KERALA STATE REPORT

Janakeeya Pankalithavum Punarnirmanavum
Community Participation in Rebuilding Kerala
Accountability to Affected Population Initiative
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CONTENTS
<table>
<thead>
<tr>
<th>CHAPTER</th>
<th>TITLE</th>
<th>PAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>INTRODUCTION</td>
<td>6</td>
</tr>
<tr>
<td>2</td>
<td>METHODOLOGY</td>
<td>9</td>
</tr>
<tr>
<td>3</td>
<td>FINDINGS</td>
<td>18</td>
</tr>
<tr>
<td></td>
<td><strong>ANNEXURE 1:</strong> LSGIs selected per District</td>
<td>55</td>
</tr>
<tr>
<td></td>
<td><strong>ANNEXURE 2:</strong> Household Survey Questionnaire</td>
<td>56</td>
</tr>
<tr>
<td></td>
<td><strong>ANNEXURE 3:</strong> Key Information Interviews conducted per district</td>
<td>74</td>
</tr>
<tr>
<td></td>
<td><strong>ANNEXURE 4:</strong> Focus Group Discussion guide</td>
<td>75</td>
</tr>
<tr>
<td></td>
<td><strong>ANNEXURE 5:</strong> General Questions</td>
<td>81</td>
</tr>
</tbody>
</table>
INTRODUCTION

Janakeeya Pankalithavum Punarnirmanavum – Initiative (JPP-I)

Kerala experienced the worst ever floods and landslides in 2018 since 1924. Consequently, there was a need to recover and prepare better for the future beyond traditional approaches, ensuring transparency and people’s participation.

The Accountability to Affected Populations, referred to as Janakeeya Pankalithavum Punarnirmanavum - Initiative is an effort of the State Government to build Kerala Back Better, with the participation and feedback from the people affected by the flood.

**Vision**

- Strengthen feedback mechanisms and community voices.
- Include feedback from communities affected by floods and landslides.
- Establish a system to collect information on post-disaster needs.

**Objectives**

- Improve communities’ access to information on recovery and reconstruction assistance.
- Ensure communities’ inclusion in providing feedback on post-disaster needs via Government authorities and development actors.
- Integrate feedback of affected communities into institutional planning processes for recovery and reconstruction.
- Develop risk-informed planning in the future and inform communities about inclusion of their feedback in planning.
JPP-I is institutionalized within Kudumbashree, the Self-Help Group (SHG) network of the Local Self Government Department (LSGD) of Kerala, enabling a connection between ongoing development planning processes and humanitarian response and recovery.

**Round 1 of JPP-I**

The first round of the JPP-I was designed as a deep dive analysis of nine primary sectors: health, WASH, nutrition, education, child protection, shelter, food security and livelihoods. The feedback collection aimed at gathering information around affected populations’ perceptions of services received, the role played by governments and humanitarian organisations, the outcomes of relief assistance, and the relationship between providers and affected populations.

**Objectives**

- **To assess the effectiveness of Immediate Relief Assistance.**
- **To understand the impact of the disaster on basic facilities and housing, as well as the immediate rehabilitation needs of the community.**
- **To evaluate the efficiency of available health & WASH services.**
- **To understand the impact of the disaster on livelihoods, children’s wellbeing and education.**
Consultations for feedback collection were conducted among 19,765 respondents belonging to the seven districts most affected by floods (Wayanad, Thrissur, Ernakulam, Kottayam, Idukki, Alappuzha and Pathanamthitta). Respondents belonged to 489 LSGIs, and a representative sample was ensured, accounting for the inclusion of nine most vulnerable population groups in consultations.

Data collection for the first round took place between November, 2018 and April, 2019, and data were uploaded in real time to a monitoring system hosted at http://www.kudumbashreejpp.org.

The findings were reviewed in coordination with the LSG Department and Advisory Council to identify emerging needs. They were communicated to concerned departments established at the State, District and GP levels. Findings were integrated into DM Sectoral Recovery Plans, and institutionalized in close coordination with local planning members. Affected and at-risk communities were kept informed of action taken based on their feedback, through the Kudumbashree network of Neighbourhood groups.

This report documents the methodology, findings and recommendations emerging from the second round of the JPP-I (JPP-I 2). While JPP-I 1 focused on post disaster relief and response, as well as immediate needs of households, JPP-I 2 was designed to assess the effectiveness of the response and relief processes, and identify opportunities to inform policy and program design around these.
CHAPTER 2

METHODOLOGY

The second round of JPP-I was designed as a mixed methods study to gain a deeper understanding of the disaster affected communities, by including detailed accounts of the cultural context, social environment, and individual cognitions influencing people’s decisions and actions during and in the post disaster recovery phase. The overall objective was to understand in-depth the response and relief processes to better inform policy and program as Kerala continues to rebuild itself after the disaster, and implement mitigation measures for future disaster events.

Several consultations were conducted with the Advisory Committee, Local Self Government Department (LSGD), Kerala Institute of Local Administration (KILA) and Kudumbashree to develop the key objectives and methodology for the second round. Based on lessons learned from round 1, a qualitative component was added to help understand what is important to the individual, especially when the immediacy of the trauma has subsided and the effects stemming from the event are revealed.

Objectives

- To understand the extent of community consultation and engagement in rebuilding efforts
- To assess the efficiency of the grievance redressal system
- To understand the level of disaster preparedness among communities

Data collection took place among the seven most affected districts of Kerala: Wayanad, Alappuzha, Thrissur, Ernakulam, Kottayam, Pathanamthitta and Idukki during May-December 2019.
Methodology at a glance

Mixed methods study

Quantitative: Structured household questionnaire

LSGI selection
- Stratum 1: High receipt of IRA, High house damage
- Stratum 2: High receipt of IRA, Low house damage
- Stratum 3: Low receipt of IRA, High house damage
- Stratum 4: Low receipt of IRA, Low house damage

20% LSGIs from each Stratum selected

99 LSGIs selected
- *Including 8 Municipalities and 1 Municipal Corporation

2 wards from each LSGI selected

198 wards selected

Ward selection criteria:
- Sample Group A: Receipt of IRA
  - House damage
- Sample Group B: Receipt of IRA
  - No house damage
- Sample Group C: No receipt of IRA
  - House damage
- Sample Group D: No receipt of IRA
  - No house damage

Households selection
- 5 households from each Sample Group Selected

599 LSGIs selected
- *Including 8 Municipalities and 1 Municipal Corporation

20 households x 198 wards = 3960 households

District identification criteria:
- Districts most affected by floods

LSGI clustering criteria:
- Average receipt of IRA (Immediate Relief Assistance) (Rs. 10,000) Average number of damaged houses

LSGI selection criteria:
- Random Sampling

Quantitative: Structured FGD

FGD respondents:
- Scheduled Castes/Tribes
- Fisherfolk/Daily wage labourers
- Women headed households
- Migrant workers
- Agricultural labourers
- Elderly
- Adolescents
- Differently abled and their caregivers

LSGI clustering criteria:
- By geographical terrain

LSGI selection criteria:
- To ensure variation in livelihood patterns and nature of disaster

99 LSGIs selected
- *Including 8 Municipalities and 1 Municipal Corporation

15 FGDs in Highlands
15 FGDs in Lowlands
26 FGDs in Midlands

56 FGDs
10-12 participants per FGD

Participant selection criteria:
- 7-8 per FGD of affected HHs, remaining of unaffected HHs

Qualitative: Semi structured KII

KII respondents:
- LSG functionaries
- Department officials
- District Authorities
- Tehsildar
- Village Officer
- Livelihood Officers
- Civil Society Functionaries
- Frontline Functionaries

KI selection criteria:
- Based on data required and availability of informants

7 KIIs conducted
x 7 districts

49 KIIs conducted in total

KI selection criteria:

Multi stage sampling design

7 districts identified

439 LSGIs clustered into 4 strata

Ward selection

Households selection

7 KIIs conducted
x 7 districts

49 KIIs conducted in total

KI selection criteria:
- Based on data required and availability of informants
Research design

A mixed methodology research design was developed to conduct Round 2 of data collection. The mixed methods inquiry employed a structured household questionnaire for quantitative analysis; a semi structured guide to conduct Focus Group Discussions among community members, and a semi structured interview guide to conduct Key Informant Interviews. Quantitative and qualitative data collection took place in parallel, and the findings were triangulated.

Household Survey

Sampling

A multi-stage sampling design was employed in this round of the JPP-I to identify household for survey across the 7 study districts (Pathanamthitta, Alappuzha, Kottayam, Idukki, Ernakulam, Thrissur and Wayanad). The design was developed to capture maximum variance in the population and at the same time, capture vulnerabilities within the population, ensuring as far as possible representativeness of the sample to achieve the key objectives of the second round.

Identification of LSGIs

LSGIs in the 7 study districts were clustered into 4 strata on the basis of 2 variables, ‘K’ and ‘M’:

- LSGs with less than ‘K’\(^1\) number of people receiving compensation (Rs. 10,000) and
- LSGs with more than ‘K’; number of people receiving compensation (Rs. 10,000).
- Those with less than ‘M’\(^2\) damaged houses
- Those with more than ‘M’ damaged houses

Using these variables, all 439 LSGIs of the 7 districts were clustered into Stratum 1-4. 20% of each stratum was identified to select 99 LSGIs for the sample. Please refer to Annexure 1 for the list of finalized LSGIs.

\(^1\) K = average of number of people that received compensation in a district
\(^2\) M= average of number of houses damaged in the district; example m=429 for Alappuzha district
Identification of wards

Two wards from each selected LSGI were identified using a Probability Proportional to Size (PPS) method. Wards of each LSGI were listed in descending order, based on population. A sampling interval (k) for the survey was obtained by dividing the total population size by the number of clusters to be surveyed (2 in this case). A random number (x) between 1 and the sampling interval (k) was chosen as the starting point using random number tables, and the sampling interval was added cumulatively, such that the wards selected to be surveyed were x and x+k.

Identification of households

In each of the 198 wards, the following list of household Sample Groups was prepared with information gathered from the LSG or Revenue Village Officer. The same critical vulnerabilities (used to stratify/categorize households for LSGI identification) were used here:

Sample Group A
(House damaged & Received Relief):
Households who sustained house damage, and received Immediate Relief Assistance (Rs. 10,000/-)

Sample Group B
(House not damaged & Received Relief):
Households who did not sustain house damage, and received Immediate Relief Assistance (Rs. 10,000/-)

Sample Group C
(House damaged & No relief received):
Households who sustained house damage, and did not receive Immediate Relief Assistance (Rs. 10,000/-)

Sample Group D
(House not damaged & No relief received):
Household who did not sustain house damage, and did not receive Immediate Relief Assistance (Rs. 10,000/-)
Five households from each of the above Sample Groups were selected randomly resulting in a final selection of 20 Households from each of the 198 wards, with a final sample of 3960 Households. (If adequate number of households was not found in any category, households from the next higher vulnerable category in the same ward or nearby ward were selected).

**Research Tool**

A structured questionnaire, with close-ended questions associated to the determined research objectives was developed by the research team, under the guidance of the Advisory Committee, Kerala Institute of Local Administration (KILA), Local Self Government Department (LSGD), Kudumbashree, UNICEF and sector experts.

The themes and variables covered in the questionnaire reflected key principles of the AAP approach, as the tool prioritized gathering information around the communities’ views and concerns; their feedback on community participation and engagement during recovery; current status of affected populations’ housing and livelihoods; reach of flood related social and financial assistance; status of children; grievance redressal systems; disaster preparedness measures of the community.

The household survey questionnaire- **Annexure 2.**

**Data collection and Monitoring**

The household survey (perception assessment tool) was administered to 3960 households in 90 Gram Panchayats, 8 Municipalities and 1 Municipal corporations in the 7 study districts. Each household was geotagged through the data collection mobile app, and data was displayed on the JPP-I portal in real time.

Data quality was monitored and cross verified by the District Missions of Kudumbashree. The District Coordinators and District Master Trainers provided continued support to the field investigators. Enumerator Work Sheets (to be filled and submitted by investigators on each day) were verified by the Kudumbashree District Coordinators. District Master Trainers conducted surprise visits to the field to monitor the Community Facilitators. District Coordinators cross checked and verified the feedback of 4 Households in each LSGI either through direct visits or over the phone, thus monitoring 20% of data collection in every LSGI.

The Program Management Unit cross checked and verified the real time data as displayed on the portal, checking for mismatches or inconsistencies between the responses of households, time taken for completing the household survey, mismatches with the Enumerator Work Sheet and other data entry errors.
Qualitative inquiry

The qualitative data collection took place between October and December, 2019 by the resource persons of KILA. 56 FGDs (eight per district) and 49 KIIIs (seven per district) were conducted across the study districts.

Focus Group Discussions (FGDs)

The qualitative inquiry aimed to gather more in-depth and granular information regarding the community’s experience during and after the floods, and the impact of this disaster on their lives, livelihoods and wellbeing.

Sampling

A purposive sampling methodology was employed to select participants for FGDs. The 99 LSGIs selected in the quantitative sample were clustered based on their geographical terrain into high, mid and low lands. From each region, LSGIs were selected guided by ensuring variation in terms of nature of disaster (land slide areas, flood only); region (coastal areas, hilly) and agrarian patterns. Resource Persons conducted Transect Walks in designated LSGIs to better understand the extent of damage and impact. A total of 56 FGDs, and the LSGIs selected for FGDs can be found in Annexure 3.

The following vulnerable groups were identified and prioritized for FGD participation, as they were particularly impacted by the floods:

- **Scheduled Castes/Tribes**: Persons belonging to scheduled caste or tribes, including tribal head.
- **Fisher-folk or daily wage labourers**: Persons relying on fishing and fishing related livelihoods (from coastal districts) and those reliant on daily wage work (from non-coastal districts).
- **Women headed households/ Women micro-entrepreneurs**: Women primarily responsible for households (widows, single women) and women engaged in micro-production/service enterprises.
- **Migrant workers**: Labourers from other states who were present during the flood.
- **Agricultural labourers and cultivators**: Marginal farmers engaged crop growing or labourers whose major source of income is from agriculture related daily work.
- **Elderly**: Persons above the age of 60 years (male and female).
- **Adolescents**: Persons between the ages of 10 and 18 (male and female).
- **Differently-abled and their caregivers**: The persons with disability (physical/developmental) and their care-givers.
Each FGD engaged ten to twelve people (7-8 from affected HHs and the remaining from unaffected HHs) from each vulnerable group, (members with shared characteristics, as defined by the 8 vulnerabilities identified). An effort was made to select FGD members to reflect a range of vulnerabilities like loss of house, livestock, crops, family members etc. Participants were identified and mobilized with the help of LSGI officials and the logistical support were also provided by LSGIs.

**Development and administration of research tool**

A semi-structured, inductive qualitative tool was developed to capture the community’s experience with disaster, relief and recovery. Each discussion was led by a trained facilitator, using a semi-structured interview guide, containing open ended questions and probes to encourage active participation and in-depth discussion by all participants.

The interview guide included questions on awareness around the disaster; relief, rehabilitation and reconstruction activities of the government, perceptions about voluntary action, how LSGIs are integrating disaster preparedness in local planning, awareness of the ecological impacts of disasters and willingness to adopt behavioral changes for reducing risks. Informed consent was taken among all respondents, and each FGD was audio recorded for transcription purposes. The brief transect walk report and FGD transcripts were analyzed and consolidated by KILA to develop each FGD report.

The FGD protocol guide - Annexure 4.

**Key Informant Interviews (KII)**

The key informant interviews aimed to collect insights from community experts and leaders, who would provide first hand and in depth information about the community, their experience with the disaster, recommendations around best practices and mitigation measures for future disaster events.

**Sampling**

Key Informants in each LSGI were identified based on the nature of information that the study aimed to gather and gain more clarity on. A list of potential key informants was prepared, and based on relevance to data required and availability, individuals were approached for in-depth interviews. In each district, 7 KIIs were conducted, amounting to a total of 49 KIIIs in this study.
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<thead>
<tr>
<th>No.</th>
<th>Position</th>
<th>Description</th>
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<tbody>
<tr>
<td>01</td>
<td>Elected representatives and officials, including the panchayat president or secretary.</td>
<td>Elected representatives and officials, including the panchayat president or secretary.</td>
</tr>
<tr>
<td>02</td>
<td>At the senior, middle and field level.</td>
<td>At the senior, middle and field level.</td>
</tr>
<tr>
<td>03</td>
<td>Including District Collector, sub-collector, deputy collector (concerned with Disaster Management).</td>
<td>Including District Collector, sub-collector, deputy collector (concerned with Disaster Management).</td>
</tr>
<tr>
<td>04</td>
<td>Revenue officer</td>
<td>Revenue officer</td>
</tr>
<tr>
<td>05</td>
<td>Village administrator</td>
<td>Village administrator</td>
</tr>
<tr>
<td>06</td>
<td>Professionals in the fields of agriculture, animal husbandry, fisheries etc.</td>
<td>Professionals in the fields of agriculture, animal husbandry, fisheries etc.</td>
</tr>
<tr>
<td>07</td>
<td>Members of NGOs/CSOs engaged in disaster management</td>
<td>Members of NGOs/CSOs engaged in disaster management</td>
</tr>
<tr>
<td>08</td>
<td>Kudumbashree or government field workers, volunteers supporting the community on the ground during the crisis.</td>
<td>Kudumbashree or government field workers, volunteers supporting the community on the ground during the crisis.</td>
</tr>
</tbody>
</table>
Development and administration of research tool

A semi-structured interview guide was prepared to facilitate the face to face interviews. The guide contained an outline of open-ended questions, with necessary probes. The in-depth interviews were administered by District Resource Persons belonging to the KILA network and trained in conducting qualitative research techniques.

The interview guide included questions on measures taken prior to the floods; relief, rehabilitation and reconstruction activities of the government; steps taken for disaster preparedness and mitigation; effect of floods on specific livelihoods; recommendations for communications with community and disaster risk reduction in future. Informed consent was taken among all respondents, and each KII was audio recorded for transcription purposes.

The KII interview guide- Annexure 5.

Capacity building for feedback collection

Separate specialized trainings were provided by KILA to investigators conducting qualitative and quantitative inquiries, as different skill sets needed to be developed in accordance with each type of inquiry.

Two day training was provided to field investigators on the quantitative survey instrument, usage of mobile based data collection app, uploading of data, and data quality checks. As part of this process, the survey tool was field tested to ensure appropriate logic and flow.

Two day training on the FGD and KII tools, community facilitation, moderating discussions, and other qualitative inquiry skills were also facilitated by KILA. These tools were also pre-tested and further refined.
The mixed methods data collection was conducted among 3960 households and yielded rich insights into communities’ experiences with the rebuilding and recovery processes, a year after the floods. Data was analysed in real time as feedback collection continued on the ground and data was uploaded to the JPP-I portal. The qualitative inquiry complemented and added depth to the quantitative household survey questions, and both sets of findings were corroborated and triangulated to arrive at the study’s insights.

The quantitative and qualitative study components aimed to understand the extent to which the affected populations were engaged and consulted during rebuilding their views on the recovery process, their access to social protection and grievance redressal mechanisms, as well as the impact of the disaster on their housing, livelihoods and disaster risk reduction efforts being taken at the household level.

3.1 Community awareness of government interventions

Several government assistance interventions were made available to communities following the floods, to facilitate post disaster recovery. Surveyed households and FGD respondents were asked about their awareness of such schemes, and the extent to which they were able to avail of these interventions for rebuilding houses and recovering assets after the floods. They were asked where they received information about these interventions. The feedback collection also sought to identify how many households were consulted by the government, as well as the personnel that conducted the consultations, and the nature of these discussions.
Awareness about various schemes of the state and local governments for rebuilding Kerala after floods in 2018

Awareness about Government Schemes & Interventions:
State level

- HHs aware of at least one intervention: 83%
- 15% high awareness (over 80%)
- 2% low awareness

Awareness about Government Schemes & Interventions:
By district

<table>
<thead>
<tr>
<th>District</th>
<th>Percentage</th>
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</thead>
<tbody>
<tr>
<td>Alappuzha</td>
<td>79%</td>
</tr>
<tr>
<td>Ernakulam</td>
<td>81%</td>
</tr>
<tr>
<td>Idukki</td>
<td>81%</td>
</tr>
<tr>
<td>Kottayam</td>
<td>81%</td>
</tr>
<tr>
<td>Pathanamthitta</td>
<td>88%</td>
</tr>
<tr>
<td>Thrissur</td>
<td>86%</td>
</tr>
<tr>
<td>Wayanad</td>
<td>81%</td>
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High awareness (over 80%) on government schemes was seen among 6 out of 7 districts. Pathanamthitta and Thrissur districts exhibited the highest awareness on such schemes.

Awareness about Government Schemes & Interventions:
By population group

<table>
<thead>
<tr>
<th>Population Group</th>
<th>Percentage</th>
</tr>
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<tbody>
<tr>
<td>Scheduled Castes and Tribes</td>
<td>14%</td>
</tr>
<tr>
<td>Fisherfolk &amp; Daily Wage Labourers</td>
<td>17%</td>
</tr>
<tr>
<td>Women headed households</td>
<td>19%</td>
</tr>
<tr>
<td>Migrant Workers</td>
<td>17%</td>
</tr>
<tr>
<td>Micro-entrepreneurs</td>
<td>15%</td>
</tr>
<tr>
<td>Agricultural Labourers &amp; Small Farmers</td>
<td>13%</td>
</tr>
<tr>
<td>Persons with disabilities</td>
<td>15%</td>
</tr>
<tr>
<td>Elderly (aged &gt;60)</td>
<td>63%</td>
</tr>
<tr>
<td>Others</td>
<td>87%</td>
</tr>
</tbody>
</table>

Most of the vulnerable group populations had high levels of awareness (over 80%) about government schemes. Lower levels of awareness were seen among households headed by women and persons with disabilities.

Qualitative findings revealed that information dissemination about the government’s relief schemes and rehabilitation schemes was instrumental to the rehabilitation and recovery of flood affected populations. Media, panchayat members, department officials, teachers, voluntary workers and community leaders played a proactive role in the dissemination of information which led to communities being informed about government schemes for the flood affected.

- "We were told about the schemes at the relief camp. We were told to submit our applications to the Panchayat, Village Office and SC Department." (Scheduled Caste and Tribe FGD, Thrissur)
- "We got necessary information about the schemes and services of the Government for the flood affected from SC/ST promoters, Anganwadi teachers and our friends." (Adolescent FGD, Idukki)
Various schemes and interventions of the Government that community is aware of

Most commonly known schemes of the government: State level

- Financial assistance of Rs. 10,000 for families affected/displaced by floods (87%)
- Assistance for house repair/reconstruction (83%)
- Interest-free loan through Kudumbashree (42%)
- Increased/free ration in ration shops during August - October 2018 (38%)
- Repair/reconstruction of roads & bridges (29%)
- Compensation for crop loss (29%)
- Repair/reconstruction of anganwadi/schools/hospital/other public utilities (20%)
- Provision of additional working days under MGNREG Scheme (14%)
- Compensation for animal husbandry loss (14%)
- Compensation for fisheries loss (8%)
- Any other scheme (1%)

Discussions on information received on different kinds of schemes on relief and rehabilitation, revealed variations among the population groups. While most respondents were of the opinion that information around government schemes was accessible and clear, some respondents felt that the information they had received was at times inadequate or unclear.

Sources of Information on Government programs: State level

- Newspapers/TV/Radio/Social Media: 88%
- Local leaders/LSGI/Kudumbashree members: 63%
- Neighbourhood: 43%
- Government officials: 32%

The majority of respondents (88%) reported relying on news and media for their information on government schemes and programs. Approximately a third of the respondents reported receiving this information from government officials.

In discussions with population groups, it was revealed that information was primarily communicated through mass media platforms. Local community radio stations and government functionaries proved to be particularly successful in reaching vulnerable groups with necessary information.

"Information was obtained from mainly Panchayat officials and through media"

"We received information about flood relief from ST promoter, ward member and village officer, who helped us in obtaining our entitlements"

"Agricultural labourer FGD, Thrissur"

"SC/ST FGD, Wayanad"

In discussions with key informants, it was found that information about relief and rebuilding information was also circulated by panchayat members, neighbourhood groups (Ayal Sabha, Ward Development), and in the newspapers.
Households reported that they were consulted on their post flood needs and their perspectives on returning to normalcy.

The highest rates of consultation (over 60%) were reported in three districts – Idukki (66%), Wayanad (65%) and Alappuzha (62%).

Among 7 out of 8 surveyed vulnerable population groups, over 50% reported having been engaged in community consultation. The highest incidence of community consultation was reported among persons with disabilities (71%) and the lowest among migrant workers (43%).

Qualitative findings revealed that though consultations were conducted, authorities were not always able to respond to the needs specified by households and marginalised populations. In some cases, officials were limited by the relief and rehabilitation resources that they had access to.

"Even though each family had different needs, officials could only give what they had with them"

Adolescents FGD, Thrissur
Who consulted the community on recovery related issues?

In 5 of the 7 districts, over 90% respondents reported being consulted by LSG members. Proportions of households consulted by Government officials and Kudumbashree varied between districts, ranging from 9-55% for the former and 26-60% for the latter.

Across population groups, over 90% reported having been consulted by the government, with the only exception being persons with disabilities (86%). Consultation by non LSGI government officials was highest (40%) among agriculture labourers/small farmers. Similarly, consultations by Kudumbashree and other government agencies was highest among SC/ST (50%), women headed households (50%) and persons with disabilities (45%).

In discussions with vulnerable groups, several acknowledged the proactive role that local functionaries (LSGI and panchayat officials, village officers, school teachers) and Kudumbashree played in consulting with populations, and supporting households in availing of entitlements and services.
3.2 Views and Perceptions of Flood Affected People on Recovery process

Understanding affected communities’ experiences with the rebuilding and recovery process was central to the objectives of the JPP-I. Through the mixed methods inquiry, households affected by the floods were asked about their views on the post disaster recovery process. This included asking them about their priorities during the recovery process, their perceptions on repair and reconstruction of public infrastructure, their local government’s initiatives toward mitigating the impacts of future disaster events, and their overall satisfaction with the government’s interventions to rebuild infrastructure after the floods.

At the time of the survey, though a year had passed since the floods, 55% of households reported that ‘repair and reconstruction of houses’ remained their highest priority. This was followed by 41% households stating the need for ‘Disaster related early warning system and other mitigation and preparedness measures’.

Conversations with vulnerable populations revealed that the compound effect of livelihood loss and losses on other fronts (lives, livestock, housing, assets/equipment), as well as pre-existing debts cumulatively pushed vulnerable social groups into debt related crises. Respondents belonging to various marginalized groups revealed that government financial assistance was crucial for people rebuilding their houses. According to them, most completely damaged houses had been rebuilt and repaired.

Going forward, they emphasized that the government should prioritize addressing livelihood loss and restoration, household and asset restoration/repair, and reinstating community infrastructure.
Perception of community on repair/reconstruction of Public Infrastructure: State level

Perception of community on repair/reconstruction of Public Infrastructure: By district

Of the 36% households who reported that public infrastructure (public buildings, roads, bunds, water sources, anganwadi centers, schools, hospitals, parks) was damaged during the flood, 18% state that it has been fully repaired, and 44% report that infrastructure has been partially repaired.
At the district level, among the subgroups that reported public infrastructure damage, over 20% households in three districts (Idukki, Pathanamthitta and Wayanad) reported that these have been fully repaired. The highest reporting of partial repair was in Ernakulam District (66%) and Pathanamthitta (49%).

Conversations with vulnerable groups on loss of or damage to community assets shed light on the range of damage that was experienced across the districts, and how these differed from region to region. Vulnerable groups such as women, the elderly and differently abled were disproportionately affected by such damage. The process of repair and reconstruction was still underway, at the time of feedback collection, with damage to roads and drinking water facilities affecting daily lives.

“Many wells and ponds were contaminated with soil and silt in Idukki, resulting in water shortages. We were totally isolated as we could not connect with our dear ones staying away.”

Elderly FGD, Idukki

“Not only was the school building damaged, but all the computers in the school and all the books in school library were also lost. The damage of roads led to lot of transportation problems including affecting children’s ability to go to school.”

Adolescents FGD, Pathanamthitta

Damage to bunds and canals was a major cause of inundation, disproportionately affecting particular geographies and communities, as seen from the grave flooding in the low-lying areas of Kuttanad (spanning Alappuzha, Kottayam and Pathanamthitta districts). Several hundreds of families from Kuttanad had to remain in relief camps due to delays in repair of bunds in Alappuzha district. Bunds and canals were reportedly not properly maintained and managed prior to the floods, potentially resulting from a lack of clarity around which government department is responsible for upkeep and management of bunds and canals.
Community’s overall satisfaction with Government interventions towards rebuilding: State level

5% households reported that they were highly satisfied with the government’s rebuilding interventions, and 53% households reported being satisfied. Only 14% of households reported being unsatisfied with the measures the government had taken towards rebuilding and repair after the floods.

Community’s overall satisfaction with Government interventions towards rebuilding: By district

In 6 out of 7 districts, over 50% of the households reported being either satisfied or very satisfied with the government’s rebuilding interventions and efforts. Satisfaction with such efforts was seen to be highest in Thrissur (66%) and Pathanamthitta (57%) districts.
Vulnerable groups, during discussions, mentioned that the schemes and services launched by the Government to rebuild the state, formed the core support structure for the rehabilitation of affected people. However, some felt that the compensations provided by the Government were inadequate for them to recover their losses, and that compensations were not always commensurate with actual losses. They also highlighted the need to recognize that different livelihoods have distinct criticalities that need to be revived in order to restore livelihood security. Instances were mentioned of individuals and households who were not eligible for compensation, receiving such packages, and therefore the selection and identification methodology was called into question by some marginalized community members. They recommended instituting instead, a decentralized system which enables local communities to have a greater voice and join in the development of a more discerning system for the estimation of losses.

Across districts, vulnerable groups noted that relief camps were exceptionally well organized and functioned smoothly, while upholding the tenets of dignity and respect, and ran without biases and differential treatment. Rescue operations were carried out successfully and relief camps made available through swift response from the State Government that rapidly mobilized LSGIs, police and voluntary forces (fisher community, civil society volunteers). Most groups acknowledged the exemplary role played by local officials. LSGIs took initiative to ensure inter-departmental coordination and facilitate public participation in rescue and relief efforts. Respondents reflected on the peace and harmony that was maintained by people in relief and rescue operations, and that this set a good example for adolescents to emulate.

“Everyone was treated alike and respected, everybody got new clothes, people shared a camaraderie that extended well after the camps closed, having built new bonds of friendship”

Fisher community FGD, Thrissur

Providing care and services to the differently abled and the elderly during this time proved to be challenging, as their special circumstances made it difficult to evacuate them and respond to their needs in an emergency context. Differently abled children and their caregivers reported feeling isolated and distressed during the floods, as they were not able to move to relief camps.

“My son is autistic. I tried to bring him to the camp, but it was difficult as he has epilepsy. This is particularly triggered when he is scared and we can’t predict it”

Differently abled and caregivers FGD, Thrissur

During discussions with key informants, it was mentioned that local authorities closely monitored the functioning of each camp to the best of their ability. LSGs nominated nodal officers for each camp (teachers, medical officers, tribal promoters, etc.) to ensure timely services, and perform supervisory functions. ASHAs and Anganwadi workers were present at several camps, providing counseling and nutrition services (take home rations for children), and helping households apply to relief schemes. Some challenges were also faced by local authorities and government functionaries in providing relief. LSGs mentioned that they did not have enough boats/equipment to reach every camp, thus impacting relief activities. Frontline workers mentioned that relief camps could have been more effectively organized if officials had received more training about how to mobilize in disaster settings.
3.3 Social Protection issues and Grievance Redress System

Several schemes and assistance interventions were made available by the government to aid houses in recovery and rebuilding after the floods. Households were asked about the flood related assistance and entitlements that they received from the government, loans taken to cover recovery and rebuilding costs, and the timeliness and adequacy of these measures. In addition to this, the inquiry covered grievance redressal mechanisms and processes undertaken in situations where entitlements were not available, the extent to which grievances had been resolved, and the timeframe for such resolution. Finally, children’s experience with post disaster trauma, their recovery process, and the impact this had on their school and college attendance were explored.

Financial assistance of Rs. 10,000 for affected/displaced by floods
Increased/free ration from ration shops during August - October
Interest free loan through Kudumbashree
Financial assistance for repair/reconstruction of houses
Additional working days under MGNREGA Scheme
Compensation for crop less
Loan from Kerala Financial Corporation/Ujjeevana loan from Banks or any other floods-related loans from Banks
Compensation for animal husbandry loss
Compensation for fishery related loss
‘Cash for Work’ assistance from Kudumbashree or NGOs
Moratorium on payment of loans/Waiver of interest of loans

A majority of households reported having received assistance from the Government in one form or another, with 62% stating that they were recipients of the Immediate Relief Assistance of Rs. 10,000/-, and 31% of the households having received increased or free ration between August and September, 2018. 24% of households reported having availed of interest free loans through Kudumbashree.
Flood related assistance and entitlements received by the community: By district

In 5 out of 7 districts, over 60% households reported the receipt of the Immediate Relief Assistance amount of Rs. 10,000/-. Over 30% households of four districts, reported receiving free or additional ration, highest proportion of households reporting such assistance, in Wayanad (63%).

Discussions with livelihood based vulnerable groups found that compensation availability varied between livelihoods. While monetary compensations for crop loss, and animal husbandry loss were made available to some households, those engaged in fisheries, trade and micro-entrepreneurship expressed their difficulty in securing compensation for the losses they incurred.

“Small traders’ loss was not compensated as the intensity of loss was not fully recorded by the authorities”

Micro-entrepreneurs FGD, Pathanamthitta
Apart from government aid, several NGOs and CSOs also provided financial assistance and loans to help people purchase household appliances, livelihood related equipment, and to help pay for repair of houses. Interest free loans made available through the Kudumbashree network were valued by many vulnerable groups and perceived to be a crucial resource that helped families setup their homes and restart their lives. Kudumbasree’s support through Self Help Groups for female micro-entrepreneurs in the rebuilding process was widely acknowledged. In-kind donations also compensated for material losses incurred by many families.

“Several agencies, sponsors and individual community members helped. They donated household appliances, study materials for children (books and bags), furniture and clothes. Drinking water sources were restored, one man from the community (Dominic, Mananthavady) brought his motor and cleaned all the wells in the area.”

Women’s FGD, Wayanad

**Awareness about Grievance Redressal Systems: State level**

The majority of surveyed households were aware of the various mechanisms available for registering grievances with the government on flood related schemes and entitlements.

**Registration of grievances by households: State level**

Respondents reported that they approached the authorities with grievances or registered grievances through a formal grievance redressal mechanism.

**Awareness about Grievance Redressal Systems: By district**

High awareness around grievance redressal systems was noted across districts, with the highest in Ernakulam (74%) and Thrissur (71%).

<table>
<thead>
<tr>
<th>District</th>
<th>Awareness</th>
<th>Engaged</th>
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</thead>
<tbody>
<tr>
<td>Alappuzha</td>
<td>28%</td>
<td></td>
</tr>
<tr>
<td>Ernakulam</td>
<td>74%</td>
<td></td>
</tr>
<tr>
<td>Idukki</td>
<td>24%</td>
<td></td>
</tr>
<tr>
<td>Kottayam</td>
<td>33%</td>
<td></td>
</tr>
<tr>
<td>Pathanamthitta</td>
<td>29%</td>
<td></td>
</tr>
<tr>
<td>Thrissur</td>
<td>71%</td>
<td></td>
</tr>
<tr>
<td>Wayanad</td>
<td>24%</td>
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</tr>
</tbody>
</table>

Several agencies, sponsors and individual community members helped. They donated household appliances, study materials for children (books and bags), furniture and clothes. Drinking water sources were restored, one man from the community (Dominic, Mananthavady) brought his motor and cleaned all the wells in the area.
Who approached authorities with grievances on flood related schemes?

In 5 out of 7 districts, over 30% households reported having approached authorities with grievances. The highest grievance registration was seen in Wayanad (44%) and in Alappuzha and Ernakulam (42%).

Households who sustained house damage, and either had (A) or had not (C) received Immediate Relief Assistance (IRA), reported the highest grievance registration with 47% registering grievances.

Disaggregated by population groups, highest rates of grievance registration was reported by persons with disabilities (44%) and agricultural labourers (42%).

In discussions, vulnerable groups revealed that complaints and grievances were filed largely around financial assistance needs for house repair and livelihood loss, and response to non-receipt of benefits and entitlements. Respondents reported registering such complaints with their village offices, or their District Collectorate.

LSGs across districts reported having received complaints of ineligible households getting IRA of Rs. 10,000/-, as well as from households stating that the IRA amount was insufficient for rebuilding houses. LSGs said that these complaints were being considered by the review committee, and that better mechanisms need to be devised in future to identify genuine beneficiaries for disaster related assistance. One factor that caused eligible households to not receive compensation, was due to the loss of proper land records, which LSGs said must be accounted for in future disaster settings.
How far Grievances have been addressed by authorities

How far Grievances have been addressed by authorities: State level

Of households who registered grievances, 10% reported that their complaints have been addressed fully, and 25% that their issues have been addressed partially by the Government or appropriate authorities.

How far Grievances have been addressed by authorities: By district

The rates of grievances being addressed varied greatly between districts, with 16% households in Kottayam saying their issues have been partially or fully addressed, to 54% grievances being partially or fully addressed in Wayanad district.

How far Grievances have been addressed by authorities: By population groups

Across the vulnerable population groups surveyed, over 10% of grievances had been fully resolved among 5 of the 8 groups, and over 20% partially resolved among 7 of the 8 groups.

Qualitative findings revealed that based on some complaints, officials conducted reassessments of house damage, and enhanced financial assistance. However, this was only possible in some instances, and several complaints were still pending with the District Collectorates.
Among those grievances that were resolved, 27% household reported that issues were addressed within one month. However, for an equal proportion (23%), this process took over 6 months.

Over 20% grievances were resolved within one month in 5 of the 7 districts, and resolved within 3 months in 6 of the 7 districts. However, 43% grievances in Alappuzha and 35% in Pathanamthitta took over 6 months to resolve.
Loans availed by community after the floods

Loans availed by community after the floods: State level

9% of the total respondents reported having taken a bank loan other than the RKLS (Resurgent Kerala Loan Scheme) in order to recover from the impacts of the disaster.

Ernakulam district had the highest portion of households availing of bank loans at 13%, with the lowest in Wayanad, at 6%.

Marginalized groups spoke of livelihood and income related losses that they incurred, which when combined with pre-existing loans and debts put them in precarious financial situations. They reported a dire need for monetary support in rebuilding homes and reviving livelihoods. Many vulnerable communities emphasized the role that government compensations played in restoring financial and livelihood security. However, compared to the extent of devastation, many felt that the compensation was not adequate, resulting in several households having to arrange funds from different sources. Kudumbashree’s interest free loan was reportedly highly beneficial in this situation, and respondents recommended that similar community loaning mechanisms be made available in future disaster situations.
Households who availed of loans primarily used the additional finances for house construction and repair (58%), for purchase of household appliances (36%), and for livelihood revival (35%).

The same trend was seen at the district level in terms of how financial spending was prioritized, except for Wayanad District, where more households utilized the loan for livelihood related purposes (35%) followed by purchase of household appliances (25%) and health related needs (25%).

Discussions with marginalized groups revealed that loans were not always used for their designated purpose, and that people sometimes used the funds across multiple purposes. Several groups reported they used funds to meet health and educational needs of their children, even though this priority was not reflected to a high extent in the findings from the household survey.
Timeliness and adequacy of loans: State level

Of households who received loans, 57% reported that the amount was adequate and received on time. However, 31% of households felt that though the loan processing was timely, the amount was inadequate.

Impact on attendance: State level

53% of total HHs have school/college going children

Of these, in 45% households, attendance was temporarily impacted by the floods, and among 2% attending school/college was permanently discontinued.

Timeliness and adequacy of loans: By district

The perception that the loan amount was adequate and process in a timely manner was over 50% in 5 out of 7 districts. 57% of surveyed households in Ernakulam, and 38% in Idukki reported that the loan amount was inadequate, though received on time. 27% households in Alappuzha experienced delay in receiving the loan amount.

Impact on attendance: By district

Immediate impact on school and college attendance was reported by over 50% households in 4 out of 7 districts. The least impact on attendance was seen in Kottayam and Wayanad. The study sample in Idukki had the highest portion of students permanently discontinuing school and college going, resulting from the flood (4%) (9 households).
Post disaster trauma among children: State level

Of the 53% of the total sample of households who had children of school and college going age, 4% reported that their children had undergone post disaster traumatic stress such as sleep disturbance, nightmares, and depression repeatedly and frequently after the floods. 15% of households with children stated that children had occasionally exhibited signs of Post-disaster traumatic stress.

Post disaster trauma among children: By district

Over 15% occasional symptoms of post disaster stress were reported in 5 out of 7 districts. Surveyed households in Idukki district reported the highest proportion of children exhibiting repeated (11%) and occasional (34%) symptoms of post disaster stress.
Post disaster trauma recovery: State level

3% households stated that at the time of survey, children affected by disaster related stress had not yet recovered from these symptoms.

In discussion with adolescents on the impact that the floods had on their lives, it was revealed that children had been deeply impacted by the natural disaster. The experience had exposed them to psychological stress and trauma, and youth were found to have an increased fear of water and rain, anxiety regarding vulnerability to future disasters, stress around the uncertainty and fragility of life, and increasing pessimism about their future prospects. Participants in the discussion mentioned the positive impact brought about by the sensitive attitudes of teachers and school staff toward the students who had experienced such stress. The governments health departments were also credited with helping households cope with post-traumatic stress, and with enabling parents to better help their children’s experiences with symptoms of the disaster related trauma.

"I was not at home during flood because I went for National Service Scheme (NSS) program. From the camp, I went straight to the relief camp. Our entire house was damaged in the flood"

Adolescent FGD, Wayanad

Livelihood Loss: Adolescents recounted that the livelihood loss and financial insecurity felt by the family had contributed significantly to the trauma they experienced after the floods. This was particularly expressed by adolescents whose families rely on agriculture, fishing and daily wages. The financial insecurity resulted in worries regarding future study prospects and resources. Moreover, their families’ abilities to recognize this stress among children was limited, as a result of livelihood uncertainty.

b) School environment

Academic challenges: Students experienced loss of books and study materials, as well as loss of school days due to damage to schools, and conversion of schools to relief camps. The proactive and positive role that schools and school authorities played in reducing the impact of these losses, and helping their students cope with these stresses, were highlighted by several respondents. The adolescents emphasized the need for awareness building around risk preparedness among school and college children.

"We were able to compensate for the classes we missed with the help of our teachers and classmates. The school gave us text books and note books and our classmates helped us to rewrite the lost notes"

Adolescent FGD, Ernakulam

Documentation Loss: Loss of essential records such as mark sheets, family identification documents (adhar card, ration card) posed an urgent challenge to students who were actively applying to and seeking admissions at colleges. In several such instances the school authorities and the revenue department were credited for facilitating the timely reissuance of necessary documents.

"The health departments placed counsellors in relief camps to help people cope with the trauma, and children have been provided with counselling in schools."

FGD, Kottayam

The discussions also brought to light two separate contexts within which children experienced disaster related stress.

These included their home environment (house damage, household asset loss) and their school environment.

a) Home Environment:

Physical Loss: Experience of loss of or damage to their physical home had a deep impact on children of all ages, particularly in locations where the floods escalated quickly.

Documentation Loss: Loss of essential records such as mark sheets, family identification documents (adhar card, ration card) posed an urgent challenge to students who were actively applying to and seeking admissions at colleges. In several such instances the school authorities and the revenue department were credited for facilitating the timely reissuance of necessary documents.
3.4 Housing and Livelihoods

Housing and livelihoods in the seven study districts were deeply impacted by the floods and landslides of 2018, and respondents were still in the process of restoring these at the time of the survey. Respondents were asked about whether they had sustained damage to housing, the extent to which their houses had been damaged, and the financial and technical assistance they had received from the government or external agencies in rebuilding their houses. Impact of livelihoods was also explored in detail, especially among vulnerable population groups, looking at the nature of the impact, extent to which communities had been able to recover from setbacks to their livelihoods, and comparing their income at the time of survey, to income levels prior to the floods.

**Impact on Housing**

**Damage to housing: State level**

<table>
<thead>
<tr>
<th>Housing</th>
<th>Was house damaged?</th>
<th>HHs reported partial or complete damage of houses</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>44%</td>
<td>55%</td>
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</table>

Over 50% households in 6 out of 7 districts reported experiencing house damage, with Idukki (66%) and Alappuzha (62%) reporting the greatest proportion of damage.

**Damage to housing: By district**

<table>
<thead>
<tr>
<th>District</th>
<th>% of damage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alappuzha</td>
<td>62%</td>
</tr>
<tr>
<td>Ernakulam</td>
<td>54%</td>
</tr>
<tr>
<td>Idukki</td>
<td>46%</td>
</tr>
<tr>
<td>Kottayam</td>
<td>66%</td>
</tr>
<tr>
<td>Pathanamthitta</td>
<td>51%</td>
</tr>
<tr>
<td>Thrissur</td>
<td>49%</td>
</tr>
<tr>
<td>Wayanad</td>
<td>58%</td>
</tr>
<tr>
<td></td>
<td>41%</td>
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<tr>
<td></td>
<td>47%</td>
</tr>
<tr>
<td></td>
<td>52%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Damage level</th>
<th>Yes</th>
<th>No</th>
<th>Not answered</th>
</tr>
</thead>
<tbody>
<tr>
<td>Over 50%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Over 40%</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Partial</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Complete</td>
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</tbody>
</table>
Among vulnerable population groups, the highest proportion of house damage reported was among persons with disabilities (71%), followed by women led households and agricultural labourers (63%), SC/ST communities and fisherfolk/daily wage earners (62%).

The greatest proportion of complete/structural damage to housing was reported by agricultural labourers (18%), and women headed households (14%). Over 20% respondents in 6 out of 8 vulnerable groups, reported having experienced severe damages to housing.

According to discussions with vulnerable groups, along with housing damage, the flood also led to water and sanitation issues. They experienced drinking water shortages due to damaged wells and contaminated water sources, and many toilets were damaged and rendered unusable. Female respondents emphasized the disproportionate impact of such sanitation issues on women, as many remained primarily responsible for house cleaning, inspite of the loss of household appliances and the disaster context.

Respondents recognized the invaluable support provided by organizations (NSS, NCC, Kudumbashree etc.) and community members, in the process of restoring homes to living condition and rebuilding the lives of those affected. Assistance was provided in the form of helping clear debris from houses, conducting minor repairs, desilting wells and water bodies, cleaning roads and lanes. Contributing not only their labour, volunteers used personal and official resources and networks to provide assistance to people and resolve problems as best as they could. In kind donations were also key to compensating for some material losses incurred and restarting lives.
Financial assistance for repairing and reconstructing houses: State level

63% did not receive financial assistance
36% received financial assistance

Over 40% households in 3 out of 7 districts reported having received financial assistance for house repair and reconstruction. Wayanad (85%) and Kottayam (75%) districts had the highest proportion of respondents reporting that they have not yet received government financial assistance to repair and reconstruct homes.

Financial assistance for repairing/reconstructing houses: By population group

Over 30% of 6 of 8 vulnerable population groups reported receipt of financial assistance towards house repair and reconstruction. Micro entrepreneurs (45%) and women led households (38%) reported the highest receipt of financial assistance for house reconstruction and repair.

In discussions with vulnerable groups, repair and reconstruction of damaged houses were highlighted as critical priorities in the post flood period. Respondents revealed that across districts, most houses that were completely damaged had been rebuilt and partially damaged houses repaired, and that government financial aid was crucial to several people in rebuilding their houses. Financial aid was also supplemented by funds from NGOs and corporates in many cases. However, there have been some instances where this process has not gone as envisioned, as some families who received financial aid had not yet begun reconstruction and repair due to issues with their property; and some houses upon which revenue officials had conducted formal damage assessments had not yet received financial aid.

LSG members also revealed that several Gram Panchayats across the districts had worked with agencies to help repair and reconstruct damaged houses. Village officers in select areas had coordinated volunteer efforts to clean and repair houses, and contacted NRIs to assist with rebuilding of houses.
Technical support in repair and rebuilding of houses: State level

Highest provision of technical support on disaster resilience based rebuilding was most reported by respondents in Idukki (26%), Pathanamthitta (10%) and Wayanad (10%) districts. This technical assistance was least reported in Kottayam district.

Conversations with vulnerable groups found that the destruction caused by the flood had increased awareness among communities around the need for disaster resilient construction norms, as so far some construction bylaws and regulations had not been strictly adhered to. In the absence of receiving technical support on disaster resilient construction, several groups were skeptical about the safety of the houses they had reconstructed, and their ability to withstand future natural calamities. It was emphasized that disaster resilient construction norms should be widely communicated and strictly enforced.

“We need to know how to build safe homes and safe schools. We should do disaster proof construction as the causalities due to structures collapsing is very high”

Adolescent FGD, Thrissur
Impact on Livelihoods

Impact on Livelihoods: State level

Over 70% households in 5 out of 7 districts reported that the floods had impacted their livelihoods, with the highest reporting of livelihood impact in Wayanad (90%).

Impact on Livelihoods: By district

The floods’ impact on livelihoods ranged from complete devastation of livelihoods to temporary disruption of income generation, directly or indirectly affecting most people across districts. As seen from the survey findings, FGDs corroborated that maximum damage was caused to households dependent on the agriculture sector. Agricultural fields were completely destroyed (including rubber, coffee, tea, areca nut plantations in several locations of Kottayam, Idukki and Wayanad) due to floods and landslides. Several farmers stated that agricultural land had become unfit for cultivation due to mud silting, and collection of debris, changes in soil structure and resulting losses in fertility. Therefore, several farmers were unable to revive their agricultural yield. Floods had also caused destruction of expensive agricultural machinery and equipment (irrigation systems, pump sets etc.)

**We had taken 20 acres of land for farming on lease signing an agreement with the landlord and had begun cultivation. The flood destroyed all our paddy fields and vegetable cultivation, and even the pepper and coffee. Most of the coconut and areca nut trees also fell down during the flood.**

Agricultural worker FGD, Wayanad

**Our Paddy fields are filled with mud, the presence of non-fertile soil in the paddy fields badly affects the productivity of our land. As flood threats remain for the next season, almost all of us have stopped farming.**

Agricultural worker FGD, Kottayam

Those reliant on animal husbandry faced losses in the form of livestock death, as well as lowered yields from livestock as a result of improper feed, injury, diseases and stress they had experienced during the floods. Heavy losses of animals like poultry, duck and cattle population were incurred during the floods. For many households, animal husbandry was a primary source of income while for others it served as a crucial buffer supplementing their incomes. Farmers spoke of the efforts they made to save their animals (helping cattle wade through water to safe places, shifting them to higher places), however, many of them still perished.

Over 70% households in 5 out of 7 districts reported that the floods had impacted their livelihoods, with the highest reporting of livelihood impact in Wayanad (90%).
The fishing community was also affected by the floods in multiple ways. Rough seas before and after the floods made it unsafe to go fishing, and resulted in loss of fishing days. Among those practising inland fish farming, destruction of fish farms, and silting of ponds resulted in livelihood loss. Several fisherfolk lost their boats, nets and other fishing equipment.

"I had 16 cows and when the flood came, it was impossible to move all of them to safer places. Some of them had fallen into the running water and drowned."

Farmer FGD, Thrissur

The fragile livelihoods of micro entrepreneurs, cottage industries, and those working in the hospitality sector were significantly disrupted by the floods. While in some regions, shops and kiosks were totally destroyed, in others, damage to goods and wares due to inundation led to losses. This was compounded by an overall reduction in sales and purchasing power across the community following the floods. Kudumbashree supported petty traders, tailoring and bakery units, cottage industries and several other livelihood activities were deeply impacted.

"Our boats and nets were damaged in floods and we could not go to work for months."

Inland fisherfolk, fisherfolk FGD, Kottayam

The Handlooms units were completely destroyed and those who work in the handloom sector could not work or earn for a long time.

"The Handlooms units were completely destroyed and those who work in the handloom sector could not work or earn for a long time."

Trader, Microentrepreneurs FGD, Ernakulam

LSG functionaries mentioned that several farmers and agricultural labourers are yet to recover from the impact that the floods had on their livelihoods, as the land has remained unfit for cultivation, soil structure has been changed and soil has accumulated in paddy fields. Households dependent on animal husbandry were also very affected as surviving cattles’ yield was reduced due to improper feed, disease and stress, and it was reported that many have left the animal husbandry sector since the floods.

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In 4 out of 7 districts, over half the surveyed households reported being able to restart their livelihood activities, and resume income generations. Alappuzha (57%) and Pathanamthitta (50%) had the highest proportions of households unable to livelihoods and income generation.
Government schemes for livelihood revival were crucial to several sectors returning to income generation. In order to help people in the recovery process, the Mahatma Gandhi National Rural Employment Guarantee Scheme (MNREGS) was revised to provide more number of working days to those who affected by the floods, with the aim of serving as a buffer until livelihoods were reinstated. This revision made paid labour available toward the effort of clearing roads and removing sand from agricultural fields. However, many groups reported that MGNREGS could have been more efficiently used in rebuilding activities.

"Through MGNREGS, sand filled in many paddy land was removed. It also helped us to generate some income till our livelihoods could be revived."

Agricultural worker FGD, Wayanad

Farmers reported receiving financial and in kind support from the government in reviving their fields, and show signs of overcoming the disaster and become more disaster resilient.

"I am trying to forget what has happened in the floods, and want to overcome the situation now. I got Rs. 17,000 from Krishibhavan as well as some saplings. I have planted nutmeg and cardamom on my land and they are growing."

Agricultural worker FGD, Idukki

In Wayanad and other districts, LSG members stated that dairy and agriculture subsidies were given to farmers. Gram Panchayats and NGOs collaborated to give cattle to those whose cattle had perished during the floods, as well as vaccinations to surviving cattle. To farmers, seedlings, seeds, 75% subsidy on pump sets, free repair of pumps and clearing of lands were provided by civil society and government functionaries. The Choornikkara panchayat of Ernakulam District reportedly invested 32 lakh rupees in the distribution of seeds, repair of pumps and implementing measures to improve crop yield.

43% reported that they were able to generate income to match the levels they were used to prior to the floods. 55% households surveyed said they experienced a decrease in income level, as compared to before the floods, while 1% said their income had seen an increase.
Over 50% households in 4 out of 7 districts reported experiencing a decrease in income level after the floods, with the highest such reporting in Idukki district (73%). The highest return to regular income levels was seen in the districts of Pathanamthitta (55%) and Kottayam (53%). Minimal increases in income levels were seen in Alappuzha, Wayanad, Thrissur and Pathanamthitta.

FGDs shed light on the fact that a large number of families were dependent on animal husbandry, vegetable farming and fish farming as secondary or supplementary sources of income. These incomes acted as an important buffer, especially for those with irregular income levels. The floods therefore destroyed these additional income generating opportunities along with the primary livelihoods, exacerbating the livelihood challenges and debts.

“I have 7 cows. During the flood cows were taken to a safer location. But as they did not get proper feeding, milk production has been reduced to 10-12 liters a day from 40-42 liters”

Dairy farmer, Agricultural worker FGD, Kottayam
### 3.5 Disaster Risk Reduction

An important aspect of the AAP approach and the JPP-Initiative is to help protect communities from future disaster events, and to mitigate the negative impacts of these on communities’ housing, livelihoods, health and wellbeing. Therefore, households were asked about individual and community level preparatory actions being taken to prepare for and safeguard against disasters, as well as measures being taken by local authorities and governments. Community awareness around disaster proneness and risks, as well as respondents’ perceptions on additional knowledge required in the community to safeguard against disasters was investigated. Finally, households’ perception of the need for insurance against calamities, and their actual uptake of housing insurance were recorded.

#### Household level disaster preparedness

- **Preparedness measures taken by HHs to mitigate disasters**
  - 60% reported measures taken
  - 39% reported measures taken especially during the monsoons.
  - 1% reported no measures taken

#### Household level disaster preparedness: State level

At the district level, over 40% households from 4 out of 7 districts, reported that they were taking household level preparedness measures. Idukki (75%) and Kottayam (70%) districts had the highest proportion of households not taking such precautions.

<table>
<thead>
<tr>
<th>District</th>
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<th>Don’t know</th>
</tr>
</thead>
<tbody>
<tr>
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<tr>
<td>Ernakulam</td>
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<tr>
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<td>Pathanamthitta</td>
<td>30</td>
<td>34</td>
<td>1</td>
</tr>
<tr>
<td>Thrissur</td>
<td>45</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Wayanad</td>
<td>45</td>
<td>51</td>
<td>4</td>
</tr>
</tbody>
</table>
Disaster preparedness measures taken by households: State level

Safekeeping of important documents and valuables was the highest reported measure being taken by 87% households. This was followed by 67% households staying attentive of media warnings and being evacuation ready in the event of a disaster, and 60% stocking up on emergency supplies. Measures such as insurance of important assets, family insurance, and safe storage of livelihood assets were the least prioritized.
Disaster preparedness measures taken by households: By district

Over 80% of households in 5 of 7 districts reported that safekeeping of important documents was their primary measure for future disaster preparedness. This was followed by staying attentive to media disaster warnings and stocking up on emergency supplies. In Wayanad and Pathanamthitta, over 50% households said that they were staying aware of evacuation routes and shelters.

The loss of important documents was corroborated in discussions with vulnerable groups, who mentioned that this was a challenge that several households faced. Getting these reissued was a long process and caused delays in receipt of compensations. Several families had therefore prepared document kits, storing them in plastic bags in the hope they would not get damaged in the future.

Many also recognized that their vulnerabilities were enhanced due to their delays in evacuation and taking timely action, because there wasn’t sufficient clarity about the gravity of the situation. Respondents mentioned that early warning systems with efficient dissemination mechanisms should be set up in communities, and improved response to warnings should be facilitated by educating communities on appropriate actions following warnings from media or government. They mentioned that information on thumb rules to follow, as well as evacuation strategies and protocols in future disaster events must be taught across the community. Though several groups highlighted the need for insuring their homes, health and livelihood assets, few had opted for any insurance scheme and felt they needed to get more knowledge about the policies before they did so.

“All families need to prepare a kit during rainy season including medicine, important documents, transistor radio, torch, phone numbers of police stations, neighbours, panchayat authorities... just in case.”

Fisherfolk FGD, Kottayam
According to 10% of surveyed households, their local governments have taken measures to prevent and mitigate future disasters in their area, however, 76% believe that no such measures have been taken.

Over 70% households in 6 out of 7 districts reported being unaware of any local disaster mitigation measures that had been undertaken by their local authorities. In Kottayam, Ernakulam and Wayanad, over 15% of the population was unaware of the situation.

The need to prioritize developing local mitigation measures for future disaster events and the actions to be taken at the local or community level was mentioned by several respondents during discussions. The sudden floods caused multiple challenges to the community that the local government had to respond to quickly. Several respondents acknowledged the crucial role played by local officials, ensuring minimal response time, coordinating with other departments, working with empathy and beyond the call of duty, facilitating the relief camps and post flood rehabilitation. Households emphasized the need to strengthen the role of Local Self Government Institutions (LSGIs) in disaster mitigation and response, as well as the establishment of easily accessible forums for seeking redress and accountability.

The availability of trained volunteers from within the community who could provide immediate assistance was mentioned as a measure to instil a sense of security among affected populations and reduce vulnerabilities. Such persons with basic knowledge on disaster management, can better coordinate with rescue and relief agencies and make crucial differences in providing timely rescue and relief services.

Timely rescue and moving of affected communities to relief camps was one of the most widely mentioned strategies by all groups. Establishing safe places within each community, as well as permanent disaster shelters for use during the process of evacuation, was highlighted as a way to ensure the safety of vulnerable populations, such as the elderly and persons with disabilities.

These discussions also reflected upon deeper issues of ecological imbalance and underlying factors influencing occurrences of disasters. Development projects like roads, bridges and other construction works may cause ecological disruption as a result of insufficient planning. Involvement of local communities in development planning, road and bund construction, deepening of canals was mentioned as an important first step. Groups also expressed the need for greater accountability from local corporates (especially those extracting natural resources) to local communities.

“Deepening of canals and removal of blockades in the canals have been undertaken to mitigate the extent of flooding in the future. The panchayat committee decided to stop giving license for deepening of streams for fish culture”

Agricultural labourer FGD, Kottayam
Awareness of disaster risks: State level

- HHs that think their area is prone to disasters other than floods

Awareness about disaster proneness and disaster risks: By district

Awareness on disaster risks ranged widely between districts, from 75% households in Idukki to 50% in Wayanad reporting awareness on such risks, compared with 5% households reporting awareness in Pathanamthitta.
Need for education among community on disaster risks:
State level

- 64% of households reported that there is a need to educate people about the disaster risks of their local regions.

Over 50% households in 6 out of 7 districts expressed the need for disaster education among the community, with the highest proportions in Ernakulam (78%) and Idukki (75%). Only 35% households in Pathanamthitta expressed the need for such training.

Households mentioned during discussions that certain regions, because of their topography, are and will always be more vulnerable to the effects of disasters. Households mentioned during discussions. Several recognized this and felt that vulnerable areas needed to be earmarked and listed, and their residents given frequent disaster preparedness trainings, so that people can continue to feel safe. They also reiterated that no construction should be allowed in such high risk premises.
Most households were interested in receiving information on weather forecast and warnings on floods (50%), followed by preparation of family disaster preparedness kit (48%).

Households were asked to comment on community level preparedness for future disaster events, and the actions they felt necessary to undertake. Communities stressed the need for improved disaster preparedness through a socio ecological perspective, calling for changes at multiple levels.

Communities recognized the inadequacy of disaster warning communications immediately preceding the 2018 disaster. This consequently delayed their response and evacuation efforts, thereby compounding their risks. Respondents felt that every individual in the community should be educated about warnings, as well as the corresponding actions that need to be undertaken by people in case a warning is issued. Analysis of various group responses revealed three inter linked aspects about the communications: timeliness, credibility and comprehensibility of communications.

“There were warning announcements, but most people did not take them seriously... People were afraid of fake warnings circulated in social media”

Adolescent FGD, Ernakulam

Several respondents articulated having felt helpless as they did not know what to do and how to look after themselves, their families and assets at the time of the disaster. Building community level knowledge on some thumb rules to follow in the event of an emergency, as well as evacuation strategies and protocols were emphasized as key components of disaster preparedness.
A small proportion of households reported having taken insurance coverage, with 7% in Alappuzha and Ernakulam, compared with 3% in Idukki.

Among those not covered by insurance, over 70% households in 6 out of 7 districts, expressed interested in taking insurance.

Qualitative findings too corroborated the high level of interest that households expressed in purchasing insurance for their homes, health, livelihood assets.
# LSGIs selected per District

<table>
<thead>
<tr>
<th>District</th>
<th>Pathanamthitta*</th>
<th>Kottayam*</th>
<th>Thrissur*</th>
<th>Ernakulam*</th>
<th>Alappuzha*</th>
<th>Idukki*</th>
<th>Wayanad*</th>
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** Municipalities
*** Municipality Corporation
All other LSGIs are Gram Panchayats

Total: 12 15 18 19 15 11 9
Household Survey Questionnaire

Q1 Are you aware of various schemes and interventions of the state government, local government and other government agencies for recovery and rebuilding Kerala after floods?

(പ്രളയാനന്തര ്രുനരധിവാസത്ിനും ്രുനർ നിർമ്ാണത്ിനുമായി വിവിധ സർക്ാർ സ്ാ്രനങ്ങൾ നടപ്ിലാക്ുന്ന ്രദ്ധതികളളയും സർക്ാർ സഹായങ്ങളളയും കുറിച്ച് താങ്കൾക്ച് അറിയാമമാ?)

A1 Single response

1. Yes
2. No

If Yes, Q 1A, otherwise skip to Q 2

Q1a What are the various schemes and interventions of the state government, local government and other government agencies for recovery and rebuilding Kerala after floods that you are aware of?

(പ്രളയാനന്തര ്രുനരധിവാസത്ിനും ്രുനർ നിർമ്ാണത്ിനുമായി വിവിധ സർക്ാർ സ്ാ്രനങ്ങൾ നടപ്ിലാക്ുന്ന ്രദ്ധതികളളയും സർക്ാർ സഹായങ്ങളളയും അറ്റകുറ്റപ്ണി/്രുനർനിർമ്ാണം)

A1a Multiple response

1. Assistance for house repair/reconstruction
(വീടച് നന്നാക്ുന്നതിനും ്രുതുക്ിപ്ണിയുന്നതിനുമുള്ള സഹായം)

2. Repair/ reconstruction of roads & bridges
(മറാഡുകളുമടയും ്രാലങ്ങളുമടയും അറ്റകുറ്റപ്ണി/്രുനർനിർമ്ാണം)

3. Repair/reconstruction of anganwadi/schools/ hospital/ other public utilities
(അംഗൻവാടി/സച് കൂൾ/ആേു്രപതി/മറ്റച് ള്രാതുസ്ാ്രനങ്ങളുളട അറ്റകുറ്റപ്ണി/്രുനർനിർമ്ാണം)

4. Financial assistance of Rs.10000 for families affected/displaced by floods
(ളവള്ളളപ്ാക്ം ബാധിച് കുടുംബങ്ങൾക്ുള്ള 10,000 രൂ്രയുളട സഹായം)
5. Compensation for crop loss
ക്രോപ്പ് നഷ്ടന്‍ന് സഹായം

6. Compensation for animal husbandry loss
കൃഷി വൃത്തി നഷ്ടന്‍ന് സഹായം

7. Compensation for fisheries loss
മല്ലികള്‍‍ നഷ്ടന്‍ന് സഹായം

8. Provision of additional working days under MGNREG Scheme
മികച്ചസഹകരണ നമ്പർ ന് വിദ്യുത്സാധനത്തിന് സഹായം

9. Increased/free ration in ration shops during August - October 2018
ആളാസ്ത് മേസൺ സൗജന്യ/അധിക മറഷൻ

10. Interest-free loan through Kudumbashree
കുടുംബപേര് അയൽ അയൽ‌ചെയ്യൽ ന് വായലിയാ‍ഹിത വായചിര

88. Any other scheme (Specify)
മറ്റ് ഏളത്തങ്കില്‍ വിധത്തില്‍ (എന്ത് സഹായമാണ് വ്യക്തമാകുക)

Q1b What are the information sources from which you received information about such schemes and programmes?
തെരിപ്പിച്ചതിന്‍ന് സഹായം നിറച്ച സഹായം നിറച്ച പദ്ധതികള്‍ എങ്ങിനെ തെരിപ്പിച്ചത്?

A1b Multiple response
നിരപ്പാക്കുക

1. Newspapers/TV/Social media/Radio
പ്രസാദ്/തോളി/സാമൂഹിക മാധ്യമ/മറണായൽ

2. Government offices / officials
സർക്കാര്‍ ഓഫീസ്സ്/ആധിപത്യ

3. Local leaders/LSG members/ Kudumbashree
പ്രാമുഖ്യ നിയമാതി/പ്രവാസികൾ/കുടുംബപേര്

4. Neighbours
അയൽ‌രക്കാർ

88. Any others, please specify
മറ്റ് ഏളത്തങ്കില്‍ വിധത്തില്‍ (പ്രകാരം അപേക്ഷിക്കുക)
Consultation with affected community about their needs:

Q2 Has any government or local government agencies consulted you or sought information about your needs and what needs to be done for your recovery after floods?

Q2a Please specify, who consulted you on recovery related issues?

A2 Single response

1. Yes  
2. No  
3. Don’t know/remember

If Yes, then Q 2A, Otherwise SKIP to Q 3

A2a Multiple response

1. Panchayat/Municipality/Corporation officials and members
2. Government officials
3. Kudumbashree and other government agencies
4. NGOs/others

Q3 Have you received any assistance under any of the schemes announced by the Government for flood-affected people?

A3 Single response

1. Yes  
2. No
Q4 Are you aware of various mechanisms for registering grievances on schemes and entitlements related to floods?

(ലോപം ജീവനൽ‌പ്രവൃത്തികളില്‍ സ്ഥാപിക്കപ്പെട്ട പ്രതിരോധ ഉപകരണങ്ങള്‍ താഴെയ്ക്കാം പ്രവര്‍ത്തനസംവിധാനപ്പെട്ടിരിക്കുന്നു എന്ന് പറയാം പല പ്രവര്‍ത്തനസംവിധാനകള്‍?(

A4 Single response

1. Yes  
2. No

Q5 Have you ever approached any authorities with grievances or have you registered grievances on schemes and entitlements related to floods?

(ലോപം ജീവനൽ‌പ്രവൃത്തികളില്‍ സ്ഥാപിക്കപ്പെട്ട പ്രതിരോധ ഉപകരണങ്ങള്‍ താഴെയ്ക്കാം പ്രവര്‍ത്തനസംവിധാനപ്പെട്ടിരിക്കുന്നു എന്ന് പറയാം പല പ്രവര്‍ത്തനസംവിധാനകള്‍?)

A5 Single response

1. Yes  
2. No

If Yes, then Q 5A otherwise SKIP to Q 6

Q5a Were your grievances addressed?

(നിലവാരം പരിഹരിച്ചു എന്ന് പറയാം)

A5a Single response

1. Fully
2. Partially
3. Not addressed

If Fully, then Q 5B, otherwise SKIP to Q 6
Q5b How much time did it take to resolve the grievances?
ഉത്തരാക്കിയില്ല പ്രശ്നങ്ങളുടെ ഉപരിതലത്തിൽ എത്തിയ സമയം എത്തി?

A5b Single response

1. 0-1 month
   0-1 മാസം
2. 1-3 months
   1-3 മാസം
3. 3-6 months
   3-6 മാസം

GENERAL

Q6 At this point of time, what are the 3 most important priority areas/needs for you and your family? (select any three)

ഇനിയോടനുബന്ധിച്ചാൽ ഉപയോഗവ്യക്തികൾ തിരിച്ചടക്കാനുള്ള ഏറ്റവും പ്രധാനപ്പെട്ട മൂന്നു പ്രവർത്തനങ്ങൾ എന്താണെന്ന് ചുമതല ചെയ്യുക?

A6 Multiple response

1. Education of children
   കുട്ടികളുടെ വിദ്യാഭ്യാസം
2. Repair and reconstruction of house
   വീടിന്റെ അറ്റകുറ്റപ്പെടലു/ഭാഗങ്ങളുടെ നിർമ്മാണം
3. Safe drinking water
   അശരീരമായ പാക്വറ്റി
4. Water for domestic and irrigation purposes
   വ്യവസ്ഥപ്പെട്ട പാരിവാഹിക ജലവും കാഷ്ഠിപ്പെട്ട ജലവും
5. Health facilities
   ഇരുട്ടുകൾ സജീവമായ സംവിധാനങ്ങൾ
6. Livelihood restoration
   ജീവിതാരക പദ്ധതി (സാങ്കേതിക) പുനരുയർന്നം
7. Drainage of inundated water

8. Disaster related early warning system and other mitigation and preparedness measures

9. Rebuilding of damaged public infrastructure like roads, bridges, schools etc

10. Others (Specify)

Q7 Can you tell me whether schools/ anganwadis/hospitals/ration shops etc (any one or more) in your Panchayath / Municipality / Corporation) were destroyed during the flood?

A7 Single response

1. Yes
2. No

If Yes, Q 7A otherwise SKIP to 8

Q7a Have those been repaired? /reconstructed?

A7a Single response

1. Fully repaired
2. Partially repaired
3. Not repaired
4. Don’t know
Q8 Do you have school/college-going children?
Yes/No
If Yes, then Q 8A, otherwise SKIP to Q 9

Q8a Did they stop going to schools/colleges due to floods or flood related issues?
1. Yes, Temporarily during and immediately after floods
2. Yes, Permanently
3. No

Q8b Did the children undergo post disaster traumatic stress like sleep disturbances, nightmares, and depression, after the floods?
1. Repeatedly
2. Sometimes
3. Never
4. Don’t know

If the answer is ‘Repeatedly’ or ‘Sometimes’, then Q 8C, otherwise SKIP to Q 9

Q8c: Have they been able to recover from the traumatic stress?

Single response

1. Recovered fully
2. Recovered somewhat
3. Not recovered
4. Don’t know

A8c

Q9: Overall, are you satisfied with various interventions of government, local government and other govt. agencies for rebuilding Kerala after floods?

Single response

1. Very satisfied
2. Satisfied
3. Neutral
4. Unsatisfied
SOCIAL PROTECTION

Have you received any assistance/entitlements after the floods under the following schemes?

1. Financial assistance of Rs. 10,000 for affected/displaced by floods
2. Financial assistance for repair/reconstruction of houses
3. Compensation for crop loss
4. Compensation for animal husbandry loss
5. Compensation for fishery related loss
6. Compensation for trade/production/service/tourism related loss
7. Additional working days under MGNREG Scheme
8. Increased/free ration from ration shops during August – October
9. Interest free loan through Kudumbashree
10. ‘Cash for Work’ assistance from Kudumbashree or NGOs
11. Loan from Kerala Financial Corporation / Ujjeevana loan from Banks or any other floods-related loans from Banks
12. Moratorium on payment of loans / Waiver of interest of loans

Any other scheme (Specify)
Q11 Have you taken any loans after the floods or received any monetary assistance other than compensation for house damage/loss?

A11 Single response

1. Yes
2. No

If Yes, then Q 11A, otherwise SKIP to Q 12

Q11a For what purpose was the loan primarily utilized for?

A11a Multiple response

1. Livelihood related purposes
2. Food, Cloths and other personal and family needs
3. Education
4. Construction/repair of house
5. Purchase of household appliances
6. Health
7. Others (specify)
Q11b Was the assistance or loan adequate and was it received timely?

A11b Single response

1. Adequate and received in time
2. Adequate and but not received in time
3. Not adequate but received in time

Q12 Was your house damaged or destroyed in the floods?

A12 Single response

1. Yes
2. No

If Yes 12A, Otherwise SKIP to 13

Q12a What was the extent of the damage of your house?

A12a Single Response

1. Water level upto knee level, minor damages or roof tiles marginally damaged.
2. Floor damaged due to water inundation and electrical/plumbing related damages or roof tiles were damaged and electrical/plumbing related damages.
3. Water level rose upto windows and doors (Lintel level) and the walls were affected or 50% or less roof tiles were damaged, but the roof structure not damaged.
4. One or more wall damaged, but the roof structure not damaged.
5. Roof entirely collapsed (structural damage)

Q12b Did you receive any financial assistance for repairing / reconstructing your house?

A12b Single response

1. Yes  2. No

Q12c Did you receive any technical support in repairing or rebuilding your house?

A12c Single response

1. Yes  2. No
LIVELIHOOD

Q13 What was your and your family’s major source of livelihood before floods?

A13 Multiple response

1. Agriculture/livestock/fishing
2. Daily wage labour
3. Small business/self employed/micro enterprises/artisan
4. Widow pension/old age pensions/Government pension/other pensions
5. Remittances from spouse/children/others
6. Salary
7. Others, Specify

Q14 Was your livelihood affected in the floods?

A14 Single response

1. Yes
2. No

If Yes, Then 14A Otherwise SKIP to 15
Q14a Could you re-start your livelihood activity or did you find an alternative livelihood after floods?

Could you re-start your livelihood activity or did you find an alternative livelihood after floods?

1. Yes       2. No

Q14a Single response

Q15 Do you have the same level of income from livelihoods, as it was before the floods?

Do you have the same level of income from livelihoods, as it was before the floods?

1. No change
2. Increased
3. Decreased

Q15 Single Response

Q16 Based on the experience of floods in 2018, have you taken any measures to prepare for disasters in your house especially during monsoons?

2018-ഈലെ പ്രളയത്തിന്റെ അവസാനത്തിലെ സാമൂഹിക മാർഗ്ഗം യോഗ്യതയുടെ പ്രക്രിയകളിലെ സാമൂഹിക മാർഗ്ഗം യോഗ്യതയുടെ പ്രക്രിയകളിലെ 

1. Yes       2. No

Q16 Single response

If Yes Q 16A, otherwise skip to Q 17

PREPAREDNESS

2. No

1. Yes
Q16a What preparatory action have you taken for safety and security of your family and assets?

1. Ensured availability of emergency supplies at home like dry food, drinking water, torch, first aid kit, radio, batteries/power banks, medicines etc.
2. Always listen to warnings in media and willing to evacuate upon receiving directions from authorities.
3. Important documents and valuable articles are kept safe.
4. Aware of routes to evacuate on a disaster and nearby shelters.
5. Ensure safe storage of harvest, fodder and livelihood assets.
6. All the family members including children know important phone numbers to seek information and help during disasters.
7. Insured self and family members.
8. Insured important assets.

Others, please specify

Q17 Has the government or local government taken any measures in your area to prevent or mitigate disasters?

1. Yes
2. No
3. Don’t know
Q18  Do you think your place of residence is prone to any disaster other than floods?

Q18a  What are the hazards your place of residence is prone to other than floods?

A18  Single response

A18a  Multiple response

1. Yes
2. No
3. Don’t know

If Yes Q 18A, Otherwise skip to 19
Q19  Do you think there is a need to educate people by displaying information about the disaster risks of your area?

Do you think there is a need to educate people by displaying information about the disaster risks of your area?

A19  Single response

1. Yes
2. No

Q20  What are the three key information you would like to know more about disaster preparedness and disaster management? (select any three)

What are the three key information you would like to know more about disaster preparedness and disaster management? (select any three)

A20  Multiple response

1. Preparation of Family Disaster Kit
   - Preparedness for disaster situations and awareness of the available resources
2. Emergency information concerning elders/people with special needs
   - Information about emergency services, evacuation routes, and support for elderly and special needs individuals
3. Insurance of life, properties and livestock
   - Information on insurance policies for life, properties, and livestock
4. Development of family or community emergency plan
   - Preparation of family emergency plans and community disaster management
5. Weather forecast and warning on floods
   - Information on weather forecasts and flood warnings
6. Tips on protecting house and livelihoods
   - Tips and guidelines for protecting homes and livelihoods
7. Home health care
   - Information on home health care and precautions
8. Contact details and numbers of relevant govt. bodies
   - Contact information for government agencies and disaster management organizations
9. Information about safe shelters
   - Information on safe shelters and evacuation plans
88. Others, please specify
   - Additional information not covered above
Q21 Do you have insurance for your house?
(പ്രകൃതി മക്ാഭങ്ങൾ മൂലം ഉണ്ാമയക്ാവുന്ന നാേനഷ്ടങ്ങൾക്ച് ്രരിഹാരമായി താങ്കളുളട വീടിനും മറ്റു വസച്തുവകകൾക്ും 
ഇൻഷുറൻസച് ്രരിരക് എടുത്ിട്ടുമണ്ാ?)

A21 Single response

1. Yes 2. No

If No, then Q. 21A

Q21a Based on the experience of floods in 2018, do you think there is a need to insure your house against natural calamities?
(2018 ളല പ്രളയത്ിനച്ളറ അടിസ്ാനത്ിൽ പ്രകൃതിമക്ാഭങ്ങൾ മൂലമുണ്ാമയക്ാവുന്ന നഷ്ടങ്ങൾക്ച് ്രരിഹാരമായി താങ്കളുളട വീടിനും മറ്റച് വസച്തുവകകൾക്ും 
ഇൻഷുറൻസച് ്രരിരക് മവണളമന്നച് കരുതുന്നുമണ്ാ?)

A21a Single response

1. Yes 2. No
## Key Information Interviews conducted per district

<table>
<thead>
<tr>
<th>Districts/Groups</th>
<th>Alappuzha</th>
<th>Ernakulam</th>
<th>Idukki</th>
<th>Pathanamthitta</th>
<th>Thrissur</th>
<th>Wayanad</th>
<th>Kottayam</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Fisherfolk</strong></td>
<td></td>
<td></td>
<td></td>
<td>Kadapra</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Daily wagers</strong></td>
<td>Punnapra</td>
<td>Pallipuram</td>
<td>Upputhara</td>
<td></td>
<td>Sreenarayanapuram</td>
<td>Kottathara</td>
<td>Kumarakom</td>
</tr>
<tr>
<td><strong>Adolescent</strong></td>
<td>Thakazhi</td>
<td>Valakom</td>
<td>Vellathooval</td>
<td>Nedumpram</td>
<td>Chalakudi (M)*</td>
<td>Vellamunda</td>
<td>Maravanthuruthu</td>
</tr>
<tr>
<td><strong>Farmers/ Agri Labourers</strong></td>
<td>Kainakary</td>
<td>Ramamangalam</td>
<td>Konnathadi</td>
<td>Peringara</td>
<td>Arimpur</td>
<td>Panamaram</td>
<td>Aymanam</td>
</tr>
<tr>
<td><strong>Migrant workers</strong></td>
<td>Mannar</td>
<td>Vazhakulam</td>
<td>Kattapana</td>
<td>Thiruvalla (M)</td>
<td>Kadukkutti</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Differently abled</strong></td>
<td>Edathua</td>
<td>Kunnukara</td>
<td>Kumily</td>
<td>Vadasserikara</td>
<td>Parapookara</td>
<td>Pozhuthana</td>
<td>Athirampuzha</td>
</tr>
<tr>
<td><strong>SC/ST</strong></td>
<td>Nedumudi</td>
<td>Kanjoor</td>
<td>Vannapuram</td>
<td>Ranni-Perunad</td>
<td>Pudukkad (SC)</td>
<td>Thirunelly</td>
<td>Kaduthuruthy</td>
</tr>
<tr>
<td><strong>Elderly</strong></td>
<td>Kavalam</td>
<td>Kadungalloor</td>
<td>Vazhathope</td>
<td>Aranmula</td>
<td>Manalur</td>
<td>Thariode</td>
<td>Thalayolaparambu</td>
</tr>
<tr>
<td><strong>Women/widows</strong></td>
<td>Alappuzha(M)</td>
<td>Chendamangalam</td>
<td>Vandiperiyar</td>
<td>Niranam</td>
<td>Chazhur</td>
<td>Edavaka</td>
<td>Thiruvarppu</td>
</tr>
</tbody>
</table>

*Note: *Vellamunda, Kadukkutti, Pudukkad (SC), Thirunelly, and Thalayolaparambu are locations within the respective districts.
Focus Group Discussion guide

1. Awareness about disaster:

Key question:

Why do you think the natural processes like (heavy rains/landslide, mudslip) become a disaster? (probe the facilitator)

Probe:

- Why did the flood happen in Kerala last year? (Cause of disaster)?
- Could the disaster have been averted? How?
- Whom did the disaster impact the most apart from humans? How and why?
- How did people get to know about the impending disaster and its threats?
- Was any flood warning system providing information regularly? What was it and was it timely, appropriate and available to everyone?
- How appropriately were people forewarned?
- When and what measures did people take to avert the risks the impending disaster posed?
2. Social protection

**Key question:**

What was the impact of the floods on different groups/category of people and why?

**Probe:**

- Was there a differential in the effect of the disaster on people? How, on whom?
- Who was least and most affected by the disaster?
- What aspects about an individual make them more prone to the risks of disasters?
- Who in the community is most at risk should a disaster occur in the future? Why?
- Have some members of a family been more affected than others due to the disaster? Who and Why?
- Did women face any specific challenges during the disaster? Were these uniformly experienced? Why?
- Did individuals in the family face any trauma post disaster? Who and for how long?
- How adequately were the elderly able to negotiate the challenges the disaster presented? Why?
- How have children been impacted by the disaster? Who and how?
3. Relief Services

Key question:

Relief mechanisms at the time of the floods
How these could have been more effective
Grievance redressal system - effectiveness and how it could have been more effective?

Probe:

- How did people get information about the services and interventions initiated by the government and its various agencies?
- At the time of disaster what services were most crucial for the people? Service for whom?
- Were there differences in support received by people with similar needs? For which services and why?
- Who was most active in providing effective services to the people at the time of the disaster? Why and why were they able to do so?
- Were the services appropriate to the needs of the people? (Timely/ relevant / adequate to people’s needs)
- What aspects were critical to people being able to access the services?
- Who was able to benefit/ not benefit from the services? Why?

- Were special measures taken to assist vulnerable sections of the community
  - During the disaster - What were they and their relevance?
  - Post disaster - What were they and their relevance?

- Have any efforts been made to include the needs and views of the community people in making plans for mitigating the effects of the disaster? How (media methods used), by whom (agency) and how regularly?

- Post disaster of the various schemes, which schemes have been the most beneficial in helping people return to normalcy? Why? (Additional working days under MGNREG Scheme; Increased/free ration from ration shops; Interest free loan through Kudumbashree for purchasing household appliances; ‘Cash for Work’ assistance from Kudumbashree or NGOs; ‘Rebuild’ loan from Kerala Financial Corporation / Ujjeevana loan from Banks; Moratorium on agricultural or home loans / Waiver of interest of agricultural loans from CMDRF; Vocational skill development through ARISE programme of Kudumbashree; Insurance scheme of any Government agency)
4. Rehabilitation & Reconstruction

Key question:
What was the response mechanism during and after the disaster?
What were the different type of losses people incurred because of the floods?

- Natural
  - Land area and land cost, residential preferences, water quality
  - Vegetation, biodiversity
  - Ecological

- Physical
  - Housing, Livelihoods, Infrastructure

- Social
  - Relationships/networks
  - Tourism related

How did they affect them?
**Probe:**

### Livelihoods

<table>
<thead>
<tr>
<th>Have people been able to recover from the effects of the floods last year? Why?</th>
<th>How did the losses you incurred affect your livelihood?</th>
<th>Whose livelihoods were most and least affected by the floods? Why?</th>
<th>What was crucial to helping people rebuild their livelihoods? How?</th>
<th>How did livelihood related services and schemes assist in re-establishing their livelihoods?</th>
<th>Has last year’s flood experience influenced current livelihood choices and functioning’s in any way? Whose and how?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have people taken loans to re-establish the losses incurred due to the floods? Who and for what purpose (Repair and reconstruction of houses, buying livestock/poultry, for livelihood purposes, buying damaged household items etc.)?</td>
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</tbody>
</table>

### Housing

<table>
<thead>
<tr>
<th>What were significant aspects that helped people rebuild their homes (physical+ goods and belongings).</th>
<th>Who benefitted most and least from schemes and services related to rebuilding of homes? why?</th>
<th>How beneficial were the house rebuilding schemes of the government? Why?</th>
<th>Have people’s homes changed in anyway post disaster? How?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Who/ which agency was critical to the revival of community infrastructure and services?</td>
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</table>

### Infrastructure

| What was the role played by local governments and other community leaders in helping people cope with the disaster and the revival process? | Has the infrastructure and services post floods changed in any way? How? | List three areas where the govt. agencies have done well in their recovery, reconstruction efforts? | List three areas where they need improvement? | |
|---|---|---|---|---|---|---|---|
5. Disaster Risk Reduction:

**Key question:**

- How did you cope with the change scenario post flood (change in practice)
- How prepared are you to face a disaster in the future
- What are the support mechanisms you require?

**Probe:**

- Are people in the community more knowledgeable and aware about what to do should a disaster strike? How?
- Have people’s houses and the new infrastructure been rebuilt according to disaster resilient construction norms? Why?
- Is any agency/individual providing support for better preparedness of people/communities at the time of disasters? If yes, who and what are they doing with whom?
- Has the LSG taken any decisions/initiated activities that will protect/help people cope better in case of future disasters? What and why?
- Are individuals/families in the community adopting any special measures as safeguards against future disasters especially in monsoons? If yes, elaborate.
I. General Questions : (To all Key Informants)

1. Warning System
   - How appropriately were people forewarned about the impending disaster and its risks?
   - Did people take appropriate measures to avert the impacts of the impending disaster posed? Why?
   - Was any flood warning system provided information regularly?
   - If yes, which agency runs it; since when?
   - Was it providing information timely, appropriate and information available to everyone?

2. Effect of Flood
   - What was the post flood scenario and the challenges faced by the community?

3. Relief Services
   - Who was able to benefit/ not benefit from the services? Why?
   - How did people get information about the services and interventions initiated by the government and about various agencies responsible?
   - Do you think you could have played a different role in helping people post food? How?
   - Did people complain when they did not get their entitlements? How did they complain and What?

4. Rehabilitation
   - Have people been able to recover from the effects of the floods? Why?
   - What has been crucial to helping people recover?
   - What has been your agency’s most significant role in helping people and communities to return to normalcy.
   - Have people taken loans to re-establish the losses incurred due to the floods? Who in the community took loans and for what purposes exactly?
   - Did your agency play a role in facilitating people to get loans?
   - How did livelihood related services and schemes assist in re-establishing livelihoods?
   - List three areas where the govt. agencies have done well in the recovery efforts?
   - List three areas where they need improvement.
5. Disaster Preparedness

- Are members of the community knowledgeable and aware about what should they do when a disaster strike? How?
- Has LSG taken on any activities/campaigns for raising awareness level of people? Explain?
- How willing are people today to adopt behaviours and practices for averting/reducing risks at the time of disasters? Why?
- What are the pros and cons of a comprehensive social protection scheme exclusively for people affected by disasters?
- Have you received any training related to disaster preparedness planning?
  - If yes, on what aspects and how it was useful?
  - If no, is it required and what should be the focus of trainings?
- What more should be done to avert the effects of such disasters in the future? (Community Level & Individual level)

II. Additional Special Questions: (to specific groups only)

II. A. Animal husbandry

1. Effect of Flood

- Has there been any change in the productivity of animals after the flood?
- Have you noticed any disease outbreaks after the flood?
  - If yes, what disease? What are the ways to prevent it?
- Has any new disease been diagnosed after the Flood?
- Has there been any dramatic change in diet of animals after the Flood?
- What were the post flood challenges faced by animal farming sector and by the animal husbandry department and why?
2. Relief Services

- What role did the LSGs play in delivery of relief services to animals/animal farmers?
- Did animal farmers complain when they did not get their entitlements? How did they complain and why?

3. Rehabilitation & Reconstruction

- Has last year’s flood experience influenced current livelihood choices and functioning in anyway? Whose and how?
- Have farmers taken animal loans to recover the losses incurred due to the floods? Who in the community took loans and for what purpose?
- Are you specifically assisting people in reviving their livelihoods? How?
- What was the role played by local Government authorities and other community leaders in helping animal farmers cope with the disaster and the revival process? Specify

4. Disaster preparedness

- Has the LSG taken any decisions/ initiated activities that will protect/ help animal farmers cope better in case of future disasters? What and why?
- Have workers in your agency received any training related to disaster preparedness and planning in the animal husbandry sector? If not, is it required? What should its focus be?
II. B. Agriculture

1. Warning System

Did you get any proper information regarding changes in weather pattern?

2. Effect of Flood

Has there been any change in soil structure after the flood? How much did this affect the production of crops after floods?

Did any of the plants become extinct after the flood? Have you noticed any new plants?

Have any type of pest attack been detected post floods different from the pre floods scenario?

3. Rehabilitation

Are there any kind of benefits available to farmers? If yes, what are they?

Has last year’s flood experience influenced current livelihood choices and functioning in anyway? Whose and how?

Have farmers taken loans to re-establish the losses incurred due to the floods? Who and for what purpose?

Are you specifically assisting farmers in reviving their livelihoods? How?

What was the role played by local governments and other community leaders in helping farmers cope with the disaster and the revival process? Specify.
II. C. Fisheries

1. Warning System
   - How appropriately were people in the fisheries sector forewarned about the impending disaster and its threats?
   - Did people in the fisheries sector take appropriate measures to avert the risks the impending disaster posed? Why?

2. Effect of Flood
   - Did any of the species become extinct after the flood? Have you noticed any new species?
   - What were the major problems faced by fishermen during the Flood?
   - Did the Flood affect fishing in any way?
   - Has there been any change in the breeding pattern of fish after the flood?
   - What were the major problems faced by fishermen including inland fishermen and fish farmers during the Flood?

3. Relief Services
   - Did Government take any steps to resettle the vulnerable fishermen?

4. Rehabilitation
   - Have fishermen taken loans to re-establish the losses incurred due to the floods? Who and for what purpose?
   - Has last year's flood experience influenced current livelihood choices and functioning in anyway? Whose and how?
   - Are you specifically assisting fishermen in reviving their livelihoods? How?
   - What was the role played by local governments and other community leaders in helping fishermen cope with the disaster and the revival process? Specify.