



# Field visit to Flood affected areas By Kudumbashree Mission

REPORT

CO-ORDINATION  
**DEVI BALAKRISHNAN**



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**STATE POVERTY ERADICATION MISSION**

# **PATHANAMTHITTA DISTRICT**

**FIELD VISIT REPORT BY KUDUMBASHREE**

**STATE MISSION TEAM**

**27, 28 August 2018**



## **Team Members**

- 1. Soya Thomas, SPM Gender**
- 2. Leopole T., PM DDU-GKY**
- 3. Sreeraj, PM DDU-GKY**
- 4. Bilal, Accountant DDU- GKY**
- 5. Arun P. Rajan, SAPM- AH**

## **Introduction**

The River Pampa started flooding early on August 15. By around 4 am, homes near Pampa were flooded; people panicked when they saw the unexpected flood. But, even then some of them thought, the waters would recede. The river had never flooded in anyone's lifetime especially in the areas like Pullad, Kozhencherry, Ranni, etc.

On August 15, roads leading to hilly Ranni started to flood, landslides were reported, and smaller river tributaries were filled to the brim and had begun to overflow. But, no one imagined this water would enter their homes. Slowly, it started rising. Roads were getting blocked, water entered homes. People moved their things upstairs as most people live in duplexes. They still thought the water would recede in a few hours. But the situation changed quickly, and the people witnessed the flood which is never happened in the history of Kerala.

Most of the roads, drinking water wells, houses, shops etc were damaged. The district administration started relief camps and rescue process on time.

As a community based organisation Kudumbashree initiated many activities like collection and distribution of food, water, cloth and other basic necessities to the relief camps and also to the affected people who were staying in their own houses or local area.

Due to the unprecedented flood situation, the lives of people in Pathanamthitta District were badly affected. Pathanamthitta is the youngest District in Kerala having 57 Gramapanchayaths in which 51 panchayaths were affected the flood

## Field Visit Schedule

Team prepared a schedule for field visit to understand the flood relief activities and damages happened during this season.

SL No	Activity	Venue	Remarks
<b>Day 1- 27.08.2018</b>			
1	Meeting with District Team	Pathanamthitta	Meeting with district mission officials
2	Meeting with Panchayat Secretaries	Collector's Chamber	Discussion of next level intervention in cleaning drive
3	Field Visit	Pulikeezhu Block	Visit 5 Panchayats, discussion with CDS and Panchayath representatives
4	Field Visit	Pulikeezhu Block	Visit 2 ME Units and agricultural fields to understand their loss and needs
5	Field Visit	Pulikeezhu Block	Visit 3 relief camps in Nedumpuram, Kadapra and Niranam Panchayaths
<b>Day 2 -28.08.2018</b>			
6	Co-ordination	Pulikeezhu Block	Co-ordinated the cleaning drive in the block. Find out the impact of flood in the badly affected area of the district.
7	Field visit	Pulikeezhu Block	Visited camp above a bridge and their hamlet nearby.
<b>Day 3 -28.08.2018</b>			
8	Field visit	Pulikeezhu Block	Visited 2 colonies. Recognizing 49 families haven't received relief materials, arranged for relief to reach them directly. Ensured relief materials for 100 families reached the CDS.

## **Objectives**

- To analyse the present situation and find out the needs of the people.
- To identify opportunities for Kudumbashree to intervene meaningfully
- To recommend changes in current action plan
- To recommend ideas for formulation of next annual action plan

## **The Method**

The team conducted a meeting with District Mission team, LSG representatives, officials and Kudumbashree members to understand the damages in the flood, ongoing relief activities and future requirements of the community.

The team collected data on the loss from each CDS through the community structure. The team visited 5 Panchayaths, 3 relief camps, agricultural fields, affected colonies and two ME units in the district.

## **Key Findings**

- Area under 51 of the 57 Local bodies is affected by flood.
- The flood badly affected the Pulikeezhu block of the district which is situated in upper Kuttanad area.
- Women and children bear the brunt of the disaster – loss of potable water, extra burden, higher stress, loss of privacy, fear, trauma, and ill-health.
- Water for drinking, cooking and cleaning the houses is not adequately available.
- Pumping stations supplying drinking water has been damaged, dug wells were affected by floods.
- Women who are traditionally responsible for collecting water were under stress and struggling to ensure clean water.
- Most of the families depends agriculture and allied activities for livelihood, the flood badly affected their livelihood opportunities.

- 29 families started a camp over a bridge in Nedumpram Gramapanchayaths. Most of them lost their clothes, other necessary things in the flood. It was very difficult for them to get back their homes.
- Many families have not moved to the camp; relief materials have not reached them in their homes.
- Snehitha staff and community counsellors were very actively giving support in the camps.
- District Mission mobilised 6500 volunteers for cleaning activities.
- Kudumbashree started a Community Kitchen at Peringara and Elanthur Gramapanchayaths
- Kudumbashree is providing food for 1200 staff and volunteers
- Majority of the families receiving support from Ashraya were affected; the BUDS school was not affected.
- Many CDS have lost their documents – that will especially affect projects like Ashraya

### **Recommendations**

- Identify the different needs of women, children and men affected by the floods
- Plan interventions recognizing that women, children and men have different needs.
- Need focused intervention to enhance the livelihood and other income generation activities in the District
- Plan non-traditional and non-stereotypical livelihood programs for women affected by the flood.
- Moratorium to loan repayment especially in the agriculture and other loans from various financial institution.

- Put in place a Disaster Management Plan; empower women to be focal points in the Disaster Management protocol.
- Plan for providing psycho-social counselling, mentoring and support for women, children and men experiencing trauma
- Support CDS to rebuild infrastructure

## **Recommended Changes in Kudumbashree Plan**

### **1. Micro Finance**

- Loan and other financial supports like subsidy etc
- Moratorium to loan repayment
- Need Special focus on Livelihoods

### **2. Agriculture**

- Need to conduct a detailed study about the loss in different categories (Crop wise/area-wise etc)
- Find alternate livelihoods for those whose land is badly affected

### **3. Animal Husbandry**

- Support is need to start new Units
- Redesign the present schemes

### **4. Micro Enterprises**

- Identify non-traditional jobs where women can set up enterprises
- Opportunities to Haritha Karmasena in the reconstruction process
- Need handholding support to the ME units (Revolving fund/ Crisis management fund etc)

### **5. Gender Development**

- Conduct a gender sensitive need assessment
- Bring a gender perspective into disaster response plans
- Integrate disaster related issues into GSLP
- Provide psycho-social support to affected women, children and men

### **6. Ashraya**

- Re-design and strengthen Ashraya projects.



## List of People Met

Sl No	Name	Designation
1	S. Sabir Hussain	DMC
2	Monykandan	ADMC
3	Seema V.S.	ADMC
4	Saleena K. H.	ADMC
5	Unnikrishnan	DPM- SVEP
6	Kristi	UNICEF
7	Shibu Varghese	President Kadapra
8	Bincy Santhosh	CP Kadapra
9	Eliyamma	President Peringara
10	VilasiniDyanandan	CP Peringara
11	Latha Prasad	President Niranam
12	SulochanaAppukkuttan	CP Niranam
13	SreelekhaReghunath	President Kuttoor
14	Sindhu Lal	CP Kuttoor
15	Sunil Kumar	President Nedupram
16	Suja	Nedumpram
17	Sreevidhya	JEVA Member Nedumpram
18	Ambika	Gender RP
19	Radhika Uthaman	Gender RP
20	Srividya	Asha worker
21	Sreejith	Block Co-ordinator
22	Gayathri	Snehitha staff
23	Lakshmi	Snehitha staff
24	Haritha Kerala Mission Team	
25	ICDS Team	
26	Kudumbashree entrepreneurs	



Damage @ Kuttur Gramapanchayath



Cleaning Drive @ Peringara



Community Kitchen @ Peringara



Relief Camp over Bridge at Nedupram Panchayath





**KUDUMBASHREE STATE POVERTY ERADICATION  
MISSION**

**ALAPPUZHA DISTRICT**

**FIELD VISIT REPORT BY KUDUMBASHREE**

**STATE MISSION TEAM**

**27, 28 August 2018**

**State Mission Team Members**

Santhosh Kumar

Akhila Devi P

Rakhi R

Pavitha K

Aiswarya V A

Sneha Sara Abraham

Das Vincent

Ananthu George

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## **INTRODUCTION**

It was the worst devastating flood of the century almost brought Kerala to its knees. It has become the necessity to evaluate the effects of the unprecedented flood situation and massive effort is required to reconstruct and rebuild the state. It was decided to conduct a two day visit by the state mission team to the affected districts in order to assess the loss incurred and steps to be undertaken to alter the present policy decisions.

State mission team visited one of the most severely flood affected districts in Kerala- Alappuzha. Alappuzha district has a total geographical area of 1414 sq.km. and population of 21,27,789. Out of the 12 blocks in the districts, Chengannur, Nedumudi, Mavelikkara, Chambakkulam, Aryad and Harippad are the most severely affected by flood.

## **FIELD VISIT WORKING SCHEDULE**

A team comprising eight members was formed to undertake a visit to the flood affected areas of Alappuzha on 27<sup>th</sup> and 28<sup>th</sup> August, 2018. The team members were Santhosh Kumar, Rakhi R, Aiswarya V A, Das Vincent C, Akhila Devi P, Pavitha K, Sneha Sara Abraham and Ananthu George. A discussion was undertaken with the district mission team on analyzing the impact of flood on the day today life of Alappuzha. As compared to other districts, the situation in Alappuzha was totally different as most of the people were still residing in the flood relief camps and many areas are inaccessible. So we coordinated and engaged in sorting and packing activity in the relief camps along with the district mission team. The second day was mainly spent for visiting the flood affected fields to familiarize with the actual situation prevailing in the district.

## **METHODOLOGY/APPROACH**

The team visited SD College Alappuzha, the Flood Relief -Kit Sorting & Packing Centre on 27<sup>th</sup> August 2018 as per the guidance from District Mission Co-ordinator Smt. Suja Eappen. The team supported the District Mission Team and NHGs members in sorting and packing the Flood Relief Kit at different counters. The team has interacted with different CDS, ADS and NHG members during this activity.

The second day, in order to assess the impact of monsoon downpour in the various projects of Kudumbashree, we were divided into smaller groups so that maximum area can be covered.

## **KEY FINDINGS**

- The flood mainly affected the livelihood activities of Kudumbashree members. They were utterly depressed and totally shattered with the crop loss incurred due to flood.
- Most of the women farmers engaged in agriculture and allied activities have linkage loans and they are not in a position for prompt repayment and restart the venture.
- Most of the CDS offices are not functioning as they were actively involved in flood relief camps and cleaning.
- The devastating floods have dented the state's farm livelihood sector causing a huge loss. So more focus has to be given to these areas while formulating the revitalization programs.
- Explore the opportunities available with the various NGOs, departments etc to meet the financial requirements of the NHG members.
- Many of the JLGs are reluctant to take up new risks and to involve in farm livelihood activities.



- Some of the youth were ready to go for skill development, if the Government is ready to give them additional Skills and job.
- Some of the victims were ready to relocate from Kuttanad if the Government is ready to give a shelter in other secure area.

## **RECOMMENDATIONS FOR FOLLOW UP**

- Most of the members are in a demotivated and distressed condition so the major challenge faced by the mission will be to break these barriers, motivate and support them to involve in Kudumbashree activities again.
- District mission should strictly monitor and estimate the actual loss incurred under various programmes of Kudumbashree
- District mission should take initiative to identify the genuine beneficiaries and should take necessary follow up.
- Extend the repayment period of the existing linkage loans
- Provide interest free loans to the NHG members
- Give priority to sanction the interest subsidy, incentives at the earliest
- Develop policies to support the affected JLGs financially in the second cropping season although they have a credit linkage in the former season.
- Since the natural calamities can happen at any time, encourage the effective utilization of crop insurance schemes of various departments
- Release supporting funds like Crisis management funds, Revolving funds etc to the enterprises under ME and agriculture after assessing the actual loss
- Conduct of skill training programs need to be minimized and the fund can be utilized effectively for the revival of units which are badly affected.

## Annexure 1: Photographs



Field affected by flood in Mararikkulam panchayath – Alappuzha



Field affected by flood in Kanjikkuzhy panchayath –



Poultry unit affected by flood



Visit to flood relief camp Interaction with inmates of relief camps





# **KOTTAYAM DISTRICT**

## **FIELD VISIT REPORT BY KUDUMBASHREE STATE MISSION TEAM**

**August 2018**

### **State Mission Team Members**

**Anishkumar M.S., Bipin Jose, Nishanth G.S., Sabu B., Ratheesh S. &  
Jiby Mathew Philip,**

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## **ACRONYMS**

CDS - COMMUNITY DEVELOPMENT SOCIETY

NHG - NEIGHBOURHOOD GROUP

JLG - JOINT LIABILITY GROUP

## **INTRODUCTION**

### **KERALA FLOODS 2018: KOTTAYAM DISTRICT**

In the late August 2018, Kerala was affected by severe flooding due to high rainfall in the state. It is considered to be the worst flood in 90 years, 445 people have lost their life, while at least a million people were evacuated to rescue shelters in state. In Kottayam, the low lying western areas as well as the tropical areas are the most affected regions. Flood affected mainly in Kottayam, Changanassery, Pala, Vaikom, municipalities and Kumarakom, Ayarkkunnam, Manarcad, Aymanam, Arppookkara, Thiruvapp, Velloor, Thalayolaparambu and Udayanapuram panchayths. According to the authorities, more than 33,000 persons have been displaced from their homes and joined the 275 relief camps opened in the district. Heavy rain and landslides are the major cause of destruction in the areas. Though water level has receded in several places, it will take a great effort to make the life of people to normal level. Floods have even affected relief camps at Kumarakam, Thiruvappu and Aymanam.

Kottayam district comprises of 71 Gramapanchayaths and 6 Municipalities. Kudumbashree Community Development Societies are functioning in all these LSGs. There are 78 Community Development Societies and 1,339 Area Development Societies in Kottayam district. A total of 2.15 lakh members in 14,754 NHGs form a strong community based organizational setup in the district. During 27<sup>th</sup> and 28<sup>th</sup> August 2018, State Mission Team visited one of the most affected districts in State - Kottayam. This report is prepared based on the discussion and recommendations made by District Mission Team, CDS chairpersons and Kudumbashree NHG members who were involved in the livelihood activities of Kudumbashree.



## FIELD VISIT WORKING SCHEDULE

SL. NO.	DATE	SCHEDULE	TIME
1	27.08.2018	Discussion with District Mission Team	10.00 am - 12.00 pm
2		Visit to Thalayolaparambu CDS – Discussion with CDS chairperson and Accountant	01.00 pm - 02:00 pm
3		Visit to JLG group – Discussion with JLG farmers	02.00 pm – 05:00 pm
4	28.08.2018	Visit to Teekoy CDS – Discussion with CDS and Accountant	09.00 am – 11:00 am
5		Visit to NHG and Ashraya members houses	11.00 am – 02:00 pm
6		Visit to Buds School and ME unit at Erattupetta Municipality	02.00 pm – 05:00 pm

### APPROACH/ METHODOLOGY

This report is based on a field work conducted in the two Panchayaths of Thalayolaparambu and Teekoy in Kottayam district of Kerala. The Report is purely based on in – depth interviews/discussions conducted with the CDS officials, Kudumbashree district mission officials and NHG women from both the CDSs. The State team, after discussion with district mission team identified the Panchayaths for the visit and prepared the following plan;

#### 27.08.2018

- Meeting with District Mission Team (DMC, ADMCs, DPMs and BCs) – Discussion about flood affected Panchayaths/Municipalities, urgent action needed, changes in the Kudumbashree annual action plan if any and future plan of action.

- Afternoon Visited Thalayoplaparambu CDS (one of the flood affected CDS in the district). Discussion with CDS Chairperson and accountant on current situation of NHG families and urgent assistance needed if any.
- Visited one JLG at Thalayoplaparambu CDS and interacted with the JLG members

### **28.08.2018**

- Visited Theekoy CDS and discussed with Vice Chairperson and Accountant
- Visited one Asraya family's house that lost four ashraya members in land sliding.
- Visited three houses of Kudumbashree members who lost/damaged houses in flood.
- Visited one BUDS school at Erattupetta Municipality which was affected by flood.
- Visited one Tailoring unit – ME unit of Kudumbashree at Erattupetta Municipality which also affected flood.

### **KEY FINDINGS ABOUT MAJOR PROGRAMMES**

- The flood and land sliding in Kottayam district mainly affected the livelihood activities of Kudumbashree members. Many of the JLG members lost their land and agriculture
- The affected JLG members have live linkage loan and they are requesting more time for the repayment of the loan.
- Some of the CDS office also got damaged because of the flood and need immediate maintenance.
- It is also understood that, because of the flood and land sliding NHG members are suffering by stress and need strong coping skills.

## **EXISTING PROGRAMMES**

- Kudumbashree should give more focus on the micro finance and livelihood programmes.
- Convergence with major public sector and cooperative banks to address the immediate loan repayment issues of Kudumbashree NHG/JLG/ME loans.
- It would be helpful if Kudumbashree can make a programme to address the stress of the NHG members using the service of community counsellor's positioned as part of gender development programmes of Kudumbashree.
- More convergence needed with government departments, NGOs, other agencies to support the victims of flood and land sliding.

## **NEXT YEAR PROGRAMMES**

- Kudumbashree would include more funds for the micro finance and livelihood programmes of Kudumbashree in the next year.
- More funds would be earmarked for community funds like CIF, RF, VRF etc.
- District missions would give priority to sanction the interest subsidy, Community funds, JLG incentives etc.

## **LEARNING ANALYSIS**

- There are 78 CDS in Kottayam district in which 52 CDS got affected by flood, and 26 CDS are partially affected.
- Most of the members lost their certificates and valuable documents in flood, Kudumbashree may identify those members and take steps for getting it back for them.
- As per the discussion with CDS chairperson, Thalayoplaparambu 44 JLGs has been affected by flood. CDS will collect data of total loss

happened in district in the format received from district and submit the same to District Mission.

- Majority of the loss incurred in agriculture sector and this has affected farmer's confidence in agriculture.
- 81 Microenterprises got affected in flood. Those microenterprises that are in this field for a long time may revive. But those who have started recently will take time.
- Because of the flood and land sliding NHG members are suffering by stress and they are in need of coping skills.

### **CONCLUSION /LESSONS LEARNT**

- It is learned that Kudumbashree NHG members are expecting more from Kudumbashree Mission. It would be helpful if Kudumbashree would consider an immediate campaign/scheme to support these NHG members. The campaign may include activity for supporting the NHG members to deal with their stress or new scheme or product to support their immediate financial need and livelihoods.

### **RECOMMENDATIONS FOR FOLLOWUP AND APPLICATION**

- Since majority of loss incurred in Agriculture sector, District Mission Team should collect the data of loss incurred, and take necessary steps to compensate the losses. This will help the farmers to regain their confidence. (If CDS has already collected the details, not required to collect the details again).
- Discussion with major banks to address the loan repayment of existing loans. Most of the JLGs/MEs/NHGs requested more time for repayment.
- Interest free loan may be given to farmers and provide them enough time for repayment.
- Interest free internal lending from NHGs to members

- Farmers should be given proper counselling and training through community counsellors, so as to improve their mental strength and confidence.
- The farmers should be made aware the importance of crop insurance, so that they will not incur losses during these types of calamities.
- The land for Agriculture/Housing needs to be reconstructed again. MGNREGA members can be entrusted for this, provided guidelines may be modified including this activity.
- District Mission Team should collect the details of houses, that has been destroyed in flood and sort houses as per the damage (Partially damaged / fully damaged) and recommend respective Panchayats/ULBs to provide compensation as per the requirement.
- Many of the members are need of urgent finance, therefore a new loan scheme with or without interest may be started
- District Missions should give priority for release/sanction the interest subsidy claims and community funds.
- Most of the JLGs lost their agriculture; therefore a policy decision may take on how to support these JLGs through the existing JLG incentive fund.
- District Mission Coordinator may make sure that, CDS are getting proper support from Panchayath/Municipality. Some CDS have not provided even basic infrastructure facilities.
- It would be helpful for the NHG members if ADS/CDS committee members attend each NHG meeting and discuss about the issues and collect the details of their lost documents damaged houses, agriculture etc. This will also help the CDSs to identify the real victims/beneficiaries to support through further assistance.

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3. <https://en.wikipedia.org/w/index.php?search=kerala+floods+kottayam&title=Special:Search&go=Go&searchToken=e6epx70ry9lkp49bx9l5ggd21>
4. <https://www.indiatoday.in/education-today/gk-current-affairs/story/kerala-floods-death-toll-reaches-324-why-the-state-is-drowning-and-how-you-can-help-1317609-2018-08-18>
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**LIST OF PEOPLE MET AND WORKED**

<b>Sl. No.</b>	<b>Name</b>	<b>Designation</b>
1	Shri. Suresh P.N.	District Mission Coordinator
2	Shri. Sabu C Mathew	Assistant District Mission Coordinator (Organisation and MF)
3	Shri. Binoy. K Joseph	Assitant District Mission Coordinator (Microenterprises)
4	Shri. Anoop C. Chandran	District Program Manger ( MKSP)
5	Shri. Joby John	District Program Manager ( Marketing)
6	Shri . Prashanth Shivan	District Program Manager ( ME)
7	Shri. Binish Sebastin	Disitric Program Manager ( DDUGKY)
8	Shri. Arjun Soman	Block Coodrinator (NRLM)
9	Shri Rajeev R.	Block Coordinator (ME / MF Marketing)
10	Shri. Vijeshkumar K.V	Block Coordinator (NRLM )
11	Smt. Shafina Asharaf	Block Coordinator ( MKSP)
12	Smt. Valsala Sadanandan	Chairperson – Thalayolaparambu CDS
13	Smt. Soniya V.D	Accountant, Thalayolaparambu CDS
14	Smt. Renuka Baiju	Leader – Poornashree JLG Group- Thalayolaparambu
15	Smt. Resy George	Vice Chairperson – Theekoy CDS
16	Smt. Aleyamma Antony	Accountant, Teekoy CDS
17	Smt. Shafin	Secretary – zara fashion hub – ME unit - Erattupetta Municipality

**Annexure:3**

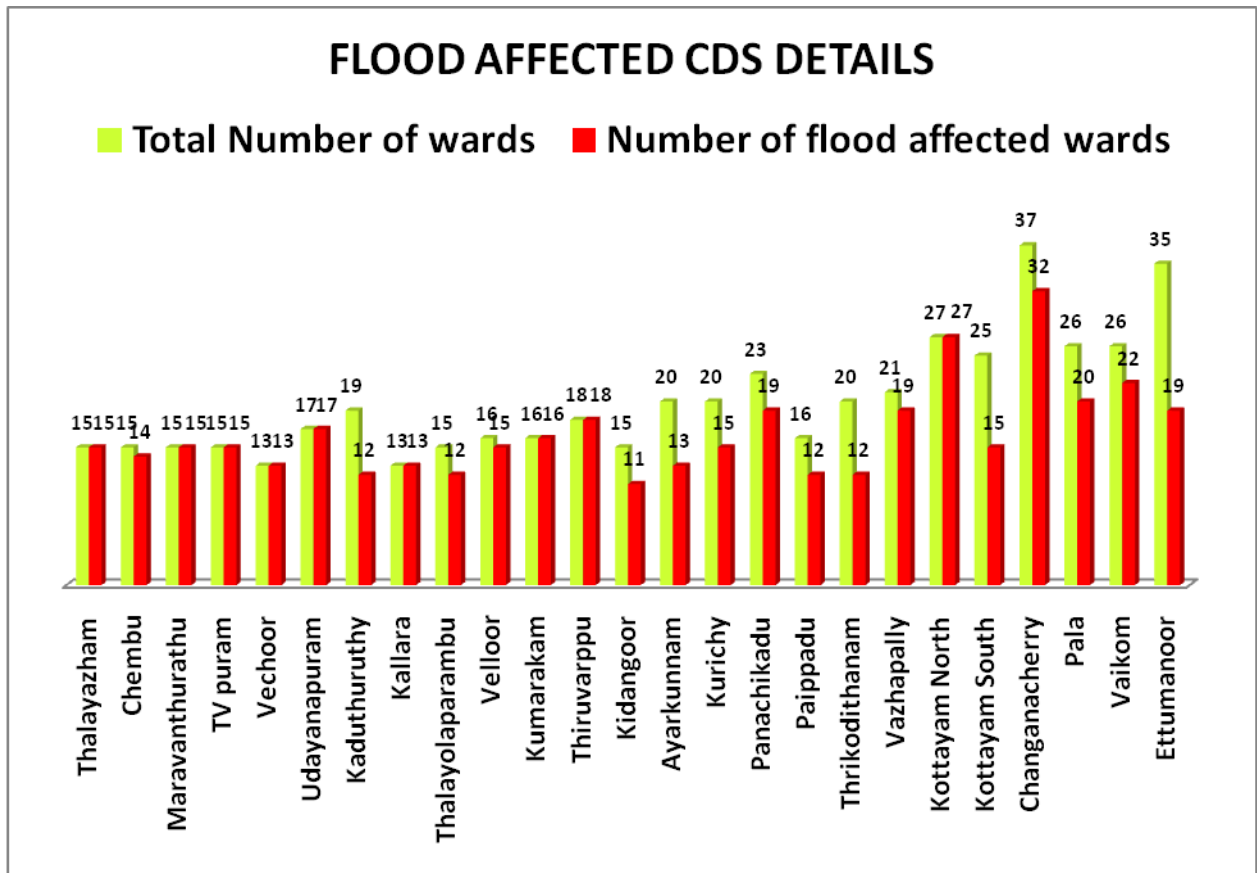
**Table 1: Table showing the details of CDS details which got affected by Flood at Kottayam**

<b>Sl. No.</b>	<b>Name of CDS</b>	<b>Total Number of wards</b>	<b>Number of flood affected wards</b>	<b>No. of camps</b>
1	Thalayazham	15	15	13
2	Chembu	15	14	8
3	Maravanthurathu	15	15	11
4	TV puram	15	15	8
5	Vechoor	13	13	7
6	Udayanapuram	17	17	7
7	Kaduthuruthy	19	12	6
8	Kallara	13	13	5
9	Mulakulam	17	6	5
10	Thalayolaparambu	15	12	8
11	Velloor	16	15	12
12	Athirampuzha	22	5	4
13	Arppookkara	16	7	14
14	Kumarakam	16	16	13
15	Thiruvvarppu	18	18	45
16	Neendoor	15	5	4
17	Kadapalamattom	13	4	0
18	Kanakkary	15	3	2
19	Manjoor	18	8	2
20	Bharananganam	13	3	1
21	Karoor	15	1	0
22	Meenachal	13	5	0



<b>Sl. No.</b>	<b>Name of CDS</b>	<b>Total Number of wards</b>	<b>Number of flood affected wards</b>	<b>No. of camps</b>
23	Mutholy	13	2	2
24	Poonjar	13	2	0
25	Thalappallam	13	4	1
26	Theekoy	13	7	3
27	Thidanadu	14	2	0
28	Manarkadu	17	3	8
29	Kidangoor	15	11	5
30	Ayarkunnam	20	13	15
31	Kurichy	20	15	20
32	Puthupally	18	7	6
33	Panachikadu	23	19	12
34	Vijayapuram	19	8	6
35	Madappally	20	5	8
36	Paippadu	16	12	13
37	Thrikodithanam	20	12	9
38	Vazhapally	21	19	43
39	Vakathanam	20	3	3
40	Chirakadavu	20	1	1
41	Nedumkunnam	15	1	3
42	Vellavoor	13	6	0
43	Karukachal	16	1	2
44	Erumely	23	4	4
45	Kanjirapally	23	2	1
46	Koottickal	13	6	4
47	Kottayam North	27	27	39

Sl. No.	Name of CDS	Total Number of wards	Number of flood affected wards	No. of camps
48	Kottayam South	25	15	27
49	Changanacherry	37	32	
50	Pala	26	20	0
51	Vaikom	26	22	14
52	Ettumanoor	35	19	15



**PHOTOS**



Places affected due to landslides at Theekoy Panchayat - Kottayam



Ashraya House got destroyed due to landslide at Theekoy Panchayat – Kottayam



BUDS school at Erattupettah Municipality which was affected by flood.



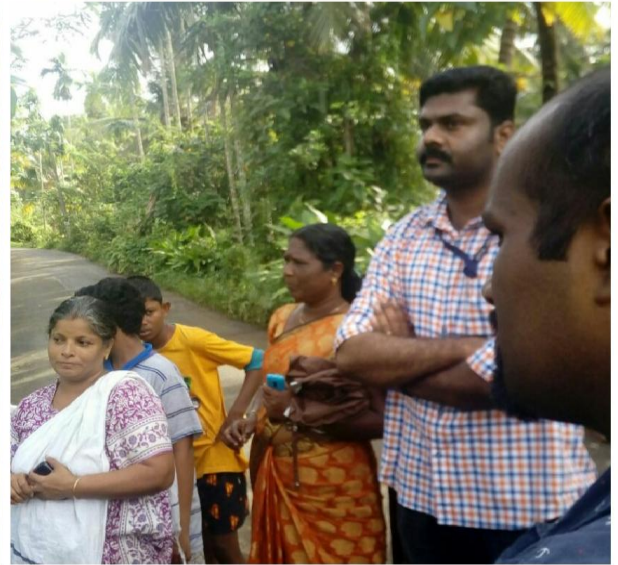
BUDS school visit made by state mission staff at Erattupettah Municipality on 28.08.18



ZARA fashion Hub – Tailoring Unit functioning at Erattupettah Municipality which was affected by flood.



ZARA fashion Hub – Tailoring Unit functioning at Erattupettah Municipality visit by State Mission Team during 28.08.2018.



Thalayolaparambu JLG visit.





**KUDUMBASHREE STATE POVERTY ERADICATION MISSION**

# **IDUKKI DISTRICT**

**FIELD VISIT REPORT BY KUDUMBASHREE STATE  
MISSION TEAM**

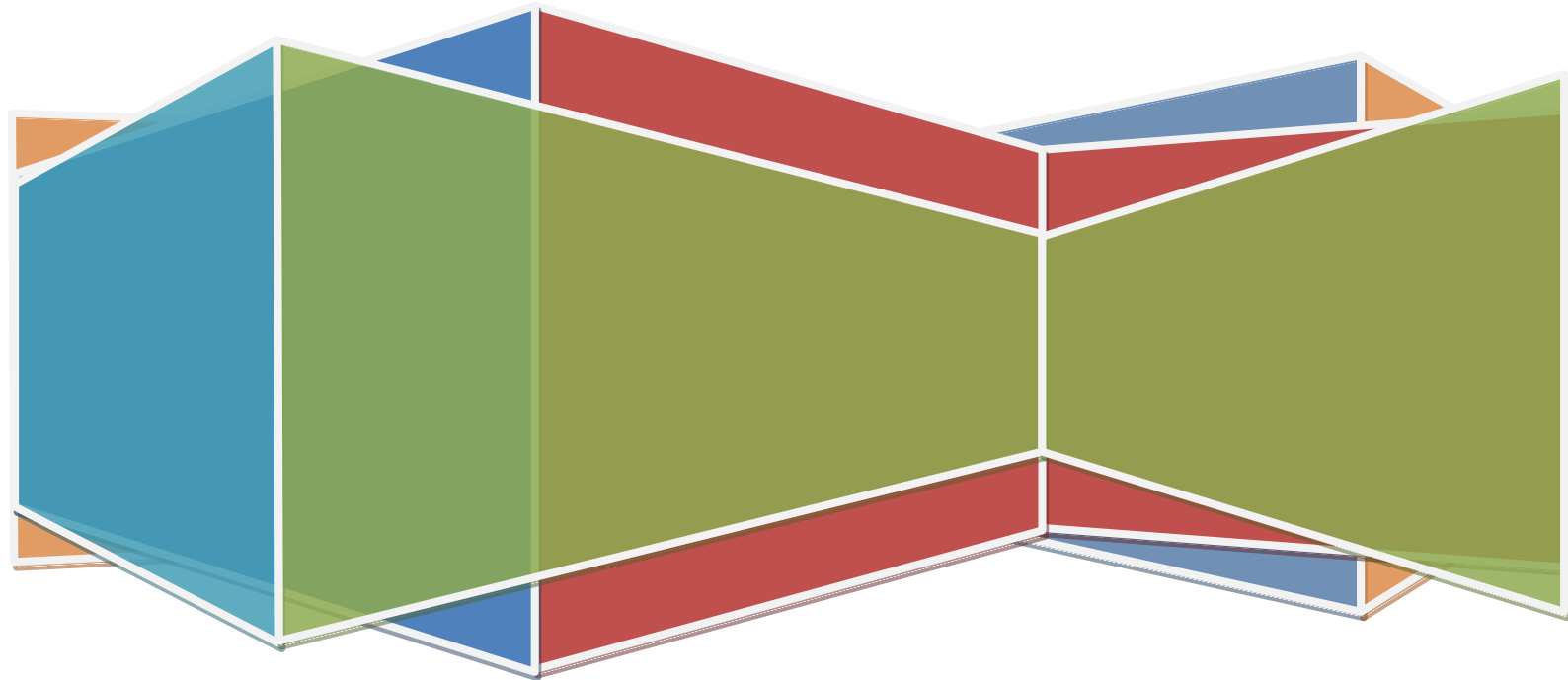
**30, 31 August 2018**



**KUDUMBASHREE**  
STATE POVERTY ERADICATION MISSION, GOVT. OF KERALA

## **State Mission Team Members**

**Anishkumar M.S., Shibu N P., Dr. Rahul K., Bipin Jose**



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## **ACRONYMS**

CDS - COMMUNITY DEVELOPMENT SOCIETY

NHG - NEIGHBOURHOOD GROUP

JLG - JOINT LIABILITY GROUP

## **INTRODUCTION**

The relentless rains and the resultant landslides in the hilly terrain and floods in the plains created the need for altering the present project implementation of Kudumbashree. As part of evaluating the impact of the unprecedented rains and landslides in the hilly district of the Idukki, a 4 member team was formed to undertake a two day visits in the selected highly impacted CDS of the Idukki district

As the impact of the rains were unparalleled in the recent history of Kerala, it was decided to undertake a overarching preliminary visit to take stock of the situation and understand the trails of misery left by the rains

## **FIELD VISIT WORKING SCHEDULE**

A 4 member team comprising of the Anishkumar M.S., Senior Consultant (Organisation), Shibu N.P., State Programme Manager (DDU GKY), Dr. Rahul. K., State Project Coordinator (SVEP Kerala) and Bipin Jose State Programme Manager (DDU GKY) were formed to undertake the visit on 30-31<sup>st</sup> August 2018. Primary discussion was undertaken with district mission on identifying the most impacted CDS as the aftermath of the rains and landslide. The list of the visited CDS and persons met be has been kept as annexure 1

## **APPROACH/ METHODOLOGY**

The primary focus of the visit was to take stock of the situations and access the impact of the rains in the overall projects of Kudumbashree. Idukki being an agrarian based economy, focus was more kept on the impact on the farm based livelihoods and income generation which may impact the loan repayment capacity of the entire beneficiaries

Based on the inputs received from the district mission, isolation of the villages was still a prominent feature in Idukki as most of the roads and bridges has been washed away or damaged by the landslide. Accordingly it was decided to conduct detailed meeting as the CDS level, through which the impact can be accessed and the readiness of the CDS to dealing with such crisis can be gauged Individual visit to households and fields were completely avoided as part of the approach, both due to inaccessibility and the fear of creating false commitment. The initial plan was to adopt a data based approach on the impact, however based on the interaction, it was learned that most of the CDS were still in the process of data collection and would require more time of the accurate data collection on the losses acquired

### **KEY FINDINGS**

The trail of destruction is on humungous scale, with more than 500 houses completed destroyed and more than 1200 houses severely damaged. The sporadic nature of the landslide totalling to more than 600 spouts of landslides, river bed erosions, swelling of the rivers and damage to infrastructure has greatly impacted the economy of the district. Based on the discussions some of the major findings are

- The onslaught of the rains has been heavy in the districts since the start of the monsoon. Most of the agriculture activity was on reclined and the productivity was declining. The farmers were not able to release the prices and were reluctant to hire labourers to agriculture activity. Prevalence of this situation were hurting the income generation of most of the members of the Kudumbashree network
- There were several bouts of rains impacted agriculture losses prior to the deluge in the August, severely impacting the banana and vegetable production activity
- The direct impact of landslides on the JLG under the network has been minimum limiting to 20 % of the total JLG. However the overall lack of accessibility and residual impacts of the rains has been more (water logging in fields)

- The credit availed by the network through the multiple routes (agriculture loans, bank linkage loans, BCDC loans, NHG loans) is huge and the chance of these becoming a bad debt is very true. Presently based on the discussion most of the members are requesting for an enhancement of the repayment periods or moratorium periods for all the loans
- The district mission is still engaged in the cleaning activity and has not been able to coordinate the required activities in these CDS. The CDS are still unable to comprehend the situation and are in urgent requirement of direct intervention from the district mission in a coordinated manner
- The CDS have still not convened any CDS meetings or ADS level meeting to assess the damage and plan for the future activity

#### **RECOMMENDATION FOR FOLLOW UP**

- Sensitising the CDS for identification of the actual affected population
- Greater involvement of the district mission in the impact assessment and analysis of the support required. False inclusion to be strictly monitored
- Moratoriums and extension in loan repayment, especially agriculture loans and loans provided through BCDC
- Support for local economic development activity, focusing on immediate income generation activity
- Scope of flexibility in the implementation of many programmes based on the local demands
- Greater innovation in project in order to have immediate impacts. Focus on the second seasons of cropping and provide adequate inputs for starting the second cropping seasons
- Develop specific packaged projects for the impacted CDS in the state based on the geography

## **CHANGE IN THE PROJECT ACTIVITY**

### **1) Microfinance**

- a. Interest free loans from NHG and other sources
- b. Extension of the repayment period of present loans
- c. Immediate release of the interest subvention
- d. New loan products in the impacted areas focussing on livelihood
- e. Greater inclusion drive as most of the CDS are yet to achieve 100% NHG inclusions

### **2) Organisation**

- a. Ensure convening timely meeting of all the stake holders ( District PRM, CDS meeting, ADS meeting and NHG meeting in the impacted CDS)
- b. Specific training programme for the CDS chairperson of the impacted CDS on identification of the right beneficiary, preparation of local development plans and convergence with Panchayaths

### **3) Livelihoods**

- a. Agriculture:
  - i. Identifying the actual victims and categorising the losses to different categories
    1. Red category: complete loss of land and livelihood
    2. Orange category: Partial and reversible loss of land
    3. Yellow category: impact only in the present seasons of cropping
    4. Green category: Indirect impact category: loss of markets, connectivity etc
  - ii. Extension on the loan repayment of agriculture loans

- iii. Input supply for the second cropping seasons through the project or convergence with Agri department
- iv. Convergence with MGNREGs on undertaking land development activity for farming as one time activity after the landslide
- v. Greater usage of machinery to be hired through FFC for land development activity
- vi. Developing a insurance/ crisis management funds for agriculture at the CDS level

**b. Animal husbandry**

- i. Access the special demand for the livestock based rehabilitation in the impacted areas
- ii. Special Ksheersagaram and Meat fattening (buffalo and male calf rearing schemes)
- iii. Fodder production support activity (fodder slips through convergence with KLDB)

**c. Micro enterprises**

- i. Skilled labour units for reconstructions
- ii. Priority to release other Supporting funds of ME



**ANNEXURE 1 : LIST OF PEOPLE MET AND WORKED**

<b>Sl. No.</b>	<b>Name</b>	<b>Designation</b>
1.	Smt. Binu R.	Assistant District Mission Coordinator
2.	Shri. Shajimon P.A.	Assistant District Mission Coordinator
3.	Shri. Jose Stephen	Assistant District Mission Coordinator
4.	Shri. Biju Joseph	District Program Manager ( Tribal)
5.	Smt. Ventish Joy	District Program Manager ( ME)
6.	Smt. Sethu Lekshmi K. S.	Block Coordinator (ME / MF Marketing)
7.	Smt. Sreelakshmi M.	Block Coordinator (ME / MF Marketing)
8.	Smt. Anju V. R.	Block Coordinator (MKSP)
9.	Smt. Syama P Mohan	Block Coordinator (MKSP)
10.	Smt. Sathy Kunjumon	President – Rajakkad Panchayath
11.	Shri. K P Anil	Vice President – Rajakkad Panchayath
12.	Smt. Sudha Rajan	Chairperson, Rajakkad CDS
13.	Smt. Josmi Joseph	Accountant, Rajakkad CDS
14.	Smt. Shreedevi Sudhesh	CDS Member, Rajakkad CDS
15.	Smt. Ambika Satheesan	CDS Member, Rajakkad CDS
16.	SMt. Janatha Kumaran	CDS Member, Rajakkad CDS
17.	Mr. George Joseph	President – Konnathady Panchayath
18.	Smt. Ambily Reji	Chairperson, Konnathadi CDS
19.	Smt. Remya Jeyesh	Accountant, Konnathadi CDS
20.	Shri. P K Raju	President – Vathikudy Panchayath
21.	Smt. Sanila Vijayan	Chairperson, Vathikudy CDS
22.	Shri. Dino Baby	Accountant, Vathikudy CDS
23.	Smt. Siji K R	Block Coordinator (ME / MF Marketing)
24.	Smt. Siji Jaimon	JLG Convener – CDS- Member 1 <sup>st</sup> Ward Vathikudy CDS
25.	Smt. Moly Krishnan	CDS- Member 18 <sup>th</sup> Ward – Vathikudy CDS
26.	Smt. Laila Mani	CDS- Member 10 <sup>th</sup> Ward – Vathikudy CDS

Sl. No.	Name	Designation
27.	Mrs. Rajeswari Anoop	Panchayath Member Ward 18, Kanjikkuzhy
28.	Smt. Ponnamma	Chairperson, Kanjikkuzhy CDS
29.	Smt. Sini Joseph	Accountant, Kanjikkuzhy CDS
30.	Smt. Bindhu Salimkumar	Vice Chairperson – Kanjikkuzhy CDS

## ANNEXURE 2 : PHOTOGRAPHS – VISIT OF STATE TEAM



Pic 1. State Team Interacting with Rajakkad CDS Team



# **FLOOD AFFECTED LIVES**

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**September 03  
2018**

*Unprecedented deluge in Ernakulam has left common man in a crisis he has never been. He lost everything he has ever worked for except one thing – hope.*

**REPORT ON  
FIELD VISIT  
IN  
ERNAKULAM**

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## **ACRONYMS**

ADS – Area Development Societies

BRC – BUDS Rehabilitation Centre

CDS – Community Development Societies

JLG – Joint Liability Group

LSGI – Local Self Government Institute

ME – Micro Enterprise

NHG – Neighbourhood Groups

## **FLOOD AFFECTED LIVES – REPORT ON FIELDVISIT IN ERNAKULAM**

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### **INTRODUCTION**

Natural disasters always remind us that we are nothing before the wrath of nature despite our technological advancements. Though we have elaborate technological systems which can forewarn us before a calamity happens, many of the times we fail to predict the severity of a disaster. This would eventually lead to disastrous results. Kerala also suffered the same fate when hit by an unparalleled deluge in August 2018.

Kerala was hit by a flood of similar proportions in 1924. However the monsoons this year unleashed the fury of the rivers and the common man witnessed his nightmare coming true. At least a million people became refugees in camps (Wikipedia 2018) and many lost a livelihood. Over 3 lakh families were affected by the flood (Government of Kerala 2018). Many were left with nothing but the clothes they were wearing when they reached the camps. This was the case in the flood affected areas of Ernakulam also where people lost everything they have ever worked for.

### ***ERNAKULAM – A STORY WRITTEN IN FLOOD & TEARS***

Out of 14 blocks, 9 blocks got affected due to flood in Ernakulam district. Close to 700 houses were fully and about 20,000 homes partially damaged in the fury of the floods in the district, one of the worst hit, after rivers including Periyar and Muvattupuzha violently breached their banks following heavy rains and opening of major dams (PTI 2018). Nearly two lakhs houses were impacted by the floods in the Ernakulam district. It may take 6 months to one year to complete the rehabilitation process. And the construction of the flood affected houses and rebuilding of the public infrastructure have to be done. The loss

suffered by the private businesses in many towns and villages particularly in Aluva and North Paravoor taluks has to be considered as a serious issue and people will be in severe stress and mental trauma due to the loss incurred in the flood.

The agriculture sector of the district also suffered heavily in the floods. Entire agriculture has been wiped out in Paravoor taluk. There were 107 relief camps sheltering 75,000 people. About 8000 people are involved in the cleanliness drive working specifically in North Paravur and Aluva Taluks.

### **FIELD VISIT WORKING SCHEDULE**

The team members who visited Ernakulam district were Devi Balakrishnan, Meghna S, Nisha Nair, Renu Georgy, and Sujitha T. The team visited the most flood affected Taluks of Aluva and Paravur (TNN 2018). Ashraya families, BUDS schools/ BRCs, JLGs, ME units etc. were visited by the team members. The field visit working schedule is given in Table 1.

<b>Date</b>	<b>LSGI visited</b>	<b>Personnel who visited the LSGI</b>
27/08/2018	North Paravur	Devi Balakrishnan, Meghna S, Nisha Nair, Renu Georgy and Sujitha T
27/08/2018	Chendamangalam	Devi Balakrishnan, Meghna S, Nisha Nair, Renu Georgy and Sujitha T
28/08/2018	Choorikkara	Devi Balakrishnan and Nisha Nair
28/08/2018	Malayattor	Renu Georgy and Sujitha T
28/08/2018	Nedumbassery	Renu Georgy and Sujitha T

Table 1 Field visit working schedule



## **APPROACH/ METHODOLOGY**

The methodology followed for primary data collection was observation and unstructured and semi structured interviews. The team visited CDS offices, houses in flood affected areas, BUDS schools/ BRCs, houses of Ashraya beneficiaries, ME units and fields of JLGs and observed the damages caused by the flood. The team members conducted interviews with Kudumbashree District Mission officials, CDS officials, BUDS/ BRC teachers and other affected personnel. The team also discussed with the District Mission officials about the future of various Kudumbashree programs and the changes to be made in the Annual Plan.

## **KEY FINDINGS ABOUT MAJOR PROGRAMS**

### **EXISTING PROGRAMS**

#### *BUDS SCHOOLS/ BRCS*

Four BUDS institutions in the district were affected by flood, viz. Nedumbassery, Kadungallur, Choornikkara and Chendamangalam. The materials in the buds school, including furniture, teaching and learning materials were completely or fully destroyed in the flood. Three of the institutes were severely affected and the one at Nedumbassery was partially affected.

#### *BALASABHA*

The children in these areas are also deeply affected by the flood as they had to face unusual and stressful situations. They need classes and other activities such as camps and leisure programs to get rid of the mental trauma. Balasabha children were also active in the cleaning process like the Balasabha kids of Aluva SOS village. They helped clean the BUDS institution at Chendamangalam.

### ***CDS OFFICES***

The CDS office at Chedamangalam and Choornikkara were completely destroyed due to the flood. The furniture, official records were damaged in these offices. They can no longer use these materials. The CDS and ADS members are also personally affected by the flood. It is difficult for them to cope up with the horrifying situation in personal and professional life.

Flood affected areas are prone to communicable diseases. Health awareness needs to be created among the members as many of them are not in condition to pay attention towards this.

### ***DESTITUTE FREE KERALA BENEFICIARIES***

Many of the Ashraya beneficiaries' homes were completely flooded and they lost everything. Some of the houses were already in a bad condition. So they were not able to save anything in the house.

### ***JOINT LIABILITY GROUPS***

JLG units are in trouble as they lost all the crops in the area. All of them have loans to repay and now it is impossible for them to meet the needs.

### ***MICROENTERPRISE UNITS***

The ME units were also affected by the flood. They have lost the machineries and raw materials. The members of the units were also affected by flood. The members of the ME units needs to get motivated to carry out the MEs in future as they are deeply shattered by the loss and the debt on them.

The Nutrimix unit at Choornikkara was completely flooded and destroyed. Many machines were damaged and all the raw materials were destroyed. Around 900 kg of Nutrimix powder ready to be packed was destroyed. The building was rented and refurbished by the ME unit spending around 3 to 4 lakhs. And the amount spent was washed away by the flood. All the members of

the unit suffered personal losses due to flood. Their husbands were too ill to work rendering them the sole breadwinners of their respective families. And now they had lost their only means of livelihood.

### *SNEHITA*

The people in affected areas are undergoing severe mental trauma and stress as they have lost everything in their homes.

### **LEARNING ANALYSIS**

Drought was unprecedented and hence no one was prepared for it. Even when people were warned about flood and asked to evacuate nobody in their wildest dreams had a notion that the floods would be devastating. And hence more or less everyone was ill prepared for the consequences. Files were lost in CDS offices, teaching materials were damaged at BUDS institutions, costly equipments were destroyed at ME units and the crops were laid waste, not to mention lakhs of amounts lost through the damage of electronic equipments. The DFK beneficiaries who were already enslaved by penury lost whatever little assets they owned. Exigency fund should have been kept aside for meeting the damages happened during the floods by the BUDS and ME institutions and JLGs. Our JLGs were mostly uninsured and this accentuated the loss happened during floods.

### **CONCLUSION**

The team got a glimpse at the losses incurred by various institutions and persons. It teaches us that one should be prepared for such events in the future. It also unified people to fight against the odds of survival. And though many lost everything they have ever worked for they haven't lost one thing – hope for a better future.

## RECOMMENDATION FOR FOLLOW-UP AND APPLICATION

### ▶ General recommendations

- An analysis study has to be carried out to find out the damages occurred in the offices, BUDS/BRC institutions, ME units and JLG units.
- Specific interventions plan needs to be created for the areas in the states that are fully affected or partially affected due to flood.
- A policy needs to be formulated to help the victims in loan payment
- Programmes for immediate financial assistance should be created.
- Various programs for children, women, family and community needs to be conducted to motivate and encourage people in the affected area
- A new scheme for income generating activities of flood affected victims can be considered.
- Kudumbashree Construction team can construct houses of the flood affected people.
- Disaster Management training should be given to Kudumbashree people to act effectively at times of disaster.

### ▶ BUDS Schools/ BRCs

- Allocation of fund for BUDS Schools/ BRCs for purchase of school materials and resources, furniture, kitchen utensils and equipments, therapy equipments etc.
- Help in finding new buildings or fund for renovation of buildings for those institutes whose buildings were damaged
- Counseling for parents of BUDS/ BRC students

- ▶ CDS Offices
  - The file system needs to be updated and e filing should be introduced in all the offices.
  - The CDS and ADS members whose houses were affected by the flood, need special programs to cop up with the situation and come back to their normal functions in the community.
- ▶ Destitute Free Kerala Program
  - Extra fund for LSGIs for house construction/ renovation for DFK beneficiaries
  - Availing of food kits and clothing via CDS
  - Provision for identifying and inclusion of new beneficiaries
- ▶ Joint Liability Groups
  - Policy for availing insurance for the Kudumbashree JLGs on lease land farming
  - Funding for covering costs incurred for JLGs for crops lost during flood
- ▶ Microenterprise Units
  - Funding for flood affected ME units who have to rebuild everything from scratch.
  - Funding for covering costs with respect to damaged machines.
  - The members of the ME units needs motivation classes to come back to entrepreneurship.

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Wikipedia. *2018 Kerala Floods*. August 30, 2018. [https://en.wikipedia.org/wiki/2018\\_Kerala\\_floods](https://en.wikipedia.org/wiki/2018_Kerala_floods) (accessed August 30, 2018).

## **ANNEXURE 1: TERMS OF REFERENCE**

- ▶ Impact evaluation of flood in Ernakulam district was the objective of the evaluation.
- ▶ The stakeholders included are the District Mission Team, the CDS Accountants and other officials of the visited areas, affected beneficiaries of ME, BUDS and DFK.
- ▶ Five LSGIs were visited as part of the evaluation study.
- ▶ The stakeholders were interviewed and the affected places were visited for evaluation purposes.
- ▶ The evaluation study was conducted by State Mission team including Devi Balakrishnan, Meghna S, Nisha Nair, Renu Georgy, and Sujitha T.

## **ANNEXURE 2: LIST OF PEOPLE MET AND WORKED**

LSGI	People met
North Paravur	ADMCs, DPMs, BCs, Ashraya beneficiaries

Chendamangalam	DPM, BCs, BUDS school teachers, LSGI officials, CDS officials
Choornikkara	CDS Accountant; ME unit members; Ashraya family members
Nedumbasserry	CDS chairperson, BUDS school teacher, ME unit members
Malayattoor	CDS officials, ME unit members; Ashraya family members

### ANNEXURE 3: PHOTOS



Chendamangalam BUDS School after cleaned by Balasabha kids from Aluva SOS village



Destroyed materials at Chendamangalam BUDS School



Destroyed materials at Chendamagalam BUDS School

*Chendamangalam BUDS School*



*Amrithum Nutrimix Units at Choornikkara*



*Houses of Ashraya beneficiaries at Choornikkara*





**CHEDAMANGALAM CDS OFFICE**



**Ruined Documents at Chedamangalam CDS**



**House of CDS Accountant after Flood**

27 16:22



**Inside view of Flood Affected House**

27 16:18



**Destroyed Well due to Flood**



**Destroyed Food grains at Amrutham Nutrimix Unit**



# **REPORT OF FIELD VISIT TO FLOOD RAVAGED AREAS IN THRISSUR DISTRICT**



**Field Visit: 27&28 August 18**  
**Panchayaths Covered: 13**  
**Submission: 3rd September 2018**

**Prepared by:**  
**Dr. Shameena**  
**Bhavana**  
**Jayan**  
**Jijin**  
**Jomon &**  
**Sarika**

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Table 3: Action Plan – Short Term

Table 4: Action Plan - Mid-Term

Table 5: Action Plan - Long-Term

# **REPORT OF FIELD VISIT TO FLOOD RAVAGED AREAS IN THRISSUR DISTRICT**

## **1. Introduction**

In August 2018, severe flooding affected the south Indian state of Kerala due to unusually high rainfall during the monsoon season. It was the worst flooding in Kerala in nearly a century. Over 445 people died, 15 are missing within a fortnight, while at least a million people were evacuated, mainly from Chengannur, Pandanad, Aranmula, Aluva, Chalakudy, Kuttanad and Pandalam. It is the worst flood in Kerala after Great flood of 99 that happened in 1924. All 14 districts of the state were placed on red alert.

According to the Kerala government, one-sixth of the total population of Kerala had been directly affected by the floods and related incidents. The Indian government had declared it a Level 3 Calamity or 'Calamity of a severe nature'. Thirty-five out of the fifty four dams within the state were opened for the first time in history. All five overflow gates of the Idukki Dam were opened at the same time, for the first time in 26 years. Heavy rains in Wayanad and Idukki have caused severe landslides and have left the hilly districts isolated. Though Kerala could manage to control the situation to a greater extent, rehabilitation of these people is another herculean task that needed to be addressed without any delay. Kudumbashree represents 43 lakh households out of which 65% were flood affected. Kudumbashree recognized its responsibility to address this situation on a war foot basis and was at the forefront of relief and reconstruction efforts.

## **2. Field Visit - Thrissur**

The following staff members of Kudumbashree were assigned the task of visiting Thrissur Dist to get first hand information about the extent of devastation.

**Table 1: Field Visit Team– Thrissur**

<b>Sl. No</b>	<b>Name</b>	<b>Designation</b>
1.	Dr.Shameena	State Programme Manager
2.	Ms.Bhavana.M	Manager, PMAY State Level Technical Cell
3.	Mr.Jayan	State Programme Manager
4.	Ms.Sarika	Asst State Programme Manager
5.	Mr.Jijin	Asst State Programme Manager
6.	Mr.Jomon	Asst State Programme Manager

There are 86 Panchayats in Thrissur and 31 Panchayats were affected by flood. Mala Block, Cheruppu, Anthikad and Mathilakkam Blocks were inundated by flood. All the 9 municipalities in the districts were affected by the flood, the worst affected being Chalakudy and Irinjalakuda. 9 Nutrimix units, majority of JLGs, animals given as part of Kudumbashree Animal Husbandry Projects were reported total/partial loss. 55 people lost their lives in the disaster.

The district conducted cleaning drive campaign from 26<sup>th</sup> to 28<sup>th</sup>. Majority of the Kudmbashree members were involved in food preparation, kit distribution, sorting and packing and management of Camps. A total of 1200 houses were cleaned and 260 roads were cleared. Kudumbashree members/staff came from Kasargod, Kannur and other non affected areas to clean the houses, camps and institutions.

### **3. Field Visit Working Schedule**

On day 1, the team split into three groups of two persons each and covered the flood ravaged panchyats and were also involved in cleaning efforts. On day two, the group split into two teams and visited various worst affected areas and also supported video documentation.



#### 4. Approach/ Methodology

A meeting was conducted at Collectorate Hall in which all block coordinators, DPM, ADMC and DMC participated. An interaction was conducted about the situations in each block and most affected areas were identified and selected for field visits. The approach was mainly discussions and site inspections of CDS, JLG, ME, Relief CAMPS, Asraya House, Buds School etc. Our team visited the following areas and the major observations are shown below.

**Table 2: Panchayaths Visited & Key Observations**

Sl No	Panchayat	Observations
1.	Annamanada	<ul style="list-style-type: none"> <li>• Persons met – CDS member Latha, CDS chairperson shiny sudhakaran, CDS Accountant, Panchayath President- Tessy Titus</li> <li>• Ward affected- 13 wards out of 18 wards</li> <li>• Visited ward- 3,5</li> <li>• Visited JLGs- Aryan JLG- 3500 Plantain lost in flood, 4 members, loan 3 lakhs, insurance not done.</li> <li>• Hitech farm- Aiswarya JLG- 1.5 acre organic cultivation of Basmathi rice, Aquaponics, Multilayer farming, grow bag cultivation, tapioca, turmeric ,ginger. Also rears goat, cow and chicks. Hi Tech farm and Aquaponics totally affected and totally destroyed.</li> <li>• Visited Relief Camp at Samithi higher Secondary school. 2500 members were there and camp disbursed on the same day as schools are reopening and the 350 members were shifted to other camp. camp is managed by Kudumbashree members, 17 women worked for preparing food and coordinated the entire camp successfully.</li> <li>• CDS chair person informed to give 100 tailoring machines for livelihood, also asked for grow bags for cultivation</li> </ul>

Sl No	Panchayat	Observations
		<ul style="list-style-type: none"> <li>• Visited snehitha canteen. It was totally destroyed , electronic devices, vessels, accounts books etc lost, loan amount 3 lakhs. started in 2017.</li> <li>• Documented the visit</li> <li>• Cleaning to be included in NREGS work.</li> </ul>
2	Kozhur	<ul style="list-style-type: none"> <li>• Persons met- CDS Chairperson-Smitha Bibind - 9495077133, Panchayath President- Santha Kumari, Member Secretary- Haseeb.</li> <li>• Ward affected- 14 wards – 12 wards completely destroyed and 2 wards partially affected.</li> <li>• Started 22 camps, all the CDS members are affected and water logging was there so the CDS members managed the camps in their place, 125 cows,50 small animals 24000 chickens lost .Sevabharathi volunteers helped in burying the dead animals.</li> <li>• Visited Anjaly JLG, Banana and Tuber cultivated in 1.5 acres.1000 plantain destroyed .1000 Rs is lease rent per acre. application submitted for getting area incentive.</li> <li>• Block coordinator informed that 170 JLGs lost their crop which is ready to harvest by Onam.</li> </ul>
3	Meloor	<ul style="list-style-type: none"> <li>• Persons met- CDS chairperson Indira</li> <li>• Wards affected- 1,3,4,5 out of 14 wards.</li> <li>• Visited Deepam JLG- Ward 4, cultivated Banana, Tapioca and Snake Gourd in 3 acres.loan-2 lakhs</li> <li>• Nutrimix Bhadradeepam unit , met Ganga Vijayan 9745188950 . lost 53 chacks of wheat, Bengal gram - 1000 kg. out of the 5 members , 3 persons house is completely drowned and 1 persons house partially destroyed. Machineries has to be checked by electrician inorder to estimate the loss.</li> <li>• Went to Ashraya House of Vellayudhan and also the house of Kuttappan Thiruthi in ward 5</li> </ul>

Sl No	Panchayat	Observations
		<ul style="list-style-type: none"> <li>• Visited Anjali JLG,(Latha,Sujatha, Chadrika Kumari Sreeja )Latha-9539287093 9500 plantain destroyed in 9 acre 1 acre for tuber also destroyed .Loan 4 lakhs</li> </ul>
4	Kadukutti	<ul style="list-style-type: none"> <li>• Person met –CDS Chairperson Omana Krishnan-9539004431</li> <li>• Total Ward16 (5 ward totally affected and 14,15,16 ward partially affected) total NHG-256,165 JLG (85% are totally destroyed by flood-Obannan,tuber,vegetable ,tapioca,bean)</li> <li>• Started 37 camp -21000 members and disbursed on the same day as schools are reopening and 4 new camp started at church hall. Total 4836 houses are destroyed by flood.All the kudumbashree members actively participated in cooking ,packing sorting and distribution of kit</li> <li>• Athulya Amritam Nutrimix Unit Met Anitha Secretary. out of the 5 members , 2 persons house is completely drowned and 2 persons house partially destroyed. Machineries has to be checked by electrician and 2 lakhs rupees estimated as loss ,Technology fund and Crisis management fund are received by the group . loan taken for machinery -6 lakh</li> </ul>
5	Arimpur	<ul style="list-style-type: none"> <li>• Person met- CDS Chairperson - Shobha Suresh</li> <li>• Wards affected - 1,2,3,4,5,9,11,12,13,15,16,17. (out of 17 wards)</li> <li>• Visit to Ashraya beneficiary - 1. Ms Baby, Ward 1 - House partially damaged (roof)</li> <li>• 2. Ms. Usha Chandran, ward 1-House fully damaged.</li> <li>• Village officer visiting households and intimating about the urgency of applying for compensation along with valid documents and application written on white paper.</li> <li>• NHG members, MGNREGA members, police trainees, excise department staff engaged in cleaning up work.</li> </ul>

Sl No	Panchayat	Observations
		<ul style="list-style-type: none"> <li>• Total camps open - 5, holding 1500 people.</li> <li>• Interacted with panchayat president Ms. Sujatha Mohandas and she intimated about plan to disburse kits to all departing from the camp and those who are returning from their relatives' houses.</li> <li>• We Serve, a charity was of much help in the initial phase.</li> <li>• 24 houses fully damaged.</li> </ul>
6	Manaloor	<ul style="list-style-type: none"> <li>• Met Ms Leena ADS member-8606505950</li> <li>• Visited ward 1. JLG (paddy cultivation) around two acres was covered in water.</li> <li>• Total camps open - 6</li> <li>• Difficulty in getting potable water.</li> </ul>
7	Anthikad	<ul style="list-style-type: none"> <li>• Met CDS chairperson Mony Sasi. (9745956640)</li> <li>• 10 camps, houses 1100 displaced, staying with relatives 1000 members.</li> <li>• Houses fully damaged 60</li> <li>• JLG, Punarjani's (Kasturba NHG) crops affected. (Loan taken before - RS 1 lakh)</li> <li>• One day medical camp was organized by Malayala Manorama visited by V S Sunilkumar, Minister for Agriculture.</li> </ul>
8	Thaniyam	<ul style="list-style-type: none"> <li>• Met CDS chairperson Maya</li> <li>• Out of 18 wards 17 are hit</li> <li>• 14 camps, 3000 members (reduced to 4 after water receded)</li> <li>• Canteen ME business affected as it's currently closed and pilgrims not turning up in the Peringottukara temple.</li> </ul>
9	Chazhur	<ul style="list-style-type: none"> <li>• Visited BUDS school (25 students out of 18 regular)</li> <li>• Student register, furniture, stationary items and a corner (require plastering) damaged in flood. Uniform</li> </ul>

Sl No	Panchayat	Observations
		<p>materials wet. Can be used after washing.</p> <ul style="list-style-type: none"> <li>• Met BUDS school teacher Geethu and Aya Suja.</li> <li>• Two students' houses affected</li> <li>• (speech therapist, psychologist service and training for teachers, parents required).</li> </ul>
10	Cherpu	<ul style="list-style-type: none"> <li>• Met CDS chairperson Ms. Dhanya (8921452100)</li> <li>• JLG - Vegetables - fully consumed by the tide.</li> <li>• Total no of camps 18. Around 10000 people were in the camps.</li> <li>• Extensive damage to houses and walls.</li> <li>• Difficulty in getting potable water.</li> </ul>
11	Karalam	<ul style="list-style-type: none"> <li>• Person met- CDS Chairperson – Daliya Pradeep</li> <li>• Wards affected - 1,2,3, 9,10,11,15. (out of 15 wards)</li> <li>• Visited ward 1. JLG Suvarna (Banana cultivation) around 2000 Banana Trees were totally damaged.</li> <li>• Total camps open - 18, holding 2000 people (670 Families).</li> <li>• Visit to Ashraya beneficiary - 1. Mr. Chandran Theyyasseri, Ward 15 - House wall cracked and all households damaged. 2. Ms. Lakshmikutty Marottikkal, ward 1-House fully damaged.</li> <li>• Visited Relief Camp : ALPS Karalam ( 66 families )</li> <li>• Visited. JLG- Ushas (Vegetables &amp; Tapioca in 50 cent land) totally damaged.</li> </ul>
12	Kattoor	<ul style="list-style-type: none"> <li>• Met Ms. Amitha Manoj CDS Chair person</li> <li>• Out of 14 wards 9 wards were affected in floods.</li> <li>• 20 Camps were running (4000 members)</li> <li>• Visit to Ashraya beneficiary – ward 1. Saradha Meppath - House wall cracked and all households damaged.</li> <li>• Visited ward 1. JLG Neermathalam (Banana cultivation) around 900 Banana Trees damaged</li> <li>• JLG Paarijatham (Banana cultivation) around 600</li> </ul>

Sl No	Panchayat	Observations
		<p>Banana Trees damaged</p> <ul style="list-style-type: none"> <li>• Visit to Ashraya beneficiary – ward 2. Malu –Front Door and households fully Damaged.</li> </ul>
13	Edathuruthi	<ul style="list-style-type: none"> <li>• Met CDS chairperson Ayesha</li> <li>• Total wards in this LSGI -18</li> <li>• 16 camps, 1625 families displaced (5305 members)</li> <li>• Visited Snehadeepam ME (Curry powder) Chenthrappinni East (Ward-6). The goods made ready for Onam Markets worth Rs.25000/- damaged in floods.</li> <li>• Akshara ME (Footwear, Clothes, Notebook binding &amp; Umbrella making Unit ) Chenthrappinni East (Ward-6). The raw materials and the finished goods worth Rs.1 Lakh were fully damaged</li> <li>• Puthuma ME (Tailoring &amp; Photostat) One tailoring machine and some clothes damaged</li> <li>• Asraya Family visited: Name- Chakkipennu Valloppilly. House is fully damaged</li> </ul>
14	Iringalakkuda Municipality	<ul style="list-style-type: none"> <li>• Amritham Nutrimix Unit, Madayikonam, Mapranam (CDS2)</li> <li>• Machineries' and the raw materials damaged.</li> <li>• 500 kg Nutrimix Powder damaged</li> </ul>

## 5. Key Findings

1. CDS actively involved in managing camps and food supply, sorting, packing and distribution of kits in flood affected areas.
2. JLGs were completely/partially destroyed in the flood. There is lack of proper data to ascertain extend of damage to the crops. Field visit by the mission team to individual JLGs and matching it with the earlier data is the best way to accurately measure the extent of loss.
3. Certain CDS offices are affected by flood and all the documents were destroyed

4. Nutrimix units were affected by flood. The raw materials and finished products were completely destroyed and they will be able to start production only after two months. Machineries were in water logged offices for three days and in order to understand the extend of damages caused; it needs to be checked by electricians.
5. Orion LED and other MEs cited in the table were completely destroyed by flood.
6. Hi Tech Farming and Aquaponics were completely damaged
7. Diary sector also affected and majority of the cows, goats , buffalo and chicken were lost.
8. CDS members from other districts (Malappuram, Kannur and Kasargod ) visited and involved in cleaning drive.
9. Waste Management is difficult issue as all the biodegradable and non-bio degradable waste got dumped from Houses to roads and water bodies.
10. The persons participating in cleaning drive weren't equipped with health/safety kits including gloves, boot, cleaning materials and were not vaccinated.
11. Many houses which collapsed were that of Asraya beneficiaries.

## **6. Way Forward**

The current year programme and next year programmes planned by Kudumbashree in various sectors needs a through revamping after detailed studies. Two prong approaches is needed – one for non affected areas and the complete package for flood affected areas. All programmes need to be converged (internal as well as other department funds). For this two day workshop has to be conducted with CDS chairperson, accountant and experts in the field and representatives of affected areas and a survey /study has to be conducted and a new project has to be formulated depending on the need/ local

potential. A short term, mid-term and long term plan has to be formulated for the flood ravaged areas.

**Table 3: Action Plan – Short Term**

<b>Problems</b>	<b>Action</b>	<b>Responsibility -Designation</b>	<b>Responsibility -Name</b>	<b>Time Line</b>	<b>Remarks</b>
Unclean Houses, surrounding.	Ensure adequacy of personnel, cleaning materials, safety wears etc.				
Unsafe/ collapsed houses.	Arrangement of temporary house/ accommodation.				
Lack of food, clothing, medicines	Ensure supply of food (convergence with ration shops), clothing, medicines (Health centres/hospitals)				
Loss of crops, machineries and stock of ME units	Quantification of damages by mission team				
Loss of documents (ME units/BRS/ NHGs)	Quantification and printing of forms/registers				
Psychological issues	Counselling				



**Table 4: Action Plan - Mid-Term**

<b>Problems</b>	<b>Action</b>	<b>Responsibility -Designation</b>	<b>Responsibility-Name</b>	<b>Time Line</b>	<b>Remarks</b>
Permanent Housing	Repair/reconstruction of damaged houses (PMAY)				
Identification of ideal crops, funding	Disbursement of financial assistance, sapling, seeds				
Resurrecting ME units, farms	Disbursement of financial and material assistance				

**Table 5: Action Plan - Long-Term**

<b>Problems</b>	<b>Action</b>	<b>Responsibility -Designation</b>	<b>Responsibility -Name</b>	<b>Time Line</b>	<b>Remarks</b>
Waste Management	Proper management of degradable and bio-degradable waste.				
Self-sufficiency of Asraya beneficiaries	Most affected. Have to ensure the quality of the houses built. Ensure income streams. (Special Package)				
Disaster response	Quick response, relief, and coping measures.				
Quality House Construction	Resistance to water inundation, mild quakes. Scientific zoning.				
Indemnifying the Loses	Insurance of Kudumbashree ME units/JLGs etc.				

## **7. Learning Analysis**

- People were not aware of the calamities and hence could not reduce the impact or take precautions
- Cleaning has to be included in MGNREGS as done in Uttarakhand and special order is needed for the same
- Interest free loans has to be provided for Animal Husbandry and Agriculture activities. Also moratorium has to be given to JLGs in the affected areas as they will not be able to pay back the loans due to crop loss.
- The focus in ME has to be nutri-mix units revamping and setting household cluster projects.

## **8. Involvement in Relief Activities**

Kudumbashree members are actively involved in the relief activities in the district. Urban team consisting of State and City Level Mission Managers of PMAY and NULM under the leadership of Programme Officer(Urban) were actively involved in the cleaning drive. The 100 member team has cleaned various institutions such as NSS Girls High School, Chalakudy, 3 anganwadis, Sacred Hearts, Kindergarten and UP School. A team from District Mission, Malappuram under the leadership of District Mission Co-ordinator has cleaned houses in Chennathunadu ward, one of the worst affected area in Chalakudy Municipality. Apart from these, Kudumbashree members, have been actively involved in packing, cleaning, food preparation and supply activities in the camps. Community councilors are providing emotional support to the victims.

## **9. Conclusion**

The devastating floods have wrecked havoc across Kerala. Apart from causing destruction to the households and individual assets, flood has affected the

nutrimix units, joint liability groups and ME units. Special projects and packages need to be developed to address this challenge.

The active role played by Kudumbashree network in the relief activities, despite themselves being victims of the flood underlines the social responsibility and goodwill of the network. With regular handholding, emotional support and special packages, we will be able to restore the damages and enable a strong bonding between the community and it's office bearers.

***Annexure 1: Representatives Visited***

<b>SI No</b>	<b>Panchayat</b>	<b>Representatives Visited</b>
1.	Annamanada	CDS member Latha, CDS chairperson shiny sudhakaran, CDS Accountant,Panchayath President-Tessy Titus
2	Kozhur	CDS Chairperson-Smitha Bibind
3	Meloor	CDS chairperson Indira
4	Kadukutti	CDS Chairperson Omana Krishnan
5	Arimpur	CDS Chairperson - Shobha Suresh Kudumbashree members, MGNREGA
6	Manaloor	Ms Leena ADS member.
7	Anthikad	CDS chairperson Mony Sasi.
8	Thaniyam	CDS chairperson Maya
9	Chazhur	BUDS school teacher Geethu and Aya Suja.
10	Cherpu	CDS chairperson Ms. Dhanya.
11	Karalam	CDS Chairperson – Daliya Pradeep
12	Kattoor	Amitha Manoj CDS Chair person
13	Edathuruthi	CDS chairperson Ayesha

***Annexure 2: Photographs***

Collapsed Asraya Beneficiary Houses

JLG crops ravaged by flood

ME Units Ravaged by Flood

Nutrimix Unit; Machinery Ravaged by Flood

Nutrimix Unit: Spot where spoiled stock buried





# **Report on the Field Visit to the Flood Affected Areas of Waynad District**

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## ***WAYANAD- The Land of Hills and Spices***

### ***1. Introduction***

Wayanad is derived from 'Vayal Nadu', where Vayal means Paddy and Nadu the land, making it a "land of paddy fields". Wayanad also has inexplicable mountain caves, thundering waterfalls, large tracts of forest land, ancient ruins, tree houses, jungle trails and exotic wild life. It is a perfect place for both nature and adventure lovers. Wayanad is also the land of spices. Coffee, turmeric, rubber, ginger, cocoa are grown here.

The flood that happened in the last month was the biggest tragedy that has been encountered by Kerala till now. Wayanad is one of the most dilapidated districts because of heavy rain, floods and landslide.

Wayanad was merely following an agricultural culture, and most of them find their livelihood through different agricultural activities. Cattle rearing are also followed as a livelihood option. Due to heavy rain and landslide most of them lost their lifelong earnings including house, household items and their livelihood. They are really in a mess concerned to their future.

742 Acres were devastated because of landslide. 1221 families were shifted to rescue camps. 333.4 acre farming lands were washed out. 155 mudslide were happened in the district. Pozhuthana was one of the most affected panchayath, 244 acre land were shattered in this single panchayath. 246 Acre lands were lost their normal condition. In 45 places earth break happened.

Many of them who were returned from camps were living in a dangerous condition. Some families are restricted to enter their home by district collector, because of the fear of landslide again, they are forced to stay in camps.

## ***2. Field Visit Working Plan***

As per the direction of Executive Director, a 7 member team were insisted to visit the most effected CDS in the district and to understand their immediate and long term needs. This will help to reschedule the existing annual plan of each team according to the community needs.

### ***Area of Operation***

<b>Sl. NO</b>	<b>CDS</b>	<b>Area</b>
1	Padinjathra	Nutrimix and JLG
2	Pozhuthana	Mushroom Unit, NHG Visit
3	Vythiri	Interaction with CDS Chairperson
4	Thavinjal	JLG, Visited the collapsed house of a NHG member who had died due to landslide
5	Panamaram	ST Colony, Asraya Beneficiary House
6	Kalpetta Municipality	Haritha Karma Sena Cleaning Govt GHSSS Munderi

## ***3. Approach and Methodology***

The team had a brief discussion with the district Mission team before the field visit and got an overall picture of the present status. According to this it is decided to visit 6 CDS which are considered as mostly affected. Team members are from different areas like Organisation, NULM, DDUGKY, Tribal, ME and Gender. This help the team to analyse the data received in multiple angles. Direct interaction method was used for data collection



**Affected Area Divided into 2 Category. Category 1 CDS selected for Team Visit.**

<b>Category 1 CDS (Worst affected )</b>	<b>Category 2 CDS (Medium affected)</b>
Padinjarathra	Edavakka
Pozhuthana	Mananthavady
Vythiri	Vengapally
Thavinjal	Thodarnad
Panamaram	Vellamunda
Kalpetta Municipality	
Kottathara	

#### ***4. Key Findings about Major Programs***

12221 Kudumbashree members were affected the flood. Total 187 camps were worked in the district and Kudumbashree provide support in all camps.55591 volunteers cleaned 43317 Houses. 24hrs working help desk were started in all camps and with the support of CDS Snehitha staff lead the helpdesk and provide support to the affected. Special campaigns were done for the Balasabha children in the affected panchayath to get relief from the trauma they faced. 3903 Kudumbashree members were actively involved in packing, cleaning and other activities in the field level.

19 ME units also face mass destruction due to flood total 615000 rupees loss in building, 3013000 rupees loss in Machineries, 319750 rupees loss in others altogether 3947750 rupees loss in ME sector.

It was remarkable that Kudumbashree women had actively involved in the field level activities to support the needy even they are also living in camps. It was really a positive sign.

The details attached in Annexure 1, 2, 3

### ***5. Suggestions and Recommendation***

- The NHGs needs to conduct accounts settlement drives in the areas where the books of accounts were fully or partially damaged. The KAASS should support supervise and attest the recreation of books of accounts without further delay. Any delay cause to disposes may lead to conflict among the members and disfunctioning of the entire CBO system.
- Insurance scheme should be make compulsory for ME Units. Mission may initiate discussion with public sector insurance companies for formulating for a special insurance scheme for our MEs. Among other financial supports, it will be amiable if the mission can earmark some amount for Providing 50% subsidy for insurance scheme
- Mission should reallocate and channelize more community fund to the flood affected areas.
- A need assessment should be done in field level in a gender perspective. Common need is always different from gender specific needs.
- Special policy formulation for Loan Repayment.
- Special focus to ST area.
- Include Disaster Development module in Kudumbashree school book
- Mission should initiate adequacy activities in government for declaring a compensation package against the damages caused to the MEs established under the various poverty reduction schemes.

**6. Annexure 1: List of CDS Damage**

<b>CDS</b>	<b>Damaged asset</b>	<b>Amount</b>
Kottathara	UPs,Battery,Balasabha Library Books	41000
Kalpatta	Computer,UPS,Modem,Printer,Balasanha isters,Files,Ayalkootta Passbook	96260
<b>Total Loss</b>		<b>137260</b>

**7. Annexure 2: List of ME unit Damage**

<b>Block</b>	<b>Total Enterprise Damaged</b>	<b>Total Amount of Building Damage</b>	<b>Total Amount of Technology Loss</b>	<b>Other Loss</b>	<b>Total Loss</b>
Kalpetta	12	400000	2621500	110500	3132000
Panamaram	2	200000	156500	108500	465000
Mananthavady	5	15000	235000	100750	350750
<b>TOTAL</b>	<b>19</b>	<b>615000</b>	<b>3013000</b>	<b>319750</b>	<b>3947750</b>

**8. Annexure 3: List of JLG unit Damage**

**I. Damage of Paddy**

<b>Block</b>	<b>PADDY FLOOD AFFECTED JLG</b>	<b>PADDY FLOOD AFFECTED AREA</b>	<b>PADDY FLOOD LOSS</b>
Kalpetta	42	67.5	2666600
Sulthan bathery	19	32.05	1375000
Panamaram	196	401.5	18570000
Mananthavady	57	73	3650000
<b>TOTAL</b>	<b>314</b>	<b>574.05</b>	<b>26261600</b>

## II. *Damage of Banana*

<b>Block</b>	<b>BANANA FLOOD AFFECTED JLG</b>	<b>BANANA FLOOD AFFECTED AREA</b>	<b>BANANA LOSS</b>
Kalpetta	274	544	62965000
Sulthan bathery	19	15.86	1110000
Panamaram	177	457.95	30670000
Mananthavady	1055	681	68100000
<b>TOTAL</b>	<b>1525</b>	<b>1698.81</b>	<b>162845000</b>

## III. *Damage of Root and Tuber*

<b>Block</b>	<b>ROOT AND TUBER FLOOD AFFECTED JLG</b>	<b>ROOT AND TUBER FLOOD AFFECTED AREA</b>	<b>LOSS</b>
Kalpetta	137	196.05	5715000
Sulthan bathery	36	29.65	2255000
Panamaram	239	468	16430490
Mananthavady	127	134	5528000
<b>TOTAL</b>	<b>539</b>	<b>827.7</b>	<b>29928490</b>

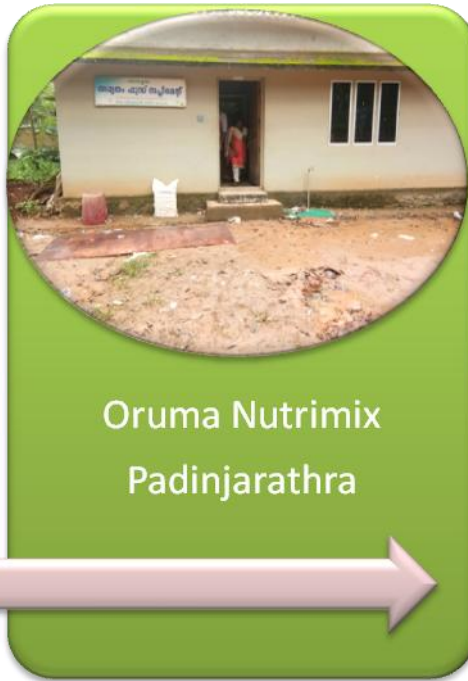
IV. *Damage of Vegetables*

<b>Block</b>	<b>VEGITABLE FLOOD AFFECTED JLG</b>	<b>VEGITABLE FLOOD AFFECTED AREA</b>	<b>LOSS</b>
Kalpetta	202	24.6	59000
Sulthan bathery	7	2.25	200000
Panamaram	14	7	87700
Mananthavady	14	11	30450
<b>TOTAL</b>	<b>237</b>	<b>44.85</b>	<b>377150</b>

V. *Total Loan*

<b>Block</b>	<b>LOAN</b>
Kalpetta	130805000
Sulthan bathery	19550000
Panamaram	115025500
Mananthavady	319500000
<b>TOTAL</b>	<b>584880500</b>

9. Annexure 4: Photos





Damaged  
Ayalkootta Register



Damaged  
Ayalkootta Register









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