

CHETNA

Issue No. 2 | March 2021 | CIIF-SEEDS Disaster Monitor for North Eastern States

A compendium of strategy and solutions to help people and business prevent, prepare better for and recover faster from disasters.

Disaster can strike anyone, anytime and anywhere. Who would have ever imagined in January 2020 that a small outbreak in China's Wuhan would become a global pandemic with a devastating impact on lives and livelihoods across the world?

As economies and people reeled under the impact of the outbreak of Coronavirus, Governments and people redoubled their efforts to find ways to mitigate the loss of lives and livelihood.

The CII Foundation, set up in 2011 to undertake a range of development and charitable initiatives pan-India by facilitating industry partnership for inclusive development, took the lead in providing relief and rehabilitation.



Relief provided while maintaining social distancing norms.

Working across 28 states it impacted over 80 lakh people through its various initiatives working closely with Government, industry and communities of people.

To help the industry be better prepared for disasters, CII Foundation is happy to present the CIIF-SEEDS Disaster Monitor, which is a region-specific knowledge paper with a focus on select disaster-prone states within the region. The update captures valuable information on a region, its risks and vulnerabilities, especially for industry, and workable solutions. A section of international efforts in disaster management will throw light on practical solutions and practices that may be useful for the industry in India.

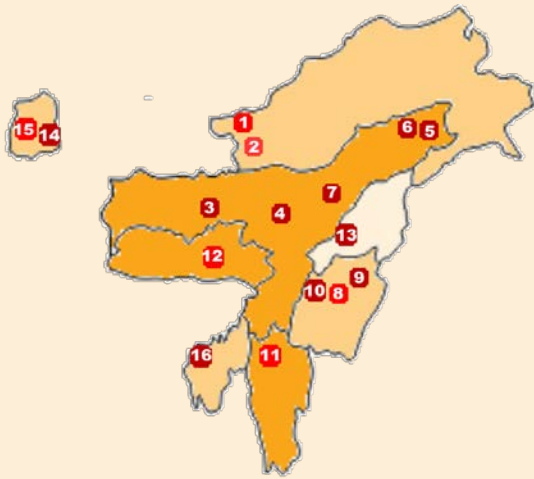
The CIIF-SEEDS Disaster Monitor will enable the industry to assess the potential risks better and prepare a strategy to cope with disasters with minimal loss of lives and negative impact on the business. In the new world that is emerging from Covid-19, it will not be 'business as usual'. Preparing for the new world on all fronts will be a prerequisite for sustainable development and success.

Hope you find the read useful and we look forward to your feedback.

Chandrajit Banerjee,

Managing Trustee, CII Foundation

Hazard Map – North Eastern Region 1,2



➤ Assam is majorly affected by floods and COVID.

- 1 Tawang 2 West Kameng 3 Kamrup 4 Nagoan
 5 Tinsukia 6 Dibrugarh 7 Jorhat 8 Nillakuthi 9 Ukhrul
 10 Imphal 12 Aizawl 13 East Khasi Hills 14 Kohima
 15 East Sikkim 16 South Sikkim 17 Agartala

- High Rainfall States
- Medium Rainfall States
- Low Rainfall States
- High Risk Industrial Areas
- Low Risk Industrial Areas

Hazard Profiling – North Eastern Region 3,4

India is in the tropical monsoon zone and receives plenty of rainfall during the monsoon season every year. However, the rainfall is having high temporal and spatial variability and due to the impact of climate changes there are significant changes in the rainfall pattern, their variability, intensity and frequencies of extreme rainfall events leading to flooding and landslides. Challenges of COVID are further exacerbating the challenges in many states.

State/UT	Monsoon		COVID-19 Data (as on 23 rd Dec'20)		
	Months	Avg. annual rainfall (mm)	Affected Persons (nos.)	Recovered Persons (nos.)	No. of Hospitals
Arunachal Pradesh	4 months	1001-2000	16,657	16,379	238
Assam	3 months	2001-3000	215,585	211,075	1729
Manipur	3 months	1001-2000	27,723	25,928	35
Meghalaya	4 months	2001-3000	13,299	12,735	185
Mizoram	4 months	2001-3000	4,133	3,986	113
Nagaland	5 months	501-1000	11,866	11,244	49
Sikkim	4 months	1001-2000	5,610	5,014	41
Tripura	4 months	1001-2000	33,185	32,572	164

COVID and Ecommerce in Tea Business in Darjeeling⁸: The Covid-19 pandemic and lockdown affected tea production in several estates with the main crop down from around 8,000 kg to 3,500 kg on an average in tea plantations. Travel bans and lockdowns across Europe, have disrupted supply chains. Tea production in Assam, has also been badly impacted not just by the pandemic but also the devastating floods in the region.

However, certain entrepreneurs have benefitted by expanding into online marketing including platforms such as Amazon, Nykaa and other marketplaces, in the words of one “Online purchases of our teas have been very strong over the last couple of months with a 3X increase compared to the months before the pandemic.”

MEGHALAYA ^{5,6}



1.12 lakh Micro Small and Medium enterprises



1.91 lakh employed in MSMEs



Rs. 1,02,000 average investment in fixed asset per enterprise



90,000 people affected by floods in Meghalaya in 2020.⁹



6 districts in Meghalaya face medium to very high risk of flooding



Over **Rs.1,622 crores** worth economic loss between 2009 and 2018 due to flooding.

Meghalaya is prone to natural hazards such as earthquakes, floods, landslides and cyclones, which affect the population who are residing in the vulnerable areas of the state.⁷

The climatic condition of Meghalaya is determined by the altitude of the land surface. During the summer, the South West monsoon coming from the Bay of Bengal causes heavy rainfall in the North and South areas lying in lower altitude. Sohra and Mawsynram, which are situated on the southern slopes of East Khasi Hills, receive the highest amount of annual rainfall.

The plain areas of Meghalaya adjoining Assam are affected by flood due to the back flow of water from the River Brahmaputra during the flood season between June and October. The districts of East Khasi Hills, East, West and South Garo Hills and West Jaintia Hills are most vulnerable to flooding.

Industrial Profile : MEGHALAYA ¹¹

Agriculture, is the single largest source of livelihood in rural areas and is also the mainstay of the economy of the state. Besides the major food crops, Meghalaya is renowned for its fruit products and vegetables like oranges, pineapple, banana, jackfruits and temperate fruits like plum, pears etc. This provides a huge scope for agro based industries in the state.

The state is quite rich in mineral resources like coal, limestone, uranium and is the only state with surplus power generation. Most of these natural resources are extracted and sent outside the state only in raw form. There are little value addition activities in the state.

There is also enough scope to develop the tourism industry in the state with its favorable climate and natural geographical position.



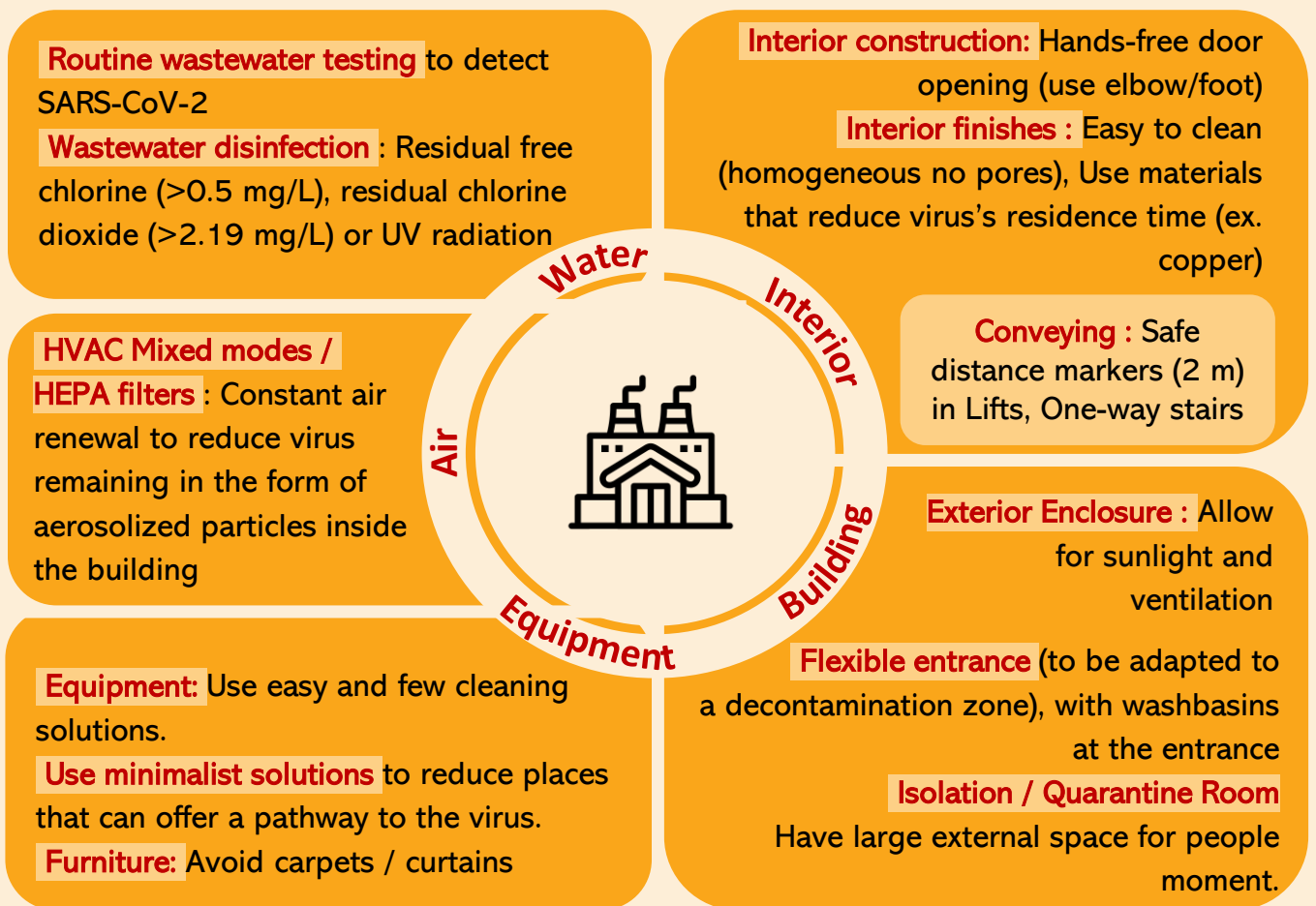
Flooding in Meghalaya (2019)
Credit: India Today¹⁰

Reducing Risk of COVID-19 ^{12, 13,14}

With entrepreneurs slowly reopening offices there is a need to put in place systems to reduce the risk to Partners, staff, service providers and visitors of contracting and spreading COVID 19. The risk areas could include:

Travel to and from the office	Working areas/desks
Access points to and from the office	Meetings and group working
Moving around the office (lifts, stairs)	Common areas: cafeteria, toilets

Potential measures for reducing COVID-19 transmission in buildings and other built environment dimensions:



Disinfection: Substance & Scope



Sanitize skin / Cutaneous antiseptis

Hydrogen peroxide, Iodophors

Alcohol, Chlorine compounds (chloramine, hypochlorite, sodium hypochlorite)



Disinfection of surface and objects

Glutaraldehyde, Acetic acid

Micro Small and Medium Enterprises and COVID Relief Schemes ^{15,16,17}

The first case of COVID-19 in India was reported on the 30th January 2020 and on the 24th March the entire country was under lockdown, with localized lockdowns in containment zones extended to the 30th of November 2020. This led to a dramatic and sudden loss of demand and revenue for MSMEs severely affecting their ability to function, and/or causing severe liquidity shortages. Furthermore, with consumers experience loss of income this affected liquidity in the economy.

To combat this, the government and the financial institutions in the country started lending under concessional terms, provisioned delayed repayments, restructuring and rescheduling, introduced schemes with credit guarantees, interest subsidy and initiated capital buffer safeguards - such as lowering capital requirements on banks and increased liquidity in the financial system. Below figures capture the revised definition of MSME and some latest schemes announced by the Government of India.

MSME Revised Definition

MICRO ENTERPRISE



A micro enterprise is a business whose:

- Investment in Plant and Machinery does not exceed Rs. 1 crore
- Annual turnover does not exceed Rs. 5 crore.

SMALL ENTERPRISE



A small enterprise is a business whose:

- Investment in Plant and Machinery does not exceed Rs. 10 crore
- Annual turnover does not exceed Rs. 50 crore.

MEDIUM ENTERPRISE



A medium enterprise is a business whose:

- Investment in Plant and Machinery does not exceed Rs. 50 crore
- Annual turnover does not exceed Rs.250 crore.

Udyam Registration

Ministry of Micro Small and Medium Enterprises (MSME)



Benefit

It is a registration to identify as an MSME and is an identity proof for opening a bank account, applying for MSME schemes offered by Govt. and banks and participating in e-Tender etc.



Eligibility

All unregistered MSMEs and those who have EM-II or Udyog Aadhaar Memorandum, or any other registration issued by any authority under the Min. of MSME, will have to re-register themselves.



Process

There is no fee for filing for Udyam Registration and it is an online process.



Document

- Aadhaar Details
- PAN Details
- GST Details (if applicable)
- Bank details

Micro Small and Medium Enterprises and COVID Relief Schemes :

Credit Guarantee Scheme for Subordinate Debt for Stressed MSME Ministry of MSME



Benefit

Promoter(s) of the MSME unit will be given credit from banks equal to 15% of his/her stake in the MSME entity (equity plus debt) or Rs.75 lakh whichever is lower as per last audited Balance Sheet.



Process

The maximum tenure for repayment will be 10 years. Moratorium up to 7 years on principal. Approach Scheduled Commercial Banks for scheme application.



Eligibility

MSME that may be Proprietorship, Partnership, Private Limited Company or registered company etc.



Document

- ID and Address Proof of promoter
- Business Incorporation Proof (if applicable)
- Udyam Registration
- Compliances as per state and business sector type ex. Pollution Clearance Certificate
- Past/Projected Balance Sheet and P&L.
- Net worth Statement
- Business Plan

Formation and Promotion of 10,000 Farmer Producer Organizations Ministry of Agriculture & Farmers' Welfare



Benefit

Equity Grant in the form of matching grant upto Rs. 2,000 per farmer member of FPO subject to a max of Rs.15 lakh per FPO. In addition, collateral support up to Rs.2 crores for availing credit.



Process

SFAC, NCDC and NABARD are implementing agencies to form and promote FPOs. The filled application shall be submitted to the district offices of these organization for review and approval.



Eligibility

The FPO should have raised equity from its Members as laid down in its Articles of Association/ Bye-laws. Min 50% of its shareholders should be small, marginal, and landless tenant farmers.



Document

- ID and Address Proof of promoter
- Business Incorporation Proof (if applicable)
- Udyam Registration
- Shareholder List and Share Capital contribution by each member verified and certified by CA.
- Past/Projected Balance Sheet and P&L.
- Net worth Statement
- Business Plan

Micro Small and Medium Enterprises and COVID Relief Schemes :

Amended Technology Upgradation Fund Scheme (ATUFS) Ministry of Textiles



Benefit

Textile entrepreneurs can avail subsidy against a loan sanctioned by the bank for purchase of new machinery or technology up-gradation. Subsidy up to 15% and up to a maximum of Rs.30 crore.



Process

Register and apply on the online portal of iTUFS. List of notified lending agencies is provided. The documents can be uploaded on the portal and it will automatically connect with banks.



Eligibility

Small and Medium enterprises involved in garmenting, technical textiles, weaving and processing of textile including jute, silk and handloom.



Document

- ID and Address Proof of promoter
- Business Incorporation Proof (if applicable)
- Udyam Registration
- GST Registration / IT Returns
- Past/Projected Balance Sheet and P&L.
- Quotation from machine vendors.
- Audited Financial Statements
- Business Performance Certificate.

PM Formalisation of Micro food processing Enterprises Scheme Ministry of Food Processing Industries



Benefit

Credit-linked capital subsidy at 35% of the eligible project cost for upgradation, setting up of common infrastructure, for capital investment along the entire value chain etc.



Process

Applications for support for FPOs / SHGs / cooperatives, common infrastructure and marketing & branding could be submitted to the State Nodal Agency along with a DPR.



Eligibility

Support to Individual Micro Food Processing Units, Farmer Producer Organizations (FPOs), Self Help Groups (SHGs), Producers cooperatives.



Document

- ID and Address Proof of promoter
- Udyam Registration
- FSSAI and other food regulatory compliances.
- GST Registration
- Past/Projected Balance Sheet and P&L.
- Detailed Project Report.
- Quotation from vendors as applicable.
- Business Incorporation Proof (if applicable)

International Effort on Disaster Management

International practices to support MSMEs to overcome COVID challenges ¹⁶:

Several countries have adopted a wide array of measures to mitigate the economic impact of the coronavirus outbreak on businesses, especially MSMEs with a strong focus on initiatives to sustain short-term liquidity. For example, in many countries, Central Banks have stepped in to support lending by alleviating monetary conditions and enabling commercial banks to provide more loans to MSMEs. Some of the countries have introduced MSME specific policy measures such as:

- Measures have been introduced for allowing **working time shortening, temporary lay-off and sick leave**. Similarly, governments provide wage and income support for employees temporarily laid off, or for companies to safeguard employment or specific schemes to encourage self-employment.
- To ease liquidity constraints **deferral of tax, social security payments, debt payments and rent and utility payments** have been introduced. In some cases, tax relief or a moratorium on debt repayments have been implemented. Also, taking measures on public procurement procedures and late payments.
- Some countries have extended or simplified the provision of **loan guarantees**, to enable commercial banks to expand lending to SMEs. And in others, countries have stepped up **direct lending** to SMEs through public institutions.
- Several countries are providing **grants and subsidies** to MSMEs and other companies to bridge the drop in revenues.
- Many countries are encouraging and routing policy support through **non-banking financial support** intermediaries such as Micro Finance Institutions.
- A few countries are putting in place **structural policies** to help enterprises adopt new working methods and (digital) technologies which can help them find new markets and sales channels to enable operations under containment measures.
- Some countries have introduced specific schemes to **monitor** the impact of the crisis on SMEs and enhance the **governance** of SME related policy responses.



SEEDS (Sustainable Environment and Ecological Development Society) is a not-for-profit organization that enables community resilience through practical solutions in the areas of disaster readiness, response and rehabilitation.

Since 1994, the organization has worked extensively on every major disaster in the Indian subcontinent – grafting innovative technology on to traditional wisdom. It has reached out to families affected by disasters and climate stresses; strengthened and rebuilt schools and homes; and has invariably put its faith in skill-building, planning and communications to foster long-term resilience.

SEEDS is also India's first agency to be certified for the global Core Humanitarian Standards – an international certification system for quality and accountability in humanitarian response. SEEDS completed 26 years of outstanding service to humanity in 2020 and is re-anchoring its approach to building resilience through innovation. It continues to empower the most vulnerable across Asia to build a better future.



Natural and man-made disasters cause immense loss of lives and property. The CII has been at the forefront of supplying relief and rehabilitation by involving and engaging the Indian industry to contribute and support the affected communities. CII also works with various agencies to help communities across India manage major disasters.

The CII Foundation, a trust set up by CII, anchors the disaster relief and rehabilitation work with the support of the 68 CII offices across the country and the support of the industry members. It played a crucial role in providing relief and rehabilitation across India during disasters such as the floods in Kerala and Tamil Nadu, benefitting millions of people.

Over 80 lakh people residing in 28 states have been positively and directly impacted by CII during the Covid-19 lockdown and as the lockdown was gradually lifted across India.

To know more, visit www.ciifoundation.in



Write to us at chetna@seedsindia.org

List of organizations working on Disaster Management in Meghalaya

1. Name: SEEDS (Sustainable Environment and Ecological Development Society)
Expertise / Focus: Disaster Risk Reduction and developing disaster resilient communities.
Contact: 91-11-26174272, www.seedsindia.org
Email: Write to us at chetna@seedsindia.org
2. Name: Meghalaya State Disaster Management Authority , Govt. of Meghalaya
Expertise / Focus: Govt. Dept. working on schemes and programs for disaster relief.
Contact: 0364-2212307, 9436333728, eosdma@gmail.com,
sdmadeptt007@gmail.com, <http://msdma.gov.in/contact-us.html>
3. Name: Revenue & Disaster Management Department, Govt. of Meghalaya
Expertise / Focus: Govt. Dept. working on schemes and programs for disaster relief.
Contact: 0364-2223760, ripnarbait@gmail.com,
megrevenue.dm.gov.in/msdma/msdma_aboutus.html
4. Name: Meteorological Centre, India Meteorological Department, Ministry of Earth Sciences
Expertise / Focus: Govt. Dept. working on schemes and programs for disaster relief.
Contact: 0361 – 2840238, 2840243, ddgm-rmc-guw@nic.in,
www.imdguwahati.gov.in/index.htm
5. Name: Disaster Management Cell, Meghalaya Administrative Training Institute (MATI), Shillong
Expertise / Focus: Capacity building institution focusing on provisioning training on disaster management.
Contact: 0364 - 2226039/2212596, mati-meg@gov.in, matis.megh@gmail.com,
www.mati.gov.in

To identify more NGOs recognized by Govt. please search on this link:

<https://ngodarpan.gov.in/index.php/search/>

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