

Poorest of the Poor , PWD head of the household; Widow Destitute Women headed house hold with more/ PWD dependants ,Child headed house hold, Pregnant / Lactating mother, Uncared / old aged, Chronic sickness



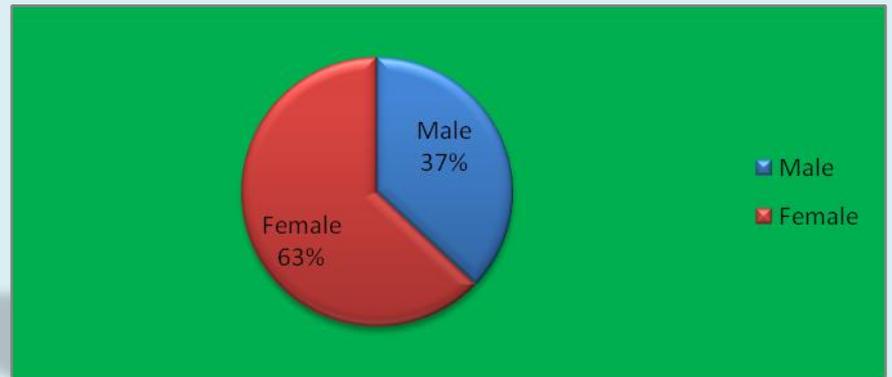
In the criteria wise highest 25 no. of beneficiary are in women headed house hold with more PWD dependants Follow by 21 no. of beneficiary are widow , 20 no. of beneficiary are PWD headed house hold , 8 no. of beneficiary are chronic sickness ,7 no. of beneficiary are uncared Aged ,6 no. of beneficiary are destitute ,5 no. of beneficiary are pregnant /lactating mother,3 no. of beneficiary are Child head women .

Mode of payment for Unconditional Cash Transfer and related activities:

- Provision of payment of cash at the door steps of the most affected beneficiaries and some have Direct bank transfer (41 beneficiary have Direct bank transfer and 59 beneficiary have direct cash payment)
- Each beneficiary have received Rs 7500/-
- Provision for follow up action for enabling him/her use the money in most productive purposes.
- Provision for linkage of beneficiaries under ongoing programs of the government.

GENDER PROSPECTIVE

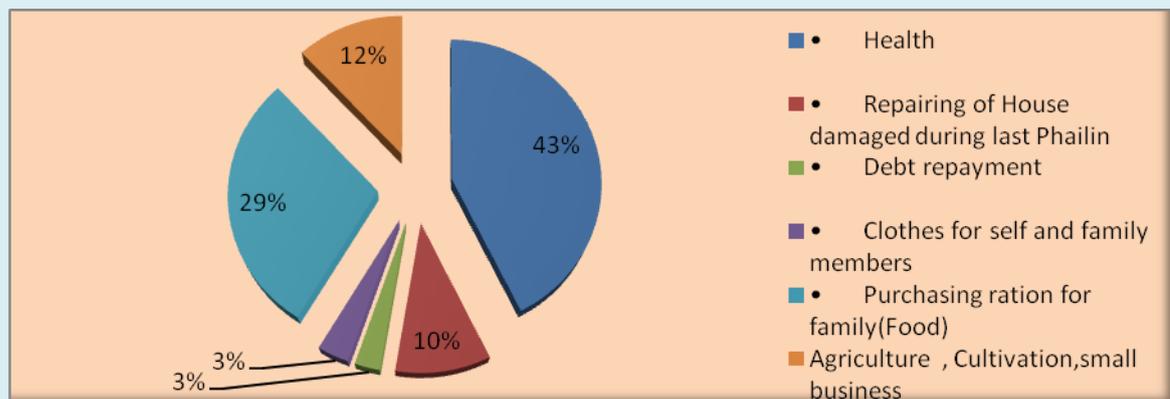
If we closely see the statistics of cash transfer program then we will able to notice that the percentage of female beneficiaries is 63%.Which has an indication that how much concern has been given to the women in that venerable place. As we all know that the literacy level of that part of the block is comparatively lower than other part and the women status in this subject is worst. Many of the women beneficiaries are hopeless and old. It was really helpful for them to sustain themselves in that critical situation. Many became example for others in using the financial assistance in education.



Major Expenses

There was some evidence that the cash may contribute to long-term outcomes that may prove transformative to gender relations. Although the main objective of the cash was to save lives and sustain the most vulnerable, some beneficiaries were able to use the cash to invest in long-term productive assets, such as purchasing seeds for cultivation or investing small businesses like betel shop. Potentially transformative to gender relations was the use of cash to increase women's bargaining power and access to credit, reduce debts. Some of them used the money in repairing of House damaged during last Phailin and purchasing food item for family. Among other small investments the major part of the aid was spend in health and treatment.

A team of volunteers were engaged to track the beneficiaries' expenditures in a regular basis of 10 to 15 days interval . They were able to visit each house holds 4 times in our project period. They carefully studied the expenses that they had made after receiving the money. Many of the beneficiaries were hope less with put food and lack of treatment. It was a certain need for them to survive with their immediate family members in that critical period of time. Due to heavy flood water born diseases were at the pick. Though few of them tried to decrease the expenses but they were not able to sustain it for a period of time as there was no work any where around that place. A tracking format was developed and according to that in some places they were guided by our volunteers to address their priority issues.



Major expenditure details

Health : As we all know that the villages are not very far from the Bay of Bengal. So we can feel the salty air as well as weather within the areas. That makes a huge impact on the community health.

Let s move towards the homes. Most of the families have the history of losing some one for a particular disease. Upon investigating we can find that unhealthy food, poor sanitation practices, Climatic change, geographic location, unprotected living approach, Unhealthy water source and lack of education are few of the causes of this dimension.

43% of our beneficiaries are affected by multiple chronic sicknesses. They continue the treatment as well as for medicines and used a major portion of the received money. After flood and heavy cyclone water born diseases were hiked.

Food items : For food as earlier mentioned they don't have own land for cultivation, Most of them depend upon share cropping or daily labor. So at the end of the day they don't have food stocks for emergency use. So if we carefully look at the chart we can have the a clear and transparent idea that they have spend 29% in that head.

Agriculture Cultivation & petty business: 12% expenditure on Agriculture cultivation and petty business.

Repair of house: 10% of the expenditure on repair of House during last phailin and flood.

Clothes: 3% of expenditure has been done in purchasing of clothes.

Debt Repayment: 3% of expenditure has been done in paying of loans.

SOCIAL STATUS

The people of this intervention areas were mostly deprive from many necessary needs. So they usually take loans to maintain livelihood, mostly in this kind of critical period they expects more help from others. In our intervention area there were a lot of beneficiaries those had hand loans from others to eat.

After the disaster as there was no source of income, a number of beneficiaries were not able to take proper care of their family health, not even able to provide clothes to their children. Difficulty was everywhere and social condition was very bad. but after getting the aid in unconditional cash transfer they were able to fulfill the requirements as soon as possible. Those who took load have paid it and became trust worthy for others. A small number of beneficiaries invested the money in cultivation which helped them to sustain their livelihood in a long term. Somewhere the cash transfer program became cause of social respect and preserved their dignity

Key Learning:

Reducing the social tensions between recipients and non-recipients was the effective sensitization of the community on targeting criteria. As a result, almost all beneficiaries knew why they were targeted. Working through the communities' existing structures helped improve beneficiary protection, resolve social tensions and ensured targeting criteria was communicated.



Bayani: A brave woman ...

If you are in Gabagaon and steering towards the west of that deprived village of kusuda gram panchayat your eye would be bugged to see a roof less bamboo hut house right in the middle of the paddy fields. If you desire to go there to have close look to that isolated house you have to walk through the muddy water blocked throne grasslands.

Nobody has gone there since long; there lives a lady named Bayani Dandpat with her two grand children's. A widow age about 70 and Short skinny figure. Emotionally weaker in comparison to her physical appearance. Bayani has a heartbreaking narrative in which she has gone through during the last subsequent flood situation. Before few months of this natural disaster Bayani was staying with her son, daughter in law and two grand Children's. After the disturbance between her Daughter in law and son, the boy left home and did not come again. There was no news of him until now, few days after his disappearance the lady (daughter in law) had gone somewhere without informing Bayani and she is also missing till today.

*Bayani decided to move on with her two grand Children s in this old age. Though she is suffering from different illness but kept her nerves cool and started nurturing the children's. The elder one is two and half years old and younger just touching one and half. . Children who are supposed to feed on milk are living either on water or drained water of rice (Toraani), which, at times, Bayani has to borrow from neighbor's house. Then the nature behaved mercilessly with that part of the world. Cyclone followed with heavy flood broke down the back bone of the daily lively hood. How could poor Bayani escape from that mighty disaster? It has even worsened her condition when her house was fully damaged .and she with her two grand children's evacuated to the school campus and survived. When she returned back there was nothing to gain and the biggest confront was to feed the tiny babies one of whom was severely sick during that moment. In her old voice she narrates: **"I was only blaming my fate, nothing to eat and the water was too poisonous to drink. I was not thinking about me or about others. My only concerned were my grand children's .on addition to that the elder was sick. No one was there to help me. After returning from school campus, I could not even recognize my house and completely senseless. I got some relief but what about the treatment? Day by day circumstances became worst and worst, during the course of that time someone from PECUC came to me and asked regarding my conditions and if he could help me any way. My Lord!!! Those were the sweetest counseling words I could hear after a long time....."***

During the house hold survey of Unconditional cash transfer program Bayani Dandpat was the first lady of Gabagaon to receive the Unconditional financial aid and was extremely happy for that. Without any delay she took her grand child to hospital where she could able to afford the treatment as well as purchased medicines and food stuffs. She has saved a little portion of that for making the roof of her house in appropriate time. The money not only helped Bayani during that instant but it gave her extensive hopes for the future to full fill her duties as a grandmother..With her tearful eyes and jammed old accent she thanked ECHO, Save the Children and PECUC for their tremendous deeds in Gabagoan

Tearful Eyes of Bishnupriya...

The story of BishnuPriya Mohanty an old single woman would bring tears in the eye of the strongest man of the world. She was not only alone but also hopeless for the future. Though the neighbors are not behaving badly with her but she is always being doubtful of getting her daily food for survival.



She has lost her husband at her young age and the responsibility of 5 young girls came to her own shoulders. She didn't excuse herself from this and worked hard to nourish her childrens. Her husband who was an innocent man was sleeping at someone's house and the enemies of that house owner thought that the landlord was sleeping. In a preplan approach they burnt that house and it made Bishnupriya to be widow forever. After all these she made her self bold and nourished each girl properly. They all got married and living happily. After few years it was truly difficult for old Bishnupriya to move and do her daily duty and there was no source of income.



Therefore the younger daughter came to take care of her and it brought happiness to Bishnupriya. The young daughter decided to stay at Kusuda and to serve the old lady. But the will of God was diverse, how could one change the desire of Almighty.

While cooking food for her mother her cloth caught fire and within a span of moment she was badly burnt in front of Bishupriya. That incident took her life and poor lady became alone once again, one can imagine the heart breaking scene of a burning daughter in front of her incapable mother. At this time even more uncontrolled emotional stocks broke down Bishnupriya. She was like crazy and could not even decide how to survive in this resting age.

After that she also has to face the hazardous consequences of Cyclone Phillin and followed by Heavy flood. grief after grief, unfortunate old lady was sick and there was no money for treatment and nobody was there to give her loan as she would not able to return them back. She was eating at others houses. A grand child of Bishnupriya came to stay during that difficult time but he cannot assist her financially as he was very young.

Old Bishnupriya in crying voice:

"I do not know why it happened to me. I was innocent and did not harm anybody. God behaved mercilessly with me. After the heavy flood I was in front of death and the aid from PECUC saved me from that. May God bless the angels those helped this old lady during the most difficult days."

The team PECUC reached at the courtyard of Old Bishnupriya and supported her in unconditional cash transfer program. Her happiness was unspeakable during that moment. She was crying after getting the money. She went to the hospital and got treated immediately, brought necessary food materials. She has saved a little amount for future use. Now the daughters came forward to help her, but she was extremely grateful for the help during the complicated days of her life.



Fortune ,always unexpected

Laxmikant chand a villager of Kusuda in Bhogari block of Balasore District. Few months back he had a betel shop at the village market and his family was quiet happy. He was a very helpful person and always dreamed to have a prosperous life in future.

He lives with his wife and younger daughter Anita who has just completed her 9th standard in the nearby high school. His wife sabita a short thin woman having intense energy to uplift her husband's financial burdens.

They have three daughters; two got married recently due to that laxmikant has a burden of loans that he took from others during the marriage. They do share cropping and run a small shop as well.

Still they were happily managing the family affairs. But nature has different plans for that part of the state as Cyclone Phyllin followed with heavy rain broke the back bone of the families staying at that place. It is obvious that Laxmikant had to suffer.



His agriculture washed away and due to heavy rainfall, he had to shut down the shop for a long time. That was not the real cause of sorrow for her wife but the unavoidable incident happened with Laxmikant drove her to the land of grief. He unexpectedly attacked with paralyses and could not able to move out of his bed.

The source of income closed down for that family in that critical juncture. There was no answer to be addressed towards the future of that family. Laxmikant immediately admitted at a city hospital with the help of some of the morally motivate people of that village; yet again he has to take loans for treatment.

Nothing was good going with that family; his wife became sick with taking additional stress for laxmikant. Nobody was there to help them for further medicinal expenses.

At that point of time team PECUC with the help of save the children reached to laxmikant and extended immediate financial assistance in the unconditional cash transfer program.

Only few people can describe the happiness of that family after getting the aid from PECUC. They were in an unexpected need and helped with absolutely sincerity and pure intention.

His daughter Anita said:

"I don't know why it happened to my family and my father. He is the best person for me in this world. My mother was so sad that I could not even ask her for food. Many times I saw her crying at the corner of our house. Nobody was there to help us....I was not able to visualize my studies anymore.."

After getting the money they bought medicines for laxmikant and as there was no season for cultivation they immediately opened the shop in a very small investment. By that time laxmikant started to recover mentally as well as physically. Now he can speak and doing little movement through ASHA sticks. It seems the happiness returned to that poor chand family of Kusuda.

One of the close relatives expressed:

"Laxmikant is only survived for the dedication of her wife and most importantly by the financial help of PECUC. We thank them because what we could not able to do, they did for laxmikant"

Wiping few drops form Arati's eyes...



Many says when a baby comes to a family it brings a lots of happiness. Sadly it does not seem true in a poor family of Krushnapur village of Bhogarai. Arati Dalai and family lives here since many years. Arati Bala Dalai a 24 year young woman has two children, daughter Barsha is 3 years and son krushna is 8 years old.

Her husband Batu who was earlier working in a private tire company moved back few months ago due to the unhealthy atmosphere out there and now working as a daily labor at others field and construction sites.

The tragedy for that family is Krushna who is the elder one among their children is suffered from unknown bone disease and cannot sit or talk. He looks like a two year baby at his bed. They have tried to get the treatment from expert doctors but could not able to accelerate further medicinal expenses due to that Krushna become a disable child. Now it does not look like that he will once again walk and talk like others. It makes Arati to be a cheerless mother, even the medicinal expenses increasing day by day.

They do not have any other options except working at others field. It was absolutely sorrowful time for Arati when the Flood washed away all her food savings right after the disaster Cyclone made them bare. Without getting any work Batu became frustrated and it leads towards the family disturbances. No way to escape from the medical expenditures Arati took some loan but once again it was not of sufficient to full fill the needs. The social as well as financial condition became more visible. At that very moment Krushna was in an immediate need of treatment. The couple was in puzzling status.

The day arrived when Team Pecuc was in front of them with the financial support. What a happiness of Arati. She could feel that divine assistance from God through them. She was helped due to the krushna s condition in that women headed family.

Arati s Husband Batu described:

“I was expecting some miracles from God. Very honestly that was the only hope we could wait for. My wife has that energy to face any kind of huddles but first time I saw her being broken. Especially the painful cries of Krusha made us stressed. The help we got from PECUC raised our mental health as well as social status stable. “

After getting the money Krushna was taken for treatment immediately and bought healthy foods as advised by the physician. Batu has used a little bit for the repairing of that thatched house and Arati saved few for the future use of Krushna. Few portions of the amount were paid towards the credits taken during those difficult days. It is clear that they were in a urgent need and got the assistance on the right time.