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Post-Disaster Housing Assistance in India

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THE AVAILABLE data on the housing in India suggests two glaring facts: A, there is a serious shortage of housing in the country, and B, the quality of housing stock is very poor. As per the Census of India 2001, rural areas account for about 65% housing shortage in the country. Of the 71% of the rural population in India, only 41% live in pucca (or permanent) houses. A survey carried out by National Sample Survey Organization (NSSO) suggests that three-fifths of the houses in rural areas are made of mud, thatch or other low quality material. Even in urban areas, only about 57 percent houses are built of high quality material which is of a lasting nature. 19 out of every 100 structures in the rural areas and 11 in the urban areas were in bad condition and required major repair.

The poor quality of housing as well as the absence / non-enforcement of regulations regarding the land use and building permissions have increased the vulnerability of population to homelessness whenever a natural

disaster strikes. In India, a large number of people have lost their homes in the recent earthquakes in Bihar-Nepal earthquake (1988), Uttarakshi (1991), Latur (1993), Jabalpur (1997), Chamoli (1999), Bhuj (2002), tsunami in South India (2004), Jammu & Kashmir (2005). Cyclones too have caused havoc, primarily in Orissa (1999) and Andhra Pradesh (1977, 1990, and 1996). However, the floods in the Indo-Gangetic-Brahmaputra plains are an annual feature, and more than a million katcha houses are destroyed each year.

Different Mechanisms of Post-disaster Housing Assistance in India

In India, the assistance for post-disaster housing has varied across the states and disasters. The World Bank provided assistance for post-disaster housing for the first time in Maharashtra after the Latur earthquake (1993), which was followed by its assistance to Gujarat after the Bhuj earthquake (2002), and to the South Indian states after the tsunami (2004). In tsunami-affected states, the Government of India

too announced a special package for rehabilitation, which included Rs. 40,000 for reconstruction of each house. In Jammu & Kashmir, the special package announced by the Government of India was for Rs. 1 lakh per house for owner-driven reconstruction. In Orissa, the assistance for post-disaster reconstruction was provided on the lines of Indira Awas Yojana, the regular rural housing program of the Government of India.

Though the NGOs have contributed immensely to the reconstruction programs in Latur (Maharashtra), Kutch (Gujarat), and Tamil Nadu after the tsunami, their contributions have generally followed the principle of adopting the villages and supporting new settlements. Most of the NGOs prefer to construct new RCC houses, generally on a different site. However, these NGOs intervene only in large-scale disasters where they could mobilize resources through international appeals. Such a model is difficult to apply in small but more frequent disasters, where people lose their houses on a regular basis, but in smaller numbers.

Assistance for Post-disaster Housing through Indira Awas Yojana and CRF / NCCF

The existing Indira Awas Yojana (IAY) guidelines have a restrictive impact on its application for post-disaster reconstruction. First, only 5 percent of the total allocated funds under IAY would be earmarked to meet the exigencies arising out of natural calamities and other emergent situations like riot, arson, fire, rehabilitation under exceptional circumstances etc. Further, funds to be released for this purpose shall not exceed Rs. 5 million per district. These funds cannot even be pooled at the state level. So if one or two districts in the state are affected by disasters, these districts could receive only up to Rs. 5 million, which is not adequate to address these needs even on a minimal

basis. Second, IAY benefits can be provided only to the Below-Poverty-Line (BPL) families only. Third, a certain percentage of IAY funds are earmarked for the scheduled castes and scheduled the population of the district, which cannot be changed in a disaster situation which affects all the communities, it has a restrictive impact.

The Calamity Relief Fund / National Contingency Calamity Fund (CRF / NCCF), which provide resources for relief, do not really provide resources for reconstruction. The resources made available through these funds are just enough for minor repairs, and are of not much help when houses need to be reconstructed.

Post-disaster Housing Interventions: Need for a Long-term Policy Framework

The absence of a policy framework and program for post-disaster housing in India underscore the need for developing a long-term policy framework based on the considerations of uniformity, feasibility, home-owner's individual responsibility, and risk reduction. Such a policy needs to be made applicable to all the disasters, big and small, throughout the country. Second, the policy needs to be feasible; it must be supported by the national resources. Its implementation should not depend upon external lending or the donor support except in extraordinarily large-scale disasters. Finally, such a policy should also make demands upon home-owners to mobilize their own resources and guide them to implement the reconstruction program in a way that reduces their risks to acceptable levels.

Such a policy framework needs to rest upon a revised Indira Awas Yojana (IAY), the largest rural housing program in India. Under IAY, each beneficiary family is provided with an assistance of Rs. 30,000 for constructing its own

house on a grants basis. All the beneficiaries must be included in the Below Poverty Line (BPL) list, and should be identified approved by the Gram Sabha. The assistance is released in two or three instalments, linked to the progress of the work. Every year around 20 million houses are constructed in the country under the IAY.

The main advantage of linking post-disaster housing assistance to the IAY is that the assistance would be uniform across the country and the funds would be made available on an immediate basis through the scheme. The financial and administrative mechanism of IAY could always be used for providing post-disaster housing assistance. No special package or external lending is required for the implementation of a post-disaster housing program.

Though the IAY began its implementation with construction through the contractors, it is not being implemented through a owner-driven construction strategy in all the states. Such a strategy offers several advantages at its level of implementation. First, it is largely in-situ construction and does not require acquisition of new lands. Second, the entire assistance is released to the home owners in tranches through bank transfer, and reduces the leakage in implementation. Third, it shifts the primary responsibility on to home-owner himself, which makes it easier to improve the quality of construction. Fourth, the IAY assistance always works as a catalyst for the home-owners to mobilize their own resources through saving and family labour and improve the utilization of resources for housing.

The most important feature of IAY which could be applied to post-disaster housing is that it does not prescribe a type design of the houses, except that the plinth area of the houses should not be less than

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20 sq. mts. The layout, size and type design of the IAY houses depend on the local climatic conditions and beneficiaries' preferences. The houses could be designed a way that provide functional space, kitchen, ventilation, sanitation, and smokeless chulha in different sizes and layouts.

Improving and Adapting IAY for Post-disaster Housing

Yet IAY would need significant changes and improvements for accomplishing the objectives of a post-disaster housing program at the national level. It could be achieved through a setting up a special window in the scheme, which addresses just the post-disaster reconstruction. The criteria of BPL families should not apply for providing the housing assistance in this category. The States could ask for the resources from the Ministry of Rural Development through this window, with their

own contribution of 25 percent on lines of a centrally sponsored program.

The total assistance for each house should be the same as available under the IAY or a little higher. However, the damaged houses need to be surveyed properly, and only those who have suffered severe structural damages should be provided with this assistance. The damage assessment methodology needs considerable improvement, and would require extensive training to the engineering staff. Those houses which have suffered minor damages could be assisted through CRF / NCCF.

The IAY provides assistance for just housing. It does not include any provision for civic infrastructure. A post-disaster housing program must earmark a certain percentage, probably 30-35 percent of the total housing assistance for repairs, reconstruction and augmentation of

civic infrastructure. It improves the quality of habitat, and contributes substantially to the process of socio-economic recovery at the community and household levels.

In a post-disaster housing window of the IAY, the emphasis should thus change from a program intended to address individual housing needs to a community seeking to rebuild its settlement on sound technical and environmental principles. It would thus require provision of technical and financial services in a far more organized and professional way than what is being provided under the IAY. Opening a special window in the IAY for post-disaster housing and extending technical and financial services to the disaster-affected communities through the scheme would therefore be the key challenge of a national mainstreaming effort in the area of post-disaster housing. □

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