

**EVALUATING THE ROLE OF BANKS AND OTHER FINANCIAL  
INSTITUTIONS IN THE REHABILITATION OF THE AFFECTED PEOPLE BY  
NATURAL CALAMITY OCCURRED AT UTTARAKHAND IN JUNE- 2013**

**A Project Report under SSSP Research Scheme**

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## **PREFACE**

Uttarakhand after being hit by natural Calamity in 2013 requires more attention than ever before. The Himalayan tragedy which struck Uttarakhand in 2013 has set back the state's economy and development by at least three years. Estimates put the loss at Rs 100,000 crores. The PHD Chamber of Commerce and Industry (PHDCCI) has estimated that the state of Uttarakhand has lost a revenue earnings of about Rs. 12,000 crores from its tourism sector alone in the 2014-15 on account of torrential rains that devastated the state. Close to about 11% of state's GSDP has been ruined in terms of prospective tourism earnings on account of the flood in all its riverbeds through which the services sector, specially the tourism industry was flourishing in the state in the last couple of years, points out the assessment of the PHD Research Bureau, the research arm of PHD Chamber of Commerce and Industry.

Around 60% of the total tourism prospectus of the state was severely damaged due to excessive rains, remains of which are even hardly seen. Massive damages had been resulted from infrastructure ruined including roads, buildings and houses. It may be highlighted here that tourism was concentrated vastly along sides of rivers of Alaknanda, Bhagirathi, Mandakini and Dhauliganga in both Garhwal and Kumoan regions. The reconstruction of damaged tourist destinations is burden the state government with huge amount in wake of higher input costs such as mounting prices of cement, iron, labour costs etc due to rugged terrain of Uttarakhand.

Uttarakhand depends largely upon agriculture and tourism for its income and this structure is totally shattered after disaster. Manufacturing industries are virtually non-existent in the state. The large portion of the state's population is rural and survives by cultivating food grains. And the other important revenue earner for Uttarakhand is tourism. Uttarakhand nestled in the foothills of the Himalayas, houses a lot of mineral resources which largely contribute towards the industrial development of the State.

The natural disaster hit various small scale Industries which were already in their initial stages of origin. To name a few are Agro Based and Food Processing Industry, handicrafts, Handlooms, Wool Based Industry, Khadi and Village Industries, Wax Based

Industry, Agro Based and Food Processing Industry, Biotechnology, Floriculture, Industry based on Herbal and Medicinal Plants, Tea Industry and Forest-based Industry.

The Uttarakhand Agriculture and tourism including the social life of the people living in those regions is totally shattered. It leads to accelerate the migration problem and people from the region are shifting to urban places more now. This mounts to pressure on the urban cities and shattering the infrastructure of these so called urban cities like Dehradun, Haldwani etc situated on the plain side of Uttarakhand.

In the face of such natural disaster in the rural mountainous areas of the state, the problem of Uttarakhand needs to be defined in terms of effectiveness of Banks and Financial Institutions in the present scenario. A policy framework to generate inclusive growth for disaster hit Uttarakhand needs to be planned for.

The Primary role of Banking and other Financial Institutions is to foster the growth of region. And in the present scenario their role is increased multifold. The functioning of Banking and financial Institutions leads to provide immediate large scale employment and to facilitate an effective utilization of resources, capital and skill which might otherwise remain unutilized.

The current research project attempts to evaluate the role of Banks and other Financial Institutions in the rehabilitation of the affected people by natural calamity occurred at Uttarakhand in June 2013.

In order to achieve the framed objectives, the study incorporates data and information from both secondary and primary data sources. The study was divided into four chapters.

The first chapter of the study presents the background and introduction to Natural disaster occurred in Uttarakhand in June 2013. The chapter takes into account the evolution, consequences of disaster and its impact on the Uttarakhand economy. Post disaster review is taken with role of banks and financial institutions in disaster recovery.

Second chapter titled as 'Research Design and Review of Literature' starts with discussing the methodology adopted in conducting the research project and followed by a description of literature reviewed in order to understand the concept, nature, trends and current scenario of role of banks and financial institutions in the rehabilitation of the

affected people by natural calamity occurred at Uttarakhand in June-2013. The study adopted survey method using structured questionnaires in order to gather the responses from various stakeholders selected for the study along with the opinion of the managers of Banks and Financial Institutions.

Third chapter presents the analysis and Interpretation of data in the study area with administration of questionnaire in the affected region. The analysis and interpretation of the data collected from primary survey is presented in the chapter is made with a description of Gaps found in the project study

In the end Conclusion and recommendation. The last and concluding chapter provides conclusions and inferences drawn from the study and proposes recommendations for the betterment of Role of Banks and Financial Institutions in the rehabilitation of the affected people in the study area which can also be applied to the institutions situated in study area.

A number of people and institutions have lend their support in carrying out the current study and the researcher would like to thank one and all involved in the successful compilation of the current study. We would like to thank Directorate of Economics and Statistics, Department of Planning Government of Uttarakhand, Dehradun for providing financial support for carrying out this research project. I would also like to thank the officials of HNB Garhwal University specially Prof S.C.Bagri, Dean School of Management for their administrative support. Thanks to the faculty and staff members of Department of Business Management for their support and cooperation. Sincere thanks to Dr Y.S.Kandari, Dr Vijay Prakash, Mr Karmraj Singh and Mr Dhoom Singh for their support in compilation of the research project. Last but not the least , I would like to thank my family for their continuous support and cooperation.

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## Content

<b>Chapter I</b>	<b>Introduction</b>	<b>6-19</b>
	1.1. Background on Natural Disaster occurred in June 2013 at Uttarakhand 1.2. Origin of Disaster 1.3. Consequences of Disaster 1.4. Post Disaster Rescue Operations 1.5. Economical and Transportation Impact 1.6. Role of Banks and Financial Institutions in Disaster Recovery 1.7. Holistic and Proactive Approach for effective Disaster management	
<b>Chapter II</b>	<b>Research Design and Review of Literature</b>	<b>20-34</b>
	2.1 Research Design 2.2 Review of Literature	
<b>Chapter III</b>	<b>Data Analysis &amp; Interpretation</b>	<b>35-57</b>
<b>Chapter IV</b>	<b>Conclusion &amp; Recommendation</b>	<b>58-60</b>
	<b>References &amp; Bibliography</b>	<b>61-73</b>
	<b>Annexure I: Questionnaire-I</b>	<b>74-75</b>
	<b>Annexure II: Questionnaire-II</b>	<b>76-80</b>
	<b>Annexure III: Photographs Site Visit</b>	<b>81</b>

## **Chapter 1: Introduction**

### **Disaster in Uttarakhand**

Natural disaster causes massive loss to the life and property. Flash floods, cyclones, avalanches, droughts, landslides brought on by torrential rains, and snowstorms poses the greatest threat in the form of Disaster. Natural hazards like earthquakes, landslides, avalanches, hailstorms, glacial lake outburst floods, flash floods, lightning, forest fires, etc. causes major losses to life, property and ecosystems in the region and thereby affecting the process of economic development. Natural Disaster means a catastrophe, mishap, calamity or grave occurrence in any area, arising from natural or manmade causes, or by accident or negligence resulting in substantial loss of life or human suffering or damage to and destruction of property, or damage to, or degradation of, environment and is of such a nature or magnitude as to be beyond the coping capacity of the community of the affected area. The disaster highlights the deficiencies in our preparedness against disasters. It points out the insignificant aspects of sustainable development of region.

On 16 june 2013, the state of uttarakhand suffered its worst disaster resulting in huge loss to lives and wide spread destruction of infrastructure across the state. In june 2013, a multi-day cloudburst centered on the north indian state of uttarakhand caused devastating floods and landslides becoming the country's worst natural disaster since the 2004 tsunami. The reason the floods were on such a larger scale than the regular floods the state usually received was because of the debris of the building of dams upstream. The debris blocked up the rivers, causing major overflow. Though some parts of himachal pradesh, haryana, delhi and uttar pradesh in india experienced the flood, some regions of western nepal, and some parts of western tibet also experienced heavy rainfall, over 95% of the casualties occurred in uttarakhand.

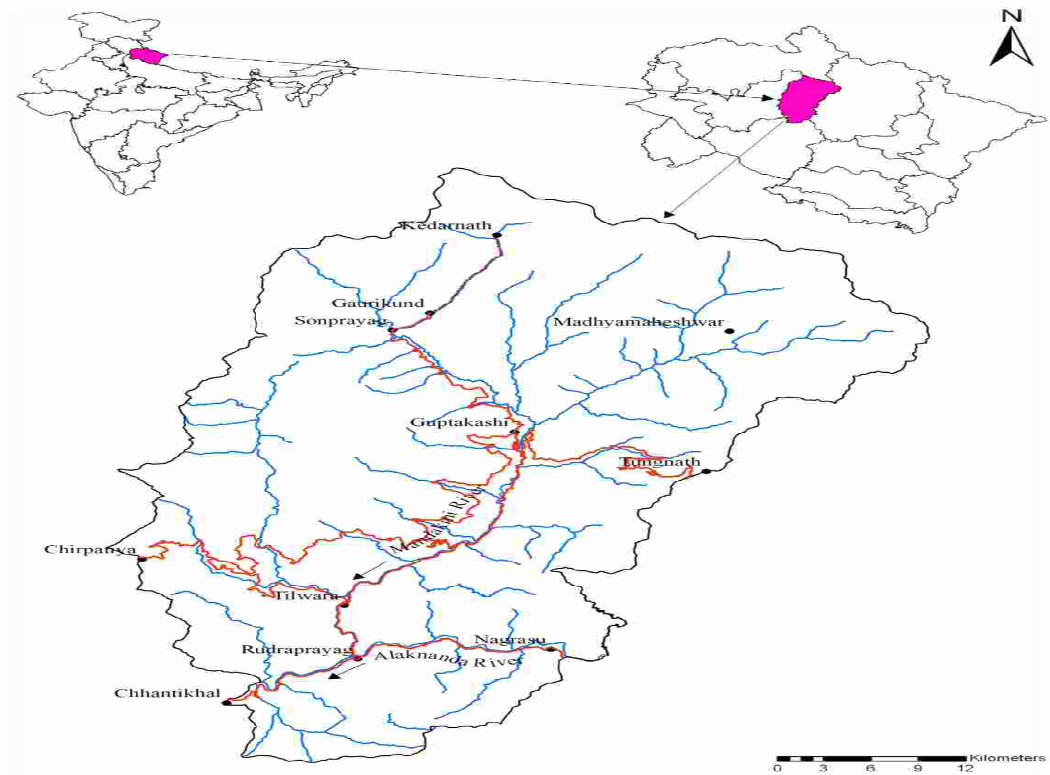
Uttarakhand an Indian Himalayan state known for its rich spiritual and religious tourism with growing frequency and intensity of natural disaster the fragility of ecological and

geological system makes it a vulnerable place to live in. According to figures provided by the uttarakhand government, more than 10,000 people were "presumed dead. This total included 934 local residents.

### **Origin of Disaster**

The upper himalayan territories of uttarakhand are full of forests and snow-covered mountains and remain relatively inaccessible. They are home to several major and historic hindu and sikh pilgrimage sites besides several tourist spots and trekking trails. Heavy rainfall for four consecutive days as well as melting snow aggravated the floods. From 14 to 17 june 2013, the indian state of uttarakhand and adjoining areas received heavy rainfall, which was about 375% more than the benchmark rainfall during a normal monsoon. This caused the melting of chorabari glacier at the height of 3800 metres, and eruption of the mandakini, kali nadi and all tributaries river of the region. That led to heavy floods in the hilly region of uttarakhand Acute rainfall in other nearby regions of delhi, haryana, uttar pradesh leads to aggravate the disaster. In two worst hit districts (Pithoragarh & Rudraprayag), the communication systems at the DEOCs, tehsils, blocks and village levels had been crippled due to the landslides, water logging and road blockades.

To achieve desired results in carrying out the search and rescue operations, a secure communication network was required to be put in place. However, due to the incessant rains during the period from 15th to 17th June 2013, the whole communication network had got crippled. This, in turn, had handicapped the Department from getting the exact information from the disaster sites.



## Annexure-I Disaster affected area of in Uttarakhand

Warnings by the Indian meteorological department predicting heavy rains were not given wide publicity beforehand, causing thousands of people to be unaware, resulting in huge loss of life and property in the natural disaster of June 2013 in Uttarakhand

The responsibility for disaster management in India's lies with the state government with the supporting role of the national government. When 'calamities of severe nature' such as the natural disaster occur, the central government is responsible for providing aid and assistance to the affected state, as may be needed, including the deploying, at the state's request, of armed forces, central paramilitary forces, national disaster response force (ndrf), and such communication, air and other assets, as are available and needed. The



response of the central government was based on 'gravity of a natural calamity' and the 'scale of the relief operation'.

### **Consequences of the disaster**

Natural Disaster Causes the floods, landslides, damaged several houses and structures, killing the trapped. The heavy rains resulted in large flashfloods and massive landslides. Entire villages and settlements such as gaurikund and the market town of ram bada, a transition point to kedarnath, have been obliterated, while the market town of sonprayag suffered heavy damage and loss of lives. Pilgrimage centres in the region, including gangotri, yamunotri, kedarnath, badrinath, chardham Four sites pilgrimage centers, are visited by thousands of devotees, especially after the month of may onwards. Over 70,000 people were stuck in various regions because of damaged or blocked roads. People in other important locations like the valley of flowers, roopkund and the sikh pilgrimage centre hemkund were stranded for more than three days. National highway 58, connecting the region was also washed away near jyotirmath and in many other places. As summers have more number of tourists, the number of people impacted was substantial. For more than three days, stranded pilgrims and tourists were without rations or survived on little food. The roads were seriously damaged at more than 450 places, resulting in huge traffic jams, and the floods caused many cars and other vehicles to be washed away. On 18 june, more than 12,000 pilgrims were stranded at badrinath, the popular pilgrimage center located on the banks of the alaknanda river. rescuers at the hindu pilgrimage town of haridwar on the river ganga recovered bodies of 40 victims washed down by the flooded rivers as of 21 june 2013. bodies of people washed away in uttarakhand were found in distant places like bijnor, allahabad and bulandshahr in uttar pradesh. Searching for bodies who died during the extreme natural fury of june in kedar valley continued for several months and even as late as september, 2013.

### **Post Disaster Rescue Operations**

The river floods in uttarakhand creates the seriousness of state towards the disaster management. All the work done including rescue operations and relief camps were done by localites and military forces and official agencies for this work responded after 3 days

with a lot of confusion in their mind. Our great politicians at both levels are just trying to blame each other and were busy in making the plan that how can they take the political advantage of this situation. However there are some serious and good politicians and bureaucrats who helped and were trying to cope up with the situation.

For quick rescue operations the army, air force, navy, Indo-Tibetan border police (ITBP), border security force (BSF), national disaster response force (NDRF), public works department and local administrations worked together. Several thousand soldiers were deployed for the rescue missions. Activists of political and social organizations are also involved in the rescue and management of relief centres. Many corporates send their rescue operation team in the disaster affected region. Since the national highway and other important roads were closed to regular traffic. Helicopters were used to rescue people, but due to the rough terrain, heavy fog and rainfall, imposed a great challenge.

The economic condition of affected people as well as of state was in very bad condition. To overcome the situation state of Uttarakhand had demanded a special package from union government.

At both the levels state as well as union there was a very late response to this situation as seen earlier but because of the activeness of army and co operation of civilians somehow situation was managed.

Basic civic amenities were hard hit by the disaster. Electricity supply was disrupted in 3758 habitations while 968 drinking water supply schemes were damaged or destroyed. Connectivity was disrupted all across the state and vehicular traffic was disrupted along 2070 roads and 175 bridges were damaged or washed off. This resulted in grave hardships and more than 1.5 lakh persons were stranded at different places across the state. Resources from all quarters were mobilized to ensure safe evacuation of the stranded persons and the rescue and evacuation operations continued for around two weeks.

### **Economical and Transportation Impact**

The economy of Uttarakhand whose major part comes from tourism was totally shattered. After the disaster flood the transportation sector is badly affected. As people are threatened to come in Uttarakhand, around 30 % of the economy suffered. Many people became jobless and moreover almost all the tourist places were destroyed. There was a huge loss of infrastructure and man power. Besides effective delivery of services and goods transportation ensure prompt and effective response on the aftermath of disaster. It however needs to be remembered that the construction of roads , particularly in the hills changes the angle of repose of the slope and in case well designed lateral support and initiate mass wastage . Slope protection and drainage provided in the budget approved for road construction. The transportation sector was given utmost attention and huge investment was made.

### **Role of Banks and Financial Institutions in Disaster Recovery**

Banks and Financial Institutions have long been used to support economic condition in Post Disaster scenario. It influences the restoration in a way that enhances the livelihood of the people living in the disaster affected region.

Pre-disaster management includes activities related to preparedness and mitigation, whereas disaster occurrence management includes initiatives taken to ensure that the emergency need of victims is met, and suffering is minimized. Rehabilitation and reconstruction activities carried out aiming at the early recovery of the victims are called post-disaster management.

The role of banks and financial institutions comes here as an integral part of post disaster management.

Banks and financial institutions are susceptible to operational disruptions caused by internal and external threats such as fire, earthquakes, wars, terrorist attacks, system failures, etc. Such disasters may lead to severe operational disruptions and sometimes threaten the solvency and business continuity of institutions, which could adversely impact the financial system as a whole.

During Disaster the people tend to lose their human qualities. There is a rush toward the exist and leading to death of old and children. Banking and Insurance Policies are to help the Disaster effected people to understand the link between entrepreneurial efforts and economic prosperity.

The Banks and Financial Institutions can play a substantial role in helping to provide these types of opportunities. In Post Disaster Scenario the role of Banks and Financial Institutions is to provide adequate supply of credit to various sectors of the economy. After the formation of Uttarakhand a well developed structure of financial institutions in the state is developed.

Financial systems are capable of promoting economic integration. This means that in all disaster affected region there will be common economic policies, such as common investment, trade, commerce, commercial law, employment legislation, old age pension role of financial system in political stability

The political conditions in all the countries with a developed financial system will be stable transport co-ordination, etc. Financial sector plays an indispensable role in the overall development of a country. The most important constituent of this sector is the financial institutions, which act as a conduit for the transfer of resources from net savers to net borrowers, that is, from those who spend less than their earnings to those who spend more than their earnings. The financial institutions have traditionally been the major source of long-term funds for the economy. These institutions provide a variety of financial products and services to fulfill the varied needs of the commercial sector. Besides, they provide assistance to new enterprises, small and medium firms as well as to the industries established in backward areas. Thus, they have helped in reducing regional disparities by inducing widespread industrial development.

Financial system helps in fiscal discipline and control of economy. The government of india, in order to provide adequate supply of credit to various sectors of the economy, has evolved a well developed structure of financial institutions in the country. These financial institutions can be broadly categorised into all india institutions and state level institutions, depending upon the geographical coverage of their operations. Several financial institutions have been set up at the state level which supplement the financial assistance provided by the all india institutions. They act as a catalyst for promotion of

investment and industrial development in the respective states. They broadly consist of 'state financial corporations' and 'state industrial development corporations'. The various institutions working are Co-operative Banks, Financial Institutions, Foreign Banks, Nationalised Banks, Post Office Saving Banks, Private Sector Banks, Public Sector Banks, Regional Rural Banks, Reserve Bank of India, Scheduled Commercial Banks, Small Savings. It also provides the appropriate tax and regulatory The various Disaster response by banking and financial institutions may be summarized as :

1.Paradigm Shift Disaster response is the provision of emergency services and public assistance during or immediately after a disaster in order to save lives, reduce health impacts, ensure public safety and meet the basic subsistence needs of the people affected. It is focused on immediate and short-term needs and is sometimes called “disaster relief”.

2.Paradigm Shift Disaster risk reduction is the systematic effort to analyze and manage the causes of disasters by reducing vulnerabilities and enhancing capacities in order to lessen the adverse impacts of hazards and the probability of disaster. The disaster of June 2013 not only caused enormous devastation to human life, property, flora and fauna, but also exposed lack of preparedness on part of the Government machinery for tackling such a calamity. The Government remained virtually clueless about the state of affairs in the affected areas in the initial aftermath of the disaster. To its credit, it responded with whatever means it had at its disposal, as soon as the heavy rains started receding. This effort was, however, grossly inadequate given the scale of destruction brought by the disaster. Instances of inadequate response have been highlighted in this chapter. The Government had no clue, in the period from 15th to 17th June, 2013 of the situation that was arising out of incessant rains in the region. It responded only on 18th June 2013 when a team comprising Commissioner Garhwal, DIG Police and Under Secretary, Department of Disaster Management reached the site of disaster via helicopter and took stock of the situation. However, no report in respect of any measures or any follow-up thereof suggested by this team was made.

It was only when the weather improved to some extent that the rescue operations were initiated and carried out. Further, the communication network in the region had been completely paralysed. A lack of coordination between various agencies in the initial

stages of the disaster was also observed, mostly on account of lack of preparedness as well as due to the unprecedented scale of the disaster.

Ultimately, the Department had to take aerial support for getting the first hand information from various sites of operations. The failure of communication network thus stopped the flow of information and hampered rescue operations.

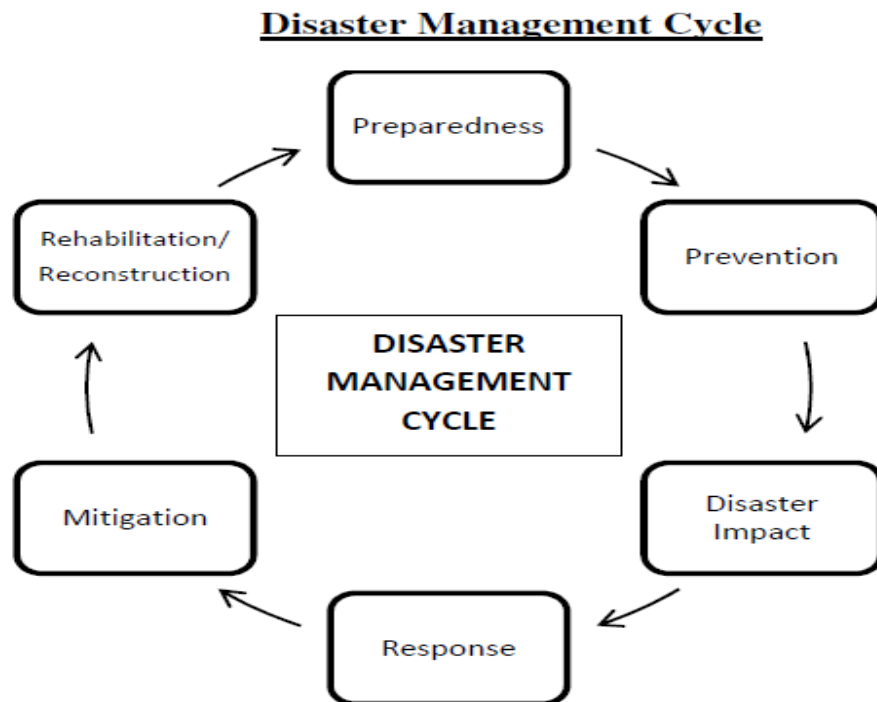
### **Relief Activities:**

The relief needs to be prompt, adequate and of approved standards. Immediate relief in cash or kind is provided to the disaster victims, by the Government and donors, on the basis of losses suffered by them. A systemic and transparent arrangement must be in place for the purpose. The State Disaster Management Authority/ State Government should provide relief to the victims, as per the prevailing norms, after the assessment of losses to the life and property.

The National Policy for Disaster Management (NPDM) advocates that the State shall review the existing standards of relief code and manuals to address the contemporary needs of communities affected by disasters.

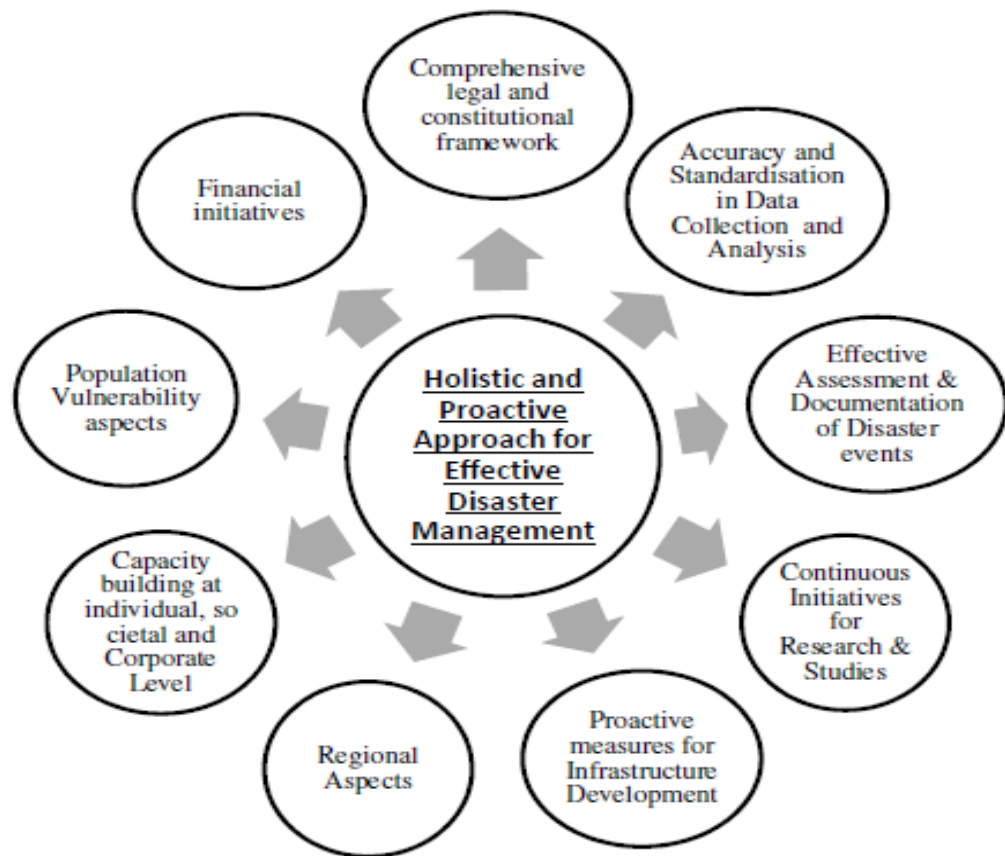
Roads in the area are observed to be aligned in close proximity of river, either over the river borne material terrace or over an excavated bench . In case the banks are not adequately protected there exists high probability of such roads being disrupted during high floods. It is therefore recommended that the roads be realigned at places these traverse chronic slip zones or zones of subsidence. The new alignment should maintain respectable distance from the streams.

The disaster management cycle consists of three phases; pre-disaster management, disaster occurrence management and post-disaster management. Completion of one phase leads to the emergence another phase of the cycle.



### **Holistic and Proactive Approach for Effective Disaster Management**

The Holistic and Proactive Approach for effective disaster management lies in the understanding of Disaster management cycle. Effective disaster management calls for comprehensive legal and constitutional framework for preparedness, prevention, response, mitigation and rehabilitation activities encompassing the role of all the stake holders such as Government, Corporate Sector, NGOs and citizens of the country. There is need to imbibe a national culture for safety and resilience. After a disaster, the enforceable right of people to get the relief and rehabilitation needs to be recognized. Powers and responsibilities of emergency managers need to be expressly mentioned and there should be proper allocation and management of finances which should be need-based.



There should be appropriate punishment for violating the provisions of law/orders/directions. A Framework of insurance, loans, advances and compensations in respect of disaster preparedness/mitigations/rehabilitation needs to be given increased importance. Many a times it is observed that the interface between stakeholders and the disaster management framework is backed by legislative measures (e.g. Disaster Management Act), decisions, such as those taken for establishment of the bodies/committees for managing disasters and the government orders taken out to execute these decisions. They also define the composition of the structure and the role to be performed by each stakeholder by identifying the stakeholders to be involved in the disaster management framework. However, the stakeholders are also required to understand their role and its significance. This can be streamlined at the planning stage by careful role specifications and arrangement for sufficient training/ practice/ mock



drills in a time bound manner. The relevance based interface emerges when stakeholders lie at the impact end of the disaster and therefore are required to undertake policy measures to deal with those impacts.

## **Components of Holistic and Proactive Approach for Effective Disaster Management**

### **Comprehensive legal and constitutional framework**

#### **i) Building a National culture for safety and resilience:**

Effective disaster management calls for comprehensive legal and constitutional framework for preparedness, prevention, response, mitigation and rehabilitation activities encompassing the role of all the stake holders such as Government, Corporate Sector, NGOs and citizens of the country. There is need to imbibe a national culture for safety and resilience. After a disaster, the enforceable right of people to get the relief and rehabilitation needs to be recognized. Powers and responsibilities of emergency managers need to be expressly mentioned and there should be proper allocation and management of finances which should be need-based.

There should be appropriate punishment for violating the provisions of law/orders/directions. A framework of insurance, loans, advances and compensations in respect of disaster preparedness / mitigations/ rehabilitation needs to be given increased importance.

#### **ii) Effective Grievance redressing Mechanism:**

In the immediate aftermath of the disasters, there is a situation of panic and fear. The antisocial elements take benefit of this situation. Hence, an effective grievance-redressing mechanism and protection of Human Rights need to be treated as an integral part of the disaster management planning.

#### **iii) Streamlining Role specification of the stake holders and their preparedness:**

Many a times it is observed that the interface between stakeholders and the disaster management framework is backed by legislative measures (e.g. Disaster Management Act), decisions, such as those taken for establishment of the bodies/committees for

managing disasters and the government orders taken out to execute these decisions. They also define the composition of the structure and the role to be performed by each stakeholder by identifying the stakeholders to be involved in the disaster management framework. However, the stakeholders are also required to understand their role and its significance. This can be streamlined at the planning stage by careful role specifications and arrangement for sufficient training/ practice/ mock drills in a time bound manner. The relevance based interface emerges when stakeholders lie at the impact end of the disaster and therefore are required to undertake policy measures to deal with those impacts.

**iv) Planning for cross-border disasters:**

In case if the disasters affect more than one country, effective rules and regulations and least number of administrative barriers are needed for coordinating the cross border issues. Many of the disasters are small/medium-scale emergencies, for which the tools of the international system may be ill equipped to deal with because of the fairly cumbersome appeal process that must be completed before significant resources can be mobilized. Hence, there is a need for more flexibility in this regard.

**v) Setting of a standard legal platform:**

A clear, compatible and flexible legal agenda at both national and international platform is an essential measure in the efforts towards a proactive approach in all phases of disaster management. Standard setting becomes imperative at all levels from international community to local community level to prevent, mitigate and rehabilitate as the case may be. The instruments in respect of implementation mechanism can be legal or non-legal. These instruments include international Treaties and Conventions, Resolutions of the United Nations and other international bodies, operational guidelines and standards for other organizations such as NGOs etc. These wide ranging instruments and initiatives aim to set standards and rules for managing disasters.

**vi) On-going review mechanism and periodic amendments:** There is a need to have a review mechanism in place to continuously assess the effectiveness of the current measures and implement changes if any in light of the changing economic, commercial

and social scenario at national as well as international level. While framing the policies, the focus should be on the aspects such as regional and geographical vulnerability, climatic variations etc. and not only on the long term changes carried out on an average. There is need to have cohesiveness among all the laws and policy decisions the focus being need based.

## **Chapter 2**

### **Research Design and Review of Literature**

Since the disaster management an effective Information System to assess economic loss caused due to disaster in any area is the call of today and its various aspects are emerging as a fast growing area of research due to their financial implications, there is no dearth of published and unpublished literature on Disaster Management. The literature available have been reviewed and used for the purpose of conceptual framework. Primary as well as secondary data has been collected for the purpose of this study and used in drawing conclusions. The overall research methodology adopted in this research will be discussed under the following sub heads:

#### **Research Design**

The research design is a detailed plan of action for research. It constitutes the blue print for collection, measurement, tabulation and analysis of the data. Historical research turns history or the past to study the patterns, their impact on the present, evolutionary process and so on. In this sense, this research can be termed as a historical research as it is inclined towards the identification and description of various causes of disasters and evaluating the role of banks and financial institutions in the rehabilitation of the affected people by natural calamity occurred at Uttarakhand in June 2013.

It has also considered financial implications under various phases of disaster management cycle which incorporates a descriptive research design because this is an area of descriptive study.

#### **□ □ Research Instrument**

This research is based on both types of data i.e. Primary and secondary. The survey method was used to collect data. The present study has made extensive use of primary data gathered with the help of well structured questionnaire. The questionnaire includes information on different aspects of research problem. The secondary data has been collected from various sources such as books, journals and websites.

## □ □ **Research Area**

The study is based on the financial implications of the management of disasters and it was decided to carry it out with focus on disasters in India. The occurrence of disasters and their implications in other parts of the world have been studied to understand and learn the different initiatives taken in the past and needed in the future in this field in India.

## **2.4 Data Collection**

### □ □ **Primary Data**

This study has dealt with the opinion of disaster affected people of the region in respect of the impacts of the disasters and the measures/ reforms taken by Banks and Financial Institutions working in the region. This process was useful in the specification of a holistic and proactive approach for effective management of disaster in the disaster affected districts of Uttarakhand.

In order to study the financial impacts due to disasters and to emphasise the necessity for disaster management, the research includes primary data collection through a structured questionnaire.

### □ □ **Secondary Data**

It includes collection through news paper articles, magazines, books, journals, research reports and web sites etc.

### □ □ **Sampling plan**

For the purpose of this study, a random sample from the four disaster affected districts of Uttarakhand consisting citizens from different age groups and different occupations has been considered. The sample consists of respondents related to the disaster management activity as well as others who are not directly related with disaster management initiatives, in order to understand both the perspectives. The purposive technique was used to collect data. A sample of 318 respondents were interviewed from four worst affected districts of Uttarakhand i.e. Pithoragrah , Uttarkashi, Chamoli and Rudraprayag. They were interviewed during October 2016 to April 2017. The time was chosen because after occurring Natural disaster 2013 as the banks and Financial institutions which helps the people of the region are fully operationalized.

The individuals are selected as per convenient sampling method from the disaster affected region. There are 86 respondents from Pithoragrh, 121 from Uttarkashi, 80 from Chamoli and 31 were from Rudraprayag. The respondents were selected by the researcher as per convenience.

#### □ □ **Contact Method**

In most cases questionnaires were filled through personal visits. In some cases, the questionnaires were mailed electronically to the respondents and reminders as well as telephonic requests were made.

#### □ □ **Analysis of Data**

The data so collected via primary resource contains both quantitative and qualitative information. The classification, tabulations & graphical presentations have been used to arrange the raw data in an understandable form. The classified and tabulated data have been analysed by using statistical tool and techniques like Mean, Mode and percentage etc. was also used as the sample size is large.

(Cooper, H. ,1998) in the journal A Guide for Literature Reviews has discussed about Synthesizing Research: He says literature review is a body of text that aims to review the critical points of current knowledge including substantive findings as well as theoretical and methodological contributions to a particular topic. Most often associated with academic-oriented literature, such as a thesis, a literature review usually precedes a research proposal and results section. Its ultimate goal is to bring the reader up to date with current literature on a topic and forms the basis for another goal, such as future research that may be needed in the area.

#### **Objectives of the Proposed Project**

The objectives and possible outcome of our study are :

- To measure the special Financing and Banking needs of the people in the wake of the natural calamity.
- To measure the existing gap between current Financing and Banking Schemes provided by banks and financial institutions, earlier and after the disaster.

- To put forth some effective suggestions to improve and charting new strategies by banks and financial institutions in rehabilitation.

### III. Hypothesis

Following hypothesis are expected to be tested with the help of relevant statistical tools and techniques in order to ascertain validity and authenticity of the findings of the investigation.

#### Hypothesis-01

$H_0$ = There is a negative association between Banks and Financial Institutions efficiency and Regional Development of Uttarakhand.

$H_1$ = There is a positive association between Banks and Financial Institutions efficiency and Regional Development of Uttarakhand.

#### Hypothesis-02

$H_0$ = There is no scope left for banks and financial Institutions to perform after Calamity in Uttarakhand.

$H_1$ = There is a scope left for banks and financial institutions to perform after Calamity in Uttarakhand.

The data and information was tabulated and analysed with the help of statistical and accounting tools. Both rural and urban areas was given equal priority in getting coverage of proposed investigation.

## **Review of Literature**

The impact of both natural as well as manmade disasters is devastating. They affect the individuals, communities and nations and cause major financial losses. Even though natural disasters cannot be controlled completely, their ill-effects can be minimized with preparedness and preventive measures. Awareness and alertness about the disasters is very important to curtail

the impacts of manmade disasters. Both types of disasters cause short term as well as long term socio-economic impact. For the purpose of this study the literature on various phases of Disaster Management and financial implications of disasters was reviewed.

A literature review usually precedes a research proposal and results section. Its ultimate goal is to bring the reader up to date with current literature on a topic and forms the basis for another goal, such as future research that may be needed in the area. A well-structured literature review is characterized by a logical flow of ideas; current and relevant references with consistent, appropriate referencing style; proper use of terminology; and an unbiased and comprehensive view of the previous research on the topic. Literature reviews are secondary sources, and as such, do not report any new or original experimental work.

### **NEED FOR LITERATURE REVIEW:**

Literature reviews act like a handy guide to a particular topic. If you have limited time to conduct research, literature reviews can give you an overview or act as a stepping stone. For professionals, they are useful reports that keep them up to date with what is current in the field. A well-structured literature review is characterized by a logical flow of ideas; current and relevant references with consistent, appropriate referencing style; proper use of terminology; and an unbiased and comprehensive view of the previous research on the topic.

The depth and breadth of the literature review emphasizes the credibility of the writer in his or her field. Literature reviews also provide a solid background for a research paper's investigation. Comprehensive knowledge of the literature of the field is essential to most



research papers. The Literature review for the study may be summarized as under different heads below:-

### **DISASTER:**

(B. Wisner, P. Blaikie, T. Cannon, and I. Davis (2004). *At Risk - Natural hazards, people's vulnerability and disasters*. Wiltshire: Routledge). A disaster is a natural or man-made hazard that has come to fruition, resulting in an event of substantial extent causing significant physical damage or destruction, loss of life, or drastic change to the natural environment. A disaster can be extensively defined as any tragic event with great loss stemming from events such as earthquakes, floods, catastrophic accidents, fires, or explosions.

In contemporary academia, disasters are seen as the consequence of inappropriately managed risk. These risks are the product of hazards and vulnerability. Hazards that strike in areas with low vulnerability are not considered a disaster, as is the case in uninhabited regions.

Developing countries suffer the greatest costs when a disaster hits - more than 95 percent of all deaths caused by disasters occur in developing countries, and losses due to natural disasters are 20 times greater (as a percentage of GDP) in developing countries than in industrialized countries.

### **CLASSIFICATION OF DISASTER:**

Disasters can be classified into two types:

#### **DISASTER:**

Man-made disasters are disasters resulting from man-made hazards (threats having an element of human intent, negligence, or error; or involving a failure of a man-made system), as opposed to natural disasters resulting from natural hazards. Man-made hazards or disasters are sometimes referred to as anthropogenic.

#### **BIGGEST NATURAL DISASTER NATURAL DISASTER:**

(Barton A.H. (1969). *Communities in Disaster. A Sociological Analysis of Collective Stress Situations*. SI:WardLock) A natural disaster is a consequence when a

natural hazard (e.g., volcanic eruption or earthquake) affects humans and/or the built environment. Human vulnerability, caused by the lack of appropriate emergency management, leads to financial, environmental, or human impact. The resulting loss depends on the capacity of the population to support or resist the disaster: their resilience. This understanding is concentrated in the formulation: "disasters occur when hazards meet vulnerability". A natural hazard will hence never result in a natural disaster in areas without vulnerability, e.g., strong earthquakes in uninhabited areas.

### **Preparedness and Prevention for Effective Disaster Management**

**C. Venkatesan (2012)** points out that the impacts of disasters is felt differently within societies and those most socially excluded and economically insecure bear a disproportionate burden. The impact of disasters also varies between women and men. Women are made more vulnerable to disasters through their socially constructed roles and gendered division of labour. Hence the author emphasizes that in order to target scarce resources effectively, the policy makers, planners and practioners should be aware of gender patterns in disasters and bring a gender focus into the analysis of disaster mitigation and response.

### **Jayeshsinh Shah and Mr. Ashutoshsinh Tembe (2002) (Editors of the Text Book of Disaster**

**Management)** mention that in order to prepare for effective disaster management, it is essential to understand the various types of disasters and the reasons for their occurrence. It is also essential to imbibe the instructions on do's and don'ts before, during and after disasters while addressing practical aspects at various phases of disaster management such as preparedness, prevention, response, mitigation and rehabilitation/ development.

**Kalpana Srivastava (2010)** traces the challenges posed by disasters and the various perspectives

of their management. It explains the types of disasters and their effects and observes that any neglect of psychological support to the victims could impair efforts towards physical rehabilitation.

### **Natural Disaster: Socio Economic Factors**

**A. Hadi Arifin and Rahmat Budiarto (2008)** give details as to how after the tsunami in 2004, Acehese lost their family members and property and there were significant losses in agricultural production, increase in prices, temporary unemployment in rural areas, shortages in the supply of

basic grains, such as rice and beans, reduction in exports and widening of trade deficit, reduction in income coupled with increase in public spending leading to decrease in saving and in increase in deficit, insufficiency of external resources and the need to engage more foreign loans and donations. The economic model defined the development according to external needs and promoted the exploitation of natural resources with no concern for the future. The author says that the challenges represented by the tasks of reconstruction and development based on new foundations make even more pressing the need for finding a serious solution for the burden of debt.

**Ashok K. Dutt (2008)** cautions us saying that India will be greatly affected by global warming which will result in disasters such as flooding and droughts and increased desertification.

**Carl Southwell and Detlof von Winterfeldt (2008)** point out that when the Corps of Engineers analysed several alternatives for improving the levee system around New Orleans in the 1970s and 1980s, they made several optimistic assumptions about the frequency and impacts of hurricanes. Over time, New Orleans' levees and floodwalls became structurally deficient and presented an increased risk to public safety and to the region's economic infrastructure. This chapter gives details of earlier decision analysis framework for improving how to build the levee system after Katrina and reports on a formal, fully paramatised risk and cost benefit analysis model using influence diagrams.

**Charlotte Benson and Edward J Clay (2004)** give a state-of-the art review and three country case studies: on Dominica, a small island economy (Benson and Clay 2001); on disasters and public finances in Bangladesh (Benson and Clay 2002a); and on climatic variability in southern Africa, with a country study of Malawi (Clay and others 2003). The book talks about natural disasters which have adverse short term and long-term

consequences which hinder the economic growth, development, and poverty reduction initiatives. The authors observe that in the aftermath of disasters, there are direct costs such as impact on physical infrastructure and indirect costs such as disruption of production, supplies, services and facilities, impact on balance of payment and rate of poverty etc. The authors have tried to build the relationship between disaster impacts, vulnerability of the various regions and the sensitivity of the economy to the disaster shock.

**Daniel Sutter and Kevin M. Simmons (2010)** elaborate the socioeconomic impact of tornados specifically in the USA where they have taken more than 15000 lives since 1900 and have been causing a loss of \$4.6 billion per year. The authors estimate that the largest segment of losses caused by tornadoes being approximately two thirds of the total is the opportunity cost of time spent under tornado warnings. The paper devotes considerable discussion to the factors contributing to tornado losses, including the time of the day, the severity of the winds, the location of the storm and even the days of the week. It details the potential ways to minimize the tornado losses and their estimate of the cost effectiveness of several mitigation strategies.

**Heath McMichael (2009)** considers the impact of Lapindo Mudflow disaster that occurred on 29th May, 2006, on transport and logistics networks and the additional costs to the East Java Economy. The mudflow caused direct and indirect costs in trillions of Rupees and affected food, leather processing, transport and hospitality industry finally affecting the GDP.

**H. Sadegi, S. Emamgholi Sefiddasht and M. Zarra Nezhad (2009)** aim to investigate the effects of occurred natural disasters in Iran on Iran's Gross Domestic Product (GDP). They state that the natural disasters affect mostly the gross investments, balance of payments, public finance, inflation and unemployment of the country. All these effects can be reflected in the real GDP, the variable that shows the changes of general level of the economic activity of the country.

**Jaharudin Padli, Muzafar Shah Habibullah (2009)** in a panel analysis on 'Natural disaster Death and Socio Economic factors in selected Asian countries' investigate the relationship between disaster fatalities with the level of economic development, years of schooling, land area

and population for a panel of fifteen Asian countries over the sample period of 1970-2005. The research has indicated that about US\$ 600 billion have been vanished in 10 most affected countries in disaster related economic losses (ECLAC 2000). It is pointed out that economic losses and economic development are inversely related. It suggested that the level of wealth of a nation though provides protection but with a diminishing rate.

### **Natural Disasters and Their Financial Implications**

**C.D. Gamper, M.Thoni and H. Weck-Hannemann (2006)** highlight a fact that while making a

decision for protection against natural hazards, the scarce financial resources make the allocation a difficult task. The politicians need decision support systems that help them to generate an information basis that provides for finding the most transparent, equitable and economically efficient solutions. The tools such as Cost Benefit Analysis (CBA) and Multi Criteria Analysis (MCA) are often used in the environmental economic area as they provide sound alternative projects to choose the optimal solutions.

**Hector Sejenovich and Guillermo Cock Mendoza (2000)** observe that while considering the economic aspects of floods, it is necessary to incorporate the damages generated within a comprehensive framework such as evaluating ways for reducing flood damage.

**Joost van Rossum, Rene krukkert (2010)** focus on the main problems in disaster relief operations in Indonesia, the country which has dealt with more than 400 natural disasters such as floods, typhoons, fires, soil eruptions and earthquakes in last couple of years. After occurrence of

natural disasters, humanitarian relief operations have to deal with great challenges to get food, water and medical supplies to the victims. The disaster relief operations in Indonesia suffer from inefficient organisation, communication and logistical processes, which were exposed after the tsunami in 2004. In this article, the author has described a

model which shows a coordination unit as a central actor which receives information from other actors and based on this information, sends them to the areas where there is more need. The preparation of this organizational structure is important for effective disaster management. Often money is collected

only after the natural disaster but then it cannot be used for the relief which is needed primarily. Hence proper strategies should be devised in this respect.

**Maxmilian Auffhammer (2008)** points out that the economic impacts of climate change are the

net costs or benefits from such climate change on the global economy relative to a prior world with constant climate. He says that the economic impacts of climate changes are also predicted to

differ greatly between developing and developed countries. The author further says that in order to evaluate the potential costs of climate change, economists discount its future costs and benefits. The choice of discounting method and discount rate has a significant impact on the calculated damages valued in present day currency. He points out that due to their geography, low incomes and importance of the agricultural sector, developing countries are more exposed economically to the risks of climate change. It is estimated that costs of extreme weather events could be on the order of 0.5-1% of global GDP by 2050 and higher as the globe gets warmer. **The United Nation's report World Economic Situation and Prospects, 2011** highlights that a

number of Least Developed Countries (LDCs) that were severely affected by natural disasters, have had major socio-economic impacts. Haiti was hit by a catastrophic earthquake, with damage totaling almost 120 per cent of the country's GDP for 2009. Droughts in the Sahel have severely affected Chad, Mauritania and especially Niger, where up to half the population has faced acute food shortages. In Benin, months of heavy rain resulted in the worst flooding since 1963. The report also talks about a number of countries, including Afghanistan, the Democratic Republic of the Congo, Haiti and Liberia, that obtained some financial relief through debt relief or debt restructuring.

### **Manmade Disasters and Their Financial Implications:**

**Loretta Napoleoni (2010)** traces the link between the finances of the war on terror and the global economic crisis. While maintaining a long term perspective, the author mentions that the war on terrorism has indeed contributed to the economic crisis. According to the author, we need

to analyze the disturbing ties between the war of terror and other aspects of the economy:  
Money

laundering and credit crunch. The author has suggested measures for an effective economic progress such as increase in the number of employment opportunities, long term planning for the industrial conversion to clean energy and heavy investment in infrastructure.

**Sharma RK, Chawla R, Kumar S (2010)** talk about the nature and impact of chemical emergency caused due to hazardous chemical with reference to a case study of chlorine gas leak at Haji Bandar Hazardous Cargo warehouse in Mumbai Port Trust, Sewri that affected 120 people in the neighbourhood including students, workers and port labourers. The authors observe that it is a blatant case of ignorance and negligence as well as contravention to the safety and environmental safeguards requirements under existing statutes as well as non-maintenance of failsafe conditions at the site that caused the damage. The traumatic impacts of chemical disasters (like Minimata and Bhopal Gas tragedy) are well known as they caused huge losses to human lives, liquidation of the entrepreneurs, (millions of rupees worth of property and investment in high cost infrastructure were lost.) and severe damage to environment. The author points out that disaster resilient community can be built by enhancing community participation, appreciation of the problem and being part of the solution making process. We need to create a single window national level capability and competence to advise, train and share development in hazardous chemicals by conducting education, training, mitigation and Research and Development activities. For this, a holistic approach is required to be adopted while planning.

**Todd Sandler and Walter Enders (2008)** observe that developed countries can use monetary and fiscal policies to offset adverse economic effects of large scale attacks. Small countries plagued with significant terrorist campaigns display macroeconomic consequences in terms of losses in GDP per capita. The immediate costs of most terrorist attacks are localized, thereby causing a substitution of economic activity away from a vulnerable sector to relatively safe areas.

They further observe that terrorism can cause a reallocation from investment to government spending. Some terrorist prone sectors e.g. tourism have displayed substantial losses following terrorist attacks. In the absence of future attacks, these sectors rebound rather quickly.

#### **Crisis and Corporate Sector:**

**Prof. Rajesh Nair, Revathi Iyer (2011)** focus on crisis management as important organizational

function. Failure can result in serious harm to stake holders, losses for an organization or end its

very existence. The authors observe that companies facing major problems such as catastrophic computer systems failure, a large scale industrial accident, a major product recall or a sudden collapse in sales due to a health scare can also benefit from the implementation of crisis management strategies. Therefore the crisis management strategies should address the safety, health and welfare of employees before, during and after an emergency.

#### **Need of Norms, Regulations and Procedures for Effective Disaster Management:**

**Duraipandi Mavoothu, (2010)** explores the role of micro-financing in climate change mitigation and adaptation at the household and institutional levels. He states that microfinance more importantly green microfinance may be one of the smart tools to



prepare for shifting funding priorities for environment friendly technologies and businesses.

**Government of India, in the The Disaster Management Act, 2005** defines Disaster Management as a continuous and integrated process of organizing, coordinating and implementing measures which are necessary constituents for prevention of danger or threat of any disaster, mitigation or reduction of risk of any disaster or its severity and consequences, capacity building, preparedness to deal with any disaster, prompt response to any threatening disaster situation or disaster, assessing the severity or magnitude of effects of any disaster, evacuations, rescue and relief, rehabilitation and reconstruction. The Act provides for forming committees and taking disaster management initiatives at national level, state level and district level. It also provides for constituting fund for disaster management.

**P.K.Bandgar (2012)** points out that India's record for environmental protection is poor. Even after the Bhopal Gas Leak, a number of chemical disasters have occurred resulting in deaths and injuries. This is due to the industrialization in India. The author suggests that we have to carry on developmental activities in such a way that the damage to the environment is bearable. Economic policies can provide incentives for adopting less damaging technologies and practices.

**Takis Fotopoulos (2005)** discusses the effectiveness of Kyoto Protocol in bringing down the global warming. He mentions that due to the imbalance between futuristic economic aspirations and ecological degradation arising out of green gas emissions, the entire world is under the shadow of various natural disasters such as floods, storms and hurricanes. However, the author observes that not only the emissions have gone up uncontrolled but the most polluting countries

are buying carbon credits from poor countries. Hence it has become now extremely important for every country to give equal, rather more focus on the environmental upgradation along with the profit making economic activities.

**The Institute of Chartered Accountants of India, (2002)**, in the book Accounting aspects of Disaster Management-background Material for continuing Education Programmes, explains the professional accountant's role in the area of Disaster Management especially from the point of view of financial implications of disasters and disaster management. The book brings out critical points of financial control in disaster management such as emergency procurements, expenditures, replacement of machineries and other assets, financial resources mobilization, capital investments required for prevention of recurrence and so on. The behavioral aspects of financial control have also been explained since the social elements are closely intertwined with the disaster event. The book points to a very important observation that a disaster is both a traumatic experience as well as an opportunity. The opportunity is in terms of being able to restore both the local economy at higher level and in a more organized manner than previously. The need for integration of financial and accounting concerns in preparation of disaster management programs and the process of risk analysis have been emphasized in this book.

Disaster is a calamitous event causing great damage, losses and devastation of life and property. India is vulnerable to various types of natural disasters. Although the response to disasters is improving, a balanced and integrated approach encompassing all the stake holders needs to be planned in this regard. Along with preparedness and prevention, rehabilitation and development are the important concerns which need to be addressed while planning.

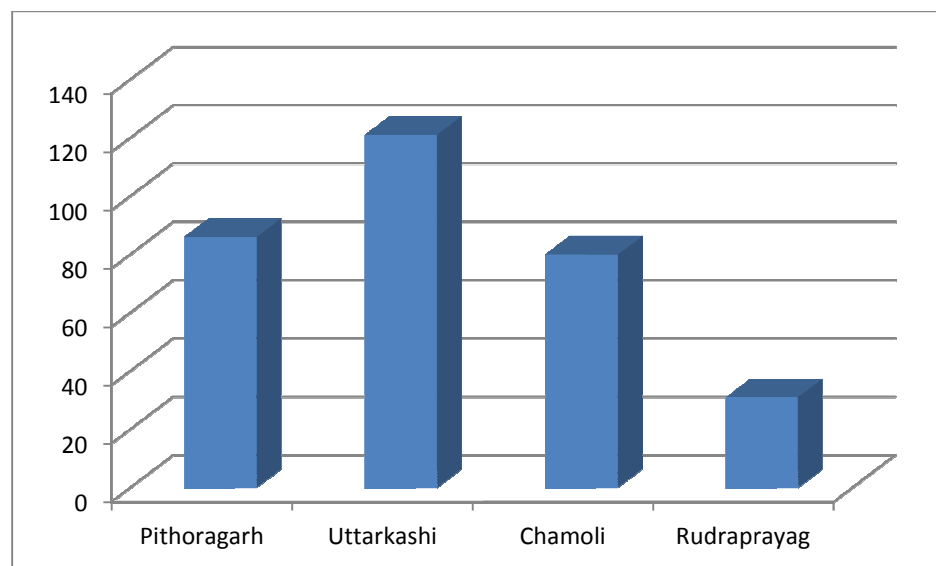
## Chapter 3

### Data Analysis and Interpretation

The survey was conducted to the village and damaged area of disaster affected region in different locations of Uttarakhand. To find out the current status of village area after disaster and the contribution of Banking and Financial Institutions in the damaged area after disaster. The data has been analysis by questionnaire.

A Total of 318 respondents was interviewd from Four disaster affected districts of Uttarakhand i.e Pithoragrah , Uttarkashi, Chamoli and Rudraprayag. They were interviewed during October 2016 to April 2017. The time was chosen because after occuring Natural disaster 2013 as the banks and Financial institutions which helps the people of the region are fully operationalized.

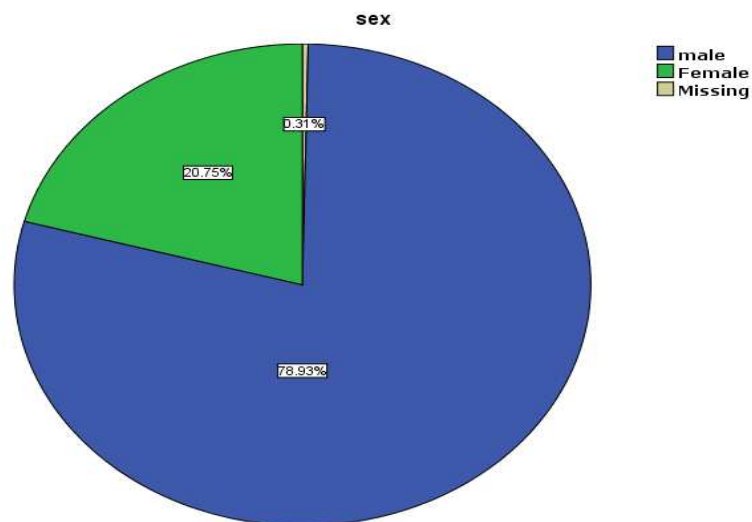
The individuals are selected as per convenient sampling method from the disaster affected region. There are 86 respondents from Pithoragrth, 121 from Uttarkashi,80 from Chamoli and 31 were from Rudraprayag.



### Q1. Sex composition of the respondents

		Frequency	Percent
Valid	male	251	78.9
	Female	66	20.8
	Total	317	99.7
Missing	System	1	.3
Total		318	100.0

Out of 318 respondents 251 male and 66 interviewed were female from the four disaster affected districts of Uttarakhand. .



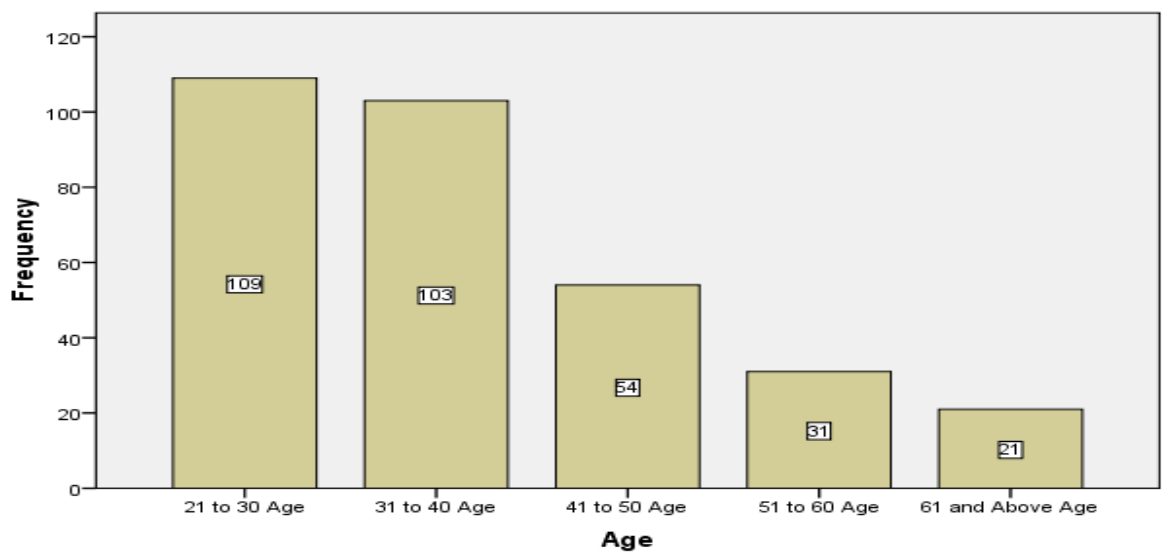
### Q2. What is the Age composition of the respondents?

Among the respondents interviewed (109) i.e. 34.3 % were in the 21-30 years of age group, 32.4% were in the 31-40 years of age group, 17 % were in the 41-50 years of age group, 9.7 % were in the 51-60 years of age group and 6.6 % were above 60 years of age.

	Frequency	Percent	Cumulative Percent
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Valid	21 to 30 Age	109	34.3	34.3
	31 to 40 Age	103	32.4	66.7
	41 to 50 Age	54	17.0	83.6
	51 to 60 Age	31	9.7	93.4
	61 and Above Age	21	6.6	100.0
	Total	318	100.0	

**Age**

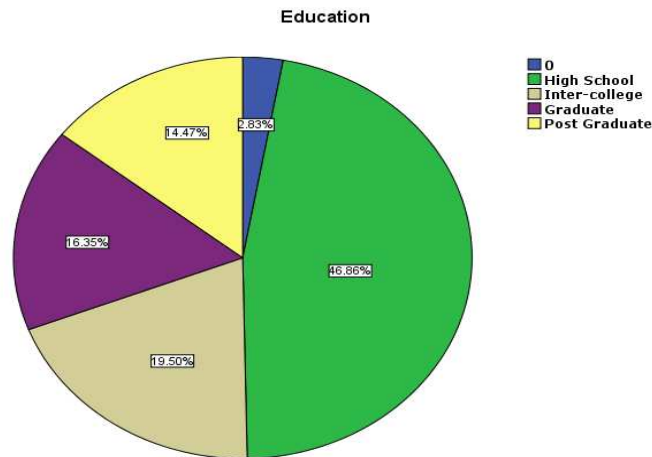


**Q3. What is the Education profile of the respondents?**

**Education**

	Frequency	Percent	Valid Percent	Cumulative Percent
0	9	2.8	2.8	2.8
High School	149	46.9	46.9	49.7
Inter-college	62	19.5	19.5	69.2
Graduate	52	16.4	16.4	85.5
Post Graduate	46	14.5	14.5	100.0
Total	318	100.0	100.0	

Out of the 318 respondents 9 i.e 2.8 percent were having no formal education, 149 i.e 46.9 percent were high school pass, 62 i.e 19.5 percent were Inter pass, 52 i.e 16.4 percent were Graduate and 46 i.e. 14.5 percent were Having Post Graduate Degree.



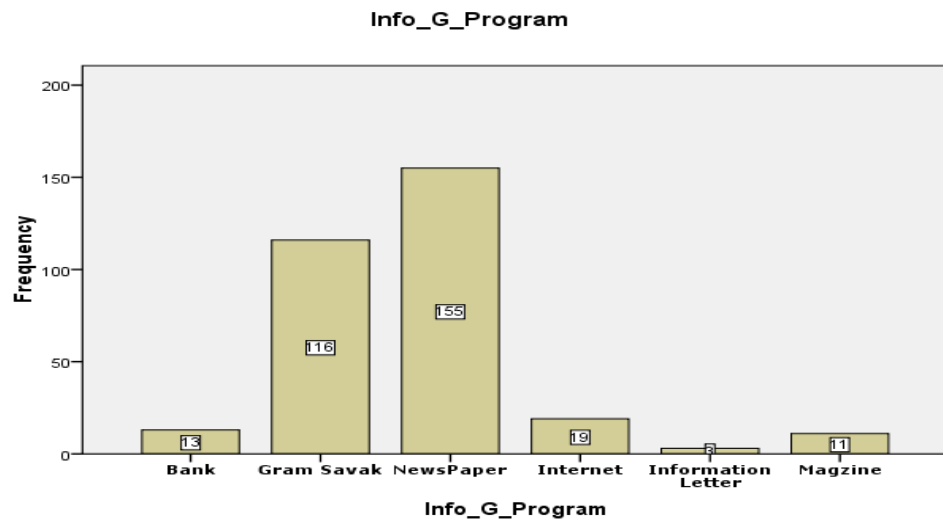
**Q 4. What is the effect of Natural disaster on the Monthly income of the people in the organised sector?**

Since the respondents are from the disaster hit region working in the petty Jobs like tea stall, dairy, small shop owner etc themeagre source of earnng is severly affected

**Q5 From where the respondents get the information regarding government schemes?**

Among the respondents interviewd(13) i.e. 4.1 % get the information regarding government schemes from 116 i.e 36.5 % from Gram Sevak, (155) i.e 48.7 % from News paper, 19 i.e. 6% from Internet, only 3 i.e less than 1% get information from the least effective Information letter by various institutions and magazine makes on 11 i.e 3.5% respondents aware of the various Government schemes.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bank	13	4.1	4.1	4.1
	Gram Sevak	116	36.5	36.6	40.7
	NewsPaper	155	48.7	48.9	89.6
	Internet	19	6.0	6.0	95.6
	Information Letter	3	.9	.9	96.5
	Magazine	11	3.5	3.5	100.0
	Total	317	99.7	100.0	
Missing	System	1	.3		
Total		318	100.0		



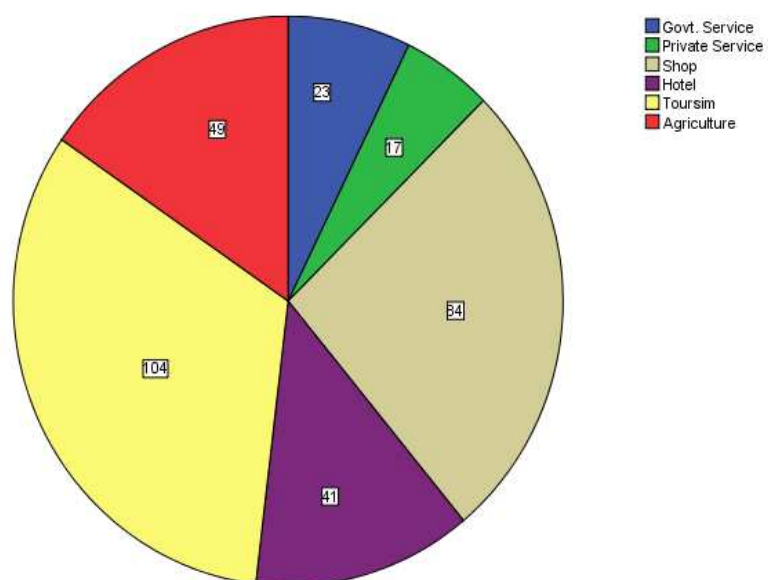
#### **Q6. What was the respondents Source of Income before disaster?**

After research it was found in the disaster effected region 23 i.e 7% were from Government service back ground, 17 i.e 5% were in private service, 84 i.e 26 % were owing some shop, 41 i.e 13% were in hotel business , 104 i.e. 33 % around were pursuing tourism related business and 49 i.e. 15 % were doing agriculture related activities.

**source\_Inc\_B\_Disaster**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Govt. Service	23	7.2	7.2	7.2
	Private Service	17	5.3	5.3	12.6
	Shop	84	26.4	26.4	39.0
	Hotel	41	12.9	12.9	51.9
	Tourism	104	32.7	32.7	84.6
	Agriculture	49	15.4	15.4	100.0
	Total	318	100.0	100.0	

**source\_Inc\_B\_Disaster**



**Q7. Which Type of Loss occurred in disaster?**

- Among the 318 respondents 60 percent replied that their houses were fully damaged and 40% respondents were left with broken damaged house after the disaster of June 2013.



### Home loss

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid      fully	72	22.6	60.5	60.5
Partially	47	14.8	39.5	100.0
Total	119	37.4	100.0	
Missing   System	199	62.6		
Total	318	100.0		

- 47 % respondents land was fully destroyed whereas around 53 % of the respondents were partially destroyed in the disaster.

### Land loss

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid      fully	150	47.2	100.0	100.0
Missing   System	168	52.8		
Total	318	100.0		

- 39% of the respondents who were based on agriculture were destroyed in the disaster 2013.

### Agriculture

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid      fully	125	39.3	100.0	100.0
Missing   System	193	60.7		
Total	318	100.0		

- 54 respondents i.e 8.5% respondents who were involved in the hotel business revealed that around 7 % were fully disturbed and 2 % had faced partial destruction of their hotel property.

**hotel**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid      fully	21	6.6	77.8	77.8
Partially	6	1.9	22.2	100.0
Total	27	8.5	100.0	
Missing   System	291	91.5		
Total	318	100.0		

- Among the respondents 54 i.e 17 % who were involved in the shop for earning their livelihood, their shop were destroyed fully or partially.

**shop**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid      fully	38	11.9	70.4	70.4
Partially	16	5.0	29.6	100.0
Total	54	17.0	100.0	
Missing   System	264	83.0		
Total	318	100.0		

- Among the 318 respondents 40 i.e 13 % who were involved in the rearing of cattle for earning their livelihood, said that their cattle were destroyed fully or partially.

**cattle**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid      fully	40	12.6	100.0	100.0
Missing   System	278	87.4		

**cattle**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid fully	40	12.6	100.0	100.0
Missing System	278	87.4		
Total	318	100.0		

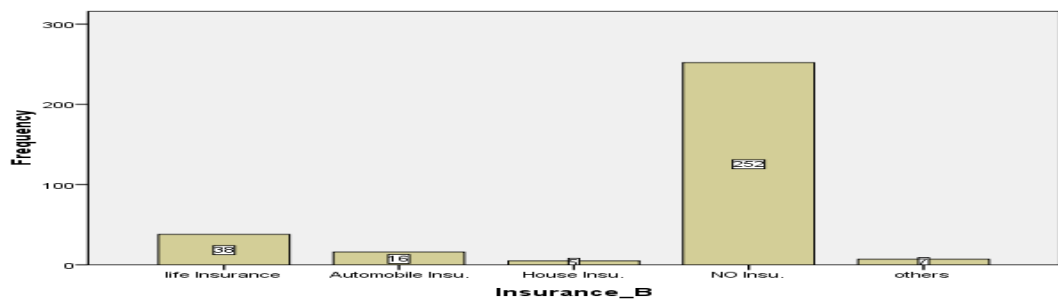
**Q8.What is the Status of Insurance before disaster?**

Among the 318 respondents 59 were having some sort of insurance schemes. Among them around 12 % were having life insurance schemes, 16% were having their insurance for automobiles and only 1.6% were having the insurance for Houses.

**Insurance\_B**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid life Insurance	38	11.9	11.9	11.9
Automobile Insu.	16	5.0	5.0	17.0
House Insu.	5	1.6	1.6	18.6
NO Insu.	252	79.2	79.2	97.8
others	7	2.2	2.2	100.0
Total	318	100.0	100.0	

**Insurance\_B**

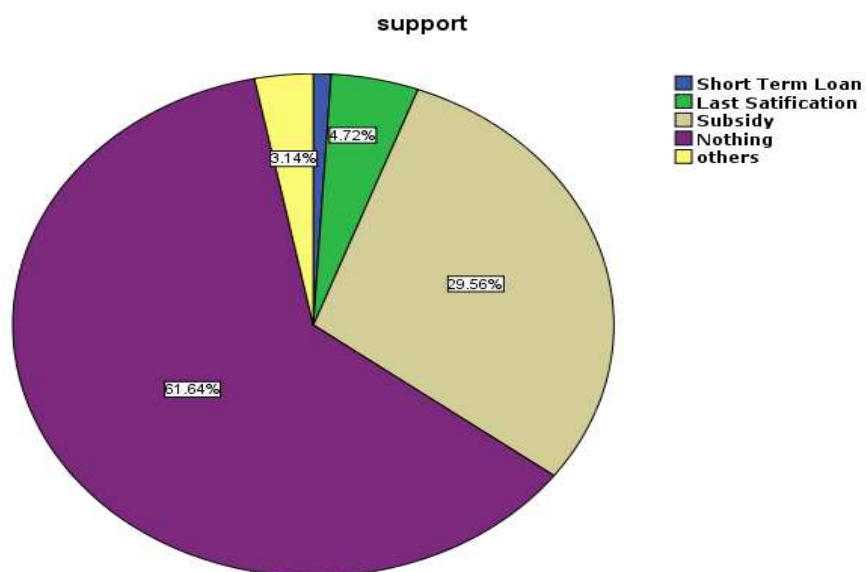


**Q9 Which type of support did you get from Banks and financial Institutions after disaster?**

It was found in the disaster effected region the Banks and Financial Institution support was less than 1 % in the form of short term loan, only 15 i.e 4.7 % in the form of Interim Compensation Momentarily given after the Incident, around 30 % i.e 94 respondents were given lasting compensation and a large portion i.e around 62 (196) says they were not given any compensation.

**Support**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Short Term Loan	3	.9	.9	.9
Interim Compensation	15	4.7	4.7	5.7
Lasting Compensation	94	29.6	29.6	35.2
Nothing	196	61.6	61.6	96.9
others	10	3.1	3.1	100.0
Total	318	100.0	100.0	

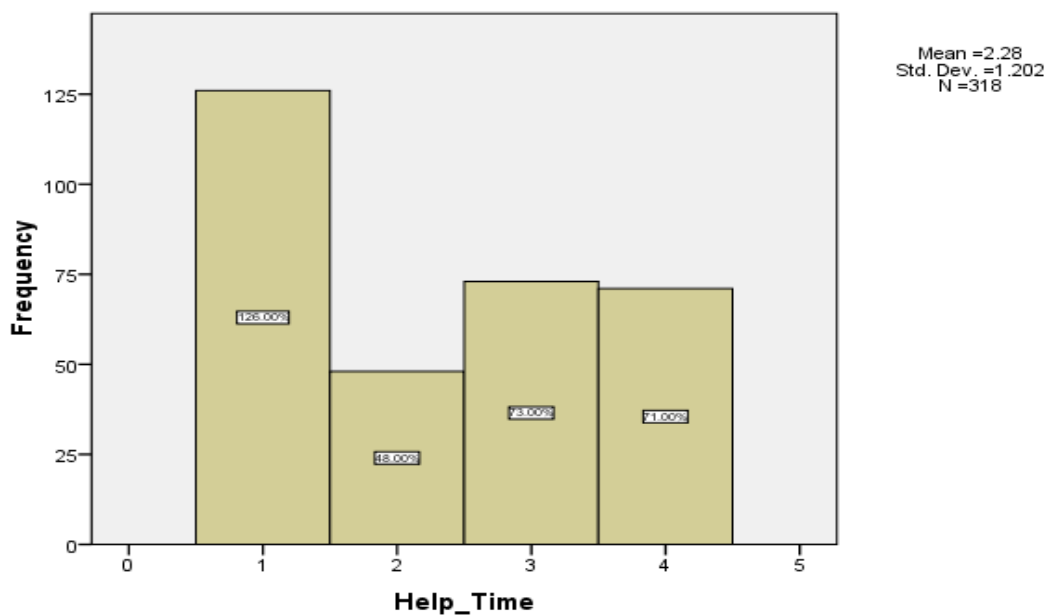


**Q10. What was the time duration for getting the help from Banks?**

It was found out that 26 % get the help within three months, 10 % get within 6 months 15 % of the people get within nine months and 15 % are compensated within year. The research points out that 66 % of the disaster affected region don't get any help even after one year.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 to 3 month	126	26.2	39.6	39.6
	3 to 6 month	48	10.0	15.1	54.7
	6 to 9 month	73	15.2	23.0	77.7
	9 to 12 month	71	14.8	22.3	100.0
	Total	318	66.2	100.0	
Missing	System	162	33.8		
Total		480	100.0		

**Histogram**



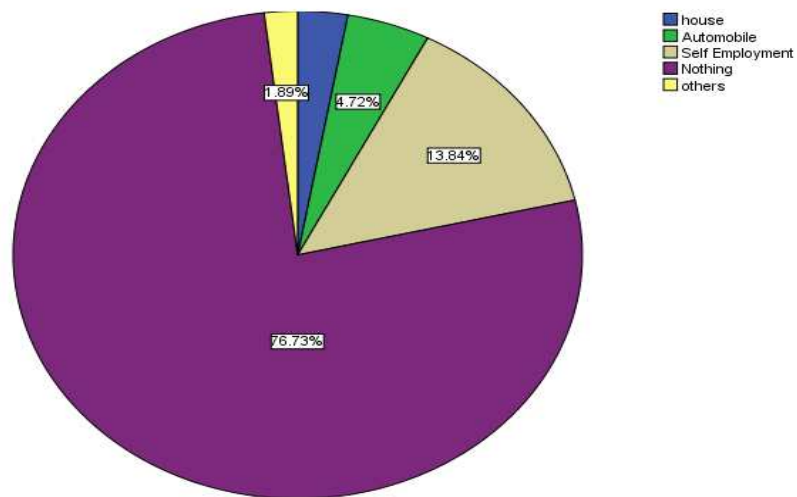
**Q11. Whether any Loan was taken before the occurrence of disaster 2013?**

Before the occurrence of disaster 2013, around 3% of the respondents had taken loan for house, around 5% for Automobile 14% for the self-employment while 77 % of the respondents have not taken any loan from the Banks and Financial Institutions.

**loan\_B\_D**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	house	9	2.8	2.8	2.8
	Automobile	15	4.7	4.7	7.5
	Self Employment	44	13.8	13.8	21.4
	Nothing	244	76.7	76.7	98.1
	others	6	1.9	1.9	100.0
	Total	318	100.0	100.0	

**loan\_B\_D**

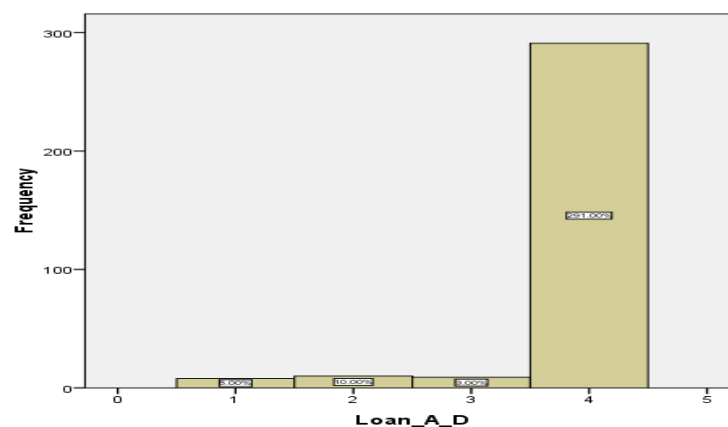


**Q12 What type of remedy was provided by the Banks and Fin Inst after Natural Disaster 2013?**

Around 3 % i.e 8 respondents tells that there is interest waive off facility provided by the banks and financial institutions, 3% respondents got the facility of short term waive off from the interest payment, 9 i.e 2.8 % got the Long term interest payment facility and around 90 % i.e 291 of the respondents don't get any remedy in interest payment

**Loan\_A\_D**

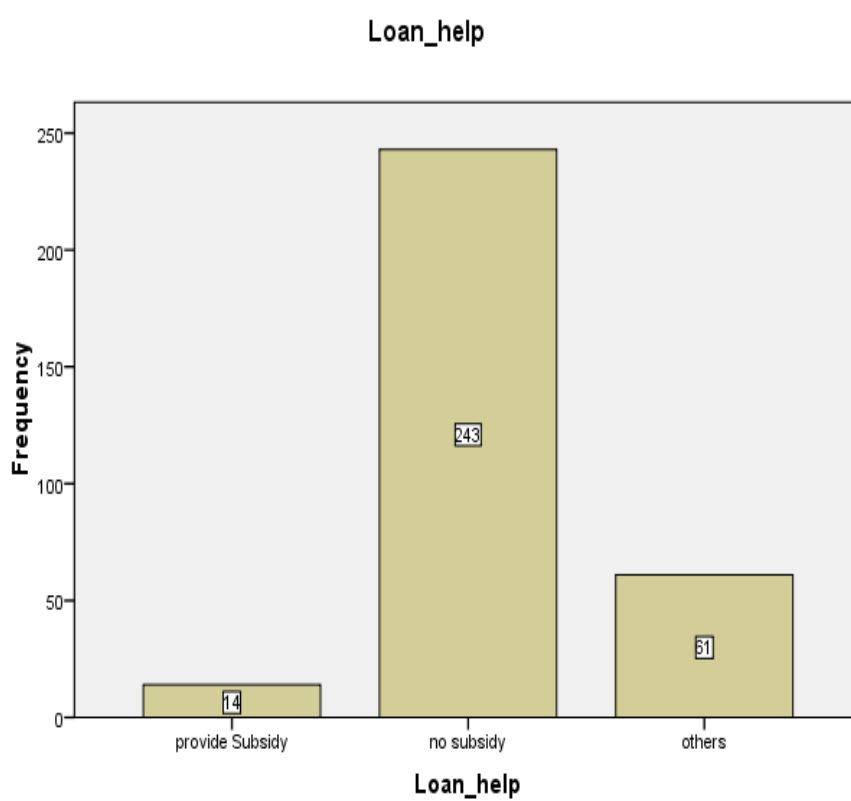
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Waive of Interest	8	2.5	2.5	2.5
Short term Delay interest payment	10	3.1	3.1	5.7
Long duration facility of interest payment	9	2.8	2.8	8.5
No remedy in interest	291	91.5	91.5	100.0
Total	318	100.0	100.0	



**Ques 13 What was the remedy in Loan repayment provided by Banks and Financial Institutions after Disaster ?**

Among the respondents 4.4 % get the relief in Loan reschedulement and 77% i.e 243 gets no relief in the form of loan reschedulement after the Disaster

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	provide Subsidy	14	4.4	4.4	4.4
	no subsidy	243	76.4	76.4	80.8
	others	61	19.2	19.2	100.0
	Total	318	100.0	100.0	





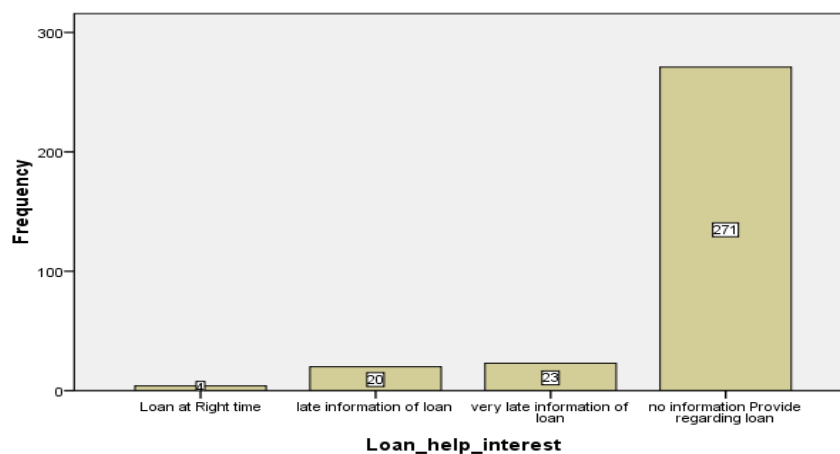
**Q14. Whether Banks and Financial Institutions working in the region inform about the various schemes of Loans available after the disaster?**

Only 4 i.e 1.3 % of the respondents says that they get the right information at the right time, 6.3 % i.e 20 of the respondents confirms that they get late information about the loan, 7.2% i.e 23 says that they get very late information about the loan schemes from the Banks and Financial institutions operating in their region and 85% i.e 271 tells that they get no information in this regard.

**Loan\_help\_interest**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Loan at Right time	4	1.3	1.3	1.3
late information of loan	20	6.3	6.3	7.5
very late information of loan	23	7.2	7.2	14.8
no information Provide regarding loan	271	85.2	85.2	100.0
Total	318	100.0	100.0	

**Loan\_help\_interest**



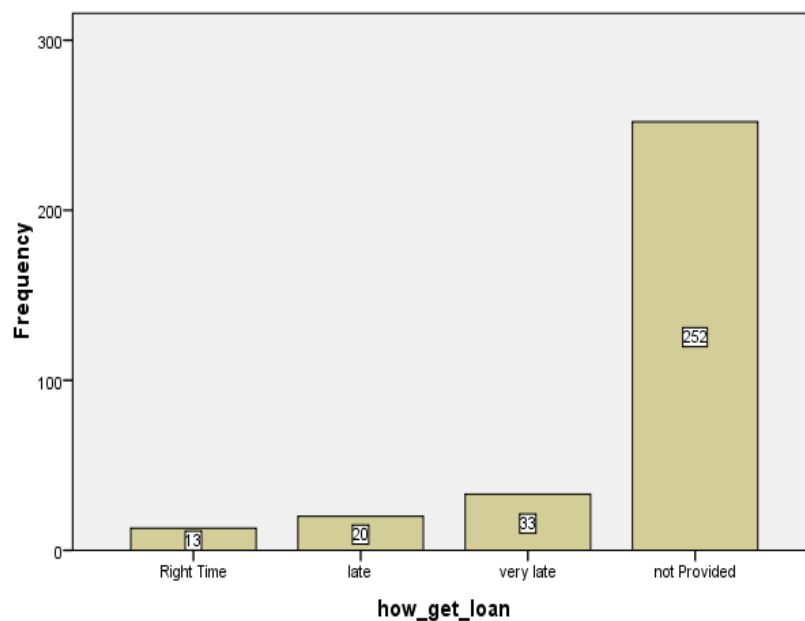
**Ques 15 At what time did you get the loan from Banks and Financial institutions after the Disaster Occurred?**

Only 4.1 % i.e 13 respondents says that they get the loan in right time for their perusal, 6.3 % i.e 20 says that they get loan some what late for their work, 10.4 % i.e 33 respondents are of the view its very late in getting the loan from the Banks and Financial Institutions and 79 % says that no loan was provided to them even after their requirement.

**how\_get\_loan**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Right Time	13	4.1	4.1	4.1
	late	20	6.3	6.3	10.4
	very late	33	10.4	10.4	20.8
	not Provided	252	79.2	79.2	100.0
	Total	318	100.0	100.0	

**how\_get\_loan**



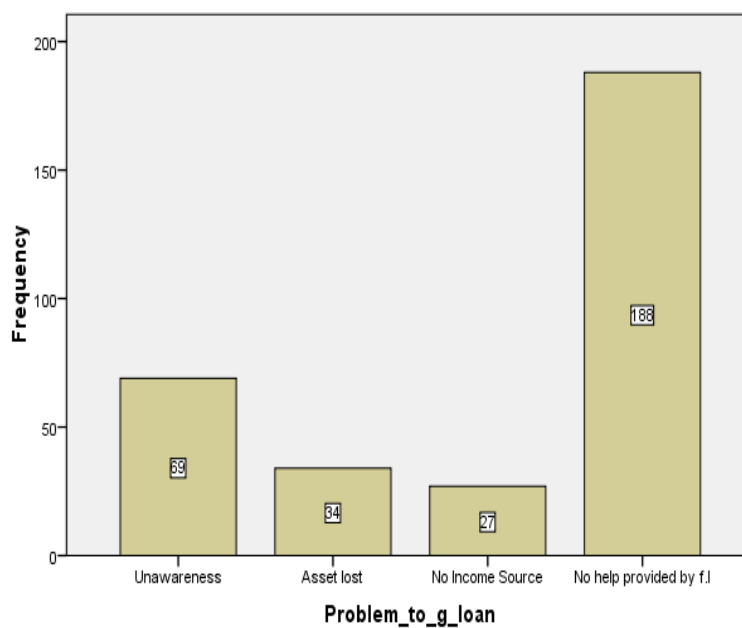
### Q16 What problems the residents faced in recovery from natural disaster 2013?

Around 21 % i.e 69 tells that without right information to fight from disaster, 10.7 % i.e 34 says that they have lost their assets completely to mortgage, 8.5% i.e. 27 says that there is no source of income to fight against the recovery and 59 % i.e. 188 are of the view that No help is provided to them by any Banks and Financial Institutions in the recovery from Disaster

**Problem\_to\_g\_loan**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Unawareness	69	21.7	21.7	21.7
Asset lost	34	10.7	10.7	32.4
No Income Source	27	8.5	8.5	40.9
No help provided by f.I	188	59.1	59.1	100.0
Total	318	100.0	100.0	

**Problem\_to\_g\_loan**



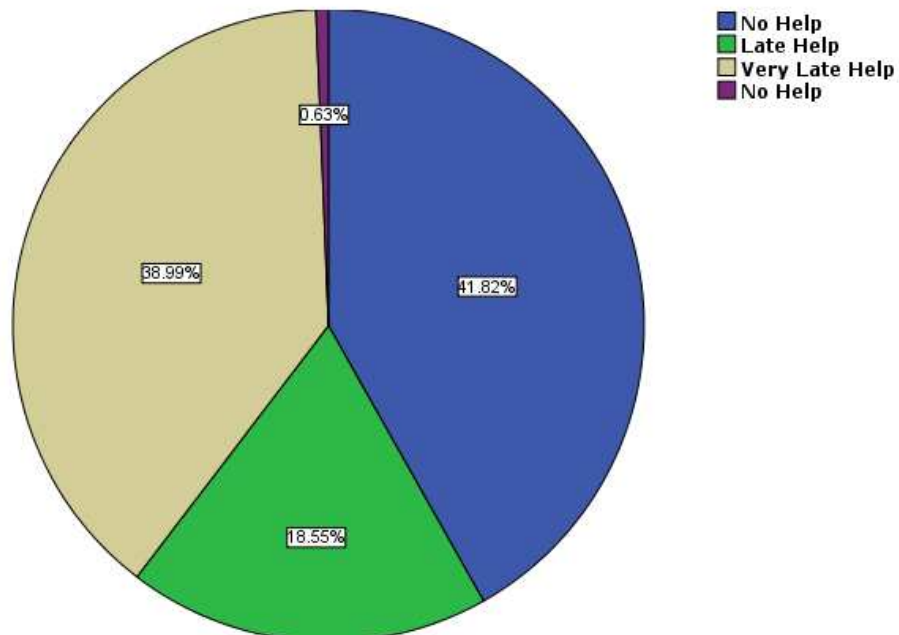
**Ques 17 What remedy the Banks and Financial Institutions provide for disturbed livelihoods and small business owners?**

Out of the 318 respondents 42 % i.e 133 feels that they don't get any help, 19 % i.e. 59 respondents feels they get late help , 39 % i.e 124 respondents feels they get very late help and 0.6% i.e 2 were uncertain to tell of any answer regarding the remedy provided by Banks and Financial Institutions for disturbed livelihoods and small business owners

**help\_recover**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No Help	133	41.8	41.8	41.8
	Late Help	59	18.6	18.6	60.4
	Very Late Help	124	39.0	39.0	99.4
	No reply	2	.6	.6	100.0
	Total	318	100.0	100.0	

**help\_recover**



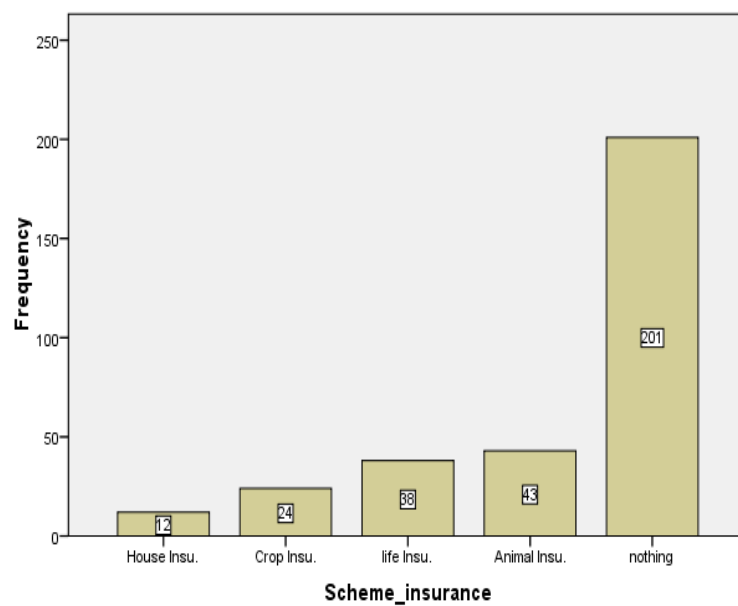
**Ques18.What type of Insurance schemes are provided by Banks and Financial Institutions in the disaster affected region of Uttarakhand?**

Among the respondents 3.8% i.e 12 are of the view that Housing Insurance schemes are available, 7.5% i.e 24 are of the view that Crop Insurance is available, 11.9 % i.e 38 knows about the Life Insurance schemes , 13.5% i.e 43 are of the view that nimal Insurance schemes are available, while 63 % i.e 201 respondents feels that there is no such Insurance schemes are available to them.

**Scheme\_insurance**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	House Insu.	12	3.8	3.8	3.8
	Crop Insu.	24	7.5	7.5	11.3
	life Insu.	38	11.9	11.9	23.3
	Animal Insu.	43	13.5	13.5	36.8
	nothing	201	63.2	63.2	100.0
	Total	318	100.0	100.0	

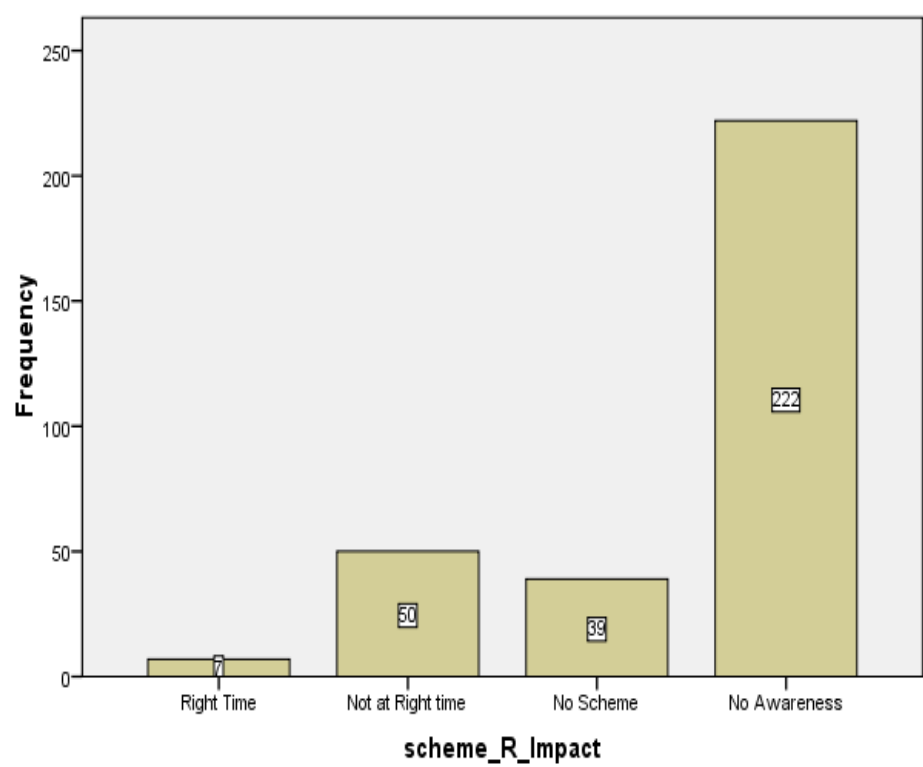
**Scheme\_insurance**



**scheme\_R\_Impact**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Right Time	7	2.2	2.2	2.2
	Not at Right time	50	15.7	15.7	17.9
	No Scheme	39	12.3	12.3	30.2
	No Awareness	222	69.8	69.8	100.0
	Total	318	100.0	100.0	

**scheme\_R\_Impact**



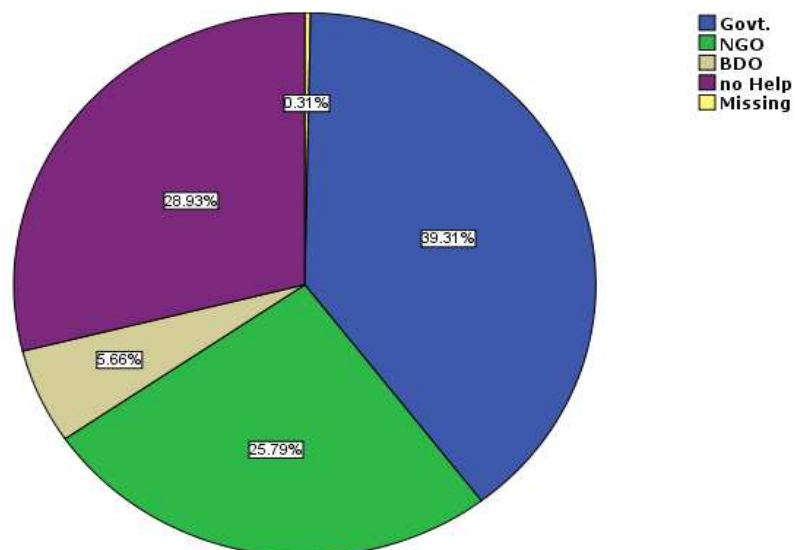
**Q19. What type of Organisations come forward to people for disaster recovery?**

Among the respondents 39.3% i.e 125 are of the view that its Government organization which come forward to help the people, 25.8% are from Non Governmental Organisations- NGOs working in the region, 5.7 % i.e 18 were the Local regional representatives and 30 % i.e 92 respondents are of the view that they were not helped by any organization at all in the recovery from disaster.

**Economic\_H\_A**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Govt.	125	39.3	39.4	39.4
	NGO	82	25.8	25.9	65.3
	BDO	18	5.7	5.7	71.0
	no Help	92	28.9	29.0	100.0
	Total	317	99.7	100.0	
Missing	System	1	.3		
Total		318	100.0		

**Economic\_H\_A**



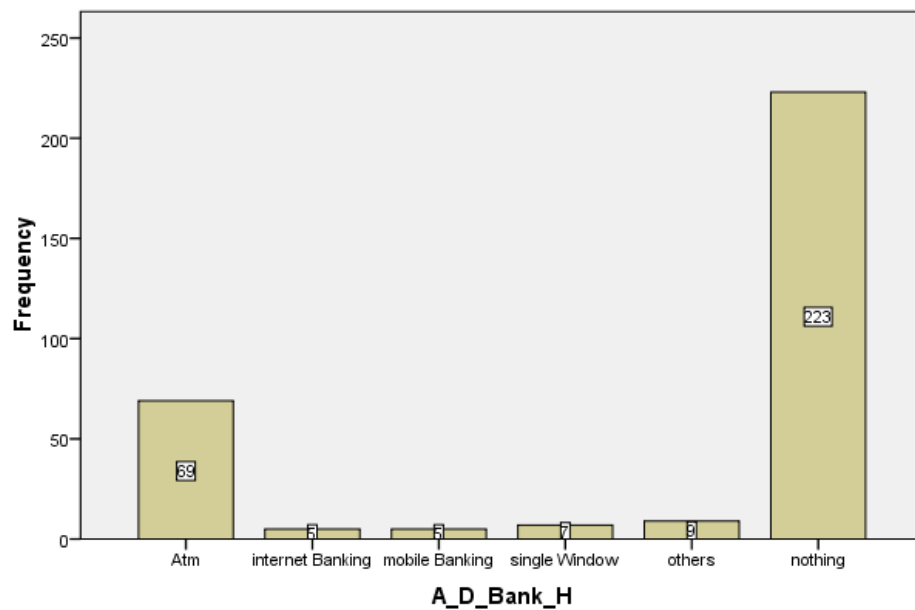
**Ques 20. After Natural Disaster 2013 what facilities the Banks upgrade for the customers?**

Among the respondents 21.7 % i.e. 69 feels that ATM facility is improved, 1.6 % i.e. 5 feels that internet banking is improved, 1.6 % i.e. 5 feels the mobile banking is improved, 2.2 % i.e. 7 feels the single window system is adopted by banks and financial institutions more successfully. While 70 % i.e. 223 respondents are of the view that nothing is improved at all.

**A\_D\_Bank\_H**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid ATM	69	21.7	21.7	21.7
Internet Banking	5	1.6	1.6	23.3
mobile Banking	5	1.6	1.6	24.8
single Window	7	2.2	2.2	27.0
others	9	2.8	2.8	29.9
nothing	223	70.1	70.1	100.0
Total	318	100.0	100.0	

**A\_D\_Bank\_H**





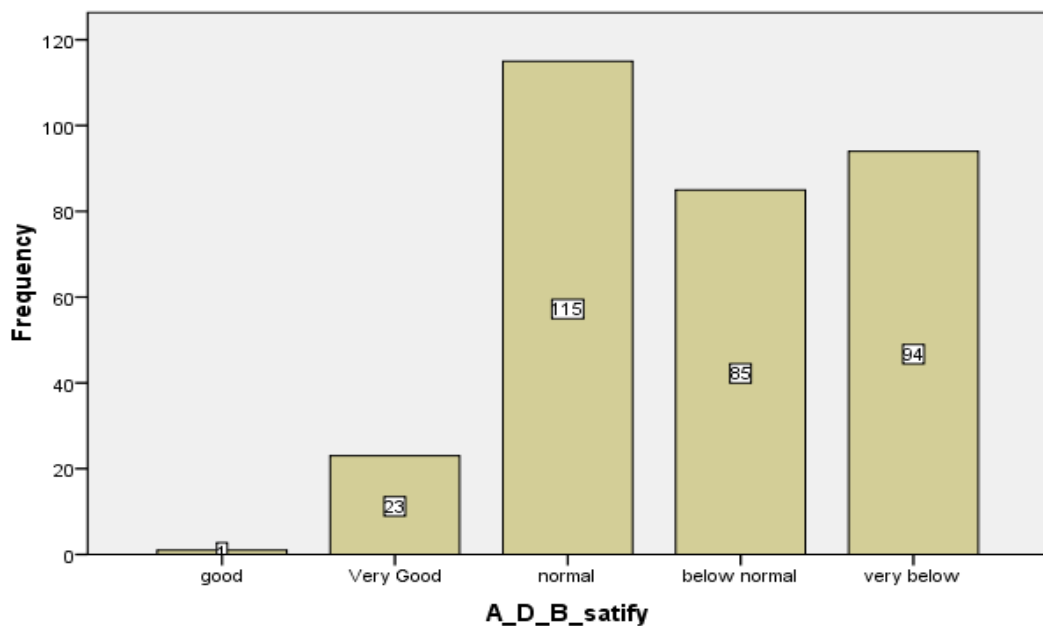
**Ques 21. Satisfaction level of the respondents from the services by Banks and Financial Institutions after the Natural Disaster 2013.**

Among the 318 respondents 30% feels very below , 26.7 % i.e 85 feels below normal, 36.2 % feels normally satisfied 7.2 % i.e 23 feels Very good and only .3% i.e 1 feels merely good about the various services provide by the banks and Financial Institutions after the Disaster 2013. It is referring towards the lot of scope available for improvement in the customer service on their part.

**A\_D\_B\_satisfy**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid good	1	.3	.3	.3
Very Good	23	7.2	7.2	7.5
normal	115	36.2	36.2	43.7
below normal	85	26.7	26.7	70.4
very below	94	29.6	29.6	100.0
Total	318	100.0	100.0	

**A\_D\_B\_satisfy**



## Chapter 4

### Conclusions and Suggestions

The following findings were emerged from the study carried out during the project.

- **Coordination in Disaster Management Activities**

During the Disaster Lack of Coordination among the various organisation was emerged as the foremost point. apart from lack of resources, lack of coordination among various agencies and an absence of role clarity amongst various stakeholders pose serious challenges in disaster recovery within state.

Coordination in responses to disasters is not simply a specific set of actions rather an approach to emergency response that attempts to maximise the benefits and minimize inefficiencies as well as wastages. It involves various stakeholders such as the government, Corporate sector, NGOs, international organizations, civil society and affected communities coming together to provide an appropriate, efficient and inclusive response to disasters. This involves coordination and collaboration through different phases of the response including planning, operations, data collection, information management, resource mobilization and resource allocation etc.

- **Assessment and Valuation of the disaster**

There is no systematic and scientific approach for assessing the disaster damages, losses & needs. There is a tendency to overestimate or inflate some of the damages by some sectors, while at the same time there is also under-estimation of the damages in some sectors. The damages in some sectors are sometimes not being considered at all. Many times only the direct losses due to disasters are estimated and considered and the indirect losses or long term secondary ill effects are ignored or under-estimated.

- **Proactive and Holistic approach for Effective Disaster Management**

Natural disaster need to include a broad range of national and local stakeholders, particularly the poorest and the most vulnerable section of the society from the region including the pets. There are heightened vulnerabilities to disaster risks due to expanding population, environmental

degradation, unplanned urbanization, industrialization, etc. Within the vulnerable groups, elderly persons, women, children, physically challenged persons, etc., are more likely to bear the brunt of disasters and therefore require special attention during response. In the response phase, children orphaned and women rendered destitute on account of disasters deserve special attention. However, efforts in this direction are very few. The resiliency level mostly depends on the disaster training undertaken, age, educational level, financial condition and other preparedness of affected people. The loopholes in these initiatives are unearthed only at the time of disaster time. This is to be taken care off well in advance as the role of Banks and other financial institutions in the rehabilitation of the affected people by Natural Calamity occurred at Uttarakhand in 2013.

- **Reduction in Disaster risk**

Disaster risk may be reduced with proper implementation of technology adoption in Logistics, supply Chain Management. Risk as a function of hazard and vulnerability. The Governments should focus efforts on preventing the hazards but equally important is the reduction of vulnerability to a multifarious range of economic, social, political and environmental factors. The socio-economic problems such as poverty and inequality of wealth often render the weaker individual or society more vulnerable. It is observed that these problems hamper the capacity of coping with disasters and ultimately result in heavy losses.

- **Efforts by Banks and Financial Institutions**

The socio-economic problems such as poverty and inequality of wealth often render the weaker individual or society more vulnerable. It is observed that these problems hamper the capacity of coping with disasters and ultimately result in heavy losses. The disparity of geographical and weather conditions makes a particular region more or less prone to a particular disaster, e.g. seismic zones or flood plains etc. Due to the lack of a standardised and synchronized approach to damage estimation and relief provision there is unnecessary duplication of efforts or lack of efforts and funding which causes delays in response and Rehabilitation initiatives in the aftermath of disasters.

- **Role of Data**

It is observed that there is a large amount of disparity between data collected from different sources and by different organisations. Due to this the data becomes incomparable and hence fails to highlight important observations. With lack of data the role of helping hands become weaker to serve the sufferers at the grass root level. In the state like Uttarakhand, Disaster impact are to be

anticipated and planned for, as the scarce national resources can have high opportunity costs in terms of economic development and welfare of the society.

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## Questionnaires

**Respected Sir/Madam,** I Dr Pradeep Mamgain is working on a Project entitled “Evaluating the role of Banks and other financial institutions in the rehabilitation of the affected people by Natural Calamity occurred at Uttarakhand in June- 2013” sanctioned by Deptt of Economics & Statistics, Govt. of Uttarakhand. I shall be thankful if you kindly furnish me the following details pertaining to Relief after Natural Disaster occurred in June 2013. This information is to be used for academic purpose only.

**Name of Person:**

**(With Address of Bank/Financial Institution)**

**Phone No-**

**Email ID-**

**Q1 After Natural Disaster of June 2013, How your Bank/Institution helped the affected people.**

**(Please provide list)**

- |   |                          |
|---|--------------------------|
| <b>1 Organised Relief Camp</b>                    | <input type="checkbox"/> |
| <b>2. Helped NGO</b>                              | <input type="checkbox"/> |
| <b>3 Cash/Loan distribution</b>                   | <input type="checkbox"/> |
| <b>4 Help in the form of Relief material like</b> | <input type="checkbox"/> |

**(Medicines/Utensils and Clothes etc Please specify.....)**

**Q2 After Disaster what was the work done for capacity building of youth of the region**

**Training/Coaching Programmes- NO** ☐

**(If YES-Provide Details/List of Achievements etc )**

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**Q3 How your Bank/Institution helped Account holders and Customers of the Bank/Institution of disaster Victims after Jun-2013 Calamity**

**(Please provide the list of Beneficiary with amount distributed in the region )**

Sl.No. District/Head	Loan waive	Loan Subsidy	Compensation	Loan- reschedulment	Any other
Uttarkashi					
Rudraprayag					
Tehri					
Chamoli					
Pithoragarh					

**Q4 What will be the plan of Action your Bank/Institution have prepared in event of any future Disaster?**

No Plan ☐

If Yes (Please mention the Plan

.....

**Q5 Give the suggestions and demands from your view point in future Unplanned events, including Natural Disaster if any , like New provisions from the Regulatory Authority as applicable like RBI/IRDA/NHB etc (Please Specify)**

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मैं कर्मराज सिंह सौरियाल आपदी की जानकारी हेतु एक रिसर्च प्रोजेक्ट पर कार्य कर रहा हूँ जो कि एम0बी0ए0 डिपार्टमेंट हे0न0ब0ग0वि0वि0 के अन्तर्गत आता है। कृपया अपना अमूल्य समय देने की कृपा कीजिये।

यह पूर्णतः अकादमिक प्रयोग के लिए है।

क नाम.....मो0न0.....

पूरा पता.....

ख लिंग ☐ महिला ☐ अन्य ☐

ग उम्र 20से 30 ☐ 31 से 40 ☐ 41से 50 ☐ 51 से 60 ☐ 60 से ज्यादा ☐

घ शैक्षिक योग्यता

हाई स्कूल ☐ इण्टर ☐ स्नातक ☐ परास्नातक ☐

अन्य (कृपया बताएं).....

ड व्यवसाय—

खेती ☐ सरकारी ☐ गैर सरकारी ☐ ठेकेदारी ☐

च मासिक आय—

10 हजार तक ☐ 10से 20 हजार के बीच ☐ 20से 30 हजार के बीच ☐

30 से 40 हजार ☐ 40से ज्यादा ☐

प्र01—आपदा से पूर्व आपका आय का स्रोत क्या था।

सरकारी नौकरी ☐ प्रईवेट नौकरी ☐ दुकान ☐ होटल ☐

पर्यटन से सम्बन्धित ☐ खेती ☐ अन्य ☐

प्र02—आपदा से आपकी किस प्रकार की क्षति हुई है।

मकान(पूरा/ कुछ) ☐ जमिन/खेती ☐ होटल (पूरा/कुछ) ☐

दुकान (पूरी/कुछ) ☐ वाहन सम्बन्धि ☐ गौशाला/ पूस्ता ☐

अन्य क्षति.....

प्र03—क्या आपने आपदा से पूर्व बैंको से लोन लिया है।

खेती के लिये      ☐ मकान के लिये ☐ वाहन के लिये ☐  
रोजगार के लिय    ☐ नहीं लिया      ☐ अन्य.....

प्र04—क्या आपदा के बाद बैंको द्वारा लोन के ब्याज में कोई सूविधा दी गयी।

छूट की सूविधा कराई गयी      ☐ छूट की सूविधा देर से कराई  
गयी ☐

छूट की सूविधा नहीं कराई गयी ☐ छूट की सूविधा बहुत देर से  
मिली ☐

प्र05—क्या बैंक द्वारा आपदा के बाद कम ब्याज दर की लोन स्कीम बताई  
गयी।

लोन स्कीम सही समय पर बताई गयी      ☐  
लोन स्कीम देर समय में बताई गयी      ☐  
लोन स्कीम बहुत देर में बताई गयी      ☐  
लोन स्कीम नहीं बताई गयी ☐ अन्य      ☐

प्र06—आपदा के बाद बैंक द्वारा लोन कैसा मिला।

सही समय पर मिला ☐ देर में मिला ☐ बहुत देर में मिला ☐

प्र07—अपदा के बाद आपको बैंक द्वारा क्या सुविधा मिली।

- |                         |                          |
|-------------------------|--------------------------|
| एटीम सुविधा             | <input type="checkbox"/> |
| इण्टरनेट बैंकिंग सुविधा | <input type="checkbox"/> |
| मोबाईल बैंकिंग सुविधा   | <input type="checkbox"/> |
| टैली बैंकिंग सुविधा     | <input type="checkbox"/> |
| एकल खिड़की सुविधा       | <input type="checkbox"/> |
| अन्य                    | <input type="checkbox"/> |

प्र08 आप सरकारी स्कीम की जानकारी कहाँ से प्राप्त करते हो।

- |                 |                          |                     |                          |                |                          |
|-----------------|--------------------------|---------------------|--------------------------|----------------|--------------------------|
| बैंक द्वारा     | <input type="checkbox"/> | ग्राम प्रधान द्वारा | <input type="checkbox"/> | अखबार द्वारा   | <input type="checkbox"/> |
| सूचना पत्रों से | <input type="checkbox"/> | मैगजिन द्वारा       | <input type="checkbox"/> | नीजी माध्यम से | <input type="checkbox"/> |

प्र09 क्या आपने आपदा से पूर्व किसी प्रकार का बीमा करवाया था।

- |           |                          |           |                          |            |                          |            |
|-----------|--------------------------|-----------|--------------------------|------------|--------------------------|------------|
| जीवन बीमा | <input type="checkbox"/> | वाहन बीमा | <input type="checkbox"/> | घर का बीमा | <input type="checkbox"/> | अन्य ..... |
|-----------|--------------------------|-----------|--------------------------|------------|--------------------------|------------|

प्र010 पूर्व में किये बीमों के स्थानान्तरण में कोई कठिनाई आयी।

- |               |                          |                  |                          |
|---------------|--------------------------|------------------|--------------------------|
| कम पैसे मिले  | <input type="checkbox"/> | पैसा देर से मिला | <input type="checkbox"/> |
| पैसा मिलना है | <input type="checkbox"/> | पैसा नहीं मिला   | <input type="checkbox"/> |

प्र011—क्या आपदा ग्रस्त क्षेत्र में बैंको द्वारा कोई बीमा योजन चलाई जा रही है।

- |           |                          |           |                          |            |                          |          |                          |
|-----------|--------------------------|-----------|--------------------------|------------|--------------------------|----------|--------------------------|
| जीवन बीमा | <input type="checkbox"/> | वाहन बीमा | <input type="checkbox"/> | घर का बीमा | <input type="checkbox"/> | फसल बीमा | <input type="checkbox"/> |
| अन्य..... |                          |           |                          |            |                          |          |                          |

प्र012—आपदा से क्षतिग्रस्त लघु उद्योगों के लिये सरकार या बैंकों से कोई राहत मिली।

राहत नहीं मिली ☐ राहत देर से मिली ☐ राहत बहुत देर से मिली ☐

प्र013—नये लघु उद्योग स्थापित करने की कोई योजना बताई गयी है।

योजना सही समय पर बताई गयी ☐

योजना सही समय पर नहीं बताई गयी ☐

योजना नहीं बताई गयी ☐ जानकारी नहीं है ☐

प्र014—आपदा के बाद बैंक द्वारा लोन कैसे मिला।

सही समय पर मिला ☐ देर में मिला ☐ बहुत देर में मिला ☐

नहीं मिला ☐

प्र015—क्या आपको मनरेगा में सौ दिन से ज्यादा का रोजगार मिला है।

हां ☐ नहीं ☐

प्र016—क्या आपको आर्थिक सहायता प्रदान की गयी है।

सरकार द्वारा ☐ एन0.जी0 द्वारा ☐ क्षेत्र प्रतिनिधियों द्वारा ☐ बैंकों द्वारा ☐

कोई सहायता नहीं मिली ☐

प्र017—शिक्षा के क्षेत्र में सरकार या बैंको द्वारा कोई योजना चलाई जा रही है विवरण दें।

शिक्षा लोन ☐ छात्र वृत्ति ☐ शिक्षा लोन में छूट ☐ जानकारी नहीं है ☐

प्र018—क्या आपने किसी अन्य संस्थान से लोन लिया था।

उद्योग विभाग ☐ विरचन्द्र सिंह गढ़वाली ☐

एन0बी0एफ0सी0 ☐ अन्य ☐

प्र019—बैंक द्वारा क्या राहत मिली।

अल्प कालीन ऋण ☐ अन्तिरिम राहात ☐ सामरिक ऋण पुर्नगठन ☐

ऋण पुनर्वित्त ☐

प्र020— क्या आप बैंक की सेवाओं से सन्तुष्ट है।

अच्छी ☐ बहुत अच्छी ☐ सामान्य ☐

सामान्य से कम ☐ सामान्य से बहुत कम ☐