

CARe Homes

An Initiative of Dept. of Co-operation
Govt. of Kerala



2000

CARe Homes

Evaluation Report 2020

Prepared by

Evaluation Report on CArE-Home Project

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Acronyms and Abbreviations

ASHA	: Accredited Social Health Activist
BPL	: Below Poverty Line
CARe Kerala	: Cooperative Alliance to Rebuild Kerala
IRTC	: Integrated Rural Technology Centre
LIFE	: Livelihood Inclusion and Financial Empowerment
LPG	: Liquefied Petroleum Gas
MGNREGS	: Mahatma Gandhi National Rural Employment Guarantee Scheme
NGO	: Non-Governmental Organisation
NRI	: Non Resident Indian
PDS	: Public Distribution System
PIU	: Project Implementation Unit
RKLS	Resurgent Kerala Loan Scheme
SAF	: Society for Assistance to Fisher women
SC	: Scheduled Caste
SDRF	: State Disaster Relief Fund
ST	: Scheduled Tribe
ULCS	: Uralunkal Labour Contract Society

Units and Measures

Acre	: A measure of area, 0.405 hectare, or 43,560 square feet, or 4046.86 square metres
Cent	: One-hundredth of an acre, or 435.6 square feet, or 40.5 metres
Lakh	: One Hundred Thousand, or one-tenth of a million
₹	: Indian Rupee (s)
Rs	: Indian Rupees
Square feet	: A measure of area, equal to 0.093 square metre, or approximately one-tenth of a square metre

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Executive Summary

In response to the massive floods and landslides that impacted the State during August 2018, the Government of Kerala took out a large scale rehabilitation programme. The State's Cooperative Department with an extensive network of primary cooperatives joined the rehabilitation programme through three initiatives, CARe Home being the housing project among them, which envisaged building safe and better homes for the flood and landslide affected families. The project has as its objective building 2000 houses in the first phase with the participation of primary cooperatives.

The project was conceived with an allocation of roughly ₹ 500,000 per house; ₹ 400,000 from the Cooperative Department mobilised through contributions from banks and societies, ₹ 1,01,900 from SDRF for hill areas and ₹ 95,100 per house for plains. Eighteen designs including 12 from the State Government's flagship housing programme LIFE were proposed for the project; however, flexibility and adaptability were actively promoted to address the challenges posed by different contexts.

As the first phase of CARe-Home Project has been drawing to close, the Cooperative Department entrusted Society for Assistance to Fisherwomen (SAF), an autonomous agency under the Department of Fisheries to conduct an evaluation study of the project covering the 1917 houses that had already been constructed. SAF used a census survey along with other complementary tools for the evaluation. It is the findings of the evaluation study that are presented in this report.

The 1917 houses that have been completed in the State are spread in 131 blocks across the 14 districts. Out of the 1917 houses under the project, 1751 are in areas covered by rural local governments while 149 were in towns and 17 are in larger cities. The highest number of beneficiaries are in Thrissur (491) followed by Ernakulam (337). Idukki has 210 houses constructed under the project while Palakkad (192), Alappuzha (154), and Pathanamthitta (114) are the districts with more than 100 houses.

The beneficiary population provides a microcosm of the demographic pattern of the State in general and more so in the case of the proportion of elderly among them, but for higher sex ratio than the State average. Studying children and youth constitute 17.16% of the beneficiary population (1142). Children studying at different levels till graduation form 15.61% of the population (1039). School children, who form only 13% of the population are in fact more than three-fourth of the population in studying categories (76.44%).

Among the beneficiaries of this project, 61.17% are from the category called 'below poverty line'. The next biggest category, through only a fourth of the BPL numbers, is yellow card holders, the poorest. Of the 1917 houses constructed, 24.62 have been for SC/ST families, higher than the percentage of SC/ST sections in the population, which is 11%.

The occupations of the beneficiaries of the CARe Home Project varies from daily wage labourers to non-resident Keralites engaged in low-rung jobs in Gulf countries. The predominance of daily wage workers, ASHA workers, anganwadi workers, farmers, and petty entrepreneurs would mean that people would prefer not to move from their original locations. Among the 2130 working persons among the beneficiary families, 1733 (90.40%) got new houses built in the original locations of their destroyed or damaged houses.

In the case of the houses delivered by the project, three-fourths have plinth area between 400 and 600 square feet. There are 394 houses that have plinth area between 600 and 1000; a total of 26 houses have 1000 square feet or more of plinth area. In all, 80% of the beneficiary families have moved to a new house with larger size in terms of plinth area than their original ones. All the houses have been ensured minimum facilities and amenities.

Except for nine houses that have sheet and other materials for roofing for reasons that are contextual (high elevation, peculiar soil types), all the houses delivered under the project have concrete roofs. CARe-Home Project has been able to deliver such better quality houses by mobilising additional resources from a number of sources. The grand total amount spent on the houses adds up to ₹ 118.82 crore; this works out to ₹ 6,19,842 per house on an average, against the originally planned investment of ₹ 500,000 per house. Additional fund mobilisation came from multiple sources; own contributions as well as those by individuals and agencies added to the kitty.

Of the project beneficiaries, 96 families did not have own land before flood. The project has been able to resolve the land problem through various means. All the beneficiaries of the project has got title deeds or equivalentents for their land.

More than three-fourth of the families think that they got facilities better than what they had before the disaster; and also that the new houses have improved the safety of women and girls. May be 'better facility' also includes 'more space', as 1075 families have got more spacious houses than what they originally had.

The following points appear important for similar projects elsewhere as well as those in future.

- Flexibility and adaptability in design that helped in delivering appropriate houses in a wide range of landscapes extending from low lying Kuttanad and reclaimed paddy fields in the midland to steep valleys in the high-ranges and houses suitable to specific sections including those with limited land and those without land at all. This helped in enhancement of resilience to future floods and other disasters while ensuring a feeling of safety and ownership among the beneficiaries.
- Institutional system for implementation that took care of implementation helped in not just 'building back better', but also in mobilising additional resources wherever

possible. It also allowed spaces for voluntary action and contribution as well as convergence with existing schemes.

- Meticulous planning with systematic implementation helped in avoiding delays, wastage of resources, and led to timely completion of the project.
- The technical support made available to the project has been flawless, facilitating adaptations that produced light-structured houses built over pillars, well-based pillar structures to combat the instability of loose clayey soil, and two-storied houses along the valley-side over extremely small plots.
- An eye on inclusion has been consistently visible across the project. CARe-Home has made deliberate attempts to include some of the most vulnerable sections among the flood and landslide affected.
- The project kept and insistence on giving a larger and better space to affected families, and also better homes.
- The project offered beneficiaries to have their new houses in the locations of their original houses in 90% of the cases; movement to new locations was considered only as the second-best option.
- CARe-Home Project has been able to incorporate the needs of specific segments and age groups.

In short, the project has been able to establish as a model for post disaster habitat projects with its design, extensive stakeholder participation, provision of technical support, mobilization of local communities, institutions, and resources, and timely completion.

1. Background of the Study

1.1 Kerala Floods of 2018

Kerala's worst floods in recent history happened as a series of events between June and August 2018. During this short period, Kerala got 42% excess rains compared to long term averages. Heavy and incessant rains, in addition to causing extensive floods, triggered a series of land-slides across the mountainous ranges of the State's eastern stretch. These, along with the floods threw the state out of normalcy in all the 14 districts with particularly severe impacts across seven districts. A total of 342 landslides were reported from ten districts.

All the 14 districts of the State were affected by the floods in varying degrees of extent and intensity. Seven districts were the worst hit; these were Alappuzha, Pathanamthitta, Idukki, Kottayam, Ernakulam, Thrissur, and Wayanad. Floods caused damaged in almost all the villages in these districts. Four hundred and eighty-three people died across the State, and 14 lakh people were displaced. A total of 54 lakh people have been reportedly affected by the floods.

Kerala, being a State known for its impressive human development indices, many of which match those of the developed countries, was shocked by the intensity of the floods and landslides. The strong network of local government institutions with significant capacities has been quick to respond to the calamity. So were the government departments, organisations, and agencies. Help came from all sources, youth and voluntary agencies geared up into action quickly, and the damages were controlled to a large extent. However, the impacts have been far beyond the abilities of all these forces. Damages have been done and it may take a number of years for the State to recover.

The impacts of the floods have been multidimensional; the following areas have been severely affected:

- Landscapes: Floods and landslides have changed landscapes, led to extensive erosion of the top soil, silt deposits over paddy fields, and caused widespread damages to farm lands across regions.

- Infrastructure: Roads, bridges, water supply schemes, irrigation structures, public buildings, and power lines have been destroyed or damaged.
- Crops: Both short term and long term crops have been destroyed; there has been loss of green cover and soil fertility.
- Livestock: The flood killed domestic animals and birds on a large scale.
- Habitats: Houses, sanitation systems, drinking water facilities, vehicles, household appliances, furniture, and supporting infrastructure have been destroyed or damaged.
- Livelihoods: Added to the loss of crops and livestock are the loss of work days in the farm sector, and loss of small businesses and trades.

The shock caused by the floods to the State's economy have been assessed by different agencies, and all are in agreement that the scale of loss was extremely high. The State government led the rescue and relief operations effectively, and subsequently moved on to the rehabilitation phase.

The impact of floods has been different on different segments of the population. Even though all sections were at par during rescue, the impacts sustained to different segments needed to be addressed differently. For instance, it is the poor sections and the most vulnerable ones who have lost their houses completely. Comparatively higher extent of damage has been caused by the floods on the houses of the poor. Latrines have been destroyed in most of the cases in poor households; for instance, almost all families in Kuttanad lost their latrines. Similarly, the impact of loss of livestock is also more severe on the poor.

Farmers have been impacted by the loss of crop - both perennial and seasonal and the effects would be long term as the farms may take several seasons to recover. Farm labour has been hit by loss of livelihood which leads to an uncertain future. Landslides have rendered large farm areas irreparably damaged. Communities that depend on natural resources for livelihoods, for instance the fisher people and clam collectors of Kuttanad and the tribal people of Wayanad and Idukki were left in a state where their

livelihoods may take years to get back to normalcy. Water resources have been destroyed and polluted, and the worst hit are the poor who rely on sources that are away from their neighbourhoods or families that rely on common sources.

1.2 The Cooperative Initiative in Rehabilitation

The State government took the leadership in facing the disaster from hour zero. Rescue and relief phases saw unprecedented levels of leadership and initiative from the government; as the State approached the rehabilitation phase, several agencies within the government and outside came forward to join the action. Cooperative Department of the Government of Kerala, with its unique network of primary cooperative societies came forward with a proposal to rebuild houses that have been destroyed by the disaster.

This response from the Cooperative sector in general and the Cooperative Department in particular was quite promising given the extensive spread of the sector in the State. That the sector would rise to the occasion and come up with an innovative programme was expected given the State's long history of cooperation transcending sectors, activities, and domains. Cooperatives are present in all the sectors in the State as social enterprises addressing a wide range of issues; they have also responded to many a problem that the State has faced in the past.

Kerala's tryst with the cooperative idea predates the very formation of the State. The princely States of Travancore and Cochin as well as Malabar, which was part of Madras Presidency had their own cooperative law before they were joined together to form what is Kerala today. The two princely States were merged together to form Travancore-Cochin in 1949, which was further combined with Malabar to form Kerala in 1956. Travancore- Cochin Cooperative Societies Act replaced the independent Acts of the two merging States in 1951. After the State's formation, Kerala Cooperative Societies Act came into existence in 1969.

Kerala's wide network of cooperatives has spread and diversity that few other States can match. Of the 15,624 cooperative societies across the length and breadth of the State, 3685 are credit societies. Kerala has a cooperative in any sector one can think of. Its diversity ranges from primary credit and marketing cooperatives to the famed writers' cooperative which paved the way for a large book publishing business in the State. There

are cooperative hospitals, educational institutions, agri-business ventures, farm credit societies, and several others.

1.3 CARe Kerala Initiative and CARe-Home Project

After the devastating floods of 2018, the Cooperative Department came up with a programme called 'Cooperative Alliance to Rebuild Kerala', CARe Kerala for short. The CARe Kerala Project had three components – CARe Loan, CARe Home, and CARe Grace. CARe Loan (Also known as ¹Resurgent Kerala Loan Scheme-RKLS) was an attempt to give and interest-free loan of Rupees One Lakh per family through the women self-help groups for urgent replacement of lost household articles and furniture. 85661 families availed Rs 713.92 Crore through the scheme. The current housing project called 'CARe-Home' has been conceived as a housing project for the families that lost their houses in the floods. The third component, CARe Grace, covering medical check-up and disaster management training is expected to follow once the CARe Home Project has been completed.

The CARe Home Project, initially meant to build 1500 houses in the first phase, has been expanded in scope to build 2000 houses. At the time of the current study, 1917 houses have been completed (as on 31st December 2019) and construction of 83 houses has been under progress.

Houses under the project were fixed at a minimum plinth area of 500 square feet, expandable as per the requirements of the beneficiary family in future. The houses were to have all basic facilities and amenities and the scheme had provision to utilise beneficiary families' contributions wherever available. The beneficiary families were to be identified from the list of flood victims prepared by the District Collectors and Disaster Management Department.

The housing project, taken up by the Cooperative Department of the Government of Kerala, had a clearly defined implementation strategy as well as an institutional structure. There is a State Level Advisory Committee chaired by the Hon'ble Minister for

¹ Assistance to the inhabitants of the flood affected area who were eligible for the one-time relief aid of Rs.10000/- announced by government of Kerala. This loan was facilitated through Kudumbashree organizational system.

Cooperation, with the Secretary to Government, Cooperative Department as member secretary. There is a State level Project Implementation Unit (PIU) chaired by the Secretary, Cooperative Department with representatives of Local Self Government Departments, Revenue Department, and primary cooperative societies as members. For project implementation, there are Implementation Committees in every district chaired by the District Collector.

In addition, there is a Technical Advisory Committee chaired by the chairman of Uralunkal Labour Contract Society, a reputed cooperative agency with rich experience in undertaking large scale public projects in construction, housing, and habitat development. Director, Cooperative Academy of Professional Education (CAPE) is the convener of the committee. Every district has a District Nodal Officer to spearhead project implementation. A Resource Group has also been formed to provide inputs to implementation.

The project has been implemented through cooperative institutions as approved by the PIU. In order to ensure people's participation and transparency, a local cooperative society was given the responsibility of the construction of each house. An officer of the Cooperative Department was also put in charge. Beneficiary Committees were formed at the Implementation Agency level with the chairman and another member of the governing council of the selected cooperative society, Secretary of the society, the beneficiary, and a representative of the District Collector and the concerned Grama Panchayat as members. Proper systems with clear guidelines were also put in place for efficient and effective management of project finances. Civil engineering students from the Engineering Colleges of the State were made part of the project; two students each engaged continuously with every house till the completion of work. Relevant Government Orders are given in Annexures 1-6.

1.4 Evaluation Study

As the project has been nearing completion in the State, the Cooperative Department did a third party evaluation study to assess the effectiveness of the project covering various aspects of implementation. The study sought to evaluate the project from the perspective of 'building back better'; to that extent it looks at the improvement that the

project has brought into the lives of the beneficiary families. It was the ²Society for Assistance to Fisher women (SAF), an agency under the Department of Fisheries, Government of Kerala that conducted the third party assessment. Technical inputs and guidance were provided by the ³Integrated Rural Technology Centre (IRTC), Palakkad, an agency with extensive experience in appropriate technologies in housing, energy, and waste management. Technical consultants and experts were used for data consolidation, validation, and analysis. The report presents the findings of the evaluation study and draws up conclusions that could be useful for similar project elsewhere or in future.

²Society for Assistance to Fisherwomen (SAF) is registered under Travancore-Cochin Literary and Charitable Societies Act on 1st June 2005 with the mandate to work for the empowerment of fisherwomen across Kerala State.

³Integrated Rural Technology Centre (IRTC) is a research , development and training centre set up by Kerala Sasthra Sahitya Parishad (KSSP) which is the premier Peoples’ Science Movement in the country.

2. Methodology Used for the Study

2.1 Selection and Training of Study Team

SAF selected 55 educated young ladies from its ⁴*Theeranaipunya* programme to conduct the study and trained them on the methodologies. The training programme included discussion on each questions followed by a trial survey in the field, and feedback session. The enumerators were divided into different groups for the trial survey. After the trial, the teams highlighted the issues they faced with some of the questions. Based on the feedback SAF made necessary changes in the questionnaire for the evaluation study.

2.2 Methodologies

The study used the following methodologies.

- A structured questionnaire survey (census survey covering all beneficiary households)
- Case studies and profiling of selected beneficiaries
- Capturing stakeholder responses through informal interactions
- Stakeholder discussions at various levels of project implementation

2.2.1 Census Survey

The study covered all CARe-Home houses spread across 14 districts. The schedule had questions on demographic details, profile of family members, technical details of old house and CARe-home house, details of additional resource mobilisation, voluntary involvement in the project, details of gifts received from cooperative sector and other

⁴The programme is meant for the fisherwomen youth who have completed minimum higher secondary level education with an age of 20-30 years. The training programme has got two components (1) one month intensive class room training and (2) one month on the job training. Initial class room training which aims at the development of leadership qualities, communication skills, basic computer training, Customer Care Skills, hygiene practices, etc. In the second month, the trainees will be given an opportunity to obtain an internship in selected reputed organisation in the field of Accounting, Sales and Marketing, House Keeping, Front Office Management, etc. This is meant for the fisherwomen youth who have completed minimum higher secondary education. This programme intends to make fisherwomen youth employable for the future.

sources, additional facilities attached to CARe-Home houses, total investment, and changes in life. The questionnaire is given in Annexure 7.

2.2.2 Case Studies

The survey team prepared a list of beneficiaries for detailed case studies during the survey. SAF prioritised the cases considering uniqueness of construction, geographical peculiarities, and other innovations adopted in the project processes. The livelihood professional interns associated with SAF developed the case studies. The case studies are from Wayanad, Ernakulam, Pathanamthitta, Idukki, Alappuzha and Kottayam districts.

2.2.3 Capturing Stakeholder Responses

The study teams met all relevant stakeholders during the study. Informal interactions were used a technique to capture their genuine responses. The respondents were family members, local politicians, social workers, elected representatives, elected board of cooperative societies,⁵ *Kudumbashree* representatives,⁶ Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) workers, society officials and department staff. Key responses are clustered and included in the report. Relevant quotes are also included in the report.

2.2.4 Stakeholder Discussions

The study teams conducted focussed group discussions with elected body of the local governments, board members of the societies, society staff and MGNREGS workers. Structured schedules were not used for the discussions. The study teams rather asked about implementation experiences and challenges, and many of the responses were turned out to be emotional experience sharing occasions.

⁵Kudumbashree is the poverty eradication and women empowerment programme of Government of Kerala.

⁶ MGNREGA- “The Mahatma Gandhi National Rural Employment Guarantee Act aims at enhancing the livelihood security of people in rural areas by guaranteeing hundred days of wage -employment in a financial year to a rural household whose adult members volunteer to do unskilled manual work”.

3. Results of the Evaluation Study

3.1 Analysis

Consistent with the large spread of flood impacted areas of the State, the project covered flood impacted families in all the 14 districts across 131 out of the total 152 blocks⁷ in Kerala. The project covered four out of the five municipal corporations, which are relatively large cities, as well as 31 out of the 88 municipalities, or relatively smaller towns across the State. The largest number of beneficiaries have been in grama panchayats, the rural local governments of the State, where a total of 1751 houses were constructed. Thus, out of the 1917 houses completed under the project, 1751 are in areas covered by rural local governments while 149 were in towns and 17 are in larger cities. While 91.34% of the houses are in rural areas, flood hit cities were also covered. See Table 1 for coverage across the State.

Table 1: Project Coverage

	Total	Total Houses
Districts	14	-
Blocks	131	-
Municipal Corporations	4	17
Municipalities	31	149
Grama Panchayats	424	1751
Total Houses		1917

Houses to be constructed in each district was decided in proportion to the number of houses fully or severely damaged in that district. The highest number of beneficiaries are in Thrissur (491) followed by Ernakulam (337). Idukki has 210 houses constructed under the project while Palakkad (192), Alappuzha (154), and Pathanamthitta (114) are the districts with more than 100 houses under the project. These were the districts with the highest percentage of houses in terms of loss of land and building, total loss of building, and damage to the buildings estimated above 75%.

⁷ Block here means rural development blocks, which in Kerala are coterminous with block panchayats, the middle tier of the three-tier panchayat system.

Table 2 has details of houses constructed across districts with their distribution among rural areas, small towns, and cities. The only city that has been left out has been Kannur, while the project covered Kozhikode, Thrissur, Kollam, and Thiruvananthapuram.

Table 2: Project Coverage across Districts

Districts	Total Houses	Municipal Corporation %	Municipality %	Grama Panchayat %	Total %
Alappuzha	154		0.26	7.77	8.03
Ernakulam	337		0.68	16.90	17.58
Idukki	210		0.42	10.54	10.95
Kannur	20			1.04	1.04
Kasaragod	7			0.37	0.37
Kollam	42	0.05	0.05	2.09	2.19
Kottayam	83		0.52	3.81	4.33
Kozhikode	44	0.05	0.10	2.14	2.30
Malappuram	90		0.16	4.54	4.69
Palakkad	192		2.14	7.88	10.02
Pathanamthitta	114		0.89	5.06	5.95
Thiruvananthapuram	49	0.47	0.31	1.77	2.56
Thrissur	491	0.31	1.88	23.42	25.61
Wayanad	84		0.37	4.02	4.38
Total	1917	0.89	7.77	91.34	100.00

As can be seen from Table 2, the project coverage in rural, urbanising, and urban areas has been consistent with the nature of the districts as well as the extent of impacts of the floods. While districts like Kannur, Kasaragod, Alappuzha, and Malappuram have most of the houses constructed in rural areas, Thiruvananthapuram, Palakkad, Kottayam, and Pathanamthitta have significant percentage of houses constructed in urban areas.

The project has kept a focus on vulnerable communities. Although the State's total population of Scheduled Caste (SC) and Scheduled Tribe (ST) communities is around 11%, the project had a higher coverage of these vulnerable sections. Of the 1917 houses constructed, 24.62 have been for SC/ST families. See Table 3.

Table 3: Coverage of Vulnerable Sections

Districts	SC ST Houses	% to District Total	% to Total Houses
Alappuzha	39	25.32	2.03
Ernakulam	70	20.77	3.65
Idukki	17	8.10	0.89
Kannur	4	20.00	0.21
Kasaragod	0	-	-
Kollam	15	35.71	0.78
Kottayam	32	38.55	1.67
Kozhikode	11	25.00	0.57
Malappuram	30	33.33	1.56
Palakkad	32	16.67	1.67
Pathanamthitta	30	26.32	1.56
Thiruvananthapuram	14	28.57	0.73
Thrissur	172	35.03	8.97
Wayanad	6	7.14	0.31
Total	472	24.62	24.62

Of the 472 beneficiary families belonging to the vulnerable sections, 172 are in Thrissur, which was 35% of the district total. Kottayam and Kollam with relatively fewer houses had even higher percentage of coverage (38.55% and 35.71% respectively). Malappuram also has one-third of the houses constructed for SC/ST families. Interestingly, of the 84 houses constructed in Wayanad, the district with the highest share of ST population in the State has just 6 families from SC/ST communities. While having the second largest share of ST population in the State, Kasaragod had just 7 houses built under the project as it was the least affected district, and it did not cover ST households. Idukki, with the third largest ST population has 17 houses constructed for the vulnerable sections.

“This is a meaningful project of the Cooperative Department that built homes for Adivasi families”, Smt.Shiji Naduparambil, President, Aaralam Grama Panchayat.

A closer look at the demographics of the beneficiary families show sex ratio significantly higher at 1132 than the State average of 1084 as per Census 2011. One transgender was also reported from the survey, among the beneficiaries. See Table 4.

Table 4: Demographic Summary of Beneficiaries

	Total	%
Total Family Members	6654	100
Male	3120	46.89
Female	3533	53.10
Transgender	1	0.02

Male population, as can be seen from the table, is only 46.89% against a female population of 53.10%. Total population benefitted by the project has been 6654 with an average family size of 3.47 members among the 1917 beneficiary families.

It can be seen that among different age groups, females count more than males but for the age group of between 5 and 14 years, where there are more boys than girls. While this age group has more share of people compared to other categories of children and youth, the sex ratio here is only 912, meaning a significant reduction in the number of females from the average. See Table 5.

Table 5: Males and Females across Age Groups

Age group	Female	Percentage	Male	Percentage
00-04 Years	127	50.80	123	49.20
05 to 14 Years	344	47.71	377	52.29
15 to 17 Years	162	51.10	155	48.90
18 to 29 Years	618	52.60	557	47.40
30 to 59 Years	1581	53.16	1392	46.81
60 Years and above	701	57.60	516	42.40
Grand Total	3533	53.10	3120	46.89

Overall demographic composition of the families covered by the project shows an ageing population, consistent with the demographic transition that the State has been undergoing. Significantly higher percentage of the population are in the higher age groups, with the people in the 60+ years of age amounting to 18.29% of the population.

However, the largest percentage of the population is in the working age group (62%). Also noteworthy is the relatively lower percentage of children below 5 years (up to 4 years) of age among the beneficiary families (3.76%). See Table 6. This is just above half of the percentage of population in that category in the State according to Census 2011. There is also a fall in the sex ratio in this group; while the average sex ratio for the beneficiary

families is 1132 and the State average is 1084 as per Census 2011, it is only 1032 in this category (Compare with Table 5).

A CARE-Home for the Aged

Kerala is an ageing society, experts say. The State has a higher proportion of elderly population than the national average, a lower birth rate, and its demographic transition has already attracted scholarly attention and academic interest. Some people say that the State, which has been far ahead of others in terms of development indices, has taken the prime slot in demographic transition too.

Ageing, however, at a personal level, comes with its myriad challenges. The challenges are more serious in the case of the physically challenged as they face multiple vulnerabilities associated with ageing. Kunhikannan, aged above 80, 'old old' in the terminology used in the studies on geriatrics, knows this fact and more about ageing.

Ending his near-destitute years spent in a hut alongside a steep valley, Kunhikannan is now in his new safe house built under the leadership of Moodadi Service Cooperative Bank. According to the secretary of the bank, this was made possible through convergence with Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) as well as through the voluntary efforts of the local people, which added to the fund that was available under the CARE-Home Project.

Table 6: Age-wise Distribution of Beneficiary Population

Age categories	Total	%
00-04 Years	250	4
05 to 14 Years	721	11
15 to 17 Years	317	5
18 to 29 Years	1175	18
30 to 59 Years	2974	45
60 Years and above	1217	18
Grand Total	6654	100

A housing programme among disaster-affected communities benefit all age groups. In a project like this, where 'building back better', meaning providing better housing and habitats than what the beneficiaries had before the disaster, the communities are

expected to be more resilient to future disasters. Therefore, it is expected that people in different age groups such as small children, women, aged, and people with particular vulnerabilities benefit more through the habitat development programme. Even though the number of children below 5 years is only half the State's average among the beneficiary families, they are likely to benefit relatively more than others through the habitat project.

Similar is the case with children in the student categories. See Table 7. Studying children and youth constitute 17.16% of the beneficiary population (1142). Children studying at different levels till graduation form 15.61% of the population (1039). School children, who form only 13% of the population are in fact more than three-fourth of the population in studying categories (76.44%). This is most likely the group that would benefit from better houses, ambience within houses that are suitable for study purpose, and better environment.

Table 7: Education

Class/Course	Total Students	%
Nursery	48	4.20
Primary	252	22.07
Upper Primary	192	16.81
High School	219	19.18
Higher Secondary	162	14.19
Degree	166	14.54
PG	17	1.49
Others	86	7.53
Grand Total	1142	100

Consistent with the demographic composition, children in primary and upper primary classes (252 and 192 respectively) together form 38.88% of the studying categories. Add high school children (219), the percentage becomes 58.10%. Including the higher secondary students (162), the total percentage of school going children other than those in nursery forms 72%. Proper follow up programmes can ensure that this category of school going children reap the best benefits of improved habitats and an ambience conducive for education.

Abin Has a Lot of Space Out There

Annakkutty lived in a single-room shed in their 72 cents land with her daughter Sheeja, deserted and mentally challenged, and Sheeja's son Abin. Without any source of income, the family lived depending fully on welfare pension and the public distribution system (PDS). They had a miraculous escape when a large tree, uprooted by a landslide, fell over their hut, completely destroying it.

Thavinjal Service Cooperative Bank constructed a house over 450 square feet plot, daring the unfriendly landscape and the challenges in transporting materials for Annakkutty and family. The house has all the amenities they needed. It has two bedrooms, a hall, kitchen, and washroom.

The seven year old Abin has a life to look forward to, thanks to CARE-Home Project.

Table 8 provides a split up of the category 'others' in Table 7. In all, there are 86 children pursuing different forms of vocational or professional courses. This is 7.53% of the persons in studying categories. Significant in terms of percentage, the variety of courses that the children are engaged in show the importance the beneficiary families place on vocational and professional education.

Table 8: Vocational / Professional Courses

Class/Course	Total Students	%
Diploma	33	2.89%
Computer Course	10	0.88%
Fashion/Beautician	2	0.18%
Hotel Management	1	0.09%
Diploma in Cooperation	1	0.09%
Lab Technology	4	0.35%
Multimedia	1	0.09%
Nursing	9	0.79%
Pharmacy	3	0.26%
Other Professional Courses	19	1.66%
Teacher Training Course	3	0.26%
Grand Total	86	7.53%

This is clearly another category of youth that would benefit from continued attention and follow up programmes given the improved habitats and environment.

Disasters are considered as great levellers; they affect people of all walks of life. However, there have been arguments that it is the poor sections of the society that are the worst hit by all types of disasters. The argument is based on that rationale that the socially and economically weaker sections may dwell in disaster-prone areas as they cannot afford better locations. This is true in the case of families that are rehabilitated in settlements through different schemes; they do not have any control over the locations of their houses or habitats.

“For an economically backward family like ours, a house like this is an elusive dream. But it was made true by the State government”, Beefatima, Kanjathur, Kasaragod.

Even if people across different economic segments and social groups are affected in the same way by disasters, the ability of the families to recover would depend on their economic assets as well as social capital. Therefore, even if disasters are levellers, it is worth exploring the social and economic state of the affected communities from a perspective of their lives and development beyond the rehabilitation phase.

This, however, is not an easy task. One can use surrogate variables such as the type of house that they owned before disasters. In some cases, the livelihood options that existed could also provide indications. With all its limitations in terms of administrative errors, the type of ration cards possessed by the families for accessing differential entitlements under the targeted public distribution system (PDS) could be an indicator worth looking at. See Table 9.

Table 9: Type of Ration Card as an Indicator of Economic State

Districts	White	Blue	Pink	Yellow	Total
Alappuzha	2	16	97	39	154
Ernakulam	16	75	224	22	337
Idukki	33	41	106	30	210
Kannur		1	16	3	20

Kasaragod	5		2		7
Kollam	3	1	33	5	42
Kottayam	3	8	57	15	83
Kozhikode	4	5	25	10	44
Malappuram	1	6	62	21	90
Palakkad	10	35	133	14	192
Pathanamthitta	7	28	65	14	114
Thiruvananthapuram	2	10	27	10	49
Thrissur	24	67	285	115	491
Wayanad	9	8	55	12	84
Total	119	301	1187	310	1917
%	6.21	15.70	61.92	16.17	100.00
White: Non-priority Blue: Non-priority subsidy of Above Poverty Line Pink: Priority of Below Poverty Line(BPL) Yellow: Most economically backward section of society- Antyodaya Anna Yojana Beneficiaries					

Going by the data, from the limited size of the sample that we are concerned with, it appears that the economically weaker sections are disproportionately affected. Among the beneficiaries of this project, 61.17% are from the category called 'below poverty line', meaning, the families that fall below the officially defined 'poverty line', called BPL families in short. The next biggest category, through only a fourth of the BPL numbers, is yellow card holders. Yellow card indicates economic status a level below BPL; these are beneficiaries who have been considered the most economically backward and have been beneficiaries of the 'Antyodaya Anna Yojana' scheme under which they were entitled to higher portions of grains from the PDS.

It is Not All About Mental Spaces

Srimathy, a widow with inadequacies in mental capacity, had very little to look forward to in her desolate life which was subjected to far too many vagaries of nature that a frail woman of her capabilities could endure. Living in a sheeted hut that stood tentatively on a low-lying land neighbouring a paddy field, Srimathy and her two sons, both mentally challenged, depended on the uncertain wage that one of the sons earned by working at a nearby restaurant, for livelihood.

The single room hut, the last abode of this hapless family, was completely

destroyed by the 2018 floods. They had nobody to look up to; Srimathy's husband, who was a small time priest who earned a pittance from irregular performances of local rituals, and had deserted her when he realised that the sons too were mentally challenged, had reportedly passed away a few years back.

CARe-Home Project did wonders to this family. It was not exactly a 'dream-come-true' for them; there was hardly any dream in a hopeless life that the three people lived. There was no hope. And, therefore it was much beyond a dream even. It breathed in a new life to the melancholic grey-coloured days of a wretched crowd of three mentally challenged individuals.

A 520 square feet house with two rooms, a hall, kitchen, and attached washroom now stands where their sheeted untidy hut stood before the floods. A high point in the implementation was when neighbours came forward to support transportation of building materials by head load through the narrow pathway. The enthusiasm of the neighbours later took the shape of a compound wall around the new house which they contributed to the family. Total cost of the house was ₹ 590,103 including contributions.

Keezhmadu Service Cooperative Bank in Ernakulam district has taken up the housing projects for five flood-affected families; Srimathy's was the first house among them.

Among the beneficiary families, Thrissur, Ernakulam, Palakkad, and Idukki had the highest number of BPL households. Thrissur topped the number of the most backward sections with 115 such families.

Occupations of the working population at the time of disaster is not only an indicator of the family's economic status. It provides critical information on several other aspects including the livelihood sources of the families. In the case of people depending on unsecured occupations of uncertain tenure such as daily wage labour, the location of housing is linked to the breadwinners' ability to support the family. When families are made to shift their living locations, no matter what causes that shift, it amounts to a certain dislocation and therefore loss of livelihoods to the families.

Table 10: Occupations

Occupations	Total	%
Anganwadi/ASHA/Nursery Aya	14	0.66
Domestic Help	5	0.23
Fish vending women	12	0.56
Fishermen	62	2.91
Artisans	20	0.94
Daily wage labourers	1518	71.27
Skilled jobs	215	10.09
Private jobs	97	4.55
Petty business	25	1.17
Farmers	128	6.01
Public and private banks	2	0.09
NRIs (labourers)	18	0.85
Engineers	5	0.23
Service pensioners	4	0.19
Government employee	5	0.23
Grand Total	2130	100.00

The occupations of the beneficiaries of the CARE-Home Project varies from daily wage labourers to the non-resident Keralites engaged in low-end jobs in Gulf countries . The former lives with unsecured tenures and uncertain incomes. The latter, by use the better incomes primarily caused by exchange rate differences between currencies to overcome such uncertainties in the case of low-rung jobs mostly in the Gulf countries. There are also a few pensioners and engineers among the beneficiaries. 215 people reported ‘skilled jobs’ and 97 reported private jobs; people who mentioned ‘farming’ as primary occupation were 128.

A New House for A Self-Made Woman

Santha Vasudevan spent just ₹ 500 on her new house that stand tall and smart among what had been the ruins of the 2018 floods. With a plinth area of 453 square feet, built against the original plan of 431 square feet, with Kongorpilly Farmers’ Cooperative, the holders of the CARE-Home Project in the area, contributing an additional ₹ 87,000, the house has everything that Santha wanted in her new haven.

An early widow, Santha Vasudevan is a self-dependent woman, who never took any favours from anyone. She lived her lonely life in the small house

that she had got 15 years back through Maithri Housing Scheme. When the house was swept away by the 2018 floods, she moved into a makeshift hut built of cheap sheets. She lived there, earning a living from Mahatma Gandhi Rural Employment Guarantee Scheme (MGNREGS) as well as by taking tuition to school going children from the neighbourhood and working part time at the anganwadi in the village.

For Santha, it was a fundamental shift from a life that she struggled through all alone till then. The Farmers' Cooperative Society and the local volunteers came together to support her to build a new house and own it too. For the Cooperative Bank, it was not an easy project among the ten houses that they have vowed to build. The plot had to be raised by filling with earth in order to make it flood-proof; the expenses for this were born by the bank while the additional expense of ₹ 87,000 was contributed by the better off members of the bank.

The predominance of daily wage workers, ASHA workers, anganwadi workers, farmers, and petty entrepreneurs would mean that people would prefer not to move from their original locations. The reason is simple: their occupations are location-linked. Finding the same or a new occupation at a different location would be difficult. Commuting from a distant location to continue in the current occupations would add to their costs and affect the family incomes.

In the case of post disaster habitat development projects, location could emerge as a debatable issue. It may be in the public interest to shift the affected people to safer locations in the context of disasters; however, people's perceptions may differ as housing location is linked to their livelihoods. Among the 2130 working persons among the beneficiary families, 1733 (90.40%) got new houses built in the original locations of their destroyed or damaged houses. Only 184 families had to shift to new locations. It was in Idukki district that the highest number of families (111) shifted to new location. It may be noted that such shifts have been relatively higher in other post disaster housing schemes as well in the district. See Table 11.

Table 11: House Locations

Districts	Original Site		New Site		Total	%
	Total	%	Total	%		
Alappuzha	144	7.51	10	0.52	154	8.03
Ernakulam	333	17.37	4	0.21	337	17.58
Idukki	99	5.16	111	5.79	210	10.95
Kannur	18	0.94	2	0.10	20	1.04
Kasaragod	3	0.16	4	0.21	7	0.37
Kollam	41	2.14	1	0.05	42	2.19
Kottayam	78	4.07	5	0.26	83	4.33
Kozhikode	33	1.72	11	0.57	44	2.30
Malappuram	86	4.49	4	0.21	90	4.69
Palakkad	189	9.86	3	0.16	192	10.02
Pathanamthitta	106	5.53	8	0.42	114	5.95
Thiruvananthapuram	46	2.40	3	0.16	49	2.56
Thrissur	488	25.46	3	0.16	491	25.61
Wayanad	69	3.60	15	0.78	84	4.38
Total	1733	90.40	184	9.60%	1917	100.00%

Constructing On Slippery Land

A typical problem with housing schemes is the standard allocation of funds for building houses across different territories. Kerala, a narrow strip of land between the Western Ghats and the Arabian sea, has wide variation in the nature of landscapes as one moves from the coasts to the hills. Type of construction and costs vary from coastal areas, to the plains, and along the valleys and the hills. CARE-Home project used flexibility in design and funding to adapt to such differences in terrains.

The house constructed for Jessimol Samuel of Paipad Grama Panchayat in Madappally Block of Kottayam district had to face challenges of this nature. The only land available for house plot was on a paddy field, which was not firm for ordinary construction. To the satisfaction of the beneficiary, the project used pillar construction and also used good quality roofing sheets to reduce the overall weight of the structure.

While building the house for Pramod M.C and family of Kallara, Kottayam, as the house plot was a reclaimed paddy field, tile roof was used for reducing the total weight of the structure.

From a purely beneficiary perspective, the fact that the project could build their houses in the original locations could be considered an advantage. What this means from the perspective of disaster proofing is contextual. Table 12 has reasons for shifting to new locations. 'Geographical and geological issues', a reason apparently linked to the disaster-proneness of the location have been what made 91.30% of the families shift to a new location. That is 168 out of 184. The remaining 16 shifted due to uncertain or unsecured nature of their tenure. Either they did not have title deeds or were not able to get the original land transferred on their name such as in the case of undivided family land.

Table 12: Reasons for Shifting Locations

Reasons for shifting	Families shifted	%
Geographical/geological issues	168	91.30
Revenue- railway <i>poramboke</i> /No land	9	4.89
Family problems/land dispute/undivided family property	7	3.80
Grand Total	184	100.00%

When you build back better, the natural expectation is to have a house better than or sometimes larger than the original. Table 13 has data on the size of the pre-disaster houses that the beneficiaries had. Size is given in terms of plinth area, for making it comparable with the houses built under schemes including the current project.

Table 13: Old Houses – Size

Area in sq.ft	Total Houses	%
< 400	916	47.78
400 =< 600	740	38.60
600 =< 1000	233	12.15
1000 and above	28	1.46
Grand Total	1917	100.00%

It may be noted that the largest single category has been those with less than 400 square feet of plinth area - 916 out of 1917 houses (47.78%). The next category was 400-600 square feet with 740 houses (38.60%). This means that, a total of 1656 families lived in houses with less than 600 square feet of plinth area. That is a massive 86.38% and tells a lot about the overall economic state of the project beneficiaries.

However, as any post disaster scheme would, the current project has also covered 28 families who had lost their large houses, with plinth area above 1000 square feet. There were 233 families that fell in the middle layer, with houses of plinth area between 600 and 1000 square feet.

Carving a Space Within an Urban Sprawl

Sasidharan Nair's family occupied very little space in the midst of plenty. A half cent plot inside Tiruvalla town mean the house had to be built with a plinth area lesser than 200 square feet! (Half a cent is approximately 200 square feet).

This would not have been possible in a typical housing project with standard designs. And Sasidharan Nair's family, which depended on the daily wage income of a lone breadwinner could not have imagined increasing the plot size in Tiruvalla town, which has one of the highest real estate prices in the State.

CARE-Home project's flexibility allowed the family to have a two-storeyed house with all the amenities that they needed constructed within their half-cent plot. The project was completed by the Pullad Service Cooperative Bank.

The type of roof that the old houses had, along with the data on plinth area given above, helps us get a better idea on the economic state of the families. See Table 14. Only 95 houses, that almost certainly would include the 28 houses mentioned above as falling in the category of plinth area 1000 square feet or above, had concrete roofs. The largest number of houses - 1373 - had tiled roofs or tiles in combination with other roofing materials except concrete (71.62%). Among the families, 104 (5.43%) must have been from a vulnerable segment, having houses with thatches/grass/plastic roofs. Most of the houses in this category must have been in the segment with houses having plinth area below 400 square feet.

Table 14: Size of Old Houses

Roof of old houses	Number of houses	%
Thatched/grass/plastic	104	5.43
Sheet	345	18.00
Tile; tile and other combinations except concrete	1373	71.62
Concrete; concrete and other combinations	95	4.96
Grand Total	1917	100.00%

Comparing the data in Tables 13 and 14 with the same data on the houses provided through the project brings out a clear improvement in the nature of houses. See Tables 15 and 16. In the case of the houses delivered by the project, three-fourths (1466 houses, 76.47%) have plinth area between 400 and 600 square feet. There are 394 houses that have plinth area between 600 and 1000; a total of 26 houses have 1000 square feet or more of plinth area.

Table 15: Comparison of House Sizes – New and Old

Area	CARe Home Houses	%	Old Houses	%
< 400	31	1.62%	916	47.78%
400 =< 600	1466	76.47%	740	38.60%
600 =< 1000	394	20.55%	233	12.15%
1000=<	26	1.36%	28	1.46%
Total	1917	100.00%	1917	100.00%

The number of houses that could be called ‘houses of minimum size’ as they have plinth area allowed in typical housing schemes for the poor, have reduced by 96.62%, reaching 31 from the pre-disaster number of 916. The number of houses in the next category - 400 to 600 square feet - jumped by 98.11% to reach 1466 from the pre-disaster count of 740. There has also been an increase in the number of houses in the category ‘600 to 1000 square feet’ from 233 to 394 while the number in the ‘1000 and above square feet’ category has fallen from 28 to 26 houses.

Table 16: Changes in Categories by Area

		Area of CARe Home Houses									
		< 400	%	400 =< 600	%	600 =< 1000	%	1000=<	%	Total	%
< 400	916	28	3.06	747	81.55	138	15.07	3	0.33	916	100
400 =< 600	740	3	0.41	558	75.41	171	23.11	8	1.08	740	100
600 =< 1000	233			150	64.38	75	32.19	8	3.43	233	100
1000=<	28			11	39.29	10	35.71	7	25.00	28	100
Total	1917	31	1.62	1466	76.47	394	20.55	26	1.36	1917	100

Table 16 has data on the shift between the categories mentioned in Table 15. A total of 747 families from the ‘houses of minimum size’ segment shifted to the next category - 400

to 600 square feet, which could be called a ‘first level aspirational category houses’ for the poorest sections. This includes 558 families that remained in that bracket pre and post disaster, 747 that shifted from the lower category, and 150 that drifted down from the 600-1000 category, and 11 that came down from the larger house bracket of 1000 square feet and above.

The rise in the next category of houses with 600 to 1000 square feet, say the ‘second level aspirational category’ increased from 233 to 394; an increase by 69.10%. This included 138 that upgraded from the minimum-area category, 171 that came up from the 400-600 square feet bracket, 75 that remained without change, and 11 that drifted down. There has also been a reduction by two houses in the category with 1000 and above square feet.

Table 17 shows the number of houses with the change in area or lack of change across the four categories. A total of 888 families that lived in houses with less than 400 square feet plinth area before the floods have moved to higher categories. The number of families that remained in the segment of 400-600 square feet remained the same, while 179 moved to the next higher segment. In the category with plinth area between 600 and 1000 square feet, 150 families drifted to a lower plinth area. Similarly, 21 families with houses in the 1000 square feet and above category too drifted downwards. According to Table 18, the total number of families that moved to bigger houses is 1075.

Table 17 – Number of Houses with Change in Area

	Area Range				Total
	< 400	400 =< 600	600 =< 1000	1000=<	
Area reduced	0	3	150	21	174
Area increased	888	179	8		1075
Area remained equal	28	558	75	7	668
Total	916	740	233	28	1917

Increase in area of houses need not necessarily be across the four categories; several families have gained in terms of the plinth area of their houses but remained within the categories specified here. Table 18 has details.

Table 18 – Actual Increase in Area

	Total Houses	%
Area reduced	292	15.23
Area increased	1536	80.13
Area remained same	89	4.64
Total	1917	100

The Table shows the actual number of families that gained in plinth area of their houses in comparison to their pre-disaster dwellings, within or across categories. A total of 1536 families (80.13%) have got bigger houses than what they had before the disaster. For 81, the plinth area of the house remained the same, pre and post disaster. Meanwhile, 292 families (15.23%) had to be content with a house smaller than what they had before the floods.

Table 19: Comparison of Roof Types – Old and New Houses

Types of Roof	Old house		CARE Home	
	Houses	%	Houses	%
Concrete; concrete and other combinations	95	4.96		
Concrete			1908	99.53
Tile; tile and other combinations except concrete	1373	71.62		
Tile			5	0.26
Sheet	345	18.00	4	0.21
Thatched/grass/plastic	104	5.43		
Total	1917	100.00%	1917	100%

Adding the roof type information from Table 19 to the above discussion brings out the change in quality of houses in general. Except for nine houses that have sheet and other materials for roofing for reasons that are contextual (high elevation, peculiar soil types), all the houses delivered under the project have concrete roofs. The number of concrete houses is 1917 (99.53%).

In short, the project has been able to deliver significantly better houses to the beneficiaries in comparison to what they owned before the disaster. Houses delivered are bigger in most cases, with 888 families shifting from very small houses (less than 400 square feet) to bigger houses. This is a critical shift from a minimum house upwards. In all 1075 families have shifted to houses of bigger size, while only 174 had to be content with a smaller house than what they had (9%). In addition, all families but for a few exceptions got houses with concrete roofs.

A Home at the End of a Narrow Lane

Poor people typically live in houses built on plots that are accessible only by pathways. The land-scarce State that Kerala is, the poor cannot afford to build houses along road sides or stretches that are easily accessible by vehicles. This poses challenges in housing programmes meant for the poor.

With large chunks of the fund available getting spent on head-loading, the beneficiaries find completing the construction difficult. In cases where the members of the beneficiary households do the head-loading themselves, the opportunity costs of losing out on wage labour to earn the daily bread adversely affect their ability to complete the houses within the available budget.

Janaki M., of Kodambalur Grama Panchayat in Parappa Block of Kasaragod district would not have been able to complete a house of her own within the funds available under a standard housing scheme. The house plot was accessible solely through a narrow pathway; the only way to transport materials was by head load. Therefore, the project design was changed to have tiled roof; but angle-iron pieces were used for strengthening the roof structure.

Compared to typical housing schemes, the CARE-Home Project has been able to deliver such better quality houses (building back better) by mobilising additional resources from a number of sources. The investment in the houses has been significantly higher than in typical schemes as seen in Table 20.

Table 20: Investment in Housing

Amount Spent for each house in Rs	Houses	Total %
< 400,000	29	1.51%
400,000=<600,000	1543	80.49%
600,000=<80,0000	240	12.52%
800,000=<10,00,000	61	3.18%
10,00,000 and above	44	2.30%
Grand Total	1917	100.00%

A significant 80.49% of the houses, or 1543 out of the 1917 houses built, has had investments in the range of ₹ 400,000 to ₹ 600,000. Another 240 had investments ranging from ₹ 600,000 and ₹ 800,000. While 61 houses were built at costs ranging between

₹ 800,000 and ₹ 10,00,000, a further category of 44 houses with above ₹ 10,00,000 investment were also built. Only a mere 29 houses were built at the usual investment levels of typical housing schemes.

The Cooperative Department had earmarked ₹ 80 crore for the housing project, with an objective of building 2000 houses; this meant ₹ 400,000 for every house built. Added to this was additional ₹ 100,000 made available per house from the State Disaster Response Fund (SDRF). This was at the rate of ₹ 1,01,900 per house for hilly areas or ₹ 95,100 per house for plains, for fully or severely damaged houses. That took the approximate allocation per house to ₹ 5,00,000. In addition, 90 person days of work from the Mahatma Gandhi Rural Employment Guarantee Scheme (MGNREGS) were also allowed per house through a government order. That would have potentially brought in ₹ 24,390 as labour component into the budget at the prevailing wage rate.

As expected, cooperative societies spent a total of ₹ 77,37,12,205; most of the investment was in the range of up to ₹ 400,000 per house - 72.40% of the houses, numbering 1388 had investment in this range. See Table 21.

Table 21: Investment by Cooperative Banks

Amount Spent by Cooperative Societies in Rs.	Houses	%
400,000 and below	1388	72.40%
400,000=<600,000	525	27.39%
600,000=<800,000	3	0.16%
800,000=<100,000	1	0.05%
Grand Total	1917	100.00%

In 525 houses, cooperative societies invested in the range of ₹ 400,000 to ₹ 600,000. In a few number of houses, the amount even exceeded this range; the data shows a single house had an investment by cooperative society to the tune of ₹ 9,89,100. This was in Konnathadi in Idukki, and could have been due to the peculiarity of the terrain.

Fund availability from SDRF was as per guidelines; 294 houses built in hilly areas got ₹ 1,01,900 and 1623 houses built in the plains got ₹ 95,100 each. Total amount received from SDRF was ₹ 18,43,05,900. See Table 22.

Table 22: Fund Support from SDRF

Amount Spent under SDRF	Houses	%
Rs. 95100	1623	84.66%
Rs. 101900	294	15.34%
Total	1917	100.00%

The success of the project depended largely on the additional resources it mobilised including cash, contributions in kind, and voluntary work, taking the total average investment per house upwards by more than ₹ 100,000. Total value of the contributions mobilised in cash and kind amounted to ₹ 15,99,35,334. Add to this the value of voluntary labour worth ₹ 6,48,26,475 as well as gifts worth ₹ 51,03,922.

There was also an additional project support in the form of toilets, bathrooms, wells, compound walls, and biogas plants worth ₹ 35.35 crore. The grand total amount spent on the houses adds up to ₹ 118,82,37,336; this works out to ₹ 6,19,842 per house. This could be a first of its kind in Kerala's post disaster housing schemes. These additional resources added in a big way to the moto of 'building back better' in a post disaster context. See Table 23.

Table 23: Summary of Investments

Sl.No	Sources of Investment	Amount in Rs.
1	Cooperative Society	77,37,12,205
2	SDRF	18,43,05,900
3	Cash and materials	15,99,35,334
4	Voluntary works	6,48,26,475
5	Gifts	51,03,922
6	Additional project support	3,53,500
	Total	118,82,37,336
	Average Cost/house	619,842.12

Cost and Rewards of Inclusion

Is it possible to bring in the parameters for making a house suitable to persons with disabilities, call it PWD-friendly, in a post disaster public housing programme? The answer is 'Yes' and that is what Thrikkaippara Service Cooperative Bank did when they decided to invest additional funds to build a veranda for Mohanan K.R., the head of the family for providing moving space for his wheel chair.

It was a tough housing project. The plot was on a steep valley; building materials had to be

transported by drawing them from the valley using a rope. Throughout the construction, the site looked like that of a tug of war between the landscape and the local volunteers and workers, enthused by the commitment that the Cooperative Bank showed in building the house of a flood-affected person with disabilities.

Mohanan had become immobile much before both his legs were amputated; the blood circulation below his hip had stopped long back making him bed-ridden. He lived in a makeshift hut made of cheap quality sheet with his wife Santha and Abhilash, son of their deceased daughter.

Wayanad, in 2018, was a new addition to Kerala's flood calamities. The very next year, the hilly district that is the abode of the largest population of scheduled tribe people in the State, saw not just widespread landslips and landslides, its valleys and basins overflowed with water like never before, killing people and destroying houses and livelihoods. Mohanan's family was one that lost their hut in the landslide that swept through their valley of home in 2018.

Table 24 has a summary of additional financial resources mobilised for the project. In all, 1058 houses got financial support from a diverse set of sources. These included schools, religious institutions, political parties, local governments, community development societies of Kudumbashree, Non-Governmental Organisations (NGOs), and business enterprises. Also among contributors of additional funds were cooperative societies that went beyond their brief and took the project as their own.

Relatives and friends came up with support to families in 579 cases, which appears to be the largest single source, followed by the contributions by cooperative societies to 296 houses. While convergence with MGNREGS fell below expected levels, additional funds came from the Cooperative Department and the Department of Fisheries, Government of Kerala.

Table 24: Additional Financial Resources Mobilised

Sources	Houses	%
Schools	1	0.09
Religious Organisations	36	3.40
Political Parties	8	0.76
Gold and Other Loans	36	3.40
Local community	579	54.73
Cooperative societies	296	27.98
NGOS, Business Enterprises	70	6.62
Government Departments	5	0.47
Panchayat, Kudumbashree, MGNREGS	27	2.55
Total	1058	100.00%

Contributions in kind included construction materials, door and window frames, furniture, plumbing materials, and electrical goods. See Table 25. In all, 68 houses received such contributions, of which bulk was construction materials.

Table 25: Contributions in Kind (Materials)

Materials Received	Total
Door and Window Frames, Furnitures	9
Construction Materials	53
Plumbing Materials	3
Electrical Materials	3
Total	68

As mentioned earlier, the significant extent of contributions that came in as cash and materials amounted to a total of ₹ 15,99,35,334. The size of the contributions were relatively high; 555 houses got contributions above ₹ 100,000 with 53 among them getting more than ₹ 500,000. See Table 26.

Table 26: Contributions in Cash and Kind

Total Value Cash and Materials	Houses	%
< 1000	4	0.38
1000=<5000	23	2.17
5000=<10,000	32	3.02
10,000=<25,000	103	9.71
25,000=<50,000	134	12.63
50,000=<100,000	210	19.79
100,000=<200,000	293	27.62
200,000=<500,000	209	19.70
500,000 and above	53	5.00
Grand Total	1061	100.00%
Total amount	Rs. 15,99,35,334/-	

Gaining Ground

Disasters can unleash a flood of misfortunes on people and communities. When water receded, Treesamma Tomy was prepared to see the ruins of her house; but what she saw was that the plot on which the house stood was also consumed by the river. River had taken over a lot of land that had been claimed by people over years, including her land.

Treesamma Tomy of Vechoochira in Pathanamthitta district lived with her family of two daughters and a son in a small house on the banks of Pamba River before the floods. When flood made them homeless and landless, they were given shelter in the church in the village. This was when Thekkuthode Service Cooperative Bank came forward to build a house for them under the CARE-Home Project.

The toughest category under any housing scheme is the 'homeless and landless', and more so in a State of Kerala where land is scarce. A neighbour, Joseph came forward to donate land to the family. The Cooperative Bank constructed a beautiful house on that plot for Treesamma and family. The proud owner of a new house, Treesamma says that the house is much better than their original house. It has all facilities and amenities.

Treesamma' house is testimony to the large potential for resource mobilisation in such programmes through convergence and contributions. In order to make the new house flood-proof, the land had to be raised to a higher level. This added to the cost. The house was constructed at a cost of ₹ 12 lakh, out of which ₹ 7,04,900 came in through contributions. The RKLS loan was used for the house. The Church, relatives, neighbours and local people made contributions. Treesamma and family also got a lot of gifts including furniture during the house warming ceremony.

Value of voluntary work exceeded ₹ 100,000 in 92 cases; a total of 242 houses received voluntary work worth ₹ 50,000 or above. There were a few families, four of them to be precise, who hardly got any voluntary work contribution. These are more of outliers; 454 houses got work contributions worth above ₹ 10,000. Table 27 has details.

Table 27: Work Contribution

Value of Voluntary Work	Houses	%
< 1000	4	0.77
1000=<5000	32	6.14
5000=<10000	31	5.95
10000=<25000	92	17.66
25000=<50000	120	23.03
50000=<100000	150	28.79
One lakh and above	92	17.66
Total	521	100.00%

Gifts are presented typically during house warming functions in Kerala; in this case, such gifts too added to the overall value of the houses delivered. Table 28 has a summary of the gifts received by families during the construction of their houses. Gifts were presented by the Cooperative Societies, local governments, and employees of the cooperative department. These gifts that helped families improve their houses included cash, electrical

appliances, home appliances including refrigerators and televisions, furniture, and vessels and utensils.

Table 28: Details of Gifts and their Value

Value of Gifts	Houses	%
< 1000	31	6.49
1000=<5000	188	39.33
5000=<10000	102	21.34
10000=<25000	114	23.85
25000=<50000	30	6.28
50000=<100000	9	1.88
100000=<200000	4	0.84
Grand Total	478	100.00%

Usually a token of personal and familial appreciation, gifts are rare in post disaster housing programmes. In this case, gifts came in as testimony to the ownership that the local cooperative banks and the communities showed on the project.

“When we saw the place where their destroyed house was located, we noticed that theirs was the only house that was taken away by the floods; all other houses and shops in the vicinity were well-constructed and therefore survived. So, we took building a safe house as our moto”, Sandeep, Member of the Board, Mezhuveli Service Cooperative Society, Pathanamthitta.

Of the project beneficiaries, 96 families did not have own land before flood. A number of issues relating to possession and ownership of land were sorted out during the implementation of CARE Home Project. Table 29 shows the current status of land ownership. Of the beneficiary families, 1880 have got land with title deeds and 14 houses were constructed on inherited land. Inherited land in most cases can be considered as equivalent to own land. Six houses were constructed on land in possession of the beneficiaries. Seventeen houses were built on land in settlement colonies; ownership of land may not be a problem in this case too.

Table 29: Land Ownership

Ownership type	Houses	%
Inherited Land	14	0.73
Own Land	1880	98.07
Possession	6	0.31
Settlement	17	0.89
Grand Total	1917	100.00%

Various methods adopted during project implementation including facilitating gifting of land by institutions to the landless appeared to have worked well as none of the beneficiary families currently has a problem with land ownership.

Government of Kerala uses 12 standard designs developed under its LIFE project for post disaster housing schemes too. For the current project, six additional designs developed by the Cooperative Department were recommended along with the designs used in LIFE project. The instruction given to the stakeholders was to select appropriate designs from among the 18 made available based on the nature of the landscape, soil type, preferences and economic status of the beneficiary families. The project offered substantial flexibility in accommodating beneficiary preferences, which of course would be related to their ability to mobilise more funds in case they required a bigger house with better facilities.

Life With Water, and Within

Gopalakrishnan's family lost their house in the 2018 floods. The house was located on one of the most unlikely places on a small islet of Mudikuzhi along Pamba River in Ayaparambu Pandy in Cheruthana village of Karthikappally Taluk in upper Kuttanad region. A retired farm wage labourer, Gopalakrishnan's family of six members including a school going girl lived in unsafe and precarious conditions for years. Floods and relief camps were part of their life; however, it was the 2018 floods that took away the only physical connection that they had with this world in terms of an asset – a hut that stood tentatively on Mudikuzhi islet.

Under the CARE-Home Project, Chingoli Service Cooperative Bank took the humungous task of building a safe home for this family on their 5.5 cent land on the islet. It took an innovative design by an architects' team led by a professor of architecture from College of Engineering, Thiruvananthapuram to develop a design appropriate to the landscape, or the waterscape to be more precise! Well type foundation was used with pillars rising up to a level of 1.5 m. This is the most critical aspect of the house as the plot is located on an islet which can face inundation even during relatively heavy rains. The entire Kuttanad region, where Mudikuzhi islet is located, lay below the mean

sea level.

Specially made light weight 'mesh-crete' blocks were used for construction; this keeps the total weight of the structure low and adds to the safety of the house in the case of future floods. In order to keep the lightness of the structure, 30mm oraliu-sandwiched aluminium sheet panels were used for roofing. The new house ensures a beautiful space to the family and offers to protect them from future floods.

The project, however, offered space for accommodating the needs of families from different economic segments. Innovations were attempted in cases where the landscape and soil type necessitated them, or the land availability was limited. Two houses were built on less than a cent of land, which means less than 400 square feet of land. It may be noted that even in government allotted house plots, 4 cents of land is allowed. In cases where there was no scope for acquiring more land, innovations were made in design to build small houses in less than 400 square feet land.

Twenty-two houses were built on plots with area in the range of 1-2 cents. Another 106 were constructed in 2-3 cents land. In all 226 houses (18.57) were built on land with area less than 4 cents, the minimum land procured typically under government schemes for the landless. The fact that 614 families (32.03) are with less than 5 cent land shows that the project had significant coverage of poor segments affected by the floods. See Table 30.

Table 30: Land Ownership of Beneficiaries - Area

Area of land available	Houses	%
<1 Cent	2	0.10
1=<2 Cents	22	1.15
2=<3 Cents	106	5.53
3=<4 Cents	226	11.79
4=<5 Cents	258	13.46
5=<10 Cents	680	35.47
10=<25 Cents	397	20.71
25=<50 Cents	77	4.02
50=<100 Cents	35	1.83
One acre and above	114	5.95
Grand Total	1917	100.00%

The project has built houses for only 114 families owning one acre or more of land (5.95%). The highest number of beneficiaries (680; 35.47%) is in the category owning 5-10 cents of land. The next highest category (397; 20.71%) is those having 10-25 cents.

How Much Land Does One Need?

‘Squatter’ is one who settles on property without right or title or payment of rent, says Merriem Webster’s English Dictionary. In Kerala’s context the word would mean a family that has built a hut on any public land including poramboke, and living there on the peripheries of the society, without rights or entitlements. Sajayan’s family would have qualified as one before the 2018 floods.

Not anymore. Sajayan and family are today the proud owners of a beautiful house of their own on a piece of land that they own. Yes, with papers, with title deed. Questionable status of an illegal squatter is something that Sajayan and family would like to forget as they get used to the lures of the clean and tidy new spaces that are their own.

Kakkattil Cooperative Rural Bank built a new house for the flood-affected family, bringing a closure to the matter of ownership and title deeds.

As mentioned earlier, the spirit of ‘building back better’ is to provide living conditions better than those the beneficiaries have had before the disaster. As the beneficiaries belong to multiple socio-economic categories spread across the entire State, ‘better conditions’ would mean different things to different sections. However, there are certain basic conditions that would be applicable to all. As has already been pointed out, land ownership along with undisputed ownership of own house is one such condition that the project has facilitated. The changes in the size of the new houses, wherein a majority of the families got larger houses and more living spaces than what they had before the disaster is another. Table 31 has a summary of responses from the beneficiaries on the project.

Back Home

Nimya and Nithya are happy now; the teenaged girls feel safe and reassured in their new home built through the CARe-Home Project at the initiative of Cheruthoni Service Cooperative Bank.

The new house has been constructed at the same plot where once stood the hut in which they stayed with their parents Babu and Jessy, and Santhamma, their 64 year old grandmother. Their

hut crumbled under the incessant rains in mid-August 2018 which triggered floods and landslides at many places in and around Cheruthoni. Such heavy rains were more than what their hut could withstand; it turned into a lump of thatch and mud in a few hours' time.

They know that their new house is safe too. It has been designed to withstand rains and floods of even higher magnitudes. It was built on eight compressed pillars over the sloping terrain that forms their land.

Nimya and Nithya now look forward to excel in education as they have got their own spaces suitable for them to do their studies well.

Table 31: Project from the Perspectives of Beneficiaries

Sl.No.	Particulars of opinions	No. of Beneficiaries
1	Better facility- Spacious,	1464
2	Safe facility- Better quality of construction, flood resilient	1382
3	Safety of women and girls	77
4	Stress reduced (Safe for girl children)	17
5	Lot of support from others, feeling grateful	180
6	More spacious	150
7	Time savings (better road access, easy to clean, water availability)	40
8	Drudgery of women reduced (Cleanliness, water availability, better kitchen etc)	19
9	Clean environment	18
10	Students have better environment to study	15

More than three-fourth of the families (1464 out of 1917; 76.37%) think that they got facilities better than what they had before the disaster; and also that the new houses have improved the safety of women and girls. May be 'better facility' also includes 'more space', as 1075 families (56%) have got more spacious houses than what they originally had. However, only 150 respondents have specifically mentioned about larger spaces. Local mobilisation in terms of support and contributions has been outstanding; that is reflected in the responses of 180 beneficiaries.

Safety in terms of quality of construction and resilience to floods was reported by 1382 families. Seventy-seven mentioned safety for women and girls.

Reimagining Safety in Liminal Spaces

A trans-gender's life is never easy, according to Bhavana Suresh of Naduvannur, Kozhikode. There are peculiar threats and challenges that trans-gender persons like her face in their day to day life that make them vulnerable to a wide range of events and incidents. Natural calamities are not among such common events, but the vulnerabilities do remain, making it more difficult for them to survive, get back to life, and move on.

Therefore, safety is the key dimension that the new house brings to Bhavana's life. Kavunthara Cooperative Socceity's housing project built the house at Mandakavu, in Naduvannur grama panchayat spending ₹ 554,053.

All the new houses have access to water; 846 houses (44.13%) have got piped water connection. This means the number of houses with piped water connection has increased from 555 to 846; an increase by 52.43%. See Table 32.

Table 32: Access to Water

Water facility	Total old houses	%	CAReHome houses	%
Well	1321	68.91	1029	53.68
Water Connection	555	28.95	846	44.13
Public Tap	19	0.99	18	0.94
Borewell/Tube well	9	0.47	12	0.63
Pond	11	0.57	10	0.52
River	2	0.10	2	0.10
Grand Total	1917	100.00%	1917	100.00%

There has been a reduction in the number of families that depend on wells as primary source of water from 1321 to 1029 (22%). This could well be due to the availability of piped water supply at least in some of the cases as 291 families who did not have it before the disaster have newly got piped water supply. Even though not in significant numbers, there are families that still depend on sources like pond and river. While dependence on public tap has remained almost unchanged, there is slight increase in the number of families that depend on bore wells or tube wells.

No change is expected in the status of electrification as houses of all the beneficiaries had electricity before disaster too. At the time of writing this report, 54 houses were yet to get

electricity connection. However, it is a matter of time only and all houses were expected to get connection within a few days.

Data shows that 56 families (2.92%) among the beneficiaries lacked household toilets before disaster. As every family gets an attached toilet with the house, this status has improved. In addition, 150 houses have constructed an additional toilet in their house. See Table 33.

Table 33: Status of Household Toilets

Number of Toilets old house	Old house	%	Care home	%
0	56	2.92		
1	1832	95.57	1737	90.61
2	28	1.46	178	9.29
3	1	0.05	1	0.05
Work pending			1	0.05
Grand Total	1917	100.00%	1917	100.00%

Table 34 shows three household facilities in the case of project beneficiaries – household LPG (Liquefied Petroleum Gas) connection, waste management facility and motorable road. There has been improvement in all the three parameters. Houses with LPG connection have increased by 273 (21.79%); in all, 79.60% of the families (1526) have LPG connections now. That is an improvement from 1253 (65.36%). Meanwhile, 49 houses have newly created a household waste management facility; an increase by 15.26%.

Table 34: Household Facilities

	Yes	% to total houses
Gas connection old house	1253	65.36
Gas connection in care home	1526	79.60
Waste management facility in old house	321	16.74
Waste management facility in care home	370	19.30
Motorable road access to old house	1118	58.32
Motorable road access to care house	1235	64.42

However, the fact that 1547 houses (81%) do not have a household facility for waste management provides scope for improvement, and more so in the context of the massive campaign for household level waste management initiated by the Government of Kerala.

A total of 117 families have newly got motorable roads home; an increase by 10.47%. Still, 682 households with the new houses (36%) lack connectivity through motorable roads.

“As the new house is constructed at a raised level from the ground, future floods won’t affect it”, Secretary, Cooperative Bank, Kidangara, Alappuzha

One of the criteria for assessing the effectiveness of any post disaster rehabilitation programme is whether it improves the safety of the beneficiaries vis-à-vis future disasters. Has the project been able to develop strategies that would work as disaster-proofing elements for the communities? The 2019 floods happened while the current project was underway; and therefore it turned out to be a litmus test for the project so far as disaster-proofing is concerned. See Table 35. The fact that 48.04% of the houses (921) are located in areas affected by 2019 floods is not consoling at all. Among the newly-built, 406 (21.18%) had water entering the houses during the floods and 404 families (21.07%) had to shift to relief camps or safer locations. Even though 921 houses were situated in the flood prone zone, only families from 404 houses had to move from their residence during 2019 flood. It is observed that none of the newly built houses were damaged during the 2019 flood. All the 404 families has been returned to their respective new homes once the flood water receded.

Table 35: Impact Floods on New Houses

	Total	% to total houses
Care home situates at 2019 flood area?	921	48.04
If yes water came inside?	406	21.18
Moved during flood?	404	21.07

The current project, aimed at rehabilitating families impacted by the 2018 Kerala floods, had limited manoeuvrability in deciding on the housing locations given the pressure on land in the State as well as considering the families’ links with locations in terms of livelihoods. Therefore, the focus has been on making the best out of given locations by

improvising on design. Some of the salient improvisations in design and corresponding innovations are summarised below.

- Elevated houses using pillar structures (including well and pillar) with light roofs in Kuttanad area, prone to frequent inundation.
- Two-storeyed houses with concreted roofs over landscapes that are prone to further landslips or landslides.
- Shifting of families through consensus from highly landslide prone areas.
- Concrete roofs wherever possible, which are strong and also can be a first abode of safety during flash floods.
- Relatively stronger yet lighter structures in areas prone to disasters.

Freedom from Floods

For Leena, it is about freedom from floods. Floods have been an unpleasant occurrence every Monsoon ever since she had settled there with her husband Devasya Kuruvila about 20 years back. She can't remember a year when their house was not inundated.

All that could be things of the past for Leena now. Leena and Devasya have got a safe new house constructed under the auspices of Adimali Service Cooperative Bank, where they will now stay with their children Danny and Donna.

The new house is mounted on 11 pillars, raised by 12 feet above ground level where it would be safe from regular floods in future. With a plinth area of 690 square metres, the house has all the amenities and facilities including a prayer area that the family wanted. As the opportunity to have a safe house emerged, they borrowed money from relatives and the church to complement the resources put in by the Cooperative Bank.

An attempt was made to capture the opinions and observations of the various stakeholders involved in planning, implementation, and supervision of the project. Responses are tabulated in Table 36. Of the 786 members of the Director Boards of cooperative societies involved in implementation, 688 thought the project was excellent. Similar were the responses of the staff of cooperative department, as well as the elected representatives of local government institutions where the project has been implemented. Representatives of Kudumbashree and staff of cooperative societies also rated the project overwhelmingly as excellent.

Table 36: Stakeholder Responses

Key persons	Excellent Project	Very Good Project	Average/ Satisfactory Project	Total
Board of directors of cooperative societies	688	92	6	786
Cooperative department staff	44	8	5	57
Elected representatives from local governments	852	91	27	970
Kudumbashree members (SHG)	11	4		15
Society staff	78	11		89
Total	1673	206	38	1917
Percentage	87.27	10.75	1.98	100.00

Opinions of those involved in supervisory roles at the field level are captured in Table 37. The responses have been positive. An overwhelming majority of the directors and staff of cooperative societies who supervised the project rated it as 'excellent'.

A House for Everyone

Cancer is one of the oldest diseases that humanity has inherited. Common people associate cancer with death; or see it as a debilitating disease. Scientists say that cancer is so close to life – it is about cell division, an uncontrolled one of course, but cell division unmistakably is about life and growth as well.

If cancer debilitates, natural disasters add an inescapable destructiveness to it. A house with a cancer patient is much more vulnerable to disasters; people may be left between the odd choices of saving lives and taking care of the daily necessities of a cancer patient. Kamalakshi, a cancer patient in Koothali, Perambara, Kozhikode, did not have many people to support her. Life for her changed after the floods, Koothali Service Cooperative Bank has gifted her with a 542 square feet house with all the amenities and facilities that she needed. The bank completed the construction in four months' time.

Table 37: Responses of Persons in Supervisory Roles

Opinion	Board of Directors	Society Staff	Total	%
Excellent Project	181	1420	1601	83.52
Very Good Project	22	256	278	14.50
Average/ Satisfactory Project	3	35	38	1.98
Total	206	1711	1917	100

The officials who undertook the study on the project were also sought by asking them to rate the project as ‘excellent’, ‘very good’, or ‘average/ satisfactory’. Of the study-officials, 82% rated the project as excellent. Rating as ‘very good’ was given by 17% of the officials. Only seven officials rated the project as ‘average / satisfactory’. See Table 38.

Table 38: Opinions of Study Officials

Opinions	Total	%
Excellent Project	1580	82%
Very Good Project	330	17%
Average/Satisfactory Project	7	0%
Total	1917	100%

Several officials involved in the project expressed satisfaction in having been able to associate with a project, which according to them, has been the first of its kind in their service life. Staff of cooperative societies and banks who were associated in different ways with the implementation of the project in their areas expressed happiness about working on the project. Many members of the boards of cooperative societies took responsibility to ensure smooth implementation of projects in their areas.

“Timely completion was really an achievement. The board members, secretary, and staff of Kiliyathara Service Cooperative Bank got immense support from the local people in completing the new house for the flood affected family of Chaladan Sarajini, Puthusserry, Parayam, Kannur within three months”, says a Member of the Board.

3.2 Conclusions

The CARE-Home Project, with the moto of ‘building back better’, has completed the construction of 1917 houses across the State, 131 blocks across the 14 districts. It has delivered houses in rural, urban, and urbanising contexts; built lively spaces across geographies. The project’s spread extends from the inundated low land of Kuttanad to the high ranges of Idukki and Wayanad where land slips and landslides accentuated the impacts of floods. There have been projects in the midland with its own diversity of landscapes and terrain. The project has constructed houses on reclaimed wetland where other options were not available. It adapted the designs and methods to suit sloping land of the hills.

While addressing the myriad challenges posed by the diverse geographies and contexts, the highlight of the project would still be the mass mobilisation it achieved. The State-wide network of primary cooperative societies – of all hues and varieties – geared up into action. They mobilised not just funds, but also people from several walks of life, who in turn engaged in the project with a degree of enthusiasm not so common in such projects. This led to several innovations in the project, taking the project beyond the resources mobilised in cash and kind. As the project is nearing the completion of its first phase, the following points appear important for similar projects elsewhere as well as those in future.

1. Flexibility and adaptability: CARe-Home Project has been designed with unprecedented rigour, drawing in from the models of the LIFE project while also developing its own design and method. However, the special feature of the project has been the flexibility and adaptability that it offered making it possible to build safe and comfortable homes across a variety of terrains as well as for a wide section of people.
 - a. Flexibility and adaptability in design helped in delivering appropriate houses in a wide range of landscapes extending from low lying Kuttanad and reclaimed paddy fields in the midland to steep valleys in the high-ranges. Designs could be adapted to suit the specific requirements of the contexts, and from the perspective of environment-friendly housing.
 - b. These features contributed to the project delivering houses that are suitable to specific sections including those with limited land and those without land at all.
 - c. These contributed to making the houses more resilient to future disasters including floods and heavy rains.
 - d. They added to the enhanced satisfaction of the beneficiaries, thereby helping in creating a sense of ownership and belonging.
2. Institutional system for implementation: CARe-Home has been conceived and driven by the Cooperative Department of the Government of Kerala, which has a large network of primary cooperative societies functioning in all contexts ranging from the large cities to the remotest villages. The department, while seeking the active participation of the primary cooperatives in the project, put in place an elaborate yet

effective institutional mechanism for its implementation. Extensive participation of the local governments, elected representatives, NGOs, religious institutions, and political parties was seen throughout the implementation phase. This has resulted in not just building better, but making it possible to build better by mobilising additional resources wherever possible. The fact that the total investment exceeded ₹ 6.19 lakh per house against a budgeted amount of ₹ 5 lakh shows how the project succeeded in ‘multiplying available resources to build back better’. Voluntary contributions amounted to ₹ 6.48 crore, well above ₹ 33,000 per house. Contributions in cash and kind almost touched ₹ 16 crore, amounting to more than ₹ 83,000 per house. The institutional mechanism created spaces for voluntary action and contribution while ensuring transparency of the highest order. It also ensured convergence with existing schemes such as MGNREGS.

3. Meticulous planning with adequate technical support and an institutional mechanism suitable for systematic implementation ensuring voluntary action led to the time-bound completion of the houses. Timely completion of a project that included building 2000 houses across diverse terrains and varied contexts through multiple stakeholders ensured not only that the resources were put to the best use but also early shifting of the flood-affected families to their new houses.
4. The technical support made available to the project has been flawless. With a series of technical institutions ranging from engineering colleges to building agencies enrolled as technical support providers, technological innovations and technical modifications came handy to the project. This resulted in adaptations that produced light-structured houses built over pillars, well-based pillar structures to combat the instability of loose clayey soil, and two-storied houses along the valley-side over extremely small plots.
5. An eye on inclusion has been consistently visible across the project. CARe-Home has made deliberate attempts to include some of the most vulnerable sections among the flood and landslide affected. These include widows living alone, destitute persons, persons with disabilities both physical and mental, persons with terminal diseases as certain forms of cancer, trans-gender, and all women families living with kids.

6. The project kept and insistence on giving a larger and better space to affected families, and also better homes. Beneficiary responses have shown that the houses were safe to children in general and to girls in particular.
7. The project offered beneficiaries to have their new houses in the locations of their original houses in 90% of the cases; movement to new locations was considered only as the second-best option. This approach, coming from an understanding of the link between the homes and the livelihoods of the poor, has helped many families to stay continue close to the locations of their livelihood sources.
8. CARe-Home Project has been able to incorporate the needs of specific segments and age groups. While it created lively spaces for children, especially those in the school-going phase, who formed three-fourth of all the persons pursuing education; it also considered the needs of the elderly in the context of the demographic transition experienced by the State.

The above observations establish CARe Home as a unique project which has been a *suo moto* attempt by a government department and the cooperative sector that helped to improve the standards of living of 2000 families whose dreams had been shattered by the floods. The quick and timely intervention helped the Cooperative Department to make it a strong stream of compassion with the help of the cooperative societies; the employees gave all the support that the poorest among the poor needed at that moment of darkness after the unprecedented floods. Cooperative organisations, employees, local public representatives, technical institutions, and students continued with the families, handholding them, till they completed the project and till the affected ones shifted to the safe, neat, and new house. They were successful in mobilisation and coordination of the resources without any delay as well as in the implementation of the project in record time. Yes, it is a graceful success story of the State Cooperative Department and cooperative sector, as well as an interesting case study and excellent model in the case of post disaster rehabilitation.

4. Photo Gallery



Mohanan K R
Kizhakkedath (H), Meppady, Ambalakkunnu
CH No. 1012
Wayanad



Jemsimol
Payippad, Changanasseri
CH No.375
Kottayam



Gopalakrishnan
Cheruthana, Karthikappalli
CH No.1313
Alappuzha



Chandrika
Palakkal (H), Pazhampulli
CH No. 1169
Palakkad



**Dhanalakshmi
Pariyayi, Vadakkanthara
CH No. 1163
Palakkad**



**Santha Vasudevan
Kongorpilly, Paluppadam, Thathappilly
CH No. 181
Ernakulam**



**Santhosh
Mangalath (H), Aala Gothuruth, Kodungallur
CH No. 556
Thrissur**



**SARASWATHY
Arathara H, Pooyappilly
CH No. 1905
Ernakulam**



**Jose Varghese
Ittappurath (H) Maradi, Kalakkad
CH No. 1555
Idukki**



**C.K MAMMUKUNJU (ASHRAF)
Chakkaraparamb, Neendoor, vadakkekara
CH No. 1897
Ernakulam**



Kaliyamma
Kannampulli(H),Peramangalam
CH No. 78
Thrissur



Kalyani
Nilambur
CH No.369
Malappuram



Kamakshi
Kavilppadu, Puthupariyaram
CH No. 1143
Palakkad



KAMALU
Thuruthummal,cheriyapallamthuruth,N.Paravoor
CH No.675
Ernakulam



Kanakamma Vava
Palakkathara, Thottakam, Vaikom
CH No.94
Kottayam



Manikandan M R
Mallipparambil (H), Pallur
CH No.884
Thrissur



Nalini Alakkadan
CH No.24
Kannur



Pathmavathi
Thirurangadi
CH No.961
Malappuram



Radha
Thirur
CH No.929
Malappuram



Ramachandran
Charuvila, Puthenveedu, Manjangotukonam
CH No.1450
Kollam



Sakundala
Puthenveed, keralasseri
CH No.1150
Palakkad



SATHYAN
Vilakkattala, Vellakkattala P O
CH No.688
Ernakulam



Vimala
Mecheril house, parayakad, n. Paravur
CH No.1900
Ernakulam



Vijayakumar
CH No. 16
Padinjattuvilakathuveedu, Kudavoor
Thiruvananthapuram



Valsan
Kaithakkattu machamthuruth vadakkekara
CH No.682
Ernakulam



Sreekumar
Eranad
CH No.368
Malappuram



Sunil
Chenath House, Anandapuram
CH No.981
Thrissur



Sinimol V K
Thottakam, Vaikom
CH No. 788
Kottavam



Sheela
Puthenveedu, Anayara
CH No.810
Thiruvananthapuram



Prasanna
Kodeparambli (H) moothakunnam
CH No. 1855
Ernakulam

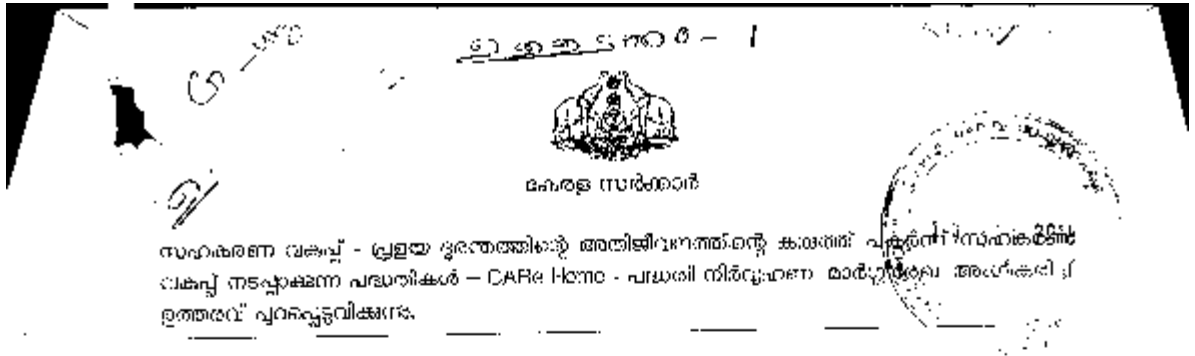


Purushothaman
Jaya bhavan thakazhi
CH No.1239
Alappuzha



Rathnamma
Nalupara, Viruppala
CH No.1238
Alappuzha

ANNEXURE – I



സംസ്ഥാന മന്ത്രിമാർ - പ്രമുഖ ദുരന്തത്തിന്റെ അതിജീവനത്തിന്റെ കയ്യിൽ പൂർണ്ണ സഹകരണ വകുപ്പ് നടപ്പാക്കുന്ന പദ്ധതികൾ - CARe Home - പദ്ധതി നിർവ്വഹണ മാർഗ്ഗരേഖ അംഗീകരിച്ച ഉത്തരവ് പുറപ്പെടുവിക്കുന്നു.

സംസ്ഥാന (എ) വകുപ്പ്
സ.ഉ (സാധാ)നം.554/2018 /സഹ. തീയതി, തിരുവനന്തപുരം, 17.09.2018

ഉത്തരവ്

സംസ്ഥാനത്തുണ്ടായ പ്രമുഖ ദുരന്തത്തിന്റെ പാലമായി വിട്ടും സംരക്ഷിച്ചും ജീവനാശമായിക്കളം നഷ്ടപ്പെട്ട കുടുംബങ്ങളുടെ പുനരധിവാസത്തിന്റെ ഭാഗമായി സംസ്ഥാന സഹകരണ വകുപ്പ് പദ്ധതികൾ പ്രഖ്യാപിച്ചിട്ടുണ്ട്. CARe Kerala (Co-operative Alliance to Rebuild) Kerala എന്നറിയപ്പെടുന്നത് CARe-Home, CARe-Loan, CARe-Grace എന്നീ മൂന്ന് ഘട്ടങ്ങളിലാണ് പദ്ധതി രൂപീകരിച്ച് നടപ്പാക്കുന്നത്.

2) പ്രമുഖ ദുരന്തത്തിൽ സമ്പൂർണ്ണമായും വീട് നഷ്ടപ്പെട്ടവർക്ക് സഹകരണ സംഘങ്ങളുടെ സഹായത്തോടെ വീട് നിർമ്മിച്ച് നൽകുന്ന പദ്ധതിയാണ് CARe - Home പദ്ധതി. ആദ്യ ഘട്ടത്തിൽ 1500 കുടുംബങ്ങൾക്ക് വീട് വച്ച് നൽകുന്നതാണ് പ്രസ്തുത പദ്ധതി.

3) 500 sq.ft. ൽ കാര്യമായും, എന്നാൽ ഭാവിയിൽ വിസ്തീർണ്ണം വർദ്ധിപ്പിക്കാൻ തരത്തിലാണ് കെട്ടിട നിർമ്മാണം വീടാധാരം ചെയ്യുന്നത്. വീട്ടിൽ എല്ലാ അടിസ്ഥാന സൗകര്യവും ഉൾക്കൊള്ളിച്ചാവും നിർമ്മാണം പൂർത്തിയാക്കുന്നത്. ഓരോ ഗുണഭോക്താവിനും അദ്ദേഹം വീഹിതം വീട് നിർമ്മാണത്തിനായി നൽകുന്ന തുകയ്ക്കുപുറമെ ഉപരയാംഗീകാര്യവുമാണ്. ഒരു റീ.ടിന് 5 ലക്ഷം രൂപയാണ് വകുപ്പ് അനുവദിക്കുന്നത്.

4) ഗുണഭോക്താക്കളെ നിശ്ചയിക്കുന്നത് വസ്തു വകുപ്പിലൂടെ ജില്ലാ കളക്ടറുമായി ചർച്ചാക്കുന്ന ലിസ്റ്റിൽ നീന്നുതിരിയ്ക്കും കാര്യം നടപ്പാക്കുന്നത് പ്രാഥമിക സഹകരണ സംഘങ്ങളുടെ സഹകരണത്തോടെയാണ്.

വിഭവ സമാഹരണം

ആദ്യ ഘട്ടത്തിൽ 1500 വീട് നിർമ്മിച്ച് നൽകുന്നതിനാണ് ലക്ഷ്യമിടുന്നത്. ഒരു റീ.ടിന് 5 ലക്ഷം രൂപ നിരക്കിൽ ആകെ 75 കോടി രൂപ പദ്ധതിയ്ക്ക് ചിലവ് വരും. താഴെ വിവരിക്കുന്ന വിധത്തിലാണ് വിഭവസമാഹരണത്തിനുള്ള നിരദ്ദേശം.

-2-

1000 സംഘങ്ങളിൽ നിന്ന് 2 ലക്ഷം	20 കോടി
1000 സംഘങ്ങളിൽ നിന്ന് 1 ലക്ഷം	10 കോടി
2000 സംഘങ്ങളിൽ നിന്ന് 50,000	10 കോടി
സഹകരണ വകുപ്പിൽ കൈവശമുള്ള മെമ്പർ റിലീഫ് ഫണ്ട്	35 കോടി
	75 കോടി

50,000 രൂപയിൽ കൂടുതൽ സംഭാവന നൽകാൻ കഴിയുന്ന എല്ലാ സംഘങ്ങളിനിന്നും പണം സ്വരൂപിക്കുന്നതാണ്. കൂടുതൽ തുക നൽകാൻ കഴിവുള്ള സംഘങ്ങൾ, ബാറിംഗ് പൂർണ്ണമായും എറ്റെടുക്കാൻ കഴിവുള്ള സംഘങ്ങൾ, എന്നിവയിൽനിന്ന് കൂടുതൽ തുക സമാഹരിക്കാവുന്നതാണ്.

വിഭവ സമാഹരണ രീതി

സംഘങ്ങളുടെ സഹായങ്ങൾ മുഖ്യമന്ത്രിയുടെ ദുരിതാശ്വാസ നിധിയിലേയ്ക്കുള്ള Cheque/DD എന്നിവയായി ജോയിന്റ് രജിസ്ട്രാർമാർ സമാഹരിക്കേണ്ടതാണ്. പ്രസ്തുത തുക തെരിച്ച് രജിസ്ട്രാറെ ഏല്പിക്കേണ്ടതാണ്.

പദ്ധതിനിർവ്വഹണത്തിന് ഒരു വിവരിച്ച വിധത്തിൽ വിഭവ സമാഹരണത്തിന് സഹകരണ രജിസ്ട്രാറെ ചുമതലപ്പെടുത്തി ഉത്തരവ് പുറപ്പെടുവിക്കുന്നു. ഉത്തരവിന്റെ അടിസ്ഥാനത്തിലുള്ള മാർഗ്ഗനിർദ്ദേശങ്ങൾ രജിസ്ട്രാർ പുറപ്പെടുവിക്കേണ്ടതാണ്.

(ഗവർണ്ണറുടെ ഉത്തരവിൻപ്രകാരം).
മിനി ആന്റണി ഐ.എ.എസ്
 ഗവൺമെന്റ് സെക്രട്ടറി

സഹകരണ സംഘം രജിസ്ട്രാർ, തിരുവനന്തപുരം.
 അക്കൗണ്ടന്റ് ജനറൽ (എ & ഇ), തിരുവനന്തപുരം
 സ്റ്റോക്ക് ഫയൽ/ഓഫീസ് കോപ്പി

ഉത്തരവിൻ പ്രകാരം



സെക്ഷൻ ഓഫീസർ

ANNEXURE – II



സംഗ്രഹം

സഹകരണ വകുപ്പ് - CARe - CARe Home പദ്ധതി നിർവ്വഹണ മാർഗ്ഗരേഖ അംഗീകരിച്ച ഉത്തരവ് പുറപ്പെടുവിക്കുന്നു.

സഹകരണ (പു.) വകുപ്പ്

നാ.ഉ(സാഹാ)നം.568/2019/നാ.ഹ. തീയതി, തിരുവനന്തപുരം, 07/10/2019.

പരാമർശം: 77/09/2018 ലെ ജി.ഒ.ആർ.ടി.1554/2018/സഹ. ഉത്തരവ്

ഉത്തരവ്

മുകളിൽ പറയിച്ച ഉത്തരവ് പ്രകാരം CARe Home പദ്ധതി നടപ്പിലാക്കുന്നതിലെ മാനദണ്ഡങ്ങൾ അംഗീകരിച്ച് ഉത്തരവ് പുറപ്പെടുവിപ്പിക്കുന്നു. പ്രസ്തുത പദ്ധതി നടപ്പാക്കുന്നതിന് താഴെ വിവരിക്കുന്ന മാർഗ്ഗരേഖ അംഗീകരിച്ച് ഉത്തരവ് പുറപ്പെടുവിപ്പിക്കുന്നു.

(i) സംസ്ഥാന തല ഉപദേശക സമിതി

പദ്ധതിയുടെ നയരൂപീകരണം ഈ സമിതിയിൽ അർപ്പിക്കാൻ. പദ്ധതിയുടെ സുഗമമായ നടപ്പിലാക്കി വ്യക്തമായ മാർഗ്ഗനിർദ്ദേശം നൽകുക, പദ്ധതി വിശദീകരണം ചെയ്യുക, ആവശ്യമായ നിർദ്ദേശം നൽകുക എന്നിവ സമിതിയുടെ ചുമതലയായിരിക്കുന്നു.

സമിതിയുടെ ഘടന

- മെമ്പർ, സഹകരണ വകുപ്പ് മന്ത്രി
- സഹകരണ വകുപ്പ് സെക്രട്ടറി (സംസ്ഥാന)
- സഹകരണ സംഘം രജിസ്ട്രാർ
- ഡയറക്ടർ, കോ-ഓപ്പറേറ്റീവ് ഓഡിറ്റ്
- ജില്ലാ തല സമിതിയുടെ ചെയർമാനേൾ
- 2 പ്രാഥമിക സ്ഥാനങ്ങളിന്റെ പ്രദർശിനി ഏണിവർ
- ചെയർമാൻ, ഊരാലുങ്കൽ ലേബർ കോൺടാക്റ്റ് സൊസൈറ്റി
- അഡ്മിഷണൽ ഫീഫ് സെക്രട്ടറി, വെസ്റ്റ് റൂൾസ്
- അഡ്മിഷണൽ ഫീഫ് സെക്രട്ടറി, തദ്ദേശ സ്വയംഭരണ വകുപ്പ്

-2-

(i) സംസ്ഥാനതല പദ്ധതി നിർവ്വഹണ യൂണിറ്റ് (PIU)

സംസ്ഥാനതല പദ്ധതി നിർവ്വഹണ യൂണിറ്റായിരിക്കും പദ്ധതി നിർവ്വഹണത്തിന്റെ ചുമതല പിടിക്കുന്നത്. റവന്യൂ വകുപ്പ് ഉദ്യോഗസ്ഥർ ഉൾപ്പെടെയുള്ള ഉപജാപകരുടെ ലിസ്റ്റിൽനിന്ന് പദ്ധതി നടപ്പാക്കേണ്ട പ്രാഥമിക സംഘങ്ങളുടെ ലിസ്റ്റ് തയ്യാറാക്കുക, Technical Assistance നൽകേണ്ട Agency യെ തിരഞ്ഞെടുക്കുക, പദ്ധതിയുടവശ്യമായ തുക അനുവദിക്കുക എന്നിവ PIU ന്റെ ചുമതലയായിരിക്കും. പദ്ധതി നിർവ്വഹണ പുരോഗതി വിവരങ്ങൾക്കുപറ്റി PIU ന്റെ പ്രധാനപ്പെട്ട ഒരു ചുമതലയായിരിക്കും. ഗുണഭോക്തൃ സംരക്ഷണ കാര്യങ്ങൾക്കുപറ്റി തയ്യാറാക്കിയിട്ടുള്ളതും എന്നും സർവ്വീസ് വിവരങ്ങൾക്കുപറ്റിയാണ്.

സംസ്ഥാനതല പദ്ധതി നിർവ്വഹണ സ്ഥിതിയുടെ ഘടന

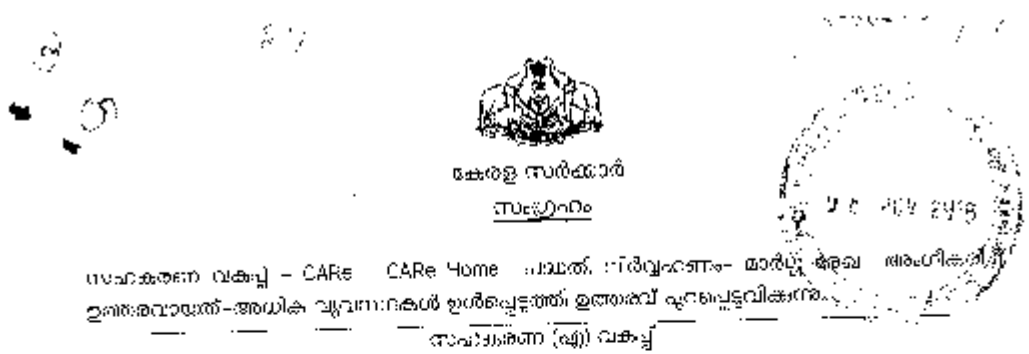
- ➔ റെവന്യൂ, സഹകരണ വകുപ്പ് (ചെയർമാൻ)
- ➔ രജിസ്ട്രാർ, സഹകരണ സംഘങ്ങൾ (ക്ലർക്ക്വിനർ)
- ➔ ഡയറക്ടർ, കേപ്പ് (CAPE)
- ➔ ചെയർമാൻ, യു.എൽ.സി.എസ്.
- ➔ പ്രാഥമിക സംഘങ്ങളുടെ രണ്ടു പ്രതിനിധികൾ
- ➔ ഡയറക്ടർ, സഹകരണ ആഫീസ്
- ➔ റവന്യൂ വകുപ്പിന്റെ പ്രതിനിധി
- ➔ തദ്ദേശ സ്വയംഭരണ വകുപ്പ് പ്രതിനിധി

PIU യുടെ പേരിൽ ഒരു പുതിയ Bank Account ആരംഭിക്കേണ്ടതും, CWDRF ൽ നിന്ന് ലഭിക്കുന്ന തുക ക്ലിപ്പർ നല സ്ഥിതിയും പദ്ധതി നടപ്പാക്കുന്ന പ്രാഥമിക സംഘങ്ങൾക്ക് അനുവദിക്കേണ്ടതും ഈ അക്കൗണ്ടിലൂടെയാണ്. PIU ന് പ്രത്യേക കൗണ്ട് സൃഷ്ടിക്കേണ്ടതാണ് സഹകരണ സംഘം രജിസ്ട്രാറുടെ ഓഫീസിൽ PIU ന്റെ നിർവ്വഹണ ഓഫീസ് പ്രവർത്തിക്കുന്നതാണ്.

(ii) ജില്ലാതല നിർവ്വഹണ സ്ഥിതി

പദ്ധതി നടപ്പാക്കുന്നതിന്റെ നേരിട്ടുള്ള മേൽനോട്ടമാണ് ജില്ലാതല സ്ഥിതിയുടെ ഉത്തരവാദിത്വം. പദ്ധതി സമയബന്ധിതമായി നടപ്പാക്കുന്നത് ഉറപ്പാക്കുന്നത് ടി സ്ഥിതിയായിരിക്കും. ഗുണഭോക്തൃയോഗവും സംരക്ഷണ കാര്യങ്ങൾക്കുപറ്റി ഉറപ്പാക്കുന്നത് ടി സ്ഥിതിയാണ്. പദ്ധതി നിർവ്വഹണത്തിന് ജില്ലാതല സ്ഥിതിയ്ക്ക് ആവശ്യമായ തുക സംസ്ഥാന PIU യിൽ നിന്ന് ആവശ്യപ്പെടാവുന്നതാണ്. പദ്ധതി നിർവ്വഹണത്തിന്റെ പുരോഗതി റിപ്പോർട്ട് സമയബന്ധിതമായി PIU യ്ക്ക് നൽകേണ്ടതാണ്.

ANNEXURE – III



സഹകരണ വകുപ്പ് - CARE CARE Home പദ്ധതി നിർവ്വഹണം- മാർഗ്ഗരേഖ അംഗീകരിച്ചു
 ഉത്തരവായത്-അധിക വ്യവസ്ഥകൾ ഉൾപ്പെടുത്തി ഉത്തരവ് പുറപ്പെടുവിടുന്നു.
 സഹകരണ (എ) വകുപ്പ്
 തീയതി, തിരുവനന്തപുരം, 03.11.2018
 നാ.ഉ(സാധാ)നം.625/2018/സഹ.
 പരാമർശം 1) സ.ഉ(സാധാ)നം.554/2018/സഹ തീയതി 17.9.2018.
 2) സ.ഉ(സാധാ)നം.588/2018/സഹ തീയതി 01.10.2018.

ഉത്തരവ്

പ്രളയപരിഹാരത്തിൽ സമ്പൂർണ്ണമായും വീട് നഷ്ടപ്പെട്ടവർക്ക് സഹകരണ സംഘങ്ങളാൽ സഹായത്തോടെ വീട് നിർമ്മിച്ച് നൽകുന്ന CARE Home പദ്ധതിയ്ക്ക് ചരമദിനം (1) പ്രകാരം സർക്കാർ അനുമതി നൽകിയിരുന്നു. ആദ്യഘട്ടത്തിൽ 1500 കുടുംബങ്ങൾക്ക് വീട് നൽകുന്നതിനാണ് പ്രസ്തുത പദ്ധതി വിജ്ഞാപനം ചെയ്യുന്നത്. CARE Home പദ്ധതിയുടെ നിർവ്വഹണത്തിനായുള്ള മാർഗ്ഗരേഖ അംഗീകരിച്ചുകൊണ്ട് ചരമദിനം (2) പ്രകാരം സർക്കാർ ഉത്തരവ് പുറപ്പെടുവിച്ചിരുന്നു. പ്രസ്തുത മാർഗ്ഗരേഖകളിൽ ചുവടെ വിവരിക്കുന്ന പ്രകാരമുള്ള വ്യവസ്ഥകൾ കൂടി ഉൾപ്പെടുത്തി ഉത്തരവുണ്ടാകും.

(a) CARE Home പദ്ധതിയുടെ ചിട്ടയ്ക്ക് വിട്ടുകൊടുത്ത് നിർമ്മിച്ച നൽകുന്നതിലേയ്ക്കായി ഭവനവെട്ടു മില്ലാ കളക്ടർമാർ, വീടിന്റെ നിർമ്മാണം എല്ലാറ്റത്തും നഷ്ടപ്പെട്ടവരുടെ നൽകുന്നതിനായി തിരഞ്ഞെടുക്കുന്ന സഹകരണ സംഘം ഗുണഭോക്താക്കൾ (വീട്ടുകർ) എന്നിവർ ചേർന്ന് ജില്ലാ സഹകരണ കോർഡിനേറ്റർ മെമ്പർമാർ കളക്ടർ (ഡിസാസ്റ്റർ മാനേജ്മെന്റ്) എന്നിവരെ സാക്ഷ്യംവഹിച്ച് നിർമ്മാണ ധാരണാപത്രം (MD) ഒരു വയ്ക്കേണ്ടതാണ്. പ്രസ്തുത ധാരണാപത്രത്തിൽ വില്ലാ കളക്ടർമാർ നിർവ്വഹണ എഞ്ചിനീയർ, ഗുണഭോക്താവ് എന്നിവരുടെ ഉത്തരവ് വഴിയോ മറ്റ് നിർദ്ദേശിച്ചിരിക്കുന്നതാണ്. ധാരണാപത്രത്തിന്റെ കടമ സർക്കാർ പ്രത്യേകം പ്രസിദ്ധീകരിക്കുന്നതാണ്.

(vii) വീട് നീർമ്മിച്ച് നൽകുന്നതിനുള്ള ഗുണഭോക്താക്കളെ അതത് മില്ലറ കളക്ടർമാർ
തന്നെയോ പ്രദേശം തിരഞ്ഞെടുക്കുന്നതാണ്.

(ഗവർണ്ണറുടെ ഉത്തരവിൻപ്രകാരം)

പി.എസ്.രാമകുമാർ,

അഡീഷണൽ സെക്രട്ടറി

സഹകരണ സംഘം രജിസ്ട്രാർ, തിരുവനന്തപുരം.

അക്കൗണ്ടന്റ് ജനറൽ (എ. & ഇ)/ആഡിറ്റ്, തിരുവനന്തപുരം


റവന്യൂ വകുപ്പ്

തദ്ദേശ സ്വയംഭരണ വകുപ്പ്

വിവിധ കമ്മിറ്റികളിലെ അംഗങ്ങൾ (രജിസ്ട്രാർ മുഖേന)

സ്റ്റേഷൻ ഫയൽ/ഓഫീസ് കോപ്പി

ഉത്തരവിൻ പ്രകാരം.


പ്രൊജക്ട് ഓഫീസർ

ANNEXURE – IV

File No.DM1/14/2017-DMD



GOVERNMENT OF KERALA

Abstract

Disaster Management (A) Department – CARe-Home scheme to rebuild the fully or severely damaged houses in Kerala Flood 2018 – Further Orders issued.

Disaster Management (A) Department

G.O.(Rt)No.565/2018/DMD Dated 05/11/2018, Thiruvananthapuram

- Read 1. GO (Rt) No. 527/2018/DMD dated 5-10-2018
2. GO (Rt) No. 554/2018/Co-op dated 17-09-2018
3. GO (Ms) No. 26/2018/DMD dated 5-11-2018
4. Circular No. DM1/14/2017/DMD dated 05.11.2018

ORDER

As per GO read as 2nd paper above, the Cooperative Department has introduced a scheme called CARe Kerala (Co-operative Alliance to Rebuild) under which a sub-scheme called CARe-Home has been introduced to rebuild the fully or severely damaged houses in Kerala Floods 2018.

Under the scheme each house has to be built at a cost of Rs. 5 lakhs. The Co-operative Department have informed that they have collected Rs. 80 crores for the purpose and wanted the Disaster Management Department to provide the list of beneficiaries through the District Collectors.

Under State Disaster Response Fund (SDRF), the beneficiaries who have lost a house in natural calamity are eligible for a statutory benefit of Rs. 1,01,900/- (in hilly areas) or Rs. 95,100/- (in plains) for a fully damaged or severely damaged house.

In view of the above, Government have decided to dovetail the SDRF permissible per beneficiary to this scheme, so as to construct 2000 houses. Rs. 4 lakhs will be from the CARe-Home scheme. In addition, the amount permissible to the beneficiary from SDRF will also be utilized for this purpose.

The number of houses under the scheme in each district has been worked out proportionate to the number of houses fully/severely damaged in each

File No.DM1/14/2017-DMD

district and the list is appended to this order, as unnnexure 1.

The District Collector, in consultation with the Joint Registrar, Co-operative Societies of the District shall allot the houses to registered Co-operative Societies of the District for construction of houses. Such identified society shall be the 'sponsor' of the respective houses allocated to it for the purpose of GO read as 3rd paper above. The sponsor shall add any additional amount that it may deem necessary to complete the house as per resident standards.

This scheme should be advertised in the Block/Municipal Level House Rebuilding Facilitation Meetings to be held as per Government Circular read as 4th paper above.

Forms as per GO read as 1st paper above, and Form A and Form B as per Government Order 3rd paper above will be applicable to this scheme.

(By order of the Governor)

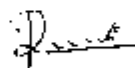
P.H.KURIAN

Additional Chief Secretary to Govt

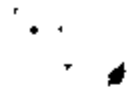
The Commissioner, Land Revenue, Thiruvananthapuram
All District Collectors
The Member Secretary, KSDMA, Observatory Hills, Vikas Bhavan P.O.,
Thiruvananthapuram
The Principal Accountant General (Audit), Kerala, Thiruvananthapuram
The Principal Accountant General (A&E), Kerala, Thiruvananthapuram
The Web and New Media, I & PRD
The Treasury Director, Thiruvananthapuram
Cooperation Department
Finance Department
Planning and Economic Affairs
Local Self Government Department
Stock File / Office Copy

Copy to : Private Secretary to Chief Minister
Private Secretary to Minister (Revenue & Housing)
AS to Chief Secretary
PS to Additional Chief Secretary, DMD
CA to Additional Secretary, DMD

Forwarded / By Order


Section Officer

ANNEXURE – V



ഉത്തരവ് - 3



കേരള സർക്കാർ

സംഗ്രഹം

സഹകരണ വകുപ്പ്-CARe-Home പദ്ധതി അടിയന്തിരമായി ഏറ്റെടുത്ത് സമയബന്ധിതമായി പൂർത്തീകരിക്കുന്നതിനുള്ള മാർഗ്ഗനിർദ്ദേശങ്ങൾ അംഗീകരിച്ച്-ഉത്തരവ് പുറപ്പെടുവിക്കുന്നു.

സഹകരണ (എ) വകുപ്പ്

സ.ഉ.(സാധാ) നം.650/2018/സഹ.

തീയതി, തിരുവനന്തപുരം, 22/11/2018

- പരാമർശം:
- 1) സ.ഉ.(സാധാ)554/2018/സഹ തീയതി 17/09/2018
 - 2) സ.ഉ.(സാധാ)538/2018/സഹ തീയതി 01/10/2018
 - 3) സ.ഉ.(സാധാ)625/2018/സഹ തീയതി 03/11/2018
 - 4) സ.ഉ.(സാധാ)558/2018/ഡി.എം.ഡി തീയതി 05/11/2018

ഉത്തരവ്

2018 ൽ സംസ്ഥാനം നേരിട്ട പ്രളയദുരന്തത്തെ തുടർന്ന് ദുരന്ത പുനരധിവാസ ഭവന നിർമ്മാണത്തിന്റെ ഭാഗമായി സംസ്ഥാന സർക്കാർ ആവിഷ്കരിച്ച് നടപ്പാക്കി വരുന്ന CARe-Home പദ്ധതിയുടെ മാർഗ്ഗരേഖ അംഗീകരിച്ച് പരാമർശം (1) പ്രകാരം ഉത്തരവായിരുന്നു. തുടർന്ന് പദ്ധതിനിർവ്വഹണത്തിന്റെ മാർഗ്ഗരേഖ അംഗീകരിച്ച് പരാമർശം (2) പ്രകാരം ഉത്തരവായിരുന്നു. CARe Home പദ്ധതിയെ സംസ്ഥാന ദുരന്ത പ്രതികരണനിധി (State Disaster Response Fund (SDRF) ൽ ഉൾപ്പെടുത്തി പരാമർശം (4) പ്രകാരം ഉത്തരവായിട്ടുണ്ട്. ഈ സാഹചര്യത്തിൽ സംസ്ഥാന ദുരന്ത പ്രതികരണ നിധി (SDRF) യിൽ നിന്നുള്ള ധന സഹായം CARe Home പദ്ധതിയിൽ നിർമ്മിക്കുന്ന റീട് നിർമ്മാണത്തിനും ചെലിക്കുന്നതാണ്.

CARe Home പദ്ധതിയിൽ ഉൾപ്പെടുത്തി 2000 (രണ്ടായിരം) ചീട്ടുകളാണ് സംസ്ഥാനത്ത് നിർമ്മിച്ച് നൽകാൻ അംഗീകാരം നൽകിയിട്ടുള്ളത്. പദ്ധതിയിൽ ഉൾപ്പെടുത്തി നിർമ്മാണം എടുക്കുന്ന നടയേറേ ചീട്ടുകളുടെ എണ്ണം സംബന്ധിച്ച് ക്ലിപ്തീകൃത കണക്ക് തയ്യാറായിട്ടുണ്ട്.

പദ്ധതി അടിയന്തിരമായി ഏറ്റെടുത്ത് സമയബന്ധിതമായി പൂർത്തീകരിക്കുന്നതിന് അനുബന്ധമായി മാർഗ്ഗ നിർദ്ദേശങ്ങൾ അംഗീകരിച്ച് ഉത്തരവ് പുറപ്പെടുവിക്കുന്നു.

I. ഗുണഭോക്താക്കളെ നിശ്ചയിക്കുക

ദുരന്ത പുനരധിവാസ ഭവനനിർമ്മാണ പ്രവർത്തനത്തിന്റെ ഭാഗമായി നടത്തുന്ന ഭവന പുനർനിർമ്മാണം രണ്ടു തരത്തിൽ നടത്തുന്നതിനാണ് ഉത്തരവായിട്ടുള്ളത്.

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(i) സർക്കാർ പ്രഖ്യാപിച്ച മനസംധായം ഓക്സഫ്ഫ്റ്റിനെയാണ്, സാന്നിദ്ധ്യം ഉത്തരവാദിത്വത്തോടെ വിട്ട് നിർമ്മാണം പുറപ്പെടുവിക്കുക.

(ii) സർക്കാർ ഓക്സഫ്ഫ്റ്റിനെയാണ് ഭവനനിർമ്മാണം നടത്തുക.

ഇതിൽ സർക്കാർ ഓക്സഫ്ഫ്റ്റിനെയാണ് നടത്തുന്ന ഭവനനിർമ്മാണമാണ് CARe Home പദ്ധതി. സംസ്ഥാന ദുരന്ത പ്രതികരണ നീയം [State Disaster Response Fund (SDRF)] - ന് നിന്നുള്ള തുക ഇപ്പോൾ 5 ലക്ഷം രൂപയാണ് വിട്ട് നിർമ്മാണത്തിന് അനുവദിക്കുന്നത്.

II. പദ്ധതി നിർവ്വഹണ സമയം

പദ്ധതി സമയബന്ധിതമായി പുറപ്പെടുവിക്കുന്നതിന് ശ്രമിക്കുന്നതിന് സമയപരിധി നിർദ്ദേശിക്കുന്നു.

ക്രമ നം	പ്രവർത്തി	സമയപരിധി
1.	ഗുണഭോക്താവിനെ നിശ്ചയിക്കുക	2018 നവംബർ - 25
2.	നിർമ്മാണ ഏജൻസിയായ സഹകരണ സംഘത്തിനെ തിരഞ്ഞെടുക്കുക.	2018 നവംബർ - 28
3.	ശ്രീകൃഷ്ണ കരാർ ഒപ്പുവെക്കുക	2018 ഡിസംബർ -10
4.	ഭവന നിർമ്മാണത്തിന്റെ സംസ്ഥാന തല ഉത്സാഹം	2018 ഡിസംബർ -2
5.	ഭവന നിർമ്മാണത്തിന്റെ മില്ലാതെ ഉത്സാഹങ്ങൾ	2018 ഡിസംബർ 2 മുതൽ 10 വരെ
6.	നിർമ്മാണ പൂർത്തീകരണം	2019 മാർച്ച് -1-10
7.	അക്കൗണ്ടിംഗ്	2019 മാർച്ച് 10 മുതൽ 25 വരെ

III. പദ്ധതി നിർവ്വഹണ രീതി

സംസ്ഥാനതല നിർവ്വഹണ സമിതി (PIU) അംഗീകരിച്ച് നൽകുന്ന സഹകരണ സ്ഥാപനങ്ങളിലൂടെയാണ് പദ്ധതി നിർവ്വഹണം പുറപ്പെടുവിക്കുന്നത്. നിർമ്മാണത്തിന് സുതാര്യതയും, ഭരണികയ പങ്കാളിയായും ഉറപ്പു വരുത്തുന്നതിനായി ഒരു ഗുണഭോക്താ സമിതി (Beneficiary Committee) രൂപീകരിക്കാൻ അനുമതി നൽകുന്നു. പദ്ധതിയിൽ താഴെപ്പറയുന്നവർ അംഗങ്ങളായിരിക്കും.

- നിർമ്മാണ ഏജൻസിയായി തിരഞ്ഞെടുക്കപ്പെടുന്ന സഹകരണ സംഘത്തിന്റെ പ്രസിഡന്റും ഒരു ഭരണ സമിതി അംഗവും
- സഹകരണ സംഘം സെക്രട്ടറി
- ഗുണഭോക്താവ്
- ബന്ധപ്പെട്ട പഞ്ചായത്തിന്റെ പ്രതിനിധിയും മില്ലാ കളക്ടറുടെ പ്രതിനിധിയും.

നിർമ്മാണ പ്രവർത്തനം പുറപ്പെടുവിക്കുന്ന പ്രാദേശിക സഹകരണ സംഘത്തിന്റെ സെക്രട്ടറിയായിരിക്കും ഗുണഭോക്താ സമിതി (Beneficiary Committee)യുടെ സെക്രട്ടറി.

ANNEXURE – VI



കേരള സർക്കാർ

സംഗ്രഹം

സഹകരണ വകുപ്പ് - CARe Home പദ്ധതിയിൽ ഉൾപ്പെടുത്തി നിർമ്മിച്ച് നൽകുന്ന 2000 വീടുകളുടെ പ്ലാനുകൾ തയ്യാറാക്കുന്നതിനായി ഏജൻസികളെ അംഗീകരിച്ച് ഉത്തരവ് പുറപ്പെടുവിക്കുന്നു.

സഹകരണ (എ) വകുപ്പ്

സ.ഉ(സാധാ)നം.695/2018/സഹ. തീയതി, തിരുവനന്തപുരം, 18/12/2018

പരാമർശം:- 1)സ.ഉ(സാധാ)നം.554/2018/സഹ തീയതി: 17/09/2018.

2)സ.ഉ(സാധാ)നം.568/2018/സഹ തീയതി: 01/10/2018.

3)സ.ഉ(സാധാ)നം.625/2018/സഹ തീയതി: 03/11/2018.

4)സ.ഉ(സാധാ)നം.565/2018/PMD തീയതി: 05/11/2018.

5)സ.ഉ(സാധാ)നം.650/2018/സഹ തീയതി: 22/11/2018.

6)സഹകരണ (സംഘം) രജിസ്ട്രാറുടെ 10.12.2018 ലെ പി.എച്ച്/6664/18

നമ്പർ കത്ത്

ഉത്തരവ്

2018 ൽ സംസ്ഥാനം അതിട്ട പ്രളയഭരണത്തെ തുടർന്ന് ദുരന്ത പുനരധിവാസ ഭവന നിർമ്മാണത്തിന്റെ ഭാഗമായി സംസ്ഥാന സർക്കാർ ആവിഷ്കരിച്ച് നടപ്പിലാക്കി വരുന്ന CARe-Home പദ്ധതിയുടെ ഭൂവൽത്തനങ്ങൾ വിവിധ ഏജൻസികളെ കോർത്ത് ഓഫ് നടപ്പിലാക്കി വരികയാണ് പ്രസ്തുത പദ്ധതി നടപ്പിലാക്കുന്നതിന്റെ ഭാഗമായി നിലവിൽ നിർമ്മിച്ച് നൽകുവാൻ ഉദ്ദേശിക്കുന്ന കെട്ടിടങ്ങളുടെ നിർമ്മാണത്തിന് ആവശ്യമായ പ്ലാനുകൾ തയ്യാറാക്കുന്നതിനായി ഏജൻസികളെ അംഗീകരിക്കുന്നതിനുള്ള ശുപാർശ പരാമർശം (6) കത്ത് പ്രകാരം സഹകരണ സംഘം രജിസ്ട്രാർ സമർപ്പിച്ചു.

സർക്കാർ ഈ വിഷയം വിശദമായി പരിശോധിച്ചു പ്രളയ ഭരണത്തെ തുടർന്ന് ദുരന്ത പുനരധിവാസ ഭവന നിർമ്മാണത്തിന്റെ ഭാഗമായി സംസ്ഥാന സർക്കാർ CARe Home പദ്ധതിയിൽ ഉൾപ്പെടുത്തി ആദ്യഘട്ടമെന്ന നിലയിൽ നിർമ്മിച്ച് നൽകുന്ന 2000 (രണ്ടായിരം) വീടുകളുടെ പ്ലാനുകൾ തയ്യാറാക്കുന്നതിനായി ചുവടെ വിവരിക്കുന്ന ഏജൻസികളെ അംഗീകരിച്ച് ഉത്തരവ് പുറപ്പെടുവിക്കുന്നു:

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ക്രമ നം	സംവാദനം	ജില്ല
1	കോളേജ് ഓഫ് എഞ്ചിനീയറിംഗ്, തിരുവനന്തപുരം	തിരുവനന്തപുരം, കോല്ലം, ആലപ്പുഴ
2	ആറന്മുള എഞ്ചിനീയറിംഗ് കോളേജ്	പത്തനംതിട്ട
3	രാജീവ് ഗാന്ധി ഇൻസ്റ്റിറ്റ്യൂട്ട് ഓഫ് ടെക്നോളജി, പാമ്പാടി	കോട്ടയം, ഇടുക്കി
4	കോളേജ് ഓഫ് എഞ്ചിനീയറിംഗ്, രാജനിമി	എറണാകുളം
5	ഗവൺമെന്റ് എഞ്ചിനീയറിംഗ് കോളേജ്, തൃശ്ശൂർ	തൃശ്ശൂർ
6	പാലക്കാട് എഞ്ചിനീയറിംഗ് കോളേജ്	പാലക്കാട്
7	ഉത്തരാളപ്പുഴ ലേബർ കോൺട്രാക്ട് കോ-ഓപ്പറേറ്റീവ് സൊസൈറ്റി	മലപ്പുറം, കോഴിക്കോട്, വയനാട്, കണ്ണൂർ, കാസർഗോഡ്

(ഗവർണ്ണറുടെ ഉത്തരവിൻപ്രകാരം)

പി.എസ്. രാജേഷ്,
അഡീഷണൽ സെക്രട്ടറി

എല്ലാ ജില്ലാ കളക്ടർമാർക്കും

സംഗകരണ സംഘം രജിസ്റ്റാർ, തിരുവനന്തപുരം.

സംഗകരണ ആഡിറ്റ് ഡയറക്ടർ, തിരുവനന്തപുരം

എല്ലാ ജോയിന്റ് രജിസ്റ്റാർമാർക്കും (സംഗകരണ സംഘം രജിസ്റ്റാർ മുഖേന)

അക്ഷരാഭിജ്ഞാൻ (എ & ഇ), തിരുവനന്തപുരം


റവന്യൂ വകുപ്പ്

തദ്ദേശ സ്വയം ഭരണ വകുപ്പ്

ഡിജിറ്റൽ കമ്മിറ്റിയിലെ അംഗങ്ങൾ (സംഗകരണ സംഘം രജിസ്റ്റാർ മുഖേന)

സ്റ്റേഷൻ ഫയൽ (എ #244/2018/സംഗ) /ഓഫീസ് കോപ്പി

ഉത്തരവിൻ പ്രകാരം


അഡീഷണൽ സെക്രട്ടറി

ANNEXURE – VII

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കേരള സർക്കാർ

സഹകരണവകുപ്പ്

കെയർ ഹോം വിടുകൾ സമഗ്ര വിവരശേഖരണം

വിവരശേഖരണം നടത്തുന്നത്: SAF
(സഹകരണവകുപ്പിന്റെ ആവശ്യത്തിന് മാത്രം)

ജില്ല :

കെയർ ഹോം നമ്പർ :

I. ഗുണഭോക്താവിന്റെ വിവരങ്ങൾ.

എ	പേര് (മലയാളത്തിൽ)		
	പേര് (ഇംഗ്ലീഷ് വലിയ അക്ഷരത്തിൽ)		
ബി	കുടുംബനാമ/നാമന്റെ പേര്		
സി	മേൽവിലാസം (പിൻ കോഡ് സഹിതം)		
ഡി	വില്ലേജം താലൂക്കും		
	നഗരസഭ/മുൻസിപ്പാലിറ്റി/ ബ്ലോക്ക് /പഞ്ചായത്ത്		
	വാർഡ്/ഡിവിഷൻ		
ഇ	ഫോൺ നമ്പർ		
എഫ്	റേഷൻ കാർഡ് നമ്പർ എ.പി.എൽ/ബി.പി.എൽ	നമ്പർ	ഇനം
ജി	ആധാർ നമ്പർ (ഗുണഭോക്താവിന്റെ)		
എച്ച്	പട്ടികജാതി/പട്ടിക വർഗ്ഗ വിഭാഗത്തിൽപ്പെട്ടവരാണോ ?		
ഐ	അംഗമായിട്ടുള്ള സഹകരണ സ്ഥാപനം		

ജെ	(i) പ്രളയത്തിൽ തകർന്ന വീട് നിന്നിരുന്നിടത്തു തന്നെയോ പുതിയ വീട് നിർമ്മിച്ചിട്ടുള്ളത് ; അതെ/അല്ല					
	(ii) ഉത്തരം അല്ല ; എങ്കിൽ കാരണം					
കെ	(i) പ്രളയത്തിന് മുൻപ് വീടിന്റെ ഏകദേശ വിസ്തീർണ്ണം:					
	(ii) പ്രളയത്തിന് മുൻപ് വീടിന്റെ മേൽക്കൂര:	കോൺക്രീറ്റ്	ഓട്	ഷീറ്റ്	ഓല	മറ്റുള്ളത്

എൽ) കുടുംബാംഗങ്ങളുടെ വിവരം (ഗുണഭോക്താവിന്റേത് ഉൾപ്പെടെ)

ക്രമ നം	പേര്	ആൺ/പെൺ/ട്രാൻസ് ജെൻഡർ	വയസ്സ്	തൊഴിൽ/പഠിക്കുന്ന ക്ലാസ്	ഗുണഭോക്താവു മായുള്ള ബന്ധം	പ്രത്യേക പരിഗണന അർഹിക്കുന്നവരാണോ
1.						
2.						
3.						
4.						
5.						
6.						
7.						

II. കെയർ ഹോം വീടിനെക്കുറിച്ചുള്ള വിവരം

എ	വീടിന്റെ വിസ്തീർണ്ണം (sq.ft.-ൽ)				
ബി	(i) വീടിനകത്തെ സൗകര്യങ്ങൾ (മുറികളുടെ എണ്ണം , അടുക്കള, ശുചിമുറി, തുടങ്ങിയവ)				
	(ii) മേൽക്കൂര:	കോൺക്രീറ്റ്	ഷീറ്റ്	മറ്റുള്ളവ	

സി	നിർമ്മാണ മേൽനോട്ടം വഹിച്ച സഹകരണ സ്ഥാപനം (ക്ലിപ്പും നം ഉൾപ്പെടെ പൂർണ്ണ വിലാസം)	
ഡി	(iii) നിർമ്മാണത്തിന് സാങ്കേതിക സഹായം ലഭ്യമാക്കിയ സ്ഥാപനം	
	(iv) സാങ്കേതിക മേൽ നോട്ടം വഹിച്ച സ്ഥാപനം/വ്യക്തി.	
ഇ	നിർമ്മാണ കാലയളവ്	
എഫ്	സർക്കാരിൽ നിന്നും ലഭിച്ച തുക	
	i) SDRF-ൽ നിന്നും ലഭിച്ചത് (ഭവന നിർമ്മാണ ത്തിനായി വിനിയോഗിച്ചത് മാത്രം)	
	ii) സഹകരണവകുപ്പിൽ നിന്നും ലഭിച്ചത്	

ജി.) അധിക വിഭവ സമാഹരണം സംബന്ധിച്ച് :

നൽകിയ സ്ഥാപനം/വ്യക്തി/ ഗുണഭോക്താവ്	ലഭിച്ച തുക	നിർമ്മാണ സാമഗ്രികൾ ആയി ലഭിച്ചവ			ആകെ തുക
		ഇനം	അളവ്	മൂല്യം	
ആകെ					

എച്ച്) ശ്രമദാനം സംബന്ധിച്ച് :-

(i) ശ്രമദാനം ലഭിച്ചതിന്റെ വിവരം (ഗുണഭോക്താവും കുടുംബവും നൽകിയത് ഉൾപ്പെടെ)

ശ്രമദാനം നൽകിയവർ (സ്ഥാപനങ്ങൾ, വ്യക്തികൾ, സംഘടനകൾ, ജീവനക്കാർ മുതലായവർ)	ശ്രമദാന ദിന ങ്ങളുടെ എണ്ണം	ശ്രമദാനമായി ചെയ്ത പ്രവൃത്തി	ഏകദേശ മൂല്യം
ആകെ			

(ii) ശ്രമദാനവുമായി ബന്ധപ്പെട്ട വിശദവിവരം രേഖപ്പെടുത്തുക

ഐ) വീട് കൈമാറ്റ സമയത്ത് ലഭിച്ച ഉപഹാരങ്ങൾ സംബന്ധിച്ച് :-

(i) സഹകരണ മേഖലയിൽ നിന്നും ലഭിച്ച ഇതര ഉപഹാരങ്ങൾ (വീട് കൈമാറ്റ സമയത്ത്)

ഉപഹാരമായി ലഭിച്ചത്	എണ്ണം	നൽകിയ സംഘം/ സഹകരണജീവനക്കാർ	ഏകദേശ മൂല്യം
ആകെ			

(ii). മറ്റ് സർക്കാർ സ്ഥാപനങ്ങൾ/വ്യക്തികൾ ഉപഹാരങ്ങൾ നൽകിയത് സംബന്ധിച്ച വിവരം (വീട് കൈമാറ്റ സമയത്ത്)

ഉപഹാരമായി ലഭിച്ചത്	എണ്ണം	നൽകിയ സ്ഥാപനം/ വ്യക്തികൾ	ഏകദേശ മൂല്യം
ആകെ			

ജെ) വീടിന് പുറമെ മറ്റ് അടിസ്ഥാന സൗകര്യങ്ങൾ പദ്ധതിയുടെ ഭാഗമായി ലഭിച്ചിട്ടുണ്ടോ? ചുറ്റുമതിൽ , കിണർ, ബയോഗ്യാസ് തുടങ്ങിയവ

ക്രമ നം	ഇനം	ചിലവഴിച്ച തുക/ വില

കെ). ആകെ ചെലവഴിച്ച തുക (എഫ് + ജി +എച്ച് (i) + ഐ (i) + ഐ (ii) +ജെ)

എഫ് (Rs)	ജി (Rs)	എച്ച് (i) (Rs)	ഐ (i) (Rs)	ഐ (ii) (Rs)	ജെ (Rs)	ആകെ (Rs)

എൽ). കെയർ ഹോം വീടുകളിൽ സഹകരണ വകുപ്പ്
ലഭ്യമാക്കിയ ശിലാഫലകം പതിപ്പിച്ചിട്ടുണ്ടോ ?

III .കെയർ ഹോം വീട് സ്ഥിതിചെയ്യുന്ന വസ്തു സംബന്ധിച്ച വിവരം

എ	വസ്തു സ്ഥിതി ചെയ്യുന്നത്	
	i. വില്ലേജ് താലൂക്കും	
	ii. സർവ്വേ നമ്പർ	
	iii. വിസ്തൃതി (സെന്റിൽ)	
ബി	ഉടമസ്ഥാവകാശത്തിന്റെ സ്വഭാവം	
സി	പ്രളയത്തിന് മുൻപ് കൈവശാവകാശം ഉണ്ടായിരുന്നോ ? ഇല്ലെങ്കിൽ വസ്തു ലഭ്യമായതും സംബന്ധിച്ച വിവരം.	
ഡി	വീട് നിർമ്മാണത്തിന് വേണ്ട രേഖകൾ ലഭിക്കുന്നതിന് കാലതാമസം നേരിട്ടിട്ടുണ്ടോ? ഉണ്ടെങ്കിൽ കാരണം?	

IV. കെയർ ഹോം പദ്ധതി ജീവിതത്തിൽ വരുത്തിയ മാറ്റങ്ങൾ
(വീടിന്റെ വിവരങ്ങൾ ഉൾപ്പെടെ)

എ	ഗുണഭോക്താവ്, കുടുംബാംഗങ്ങൾ തുടങ്ങിയവരുടെ അഭിപ്രായം (ആവശ്യമെങ്കിൽ പ്രത്യേകം തയ്യാറാക്കി ഉള്ളടക്കം ചെയ്യുക)		
	അനുബന്ധ സൗകര്യങ്ങൾ	പ്രളയത്തിന് മുൻപുള്ള വീട്	കെയർ ഹോം വീട്
	(i)കിണർ /പൈപ്പ് വെള്ളം/കുളം		
	(ii) വൈദ്യുതി/സോളാർ		
	(iii)ടോയിലറ്റ് സൗകര്യങ്ങൾ (എണ്ണം)		
	(iv)ടെലിവിഷൻ /ഇന്റർനെറ്റ്/ സ്മാർട്ട് ഫോൺ		
	(v)വീറക് അടുപ്പ്/ഗ്യാസ് കണക്ഷൻ/വൈദ്യുതി അടുപ്പ്		
	(vi) മാലിന്യ സംസ്കരണ സൗകര്യം		
	(vii) വാഹന സൗകര്യമുള്ള വഴി		
	(viii) സ്വന്തമായ വാഹനം		
ബി	(i) 2019 ലെ പ്രളയം ബാധിച്ച മേഖലയിലാണോ വീട് സ്ഥിതി ചെയ്യുന്നത്? അതെ/ അല്ല		
	(ii). ഉത്തരം അതെ എങ്കിൽ 2019 പ്രളയ സമയത്ത് വീടിന്റെ സ്ഥിതി. എ) പ്രളയജലം കയറി / ഇല്ല ബി) താമസം മാറേണ്ടി വന്നു / ഇല്ല		
സി	സർക്കാർ പ്രഖ്യാപിച്ച പലിശ രഹിത വായ്പ (RKLS) എടുത്തിട്ടുണ്ടോ? ഉണ്ടെങ്കിൽ എത്ര രൂപ? എവിടെ നിന്ന്? എന്തിനു വേണ്ടി വിനിയോഗിച്ചു?		

ഗുണഭോക്താവിന്റെ ഒപ്പ് :

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സ്ഥലം :
തീയതി :

വിവരശേഖരണം നടത്തിയ
എന്യൂമറേറ്ററിന്റെ ഒപ്പ് :
പേര് :