

## **CEDRA Case study: Withstanding floods with savings – Eficor, India**

Phudan Devi is from a small village in Bihar state, East India, where she lives with her husband and five children. They are subsistence farmers with less than two acres of land which produces barely enough to support the family. As well as being poor, they belong to a low 'caste' or social group and so are despised and marginalised. What's more, they live in an area that floods. Phudan's family lost everything in a major flood in 2004. Families such as hers do not have savings to fall back on or skills to earn money.

Tearfund partner Eficor helps communities such as Phudan's to adapt – by training and enabling people to prepare for and cope with floods and other disasters. This includes building up communities' financial resilience, and particularly women's, by showing them how to set up selfhelp groups (SHGs) and by training people so they can pursue alternative livelihoods. Phudan joined an SHG in 2006. She took out a loan of 2000 Rupees (£26) from the SHG and cultivated potatoes on a quarter of their farmland. Her investment produced 7500 Rupees' (£100) worth of potatoes. She took another loan of 1000 Rupees (£13) and planted vegetables, generating a profit of 2500 Rupees (£32.50). When floods came again in 2007, Phudan's family and the other 175 families in their community suffered much less damage than in 2004 because they were much better prepared: they had built up greater financial resources and were growing flood-resistant crops.

*Source: <http://tilz.tearfund.org/Topics/Food+Security/Case+Studies/>*