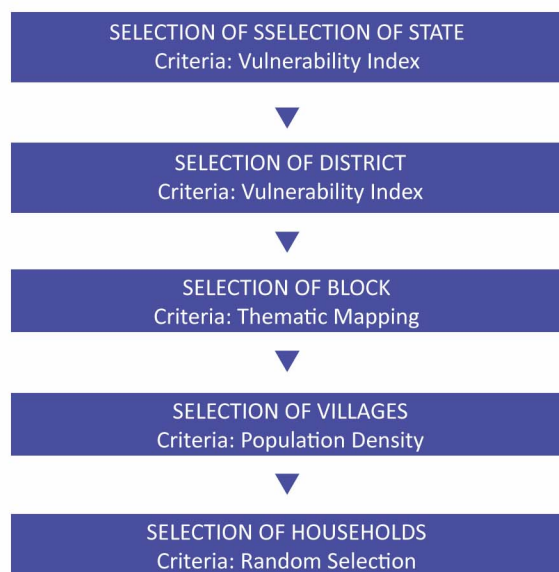


SURVEY SITE: GHATAL BLOCK, MEDINIPUR DISTRICT, WEST BENGAL, INDIA

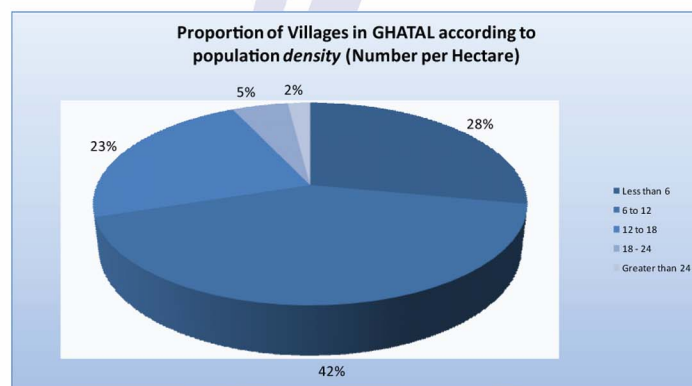
GHATAL BLOCK SELECTED ON THE BASIS OF THE CRITERIA SHOWN IN THE FLOW CHART



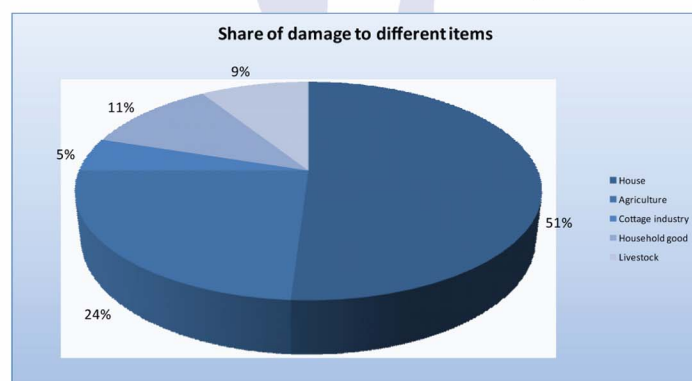
GHATAL is situated on the sides of river SHILABATI at South, DARAKESWAR at East. River SHILABATI and River DARAKESWAR meet with rivers JHUMI and DAMODAR in the East at a place called BANDAR. Because of this riparian proximity of the area it is facing regular floods.



There are 145 villages under different Panchayats in GHATAL Block. Villages were stratified on the basis of population density, which is one of the most important indicators of vulnerability of flood.



Surveyed households are heterogeneous with respect to their annual income. Mostly they belong to low-income group and only a small fraction of the sample belongs to high-income group. This is true according to the general observation obtained in different studies on the socio-economic status of the rural people in India.



Households in the survey site suffer from damages to their houses, household goods, crops, loss of livestock and cottage industries during flood. Maximum damage has been observed in the case of damage to houses. Minimum damage has occurred to cottage industries.

Income distribution of surveyed households

Income Group	Annual Income (Indian Rupees)	Number of Households	Proportion (%)
I	≤ 18000	62	14.00
II	>18000 and ≤36000	231	52.15
III	>36000 and ≤54000	102	23.02
IV	>54000 and ≤72000	24	5.42
V	>72000 and ≤90000	11	2.48
VI	>90000	13	2.93
Total		443	100.00