

Paravur Model ensures financial, technical and knowledge empowerment of homeowners.

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Building a home is a dream come true for everyone. But everyone faces multiple challenges of varied scales at several stages while translating this dream into a reality. Because housing is not merely a technical product with is a process that involves people's emotions and aspirations.

People usually rely on skilled professionals and their technical expertise while constructing their home. The situation is worse for those from below poverty line (BPL) and economically weaker sections (EWS), as their resources, both technical and financial, are limited. Most of them have neither the sufficient knowledge nor the required skills.

The beneficiary-led constructions run into many impediments in the rural areas. The aspiration to build bigger houses contradict to the basic norms of the Pradhan Mantri Awas Yojana. Families have to rely heavily on masons and this limits their participation in designing and construction of their own houses. This results in over-engineering and higher estimates. The EWS families have limited access to institutional (formal) credit for bridging the gap in funds for completion and they face hardships in procuring good quality materials. If it is available, it might be expensive with added transportation costs, leading them to make compromises in quality for the sake of affordability. Inadequate supply of well-trained masons, inadequate land ownership documents, and high dependence on RCC construction materials creates multiple obstacles in the journey of their dream home.

What these families need is technical, financial know-how and the knowledge that will empower them to realise the dream by themselves. Empowerment through handholding is the key differentiator. Habitat for Humanity India has developed many models incorporating the best practices to address these sore points and hand-hold the homeowners right from the ideation to the completion and then also the post-completion period.

The Housing Support Services (HSS) is a demand-driven model created to empower the homeowners and help them reach an adequate housing quality standard in secure tenure, basic services, and shelter durability and space. The model also makes sure that the construction is completed in time within the limited budget. More importantly, it seeks to increase the standard of living through housing related improvements in health, safety and livelihood aspects, including sanitation. The approach to HSS uses housing value chain analysis to identify gaps in the informal incremental housing process. HSS is a catalyst in connecting various dots including tapping financial resources from various government schemes and departments.

The Kerala model of HSS, which was successfully implemented in Paravur as part of 2018 post-flood disaster response measures in Kerala, is one such pilot project that can be replicated across India. The District Collector launched Surakhshita Koodorukkum Keralam (SKK), an initiative to facilitate access to decent housing for the EWS segment across the district, utilising the existing schemes from the State of Kerala (LIFE Mission) and the Central Government (PMAY). This project, designed as a 'hub and spoke' model was implemented in North Paravur Municipality. A core team of two persons functioned out of the Municipal Office (Hub) and also supported a nearby Panchayat (Spoke). It was a collective effort by the District Administration and Habitat for Humanity India, with the support of elected representatives and officials from the state and the local bodies.

In the first phase of the initiative, a situational baseline study was undertaken for the technical assessment and selection of homeowners. Housing Support Services in the form of obtaining Building Completion Certificates (BCC), financial literacy and technical assistance were facilitated with 100 households serviced by the HSS hub (SKK). The HSS initiative also involved drawing up plans, obtaining the necessary approvals and permits from the municipal office and the monitoring of housing construction activity. Support has been provided to families to get permit procedures at the Panchayat office. The model covered the entire gamut of activities from the pre-building to completion and post-completion stages, empowering the homeowner technically and financially.

Krishnan Kutty's family was selected as one of the families to be covered under the pilot project. Krishnan and Sarala's (his wife) house was completely damaged in the floods. Krishna works as a caretaker while his son Saneesh is the main breadwinner in the house, driving an auto rickshaw to make a living. The Housing Support Services (HSS) team worked with Krishnan's family, handholding them to negotiate the myriad of documentation and procedural requirements. Saneesh's friend Kannan is a mason and pitched in with his skills and labour. The HSS team drew up the house plan, coordinating with the family and government departments to facilitate the prompt approval. Site visits and timely monitoring by uploading the progress at the Rebuild Kerala portal ensured that the instalments of the subsidy got disbursed well on time. Today Krishnan and Sarala are proud owners of a new home. *"We had lost all hope. But now I have started dreaming again"*, says Sarala when asked about her new home. Till date 100 such families have been benefitted through this

model.

The Kerala HSS model can be replicated on a Pan-India basis for strengthening community response and building resilience against climate-induced natural disasters like floods and earthquakes. Low-income households and vulnerable communities are always the worst affected when any disaster hits. Housing Support Services have the potential to serve as an innovative approach to reach out to more families in need of decent shelter not just in the aftermath of disasters but also during peace time.

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