

CHETNA

Issue No. 2 | March 2021 | CIIF-SEEDS Disaster Monitor for Southern 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.



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.

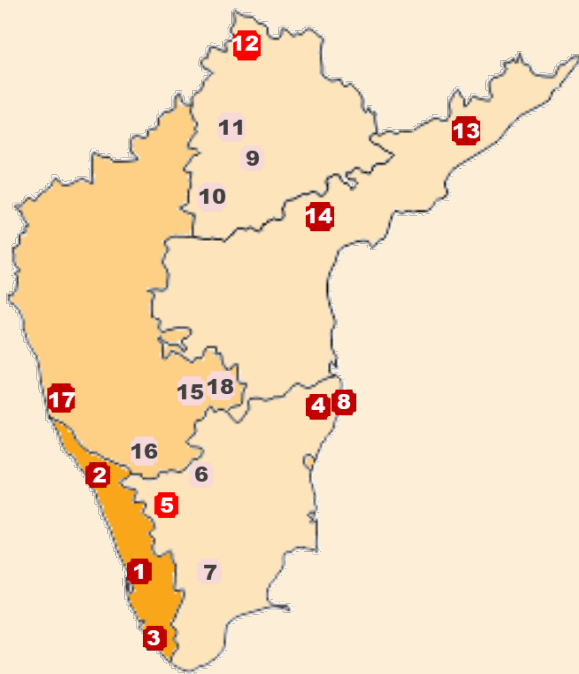
The CIIF-SEEDS Disaster Monitor will enable the industry to assess the potential risks better and prepare a strategy to cope with disasters with minimal loss of lives and negative impact on the business. In the new world that is emerging from Covid-19, it will not be 'business as usual'. Preparing for 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 – Southern Region 1,2



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

- Kerala receive some of the highest annual rainfall on an average every year.
- Rainfall leads to severe flooding in many parts of Kerala, in Hyderabad, in coastal Karnataka and Chennai and costal Tamil Nadu.
- COVID cases are very high in the southern states of Karnataka, Andhra Pradesh, Tamil Nadu and Kerala.

- 1 Kochi 2 Kozhikode 3 Thiruvananthapuram 4 Chennai
 5 Coimbatore 6 Salem 7 Madurai 8 Perambur
 9 Hyderabad 10 Mahaboobnagar 11 Medak 12 Adilabad
 13 Visakhapatnam 14 Guntur 15 Bengaluru 16 Mysuru
 17 Dakshin Kannada 18 Kolar

Hazard Profiling – Southern 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
Andhra Pradesh	4 months	501-1000	879,339	868,279	2148
Karnataka	3 months	1001-2000	911,382	885,341	1036
Kerala	5 months	2001-3000	715,342	650,836	157
Tamil Nadu	2 months	501-1000	809,014	787,611	2320
Telangana	4 months	501-1000	282,347	274,260	4110
Puducherry	2 months	1001-2000	37,811	36,822	20

Hyderabad, the capital of Telangana, witnesses major urban floods, which affect life and property indicating an alarming situation.⁷ A study of the Storm Water Management Model (SWMM) predicts future extreme rainfall can result in increased runoff volumes causing flooding. In order to contain the flooding, the conveyance capacity of storm drains can be increased by 25–30% by desilting major drains and outlets.

TELANGANA ^{5,6}



26.05 lakh Micro Small and Medium enterprises



40.16 lakh employed in MSMEs



Rs.1.35 lakhs average investment in fixed asset per enterprise



1.60 lakh people affected by floods in **Hyderabad** in 2020 with an estimated economic loss of over Rs.670 crores.



14 districts in Telangana are flood prone



Over **Rs.9,422 crores** worth economic loss between 2019 and 2020 due to flooding.

In Telangana, urbanization and the overflow of the Musi river are major cause of flooding in Hyderabad. And the Godavari basin area of North Telangana, Adilabad and parts of Nizamabad district are marked as flood hazard area. ⁹

Monsoon driven rains in the months ranging from June to September usually bring about 828.5 mm of rainfall yearly.

However, in Hyderabad with the increasing impacts of climate change the city receives surplus rainfall in a short period resulting in severe flooding, bringing the city to a halt. In combination with the poor drainage system, the city's urban sprawl has created a 'concrete jungle', with not enough (permeable) land exposure for the rainwater to be absorbed, leading to flooding.

Industrial Profile : Telangana¹¹

The State of Telangana is home to large manufacturing industries in bulk drugs, pharmaceuticals, agro-processing, cement & mineral-based industries, high precision engineering, textiles, leather, iron & steel, gems & jewelry, biotechnology, defense, etc. The state's share in exports from the country grew from 10.61% in 2018-19 to 11.58% in 2019-20.

Telangana is a pharmaceutical manufacturing hub in the country and has attracted investment worth Rs. 10,000 crore since 2016 in the life sciences sector. Pharmaceutical export also has a majority share in the total merchandise export from the state.

While water shortage can be concern for certain industries in the state, the region also faces threats posed by earthquakes time to time. Urban areas of Hyderabad is prone to flooding affecting MSMEs.



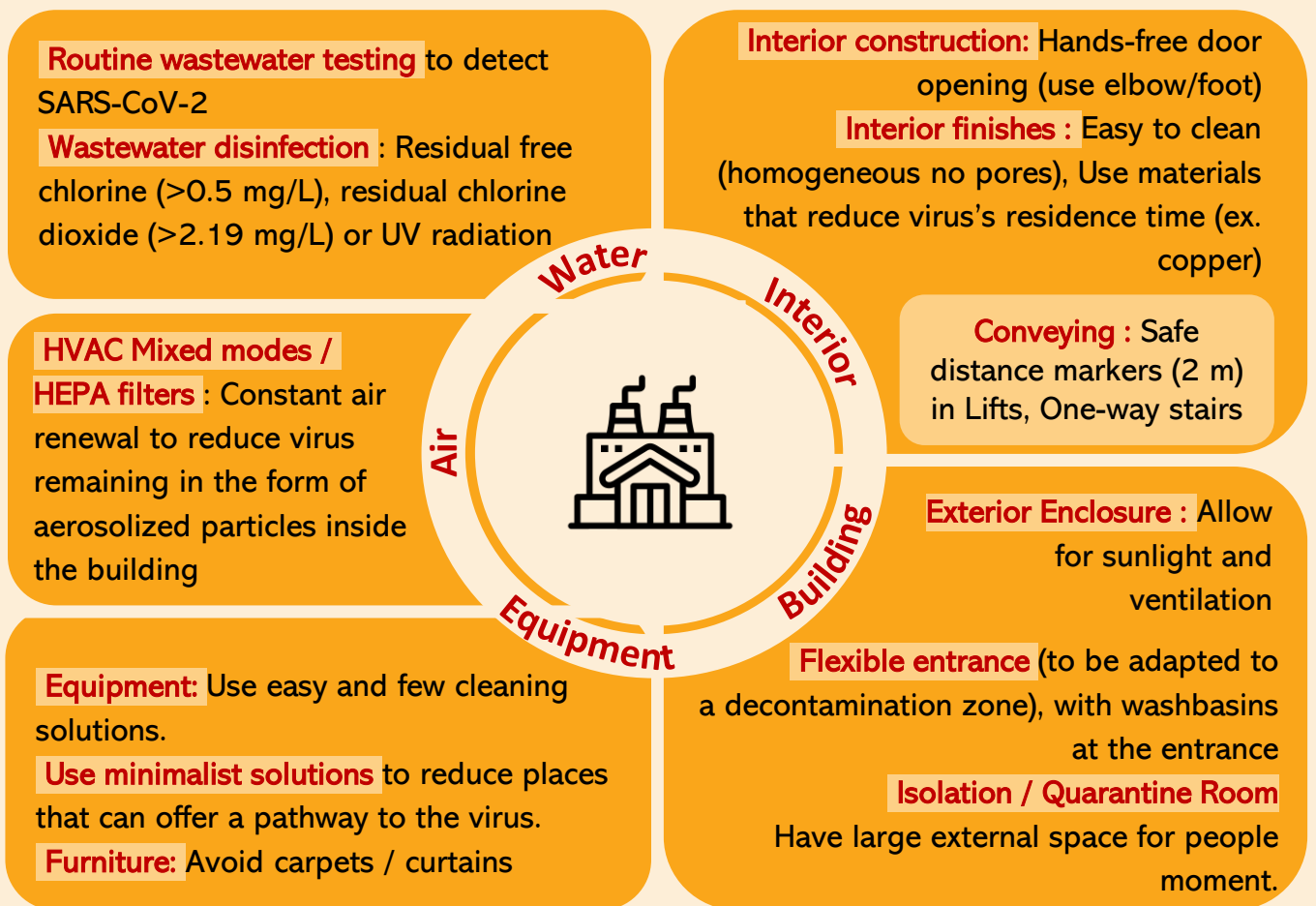
Flooding in Hyderabad (2018)
Credit: Deccan Chronicle

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.



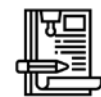
Process

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 Telangana

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: State Disaster Response And Fire Services Department, Govt. of Telangana
Expertise / Focus: Govt. Dept. working on schemes and programs for disaster relief.
Contact: 8333923733, <https://fire.telangana.gov.in/>, tsfiresupport@cgg.gov.in
3. Name: Office of the District Fire Officer, Govt. of Telangana
Expertise / Focus: Govt. Dept. working on schemes and programs for disaster relief.
Contact: 1-7-43/46, Sardar Patel Rd, Sappu Bagh Apartment, Jogani, Ramgopalpet, Hyderabad, 088003 38066,
<https://hyderabad.telangana.gov.in/disaster-management/>
4. Name: Meteorological Centre, India Meteorological Department, Ministry of Earth Sciences,
Expertise / Focus: Govt. Dept. working on schemes and programs for disaster relief.
Contact: 040 27908506, 27906172, cs.hyd@imd.gov.in
<http://www.imdhyderabad.gov.in/tssite/tlNgindex.html>
5. Name: Disaster Helpline, Hyderabad, Govt. of Telangana
Expertise / Focus: Govt. Dept. working on schemes and programs for disaster relief.
Contact: 1077, <https://hyderabad.telangana.gov.in/helpline/>

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

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

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