



A STUDY ON PERCEPTION OF DISASTER EFFECTED PEOPLE TOWARDS AID FROM BANKS

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ABSTRACT :

Natural Disaster brings the curse to the region it hits. The natural disaster set back the state's economy and development by few years. The social life of the people living in those regions is shattered. It leads to accelerate the migration problem and people from that region shifts to urban places and it mounts to pressure on the urban cities.

The current research paper is an attempt to evaluate the perception of disaster effected people towards aid from Bank. In order to achieve the framed objectives, the study incorporates data and information from both secondary and primary data sources.

KEYWORDS : *Natural Disaster , state's economy and development ,Banks.*

INTRODUCTION

After being hit by natural Calamity the rural areas need more attention than ever before. The reconstruction of damaged infrastructure is burden of the state government with huge amount incurred on cement, iron, labor costs etc due to terrain of disaster-affected region.

The natural disaster hit various small scale Industries that 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.

In the face of such natural disaster the problem of the areas of the state needs to be defined in terms of effectiveness of Banks and Financial Institutions working in the region. A policy framework to generate inclusive growth for disaster hit region needs to be planned for.

The Primary role of Banking and other Financial Institutions is to foster the growth of region. And in the natural disaster hit scenario their role is increased multifold. The functioning of Banking and financial Institutions leads to provide and facilitate an effective utilization of resources, capital and skill to immediate large-scale relief.

Due to the disaster institutional development must be strengthened and stimulate in vulnerability reduction in order to contribute to the sustainable development process.

The current research paper is an attempt to evaluate the role of Banks in the rehabilitation of the affected people by natural calamity. In order to achieve the framed objectives, the study incorporates data and information from both secondary and primary data sources. The study presents the background and introduction to



Natural disaster. It 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.

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.

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.

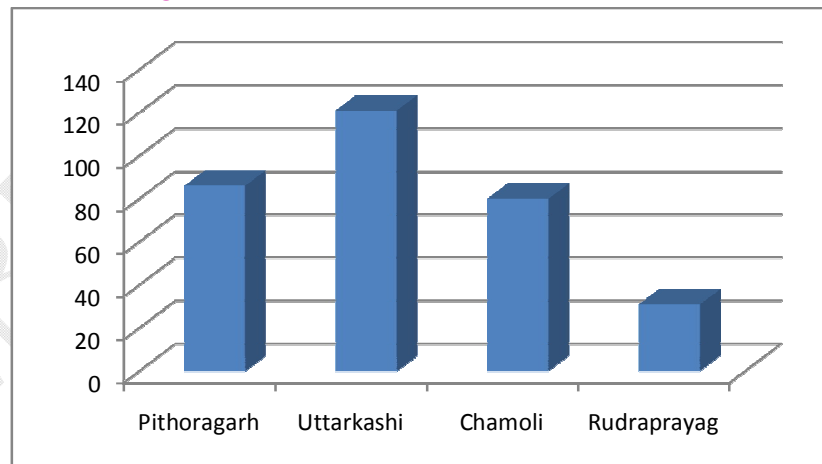
The concluding part provides conclusions and inferences drawn from the study and proposes recommendations for the betterment of Role of Banks and Financial Institutions in the rehabilitation of the affected people in the study area which can also be applied to the institutions situated in study area.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

RESEARCH METHODOLOGY

A Total of 318 respondents was interviewed 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 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 Pithoragr, 121 from Uttarkashi,80 from Chamoli and 31 were from Rudraprayag.

ANALYSIS AND INTERPRETATION



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

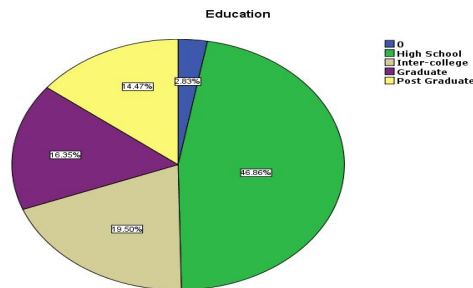
Out of 318 respondents 251 male and 66 interviewed were female from the four disaster affected districts of Uttarakhand. .

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.

Q3. What is the Education profile of the respondents?

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 earning is severely affected

Q5. 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.

Q6. 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.

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		
Total		318	100.0		

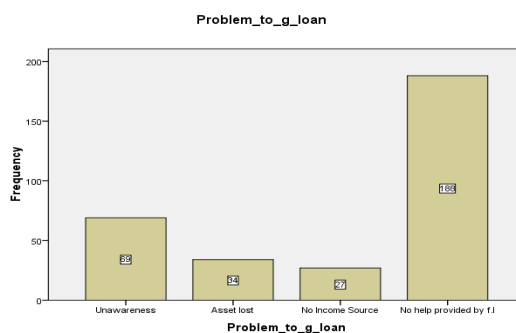
Q8 What type of remedy was provided by the Banks and Fin Inst after Natural Disaster 2013?

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

Q9 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

		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	



Ques 10 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

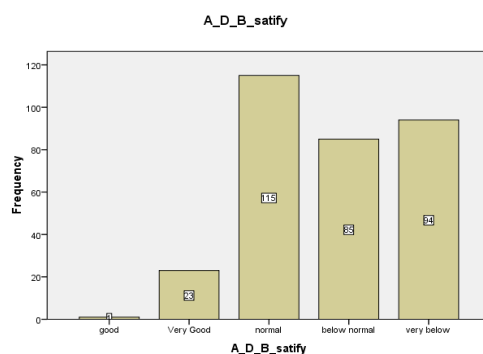
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No Help	133	41.8	41.8	41.8
	Late Help	59	18.6	18.6	60.4
	Very Late Help	124	39.0	39.0	99.4
	No reply	2	.6	.6	100.0
	Total	318	100.0	100.0	

Ques 11. 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	



CONCLUSION & SUGGESTIONS

The following findings were emerged from the study .

- **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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