



FINANCIAL ASSISTANCE



During Disasters



A COMPLETE HANDBOOK

DEVELOPED WITH TECHNICAL SUPPORT FROM





FINANCIAL ASSISTANCE

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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**.



Precautionary Measures

Although the process of assessing completely depends on the existing structure of reporting, there are few basic common steps that one can follow during such tough times. It is understandable that during such hard times, it is very tough to maintain certain things. However, people residing in disaster prone areas must make it a habit of following certain steps so that post disaster life can become a little easier.

Steps

1

Make a kit (waterproof) of all the important documents (especially PAN, Aadhaar, Bank Passbook, Passport Sized Photos, Land Documents etc.) of all the members of the household.

2

Keep photostat copies of these documents in a safe place.

3

Identify personal assets/resources that are prone to destruction (house/farm/agriculture field/livestock etc)

4

Keep Geo-tagged photos of such assets and keep updating them regularly.

5

Make a list of all the important persons of the locality and other concerned officials so that they can be contacted/informed during emergency times.

6

Contact information of Local Government Doctors and Police Officials must also be listed/saved.

7

Must maintain a good relationship with local veterinary officers in case a household has a considerable number of livestock.

Details of Major Schemes/ Financial Assistance





Physical / Personal Loss

1 Loss of Life due to natural disaster

Provision of financial assistance amount of **Rs. 4.00 lacs**



Steps to be followed

- Inform 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.
- Inform Local Police so that they can proceed for **Postmortem**.
- Collect **Superintendent of Police Report** from the SP's Office
- Collect **Death Certificate** from Government Doctor / Hospital ➤

Prepare **Next of Kin certificate**.

- Submit all the documents along with **KYC and bank account details** of person (next of kin) for **Direct Benefit Transfer (DBT)** to Circle Office / Revenue Office / DDMA (as applicable) through either of Village Head or Field Officer or CLTF.

** The entire process of receiving financial assistance from submitting documents usually varies from 2-3 months depending on the severity of disaster in a particular year and availability of funds.





Next of Kin Certificate

Supporting Mandatory Documents:

- ✓ Death Certificate
- ✓ Documents for relationship proof (e.g. Voter ID, PAN, Birth Certificate, Marriage Certificate etc)
- ✓ Self-Declaration Affidavit Stipulated

Time Limit: Within 15 days

1. Visit the Local Revenue Office or Circle Office or any other office responsible for similar set of works:
 - Contact the Officer in charge of the office
2. Get the Application Form:
 - Obtain the application form for the Next of Kin certificate from the office. You may also check if the form is available online on the official government website.
3. Complete the Application Form:
 - Fill out the application form with accurate details. Ensure that all required information is provided, and supporting documents are attached.
4. Documentary Requirements:
 - The applicant will need to submit the necessary documents and any other documents specified by the authorities.
7. Verification Process:
 - The authorities may conduct a verification process to confirm the information provided in the application and ensure its accuracy.
8. Issue of Next of Kin Certificate:
 - Upon successful verification, the Next of Kin certificate will be issued to you. The certificate serves as proof of your relationship with the deceased person.
10. Pay Fees:
 - Pay any applicable fees for the issuance of the certificate. The fee structure may vary, and you should inquire about it during the application process.

** It is to be noted that one can also visit the nearest Common Service Center for any kind of support required regarding information and documentation. Also, one can even consult a lawyer for the entire process. However, it will also bring in additional expenses in the process.

2

Loss of Life due to natural disaster

Provision of financial assistance amount of **Rs. 74,000.00** (Disability ranging from 40-60%) and **Rs. 2.50 Lakhs** (Disability exceeding 60%)



Steps to be followed

- Inform 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 and collect his Certificate of Recommendation
- Collect **Disability Certificate** from Government Doctor / Hospital
- Submit all the documents along with **KYC and bank account details** for **Direct Benefit Transfer (DBT)** to Circle Office/DDMA/ARO/CLTF (whichever is applicable) through a designated key person at the village level.



3

Assistance towards Hospitalization

In case of severe injuries resulting in hospitalization, there is provision of assistance of **Rs. 16,000.00** per individual for hospitalization period lasting for over a week and **Rs. 5,400.00** for hospitalization period up to one week.



Steps to be followed

- Inform 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 and collect his Certificate of Recommendation
- Collect **Medical Certificate** and other relevant proof from Government Doctor / Hospital
- Submit all the documents along with **KYC and bank account details** for **Direct Benefit Transfer (DBT)** to Circle Office / Revenue Office / CLTF (as applicable) through either of Village Head or Field Officer

** The entire process of receiving financial assistance from submitting documents usually varies from 2-3 months to 12 months depending on the severity of disaster in a particular year and availability of funds.

4

Assistance towards clothing and utensils

For families residing in relief camps, there is provision of assistance of **Rs. 2,500.00/family** for buying clothes and **Rs. 2,500.00/family** for buying household goods and utensils



Criteria

- Must reside in relief camps.
- House totally or severely damaged or inundated in flood waters for more than two days. ➤

Provided along with relief materials as finalized by DDMA / Circle Office / ARO / CLTF.

** Mostly, people residing in relief camps are given clothes and utensils worth the same amount. However, this is subject to availability of funds.



Physical damage to Housing

1 Assistance towards fully / severely damaged housing

Provision of assistance of **Rs. 1,20,000.00/per house** in case of plain areas and **Rs.1,30,000.00/per house** in case of **hill areas** irrespective of nature of house (kutch/pucca)



Steps to be followed

- A house that doesn't remain in living condition with damages exceeding 50% is considered in this category.
- Click **Geo-tagged photos** of the damaged house. In case you are not able to do so, make sure that you inform/report the right person to do it for you.
- Inform and share photos with 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.
- The information will then be passed to the **Field Officer** or any other Official in a similar position as applicable.
- **The Field Officer** along with **Lot Mandal** assesses the situation for further processes.
- Once assessed and approved, relevant documents (as mentioned in the Relevant Documents segment) need to be submitted along with **KYC and bank account details** to the Circle Office/DDMA/ARO/CLTF.

** The entire process of receiving financial assistance from submitting documents usually varies from 2-3 months to 12 months depending on the severity of disaster in a particular year and availability of funds. Government prefers DBT.

2 Assistance towards partially damaged housing

Provision of assistance of **Rs. 6,500.00/per house** in case of **Pucca Houses** and **Rs. 4,000.00/per house** in case of **Kutcha Houses**



Steps to be followed

- A house with **damages exceeding 15 %** is considered in this category.
- Click **Geo-tagged photos** of the damaged house. In case you are not able to do so, make sure that you inform/report the right person to do it for you.
- Inform and share photos with 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.
- The information will then be passed to the **Field Officer** or any other Official in a similar position as applicable.
- **The Field Officer** along with **Lot Mandal** assesses the situation for further processes.
- Once assessed and approved, relevant documents (as mentioned in the Relevant Documents segment) need to be submitted along with **KYC and bank account details** to Circle Office/DDMA/ARO/CLTF.

**The entire process of receiving financial assistance from submitting documents usually varies from 2-3 months to 12 months depending on the severity of disaster in a particular year and availability of funds.



3

Assistance towards damaged/destroyed huts

Provision of assistance of Rs. 8,000.00/per house



Steps to be followed

- Click **Geo-tagged photos** of the damaged house. In case you are not able to do so, make sure that you inform/report the right person to do it for you
- Inform and share photos with 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.
- The information will then be passed to the **Field Officer** or any other Official in a similar position as applicable.
- **The Field Officer** along with **Lot Mandal** assesses the situation for further processes.
- Once assessed and approved, relevant documents (as mentioned in the Relevant Documents segment) need to be submitted along with **KYC and bank account details** to the Circle Office/DDMA/ARO/CLTF.

** The entire process of receiving financial assistance from submitting documents usually varies from 2-3 months to 12 months depending on the severity of disaster in a particular year and availability of funds.





4 Assistance towards damaged cattle shed attached

Provision of assistance of **Rs. 3,000.00/shed**



Steps to be followed

- Click **Geo-tagged photos** of the damaged shed. Considered only if it is no longer suitable for cattle
- Inform and share photos with 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.
- The information will then be passed to the **Field Officer** or any other Official in a similar position as applicable.
- **The Field Officer** along with **Lot Mandal** assesses the situation for further processes.
- Once assessed and approved, relevant documents (as mentioned in the Relevant Documents segment) needs to be submitted along with **KYC and bank account details** to Circle Office/DDMA/ARO/CLTF



Assistance to small farmers from Animal Husbandry

1 There is provision of assistance for **death of animals** as per below mentioned categories.

Nature of Animal	Purpose	Assistance
Big Animals (cow/buffalo etc)	Breeding / Milking	Rs. 37,500.00/animal up to a maximum of 3 animals
Small Animals (goat/pig/sheep etc)		Rs. 4,000.00/animal up to a maximum of 30 animals
Big Animals (horse/bullock etc)	Agriculture / Haulage	Rs. 32,000.00/animal up to a maximum of 3 animals
Small Animals (calf/donkey/mule/pony etc)		Rs. 20,000.00/animal up to a maximum of 6 animals
Poultry Birds	NA	Rs. 100/ bird subject to a ceiling of an assistance of Rs 10,000 per beneficiary



Steps to be followed

- Click **Geo-tagged photos** and inform and share them with the Village Head or any authority at a similar level having similar kinds of roles and responsibilities.
- The village head or any authority at a similar level having similar kinds of roles and responsibilities to issue a **Letter of Recommendation** and inform the local **Veterinary Field Assistant / Veterinary Officer** (as applicable in your area)
- The Veterinary Officer to conduct a **post-mortem** and get the report.
- Village head Recommendation Letter and post-mortem report to be approved by the **District Veterinary Officer (DVO)**.

- Local Veterinary Officer to follow up in the process.
- Victim to submit KYC with Bank Account Details to Veterinary Officer through Village head for approval from DVO
- Final report submitted by Veterinary Officer to concerned **Circle Office** or any other authority handling such situations in your area.

** The entire process of receiving financial assistance from submitting documents usually varies from 2-3 months to 12 months depending on the severity of disaster in a particular year and availability of funds.

** In case an animal(s) gets washed away where taking the picture of the loss isn't possible, the Letter of Recommendation from the Village head or any authority at similar level having similar kind of roles and responsibilities, letter of recommendation from GP and approval from the Local Veterinary Officer holds the key.

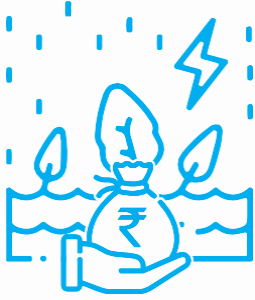
2 Feed Assistance

Generally, animals are considered for feed assistance in case grazing lands get submerged. The team from veterinary Dispensary analyses the situation. Feed support of 2.00kgs per day/big animal for 3 days and 0.5kg per day/small animal for 3 days is provided during one spell of flood.

3 Animal health Camp

3 Health camps are conducted for each season of flood. Once, before the start of the season, once during the season and once the flood gets over.

** It is to be noted that both Feed Assistance as well as Animal Health Camps are subject to the decision taken by concerned Veterinary Officer and his team. Moreover, only surveyed villages generally get covered in such cases.



Assistance for loss in Agricultural Practices

1 Assistance for damage to Agri-land

Provision of assistance up to **Rs. 18,000.00 per hectare** up to a maximum of 2 hectares for **de-silting or removal of debris** (in hilly areas) of agricultural land (minimum assistance of Rs 2,200).

Also, for substantial loss of agricultural land due to landslide or change in the course of river, there is provision of assistance up to Rs. 37,500.00 per hectare up to 2 hectares of land.



Steps to be followed

- A plot is considered for financial assistance when there is siltation or debris of over 6 inches.
- Click **Geo-tagged photos** of the affected area and inform and share photos with the Village Head or any authority at a similar level having similar kinds of roles and responsibilities.
- Village Head or any authority at a similar level having similar kind of roles and responsibilities to inform **Field Officer** or any other authority handling similar things, Circle Office/DDMA/CLTF.
- The Field Officer coordinates with the line department represented by the **Agricultural Development Officer (ADO)** (ADO) or DDMA officials.
- ADO in association with **Agriculture Extension Assistants (AEA)**, formerly known as **VLEW (Village Level Extension Worker/s)** do the necessary observation, prepare relevant reports, and share with Field Officer.
- Submit relevant documents along with **KYC and bank account details** to the Circle office through either of Village Head or Field Officer

**The entire process of receiving financial assistance from submitting documents usually varies from 2-3 months to 12 months depending on the severity of disaster in a particular year and availability of funds.

2 Development of Community Nursery

The Agriculture Department, every year, takes initiatives to develop community nurseries in order to supply paddy saplings in severely affected areas for free. This, every year, has helped thousands of farmers and has played a significant role in maintaining a stable food security system through out the state.

3 Assistance for Crop Loss

Provision of assistance under various categories of crops/plants are available if crop loss is more than 33% (up to a ceiling of 2 hectares) as per list mentioned below:

Type of Crop	Nature of Farming	Financial assistance
<ul style="list-style-type: none">• Agricultural Crop• Horticulture Crop• Annual Plantation Crop	Non- irrigated	Rs. 8,500.00/hectare (minimum assistance Rs.1000.00)
	Irrigated	Rs.17,000.00/hectare (minimum assistance Rs.2000.00)
Perennial Crop	NA	Rs.22,500.00/hectare (minimum assistance Rs.2500.00)
Sericulture Crop	NA	Rs.7,500.00/hectare for Muga Rs. 6,000.00/hectare for Eri/ Mulberry/Tussar



Steps to be followed

- Crops are considered to be affected if one-third of the plantation area gets inundated for multiple days (preferably more than 3 days in the case of agricultural/horticultural/annual plantation crops).
- Horticulture Crops in Assam are anyway considered to be irrigated crops.
- Click **Geo-tagged photos** of the affected area and inform and share photos with the Village Head or any authority at a similar level having similar kinds of roles and responsibilities.
- Village Head (or any authority at a similar level having similar kinds of roles and responsibilities) to inform **Field Officer** or any other authority handling similar things, **Circle Office/DDMA/CLTF**.
- The Field Officer (or any other authority handling similar things) coordinates with the line department represented by the **Agricultural Development Officer (ADO)**

- ADO in association with **Agriculture Extension Assistants** (AEA, formerly known as **VLEW Village Level Extension Workers**) do the necessary observation, prepare relevant reports, and share with the Field Officer
- Generally, 3 days of observation is done in a particular area keeping an eye on changes in water level and damages.
- Submit relevant documents along with **KYC and bank account details** to the Circle office through either of Village Head or Field Officer

** The entire process of receiving financial assistance from submitting documents usually varies from 2-3 months to 12 months depending on the severity of disaster in a particular year and availability of funds.

** Only sown areas from surveyed villages are considered for financial assistance.

** Financial assistance to crop damage is most common in Assam

4 Crop Insurance

The crop insurance is covered under the **Pradhan Mantri Fasal Beema Yojana (PMFBY)** where a farmer suffering from losses against notified crops in notified lands will be benefited. The insurance covers loss of crops due to natural disasters, pest attack or any other unexpected reasons.



Who can avail benefits?

- Farmers suffering from losses against notified crops in notified farm lands (even in leased lands with proper documentation)



What is insured?

- Crops lost during the stages of sowing/plantation/flowering due to drought or any other adverse weather conditions.
- Crops lost in between the flowering and ripening stages due to extreme adverse weather conditions or any other natural hazard-induced disasters.
- Losses suffered during the ripening to harvesting period (maximum 14 days) due to hailstorms, cyclones, Storms, and adverse raining periods while reported within 3 days of the occurrence of the mishap.



Documents Required to get Enrolled

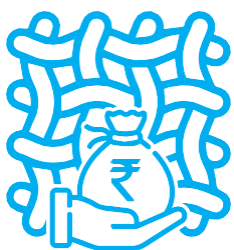
- Adhaar Card is mandatory.
- Front page of bank passbook or a cancelled cheque
- As per the latest Land Rights Reforms, Record of Rights (RoR), Land Possession Certificate (LPC), Land Tax Receipt, any understanding with the Actual owner, or any other document proving ownership of the farmer over the land (both in terms of production as well as possession) needs to be submitted to the Agriculture Extension Assistant (AEA) through the Village Head
- Self-declaration in case land is in possession of one's parents
- Self-declaration along with documents mentioned in point 3 in case land is leased



Conditions of Claims

- The assessment process is jointly conducted by AEA, Lot Mandal, Village Head (or any authority at similar level having similar kind of roles and responsibilities) and the concerned Statistical Officer for the region
- The assessment team sends the report to a Circle Level Committee headed by the Circle Officer/CLTF and the Agriculture Development Officer.
- The Circle Level Committee forwards the report to a District Level Committee headed by the DC and the District Agricultural Officer
- The criteria of "Notified Area" is at the GP level (or similar level of area of jurisdiction)
- Farmers from a particular GP is considered for claims only if 50% of that particular GP is affected by disasters. The field assessment team looks into it.
- Field Assessment Teams observes an affected area for 3 days. Farm Lands with production of less than 50% of its capacity due to disasters are considered.
- Loss assessment is done based on average of maximum and minimum probable production of crops in that particular area under assessment.
- At present, insurance is done for Shaali Paddy only with a coverage of almost up to Rs. 60,000.00 per hectare
- Premium to be paid is 2% of the total insured amount where the farmer pays Rs.100.00 and the rest is borne by the Government.
- For areas more than a hectare, farmer has to pay the entire premium for the additional amount of land insured other than the 1st one hectare.
- Non- Cadastral areas are not considered under the scheme ➤

Claim settlement varies from 6 to 12 months.



Assistance for loss in Handloom / Sericulture practices

1 Assistance for damage to Sericultural land

Provision of assistance up to Rs.18,000.00 per hectare up to a maximum of 2 hectares for desilting removal of debris (in hilly areas) of Sericultural land minimum assistance of Rs 2,200)

Also, for substantial loss of Sericultural land due to landslide or change in the course of river. There is provision of assistance up to Rs. 37,500 00 per hectare up to 2 hectares of land.



Steps to be followed

- A plot is considered for compensation when there is a siltation of debris of over 6 inches (or to be decided by Authority).
- Click Geo-tagged photos of affected area and inform and share photos with Village Head.
- The village head to inform Field Officer, Circle Office or any other authority handling similar responsibilities.
- Field Officer coordinates with line department represented by Assistant Director/Superintendent Of Sericulture (ADS/SS) at District/Sub-Division level).
- ADS/SS in association with Sericulture demonstrators (SD) to do the necessary observation and prepare relevant reports and share with Field Officer (SD's/ADS/SS).
- Submit relevant documents along with KYC and bank account details to Circle office through either of Village Head or Field Officer.

**The entire process of receiving compensation from submitting documents usually varies from 2-3 months to 12 months depending on the severity of disaster in a particular year and availability of funds.

2 Development of Community Nursery

The Sericulture Department, every year, takes initiatives to develop community nurseries in Govt. Seri Farm/Centres as well by the private Seri farmers in order to supply Silk worm host plant sapling in severely affected areas for free.

3 Assistance for Crop Loss

Provision of Assistance to Sericultural crops are available if crop loss is more than 33%. (Up to a ceiling of 2 hectares) is mentioned in the annexure



Steps to be followed

- Crops are considered to be affected if one-third of the plantation area gets inundated for multiple days (preferably more than 3 days in the case of Sericultural crops).
- Sericultural Crops in Assam are anyway considered to be rainfed crops.
- Click Geo-tagged photos of the affected area and inform and share photos with the Village Head.
- Village Head to inform Field Officer, Circle Office.
- The Field Officer coordinates with the line department represented by ADS/SS.
- ADS/SS in association with SD's do the necessary observation and prepare relevant reports and share with Field Officer.
- Generally, 3 days of observation is done in a particular area keeping an eye on changes in water level and damages
- Submit relevant documents along with KYC and bank account details to Circle office through either of Village Head or Field Officer.

**The entire process of receiving compensation from submitting documents usually varies from 2-3 months to 12 months depending on the severity of disaster in a particular year and availability of funds.

**Only plantation areas from surveyed villages are considered for compensation

**Compensation to crop damage is most common in Assam.

4 Crop insurance and silkworm

The crop is covered under the Pradhan Mantri Fasal Bima Yojana (PMFBY) where a farmer suffering from losses against lands under Seri silk worm. host plantation and loss of worm during rearing will be benefitted. The insurance covers loss of crops due to natural disasters, pest attacks or any other unexpected reasons.

Eri, Muga and Mulberry silkworm rearing for cocoon and raw silk production under Sericulture sector also falls under the same agro based cropping system and which is not incorporated in the Pradhan Mantri Fasal Bima Yojana (PMFBY) flagship program which may kindly be considered under this insurance covering. At present there is no any provision of crop insurance in silkworm crops which is a major rural livelihood generating sector of the State.



Who Can Avail Benefits?

- Farmers suffering from losses against lands under silkworm host plantation (even in leased lands with proper documentation).



What is insured?

- Crops lost during the stages of plantation due to drought or any other weather conditioning.
- Crops lost (both silkworm host plant and seeds/silkworm) due to extreme adverse conditions or any other natural disasters.
- Silkworm seed/ crop losses suffered from initial rearing to harvesting period (risk period specific to crops) due to hailstorm and adverse weather (high/low temperature) and excess rainfall while reported within 3 days of occurrence of mishap.
- Crops/seed/silkworm losses from initial rearing to harvesting due to silkworm diseases like muscardine, flacherie etc.



Documents Required to get Enrolled

- Aadhar Card is mandatory.
- Front page of bank passbook or a canceled cheque

- As per latest Land Rights Reforms,. Record of Rights (RoR), Last Possession Certificate (LPC), Land Tax Receipt,, any understanding with Actual owner or any other document proving ownership of the farmer over the land (both in terms of production as well as possession) needs to be submitted to the Sericulture Demonstrator through the Village Head.
- Self declaration in case land to in possession of one’s parents.
- Self declaration along with documents mentioned in point 3 in case land is leased.



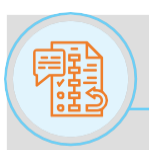
Conditions of Claims

- The assessment process is jointly conducted by Sericulture demonstrators, Lat Mandal, the Village Head, and the concerned Statistical Officer for the region.
- The assessment team sends the report to a Circle Level Committee headed by the Circle Officer or any other authority handling a similar set of responsibilities and the Assistant Director/Supdt. Of Sericulture.
- The Circle Level Committee forwards the report to the District Level Committee headed by the DC and the ADS/SS as members.
- The criteria of “Notified Area” is the Seri Circle area may be taken
- Farmers from a particular Seri circle area in considered for claims if 50% of that particular Seri circle is affected by disasters. The field assessment team looks into it.
- Field Assessment Team observes an affected area for 3 days Farmlands with crop loss by 60% and above due to disasters are considered.
- Low assessment is done based on the average of maximum and minimum probable production of crops in that particular area under assessment.
- The premium to be paid is 6% based on the sum insured and risks cover (as per AICI Ltd. being under process from this Directorate yet to be finalized and approved by the Govt.) of the total insured amount where the farmer pays Rs.100.00 and the rest is borne by the Government.
- For areas more than a hectare, the farmer has to pay the entire premium for the additional amount of Land insured other than the 1” tone hectare.
- Non-Cadastral areas are not considered under the scheme. Claim settlement varies from 6 to 18 months.

5 Handloom Items

As per the guidelines of SDRF, assistance may be provided to weavers against losses mentioned below.

Nature of Loss	Financial assistance
Replacement of damaged weaving equipment	Rs. 5000.00/artisan
Loss of raw material/finished or unfinished products	Rs. 5000.00/artisan

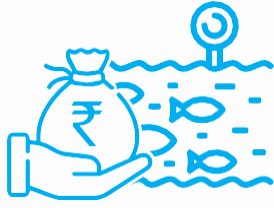


Steps to be followed

- Now, registration of weavers in the Swanirbhar Naari Portal has become mandatory (<https://swanirbharnaari.assam.gov.in/>) for any sort of government assistance.
- Click Geo-tagged photos of damaged products and inform and share photos with the Village Head or any authority at a similar level having similar kinds of roles and responsibilities.
- Village Head or any authority at a similar level having similar kinds of roles and responsibilities to inform the Handloom Inspector / Field Inspector from the Handloom and Textile Department.
- Field inspection report along with details of the affected weaver (ID, Bank Account, Geo-tagged photo) sent to the department for approval.
- The department reports to the Circle Office/DDMA for further processes.

**The entire process of receiving financial assistance is subject to availability of funds and is not the 1st preferred category of financial assistance.





Assistance for loss of Fishery Practitioners

As per the guidelines of SDRF, assistance may be provided to fishermen against losses mentioned below.

Nature of Loss	Financial assistance
Partially damaged boat	Rs. 6000.00
Partially damaged net	Rs. 3000.00
Fully damaged boat Fully damaged net	Rs. 15000.00
	Rs. 4000.00



Steps to be followed

- Must possess an SC certificate and recommendation from the fishing association that the person is solely dependent on fishery activity for livelihood.
- Click **Geo-tagged photos** of damaged products and inform and share photos with the **Village Head** or any authority at a similar level having similar kinds of roles and responsibilities.
- The Village Head or any authority at a similar level having similar kinds of roles and responsibilities will inform the **Fishery Inspector / Field Inspector** from the fishery Department.
- On information from the department, field inspection is being carried out by Lot Mandal or any other official at a similar level having similar roles and responsibilities and the Field Officer takes the matter up to the district level through Circle Office or DDMA (whichever is applicable).
- Field inspection report along with details of the affected person (ID, Bank Account, Geo-tagged photo) sent to the department for approval.



De-silting/ Restoration/ Repair of fish farms

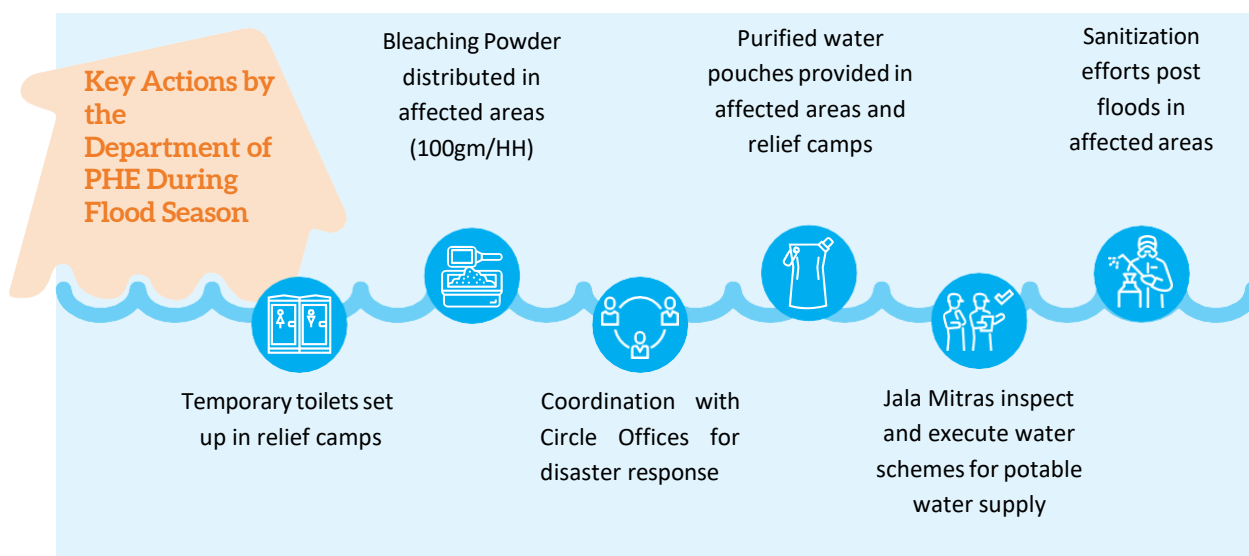
Assistance of Rs. 18000.00/ per Hector for each farm and is subject to a minimum assistance of not less than Rs. 2200.00/ per farmer is available. The process of claim is similar to what is being mentioned above.

**The entire process of receiving financial assistance is subject to availability of funds and is not the 1st preferred category of financial assistance.



Assistance from Department of Public Health Engineering (PHED)

The Department of PHE mostly looks after the sanitation aspect during the flood season.



With the rigorous implementation of the ongoing **Jal Jeevan Mission**, the department is hopeful of finding a permanent solution towards safe drinking water. It is the responsibility of the community to attend each and every meeting related to JJM and cooperate so that various management committees under the scheme can be formed as per scheme norms- **Water User Committee**, a committee formed among the water users from a particular scheme, for management of the Scheme and **Village Water Sanitation Committee** to look after the overall sanitation aspect of the village. It is to be noted that, the ownership of the schemes will be with the community itself this time around.

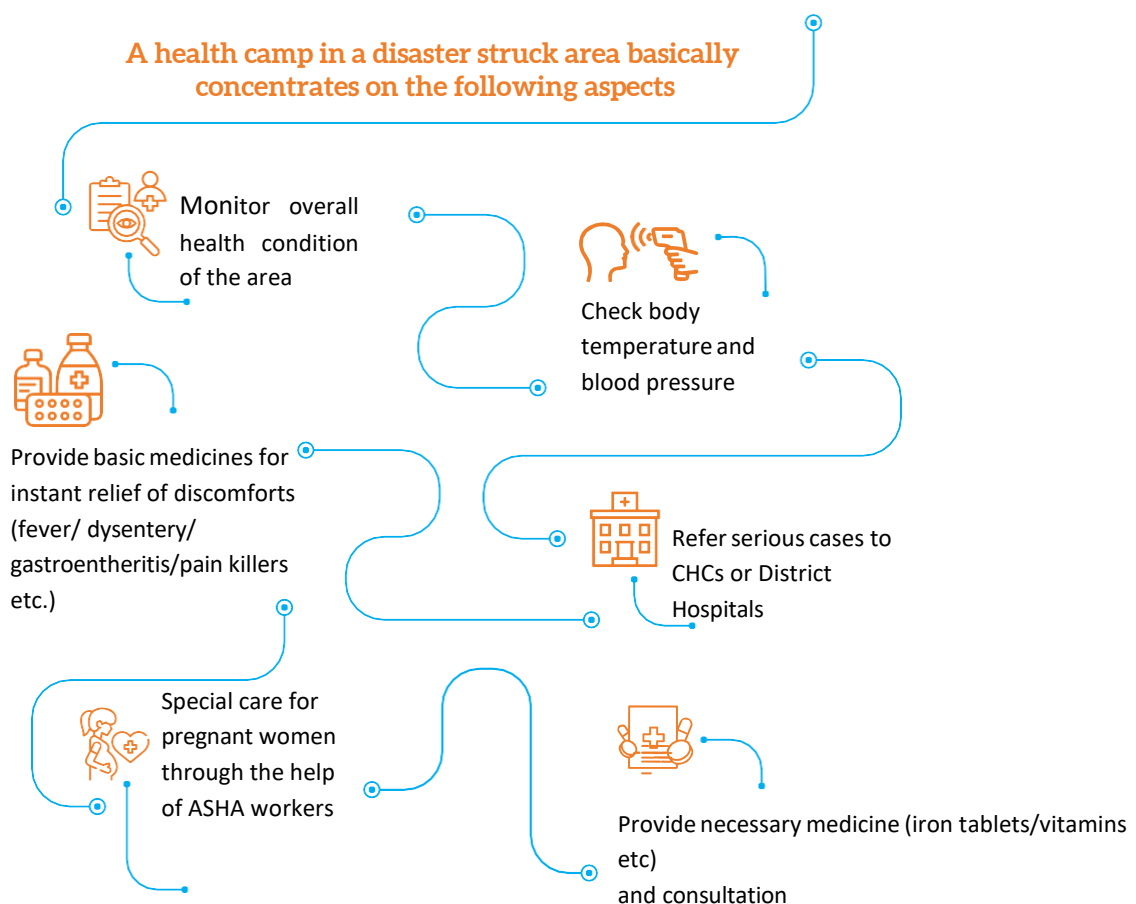




Assistance from Health Department

Apart from emergency services, the department is also responsible for looking after relief camps and severely affected areas. Health Camps are being organized as and when required in order to look after the overall condition of health and hygiene in affected areas. The camps are being organized based on reports of ASHA Workers and respective village heads. The Circle Officer directs the local health centers based on ground reports.

Camps are being organized both during floods as well as post floods too. Pattern of outbreak of any sort of water borne diseases are being closely monitored. It is to be noted that before the beginning of the monsoon season, a special **campaign on malaria** is being conducted every year.



The role of PHCs and Health Sub-Centers become even more crucial in relief camps. Since, the people are displaced from their own homes, they remain at a highly vulnerable state. Kids often find it very difficult to adjust in a new environment with access to limited facilities. A special team with a Doctor, a Nurse and a Ward Boy is formed for each of the relief camps. They regularly visit the camps to ensure stability among the people.

Ayushman Bharat Yojana**

Ayushman Bharat Pradhan Mantri Jan Arogya Yojana is a national public health insurance scheme of the Government of India that aims to provide free access to health insurance coverage for low-income earners in the country. Under this scheme, enrolled people get benefits up to Rs.5.00 lacs in form of free health care facility for almost 1400 diseases / health issues / medical conditions listed under the scheme. This includes up to three days of pre-hospitalization charges and up to fifteen days of post-hospitalization expenses. Earlier, this used to be a per family scheme. However, recently this has been turned into a individual specific scheme. If enrolled, one can avail its benefits during medical conditions in disaster periods.

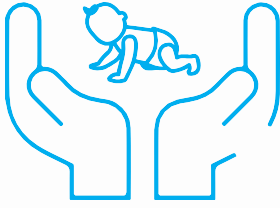


How to Enrol

- ✓ Applicant must be BPL card holder with ration card
- ✓ Must visit nearest CHC/PHC/HSC with Pan, Adhaar, BPL Card.
- ✓ All government hospitals and selected private hospitals issue the Ayushman Bharat Card
- ✓ One can take guidance from ASHA/AWW/ANM



**It is to be noted that even if one is not enrolled under the scheme, he/she can avail the benefits by presenting the right documents and getting enrolled during treatment process



Assistance from Department of Women & Child Development

The department plays a major role in managing relief camps and making it suitable for women and Children to stay. The department officials focus primarily on women and children during these adverse times and ensure that each and ever relief camp under its area of jurisdiction gets enough support and attention.



Major steps taken

- Create a separate Breast-Feeding Corner for lactating mothers.
- Create Child-Friendly Spaces for children in designated relief camps with the provision of necessary materials and services.
- Provision of nutritious food to Mothers and Children through “Supplementary Nutrition Program” and POSHAN Abhiyaan (however, this is subject to availability of funds)



Government Aid for Students affected by Floods

The purpose of this initiative is to support affected students by providing them with new books to continue their education seamlessly.



Submission Process

- Affected students in government-run schools up to class X are asked to submit their requirements for new books.
- Students communicate their needs to the respective heads of their schools.
- Forwarding to District Education Authorities
- The school heads compile the students' requirements for new books.
- The compiled list of requirements is then forwarded to the district education authorities.



Eligibility Criteria

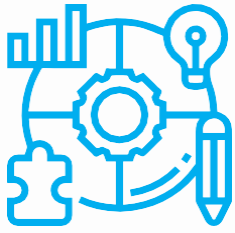
- The assistance is available only to students studying in government-run schools up to class X.
- Eligible students are those whose books have been damaged due to various reasons, including floods and other disasters.



Coordination and Implementation

- The process involves close coordination between the affected schools, district education authorities, and higher education authorities at the state level.
- The district education authorities play a crucial role in ensuring the smooth implementation of this assistance scheme.

Note: It is to be noted that this aid is subject to the availability of funds in that particular financial year and the severity of disaster in that particular area during a particular season



Methodology of Developing



Process of Development

- The development process of the handbook combines two methodologies- explanatory and descriptive.
- The explanatory method helps us understand the reasons and relationships behind flood-related issues in Assam.
- Descriptive processes focus on gathering facts and data about existing Government schemes during floods in Assam.
- The qualitative and quantitative methodologies are used for a comprehensive analysis.
- The descriptive part identifies patterns and characteristics of the Government schemes.
- The explanatory part explores the reasons and factors influencing the effectiveness of these schemes.
- The handbook aims to be a valuable resource for scholars and practitioners dealing with flood management in Assam.



Objectives

- Provide a comprehensive and accessible compilation of Government schemes aimed at disaster relief and management in Assam.
- Raise awareness among the public about the various assistance and support available from the Government during disasters and emergencies.
- Enable affected individuals and communities to understand their rights and entitlements under different Government schemes during disasters.

- Facilitate easy access to information on eligibility criteria, application procedures, and contact details for availing assistance.
- Offer insights into the roles and responsibilities of Government agencies and departments involved in disaster response and relief.
- Analyze the effectiveness and efficiency of existing schemes, highlighting areas of success and potential improvement.



Data Collection Methods

Both primary and secondary data collection methods were utilized during the process to ensure a comprehensive and well-supported analysis of the Government schemes

1. Primary Data Collection Methods

- 1. Interviews:** Conducting direct interviews with key stakeholders, including government officials, disaster management authorities, and community representatives, to gain first-hand insights and perspectives.
- 2. Surveys:** Collecting data directly from affected communities and beneficiaries of Government schemes through structured questionnaires or interviews.
- 3. Field Visits:** Observing on-ground conditions and interactions with the affected communities to gather real-time data.

2. Secondary Data Collection Methods

- 1. Government Publications:** Gathering data and information from official publications, reports, and websites of Government departments responsible for disaster management and flood relief.
- 2. Official Records and Reports:** Using data from official records, reports, and databases to validate and supplement information gathered from other sources.



Participants

The participants for the handbook include various individuals and groups who were involved in providing or receiving assistance during flood disasters.

Government Officials: Officials from the concerned Government Line Departments responsible for disaster management, relief, and implementation of flood-related schemes.

Disaster Management Authorities: Representatives from disaster management agencies at the state and local levels.

Community Representatives: Local leaders, community members

Beneficiaries: People who have received assistance or support from Government schemes during floods in Assam.



Data Analysis

The analysis aimed to provide valuable insights into the effectiveness of Government schemes and their impact on flood management. Here is a general outline of the data analysis process:

- 1. Data Preparation:** Collected data from various sources, such as surveys, interviews, and secondary documents, were organized and prepared for analysis.
- 2. Interpretations:** The data analysis results were interpreted based on our objective, context and feedback received.



Acknowledgement

ASDMA would like to acknowledge the support of UNICEF in developing this handbook. UNICEF's partner Rural Volunteer Centre has supported field-level consultations with stakeholders and their contribution is acknowledged. DDMA's of Cachar, Goalpara, Nalbari, Kokrajhar, Dima-Hasao, Karbi Anglong, Dhemaji, Lakhimpur, and Majuli as well as departments including Women & Child Development, Public Health Engineering, Fishery, Agriculture, Handloom Textiles and Sericulture have reviewed and provided strategic inputs towards the finalization of the handbook.

ASDMA would also like to acknowledge individuals who have led and contributed to the consultative process towards developing the handbook. Ananya Goswami, Social Policy Specialist, Anand Prokash Kanoo, Risk and Resilience Specialist and Mr. Mukunda Upadhyay, DRR Consultant who have contributed to conceptualizing and giving strategic architecture to the handbook, and Mr. Maitreya Goswami, Independent Consultant who contributed to drafting the handbook, consulting stakeholder, and collating and addressing inputs from various stakeholders.

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ANNEXURE:

How to take Geo-tagged Photos

Look for Apps from Playstore that can click photos with GPS Location and install any one of them. Below are a couple of sample applications.



GPS Camera lite



GPS MAP CAMERA



Use the downloaded app to click Geo-tagged photo

ANNEXURE:

Sample Application Format

To,

The Circle Officer (or any other authority handling similar issues)

..... Revenue Circle

District:.....

Subject: Request for Financial assistance and Necessary Steps for Loss/Damage during
..... (nature of Disaster)

Dated:

Respected Sir / Madam

I am writing to bring to your attention a recent unfortunate incident that has resulted in significant loss and damage to my family. I kindly request your assistance in addressing this matter and seeking appropriate financial assistance as per the regulations and policies governing such situations.

Nature of Loss:

Cause of Loss:

Date of occurrence:

Location of the incident:

The incident has torn us apart, causing extensive stress and discomfort. I have attached the relevant documents which provide a comprehensive understanding of the extent of the loss and damage incurred.

Given the magnitude of the situation, I believe it is crucial for the authorities to step in and take the necessary measures to address the issue promptly. In accordance with the applicable regulations and policies, I kindly request you to help us with due assistance

Thank you for your attention to this matter. I hope for a swift resolution to this unfortunate incident.

Yours sincerely,

Name: Address:

Date:

Signature:

