



FINANCIAL ASSISTANCE

During Disasters

A COMPLETE HANDBOOK



Contents

Context.....	v
Purpose of the handbook.....	vi
Note: Terminologies Used.....	vii
Note: Relevant Documents	viii
The Process of Disaster Assessment: Key Individuals.....	ix
Precautionary Measures	xi

DETAILS OF MAJOR SCHEMES/ FINANCIAL ASSISTANCE



Physical / Personal Loss	2
---------------------------------------	----------



Physical damage to Housing.....	6
--	----------



Assistance to small farmers from Animal Husbandry	10
--	-----------



Assistance for loss in Agricultural Practices	12
--	-----------



Assistance for loss in Handloom / Sericulture practices 16



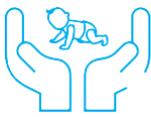
Assistance for loss of Fishery Practitioners.....21



Assistance from Department of Public Health Engineering (PHED)..... 22



Assistance from Health Department.....23



Assistance from Department of Women & Child Development 25



Government Aid for Students affected by Floods.....26



Methodology of Developing..... 27

Acknowledgement..... 30

Annexure: How to take Geo-tagged Photos..... 31

Annexure: Sample Application Format..... 32

Context

This handbook aims to provide comprehensive information about various government schemes available to the residents of Assam during times of disaster. It is crucial to understand and avail these schemes to ensure timely support and assistance in mitigating the impact of natural disasters. The following pages outline the key government schemes along with instructions on how to access and benefit from them.

It is essential to recognize the significance of preparedness and knowledge in effectively navigating through disaster situations. By familiarizing themselves with the eligibility criteria, application procedures, and contact information associated with each scheme, individuals can proactively access the benefits offered and ensure a smoother recovery process.

However, it is important to note that the information provided in this handbook serves as a general guide. Government schemes and policies may undergo changes or updates over time. Therefore, it is advisable to consult the respective authorities, official websites, or designated offices for the most up-to-date information, guidelines, and forms.

During times of disaster, staying informed of announcements and guidelines from the Assam State Disaster Management Authority (ASDMA) is crucial. The ASDMA serves as the primary body responsible for coordinating relief efforts and implementing necessary measures for disaster response and management.

In summary, by utilizing the knowledge and resources provided in this handbook, individuals can navigate the available government schemes, access necessary support, and contribute to their own recovery and that of their communities. Remember, preparedness and proactive engagement are key to effectively mitigating the impact of disasters and ensuring a safer and faster recovery process.

Purpose of the handbook

The primary objective of this handbook is to make people understand the mechanism of how the system of financial assistance due to natural hazard-induced disasters works in Assam. In disaster-prone areas of Assam, it is often seen that people are not aware of the provisions of financial and other assistance from the Government from the State Disaster Response Fund (SDRF)/ National Disaster Response Fund as per the directives of the Disaster Management Division, Ministry of Home Affairs, Government of India. Moreover, there is additional support from the State Government too which our people residing in disaster-prone areas are not aware of. This Handbook will give people a basic idea about various provisions under ministry directives, the process of application, and eligibility criteria for qualifying for the benefits of such provisions.

It is important to note that Cyclone, Droughts, Earthquake, Floods, Tsunami, Hailstorm, Landslide, Avalanche, Cloud bursts, Pest attacks, Frosts, and Cold waves are considered Natural hazard-induced Disasters under the State Disaster Response Fund (SDRF)/ National Disaster Response Fund. Additionally, Erosion, Storms, Lightning, and Animal Depredation are considered as State Specific Disasters in Assam.

Note

Terminologies Used

It is to be noted that while using this handbook for reference, one must be careful of the terminologies used. Considering the different administrative arrangements in different districts of the state, there will for sure be differences in processes regarding the assessment of the severity of losses. The process flow mentioned in the document however is considering the general set of processes that is largely being followed across the state and are on principle correct in terms of its applicability.

Most of the Districts in the state have Village Heads in Gram Panchayats. The Village Head plays a significant role in primary reporting and assessment of damage and is a vital cog in the process. However, many regions in the state don't have a Village Head due to separate administrative setups.

Thus, the first point of contact for any sort of information sharing and reporting is the Village Head (Gaon Burha) / Lot Mandal / Gaon Pradhan / Village Disaster Management Committee / Concerned Village level stakeholder or The Forest Range Officer in case of villages in forest areas. In fact, Village Land Management and Disaster Management Committees (VLCDMC) too are responsible for similar sort of roles in various places. Hence, it is our own duty to identify our point of contact for such matters and follow the processes as applicable.

Similarly, for regions having no Circle Offices, the District Disaster Management Authority (DDMA) or the Circle Level Task Force (CLTF) takes care of all the work related to assessment and approval. Also, we see more involvement of the Assistant Revenue Officer (ARO) and the Field Officer (FO) instead of the Line Departments.

Therefore, more information about the system in place and proceed as applicable should be gathered locally.

Note

Relevant Documents

Relevant Documents to different situations will be different. The necessary documents required will depend on the flow of the process and might keep on changing with time. Hence, guidance from authorities is mandatory.

However, a few of the documents mentioned below will be mandatory irrespective of the nature of the assessment. One must keep these documents intact.

- ✓ **Aadhar Card**
- ✓ **PAN Card Voter**
- ✓ **ID Card**
- ✓ **Ration Card if available**
- ✓ **Bank Account details along with passbook Passport-size photo**
- ✓ **Land documents as available Electricity bill if available**
- ✓ **Any proof depicting ones identity and place of origin/stay**
- ✓ **Educational certificates if available BPL card if applicable**

The Process of Disaster Assessment: Key Individuals

- The first point of contact for any sort of information sharing and reporting is the **Village Head (Gaon Burha) / Lot Mandal / Gaon Pradhan / Village Disaster Management Committee / Concerned Village level stakeholder or The Forest Range Officer** in case of villages in forest areas.
- Reporting of a mishappening should be done at the earliest as daily monitoring updates on emergency situations are done at least twice a day.
- The entire process of assessment and release of financial assistance happens mostly through the **Revenue Circle Office / District Disaster Management Authority** (whichever is applicable).
- The **Field Officer - FO** from the circle office heads the assessment process and reports to the concerned **Circle Officer / Assistant Revenue Officer - ARO / Circle level Task Force (CLTF)** (whichever is applicable).
 - The Field Officer works in close coordination with concerned **Line Departments / ARO / FO** (whichever is applicable).
- Officials who directly look after the on-field applications of the department play a major role in assessing conditions and reporting duly.
- The Circle Officer / ARO / CLTF finally reports to the **DC office** and through the DC office, it comes to the **State Government**.

