



## **RE-EVALUATING DISASTER REHABILITATION FRAMEWORKS: ADDRESSING GAPS IN KERALA'S POST-FLOOD RECOVERY**

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### **INTRODUCTION**

The 2018 Kerala floods highlighted significant gaps in India's disaster management system, particularly in financial allocation, compensation, and long-term recovery efforts. While the State and National Disaster Response Funds (SDRF and NDRF) provide essential support, issues such as fund mismanagement, lack of transparency, and systemic discrimination against marginalised groups hinder effective relief. This paper critiques the existing framework, focusing on procedural challenges and emphasising the need for improvements for equitable and sustainable disaster response, such as a standardized compensation formula, enhanced accountability, and more inclusive recovery mechanisms to ensure that aid reaches all affected communities.

### **PROCEDURE FOR FINANCIAL ALLOCATION AFTER DISASTER IN LIGHT OF 2018 & 2019 FLOOD**

In the event of a natural calamity, each state bears the responsibility of ensuring the utmost protection for its citizens, which includes rehabilitation and compensation. To provide immediate relief, states have introduced the Minimum Relief Code<sup>1</sup>, which outlines the establishment of temporary relief camps and the provision of necessities for affected individuals. However, a significant limitation of this framework is its exclusive focus on temporary rehabilitation, without addressing long-term resettlement measures. Furthermore, the Minimum Relief Code does not include provisions for direct monetary compensation to disaster victims. Instead, it primarily outlines the immediate relief measures that should be

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<sup>1</sup> George, J. J., P, Mrs. A., M.U, Dr. S., Thomas, Mrs. A., Kerala State Emergency Operations Centre (KSEOC), & Kerala State Disaster Management Authority. (2020). Kerala State Minimum standards of relief (First Edition) Kerala State Emergency Operations Centre (SEOC)  
<https://sdma.kerala.gov.in/wpcontent/uploads/2020/10/Minimum-Standards-of-Relief-Kerala.pdf>

implemented within the camps following a disaster, without extending to sustainable recovery and financial support mechanisms. Following this, the State meets the expenditure of relief and rescue from the SDRF already available at its disposal. In such cases beyond the coping capacity of a State, the concerned State Government submits a detailed memorandum indicating the sector-wise details of damages and the requirement of funds for relief operations of an immediate nature. On receipt of a memorandum, an Inter-Ministerial Central Team (IMCT) is deputed by the Central Government for on-the-spot assessment of damages and additional requirements of funds. The report of IMCT is considered by the Sub-Committee of the National Executive Committee (SC- NEC), headed by the Union Home Secretary, in conformity with the norms and then by a High Level Committee (HLC), chaired by the Union Home Minister, approving the quantum of additional assistance from the NDRF.<sup>2</sup>

The primary responsibility for disaster management rests with the State Government. The concerned State Governments undertake relief measures according to the magnitude of the ground situation, in the wake of natural disasters, including floods, from the State Disaster Response Fund (SDRF) already placed at their disposal by the Government of India-approved items and norms. Additional assistance is extended from the National Disaster Response Fund (NDRF) as per established procedure.<sup>3</sup> Further, the state has carried out a Post-Disaster-Needs-Assessment (PDNA), estimating a total requirement for recovery and reconstruction. The Central government has constituted an Inter-Ministerial Central Team (IMCT) to examine the PDNA report and to take further action as per the established procedure under the Guidelines on Constitution and Administration of Recovery Reconstruction Funding Window, which is available on the Ministry of Home Affairs. According to the United Nations Post Disaster Need Assessment (PDNA) report, the total loss to the state during the floods is estimated at Rs 26,718 Crore. The report estimates that at least Rs 31,000 crore will be required for the reconstruction of Kerala.<sup>4</sup>

### **Disbursal of Funds**

Following the above procedure, the Central Government has released Rs 600 crore in advance pending assessment by IMCT and the decision of the High-Level Committee. This is

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<sup>2</sup> Central assistance to flood affected Kerala. (n.d.),  
<https://pib.gov.in/PressReleaseDetail.aspx?PRID=1543750@=3&lang=1>

<sup>3</sup> RAI, N. (2019), FLOOD RELIEF TO KERALA. In LOK SABHA

<sup>4</sup> 414th Kerala Niyamasabha, 14th Session: Unstarred Question 60. (2019, January 28), February 27 2025

in addition to Rs 562.45 crore already made available in the SDRF of the State<sup>5</sup>. Based on the memorandum submitted by the State Government of Kerala seeking assistance of Rs. 4796.35 crore for floods and landslides in July-August, 2018, Inter-Ministerial Central Teams (IMCT) assessed the damages in conformity with the norms of the State Disaster Response Fund (SDRF)/ National Disaster Response Fund (NDRF). As per the assessment made by IMCT, 339 human lives were lost, 75,857 cattle were lost, 6.42 lakh houses were damaged, and 82660.29 ha. Cropped areas have been reported affected due to floods/ landslides in Kerala during July-August 2018. Based on the report of IMCT, the High-Level Committee (HLC) approved the assistance of Rs. 3048.39 crore from NDRF for floods and landslides of 2018 and Air Bills for utilizing the services of Air Force helicopters for rescue relief, as per actual. The Central Government, to mitigate damages to the horticulture crops in the wake of floods in Kerala in 2018, has approved a special package of Rs.93.39 crore (central share of Rs.56.03 crore and State share of Rs. 37.36 crore) under a Mission for Integrated Development of Horticulture on 23.08.2018 and the entire amount of central share was released on 28.08.2018.<sup>6</sup>

Further, the Central Government has approved two World Bank-assisted projects one for the 'Resilient Kerala Development Program' with an estimated cost of US\$500 million and another for utilizing the savings of US\$45 million under the ongoing Kerala State Transport Project Phase-II for rebuilding and reconstruction activities in Kerala. The Department of Economic Affairs of the Central Government has given 'No Objection' to the post-flood works to utilize the Rs 400 crores that cannot be spent on the KSTP and NCRMP projects for reconstruction. Permission has been given to levy a percentage cess on goods and services sold in the state. 2904.85 crores have been made available from the National Disaster Response Fund and credited the said amount with the existing share in the State Disaster Response Fund, and this amount is being spent as per the norms of the State Disaster Response Fund. Rs 132181 crores have been utilized from the State Disaster Response Fund in the financial year 2018-19, and currently, Rs 2025.01 crores have been allocated to the State Disaster Response Fund.<sup>7</sup> The Chief Minister has allocated Rs 4738.77 crore as flood

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<sup>5</sup> Central assistansReleaseDetail.aspx?PRID=1543750@=3&lang=1

<sup>6</sup> RAI, N. (2019), FUND RELEIF TO KERALA IN LOK SABHA

<sup>7</sup> 14th Kerala Niyamasabha, 14th Session: Unstarred Question 79, (2019, January 28). Niyamsabha.nic.in. Retrieved February 27, 2025

relief assistance till May 2019.<sup>8</sup> The Centre said that they won't allow any additional assistance to Kerala from the National Disaster Response Fund (NDRF) as it has failed to produce utilisation certificates for 50% of over ₹3,000 crore fund allotted to it after the 2018 floods, a senior Home Ministry official said on Thursday when Kerala government had demanded an additional ₹2,000 crore from the fund after the 2019 floods.<sup>9</sup> This indicates mismanagement of funds by the government, with potential involvement in corruption, preventing aid from reaching those who genuinely need it.

### **COMPENSATION AND REHABILITATION: IS IT ENOUGH?**

The disbursement of compensation remains inefficient due to the lack of a standardized formula for determining compensation for victims, despite the huge flow of funds from different sources. In *P.K. Firoz v. State of Kerala*, the Court suggested that a uniform formula that takes into account such factors that apply in common to the different categories of persons must be applied. These factors shall include the level of inundation, the extent of holding of a person in that area; improvements made in the said holding, etc., and shall be applied irrespective of the nature of holding of the victim or his income level. The minimum compensation that was common to all victims shall be paid to the identified victim solely based on his claim presented in response to the published form, devoid of any further scrutiny as to its genuineness by the respondent.

Further, the victims shall be compensated for their losses determined on a case-by-case basis, backed by proof as to the amount of loss sustained by each victim, and as a result, it would ensure greater transparency concerning this additional compensation; the victims would be spared from running behind authorities for the same. Also, this additional compensation has to be decided to keep in consideration different categories of flood victims, i.e. householders, businessmen, farmers, etc., based on the nature and extent of the loss suffered by them<sup>10</sup>. Another reason for a proper disposal of compensation is the lack of awareness among victims regarding such compensation and procedures for the same. So, to make as many people aware of the flood benefit scheme mooted by the Kerala Government, the High Court of Kerala has directed that the government should give wide publicity about the scheme. On November 30,

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<sup>8</sup> C-Dit.(n.d.).Transpa

<https://donation.cmdrf.kerala.gov.in/index.php/Settings/transparency/5JnTKW5EC89Q3tgUFisYO95C66giMAaJAVLMV6hFKOuTXulhbIFvt1ETfqYHojDJzh> 27 2025

<sup>9</sup> Correspondent, S. (2020, January 24), Centre refuses to give more funds to Kerala for flood relief. *The Hindu*

<sup>10</sup> 10 Indulia, B. (2018, September 12), Uniform formula to be made to compensate flood affected victims of the State: Kerala HighCourt, SCC Times

Additional Advocate General Ranjith Thampan informed the Court that the final draft of the notice containing details of relief measures announced for the benefit.<sup>11</sup> The absence of a standardized procedure for declaring the severity of natural disasters at the national level significantly impedes the equitable distribution of compensation and rehabilitation resources. Without clear criteria for classifying disasters as national or severe, the allocation of aid becomes inconsistent, often neglecting marginalized communities who are disproportionately affected. Establishing a formal disaster declaration process would ensure that resources are distributed based on the actual extent of damage, thereby enhancing the effectiveness of relief efforts. For instance, during the 2018 Kerala floods, the lack of a standardized disaster declaration process led to delays and disparities in aid distribution, with marginalized communities reporting inadequate assistance. The disbursement of funds from the SDRF and National Disaster Response Fund (NDRF) is governed by the Guidelines, Items and Norms of assistance<sup>12</sup> from SDRF and NDRF, which are framed in consultation with all stakeholders. The Kerala government provided 10,000/- as emergency assistance to flood victims has been provided to 690706 people. It has been found that 279 people in Thiruvalla, Kozhenchery and Ranni taluks of Pathanamthitta district, 1070 people in Ambalapuzha and Chengannur taluks of Alappuzha district and 823 people in Kothamangalam, Kochi, and Kanayannur. Muvattupuzha, Kunnathunadu, Aluva, and Paravur taluks of Ernakulam district have been provided an additional amount. Taluk-wise information is available in this regard.

Out of those who received this additional amount, 212 people in Pathanamthitta district, 823 people in Ernakulam district, and 1061 people in Alappuzha district have been provided with an additional amount<sup>13</sup>. This situation reflects systemic corruption and disorganisation, where individuals who do not truly deserve are reaping the benefits, while those who genuinely deserve them are left marginalized. 7, 24,352 kits containing 22 essential items of food items have been distributed to the flood victims. In addition, 10, 50,838 kits containing food grains worth Rs. 500 have also been distributed. Digital data collection of houses damaged in the floods has been carried out through the Local Self-Government Department. A minimum relief code has been determined for the reconstruction and renovation of houses, and a uniform rate has been announced to provide relief to all those eligible. Rs. 4,00,000/- has

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<sup>11</sup> Law, L. (2018, December 4) Live law, Live Law. <https://floodbenefit-scheme-of-govt-read-order>

<sup>12</sup> Revised list of items & norms of assistance from State Disaster Response Fund (SDRF)/ National Disaster Response Fund (NDRF), (2015b, August 8), NDMA India Retrieved February 27, 2025, from <https://ndmindia.mha.gov.in/ndmi/viewUploadedDocument?uid=NEW151>

<sup>13</sup> 14th Kerala Niyamasabha, 1 Niyamsabha.nic.in. Retrieved February 27, 2025

been fixed for completely damaged houses, Rs. 10,000/- for partially damaged houses up to 15%, Rs. 60,000/- for 16 to 29%, Rs. 1,25,000/- for 30 to 59% and Rs. 2,50,000/- for 60 to 74%. It has been decided to construct houses under the Care Home Housing Scheme in collaboration with the Cooperative Department. Under the name of Surakshitha Koodaorukum, Kerala instructions have been given to start assistance centres at the block level and the housing construction municipality level. Life Mission is responsible for the management of this centre. As per the current estimate, the number of houses completely damaged in the floods is 13362. A total of 9341 people have been given the first instalment of assistance and started house construction. The rest have been undertaken by cooperative institutions, care homes, and voluntary organizations. Free ration was provided to all plantation workers in the state. Five kilos of rice were provided free of cost to non-preferential cardholders in the state till December. Steps were taken by institutions to provide documents to those who lost their documents in the floods, including universities, government institutions, local self-government institutions, boards, corporations, commissions, directorates, etc. The order said that no fee should be charged while issuing duplicate/new documents.

The RKLS (Resurgent Kerala Loan Scheme) RKLS scheme has been formed to help the people affected by the floods to regain their lives and livelihoods, and steps have been taken to provide loans of up to Rs. 1 lakh and Kudumbashree has been entrusted with its responsibility. So far, Rs. 65 crore has been distributed from the State Disaster Response Fund to 2.36 lakh flood-affected farmers. In the animal husbandry sector as well as those who have lost their livelihoods in the floods and those affected by the disaster in various sectors, such as micro, small, and medium commercial enterprises, shops, Kisan cardholders, ornamental bird farmers, and honey farmers, have been given the name Ujjivan Loan Scheme to restart their livelihoods by using bank loans. The scheme one-year moratorium has been announced for the recovery of loans of farmers in the areas declared by the state government as disaster-affected. To further improve disaster management activities, a step has been taken to provide satellite phones to all the district collectors of the state.

On a local basis, with the help of the Geological Survey of India, a study is being conducted to identify areas where houses were previously built in areas affected by landslides/landslides and where houses should not be built at present. Rs. 6 lakhs have been sanctioned to the disaster victims whose houses were in places that were not habitable due to landslides/landslides to purchase habitable land. Individuals residing in rented properties or

owning houses on barren land are also eligible to receive compensation. Individuals residing in rented properties or owning houses on barren land are also eligible to receive compensation.<sup>14</sup> These provisions and allowances related to disaster management are heavily influenced by the subjective interpretations of the state legislature, resulting in a lack of a uniform framework for defining the victims of particular disasters and formulating appropriate recovery strategies. Furthermore, the determination of compensation often lacks standardization. These ambiguities highlight the pressing need for a comprehensive revamping of existing rules and provisions governing disaster management, particularly in the aftermath of disasters. Another important yet often overlooked issue in post-disaster management is the neglect of animal rehabilitation, particularly that of stray animals. There is no specific provision under the scheme of the State Disaster Response Fund (SDRF) and National Disaster Response Fund (NDRF) for stray animals. However, financial assistance by way of gratuitous relief is provided to the small and marginal farmers for the loss of milch animals, draught animals used for haulage. Besides, the Animal Welfare Board of India (AWBI) under the Ministry of Fisheries, Animal Husbandry and Dairying, recognises the Animal Welfare Organisations, including Gaushalas, which are maintaining animal shelters. The State Governments, as per their mandate, are assisting in the establishment of shelters to keep the stray animals. Moreover, the Animal Welfare Board of India (AWBI) is providing grants for Shelter House for looking after the animals, Procurement of an Ambulance. Services to rescue and treatment of Animals in Distress, Relief to Animals during Natural Calamities.<sup>15</sup>

### **ROLE OF RESERVE BANK OF INDIA IN WRITING OFF THE LOANS**

The RBI's policy on dealing with natural calamities emphasizes the need for banks to have pre-approved blueprints for quick relief measures. Banks must establish standing instructions, accessible to state and district authorities, to ensure timely assistance in affected areas. Divisional/Zonal Managers should have discretionary powers to approve financial relief measures without needing central approval, covering aspects like loan restructuring, new loans, and financing adjustments. State-Level Bankers' Committees (SLBCs) and District Consultative Committees (DCCs) must convene meetings immediately after a calamity to coordinate relief efforts.

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<sup>14</sup> 14th Kerala Niyamasabha 16, Niyamsabha.nic.in. Retrieved February 27, 2025

<sup>15</sup> RAI, N. (2024), ASSISTANCE FOR STRAY ANIMALS UNDER SDRF, RAJYA SABHA.



In severe cases, periodic reviews should be conducted until normalcy is restored. The declaration of a natural calamity remains the prerogative of central or state governments. Relief measures, including loan rescheduling, are applicable when crop loss is 33% or more. If precise assessments are impractical, decisions may rely on visual estimates, but SLBCs/DCCs must verify the extent of damage before implementing relief actions. The RBI guidelines on loan restructuring post-natural calamities aim to provide relief to affected borrowers by rescheduling loans and offering fresh credit. In the case of short-term crop loans, all loans (except overdue ones) can be converted into term loans. If crop loss is between 33%-50%, repayment may be extended up to 2 years, including a 1-year moratorium. If the loss exceeds 50%, repayment can be extended up to 5 years, with no additional collateral required. For long-term agriculture loans, the restructuring depends on whether the productive assets are damaged.

If only crops are affected, the loan period is extended by one year. If assets are damaged, the repayment schedule is adjusted based on the borrower total liability, generally not exceeding 5 years. For other loans (e.g., loans to artisans and small businesses), SLBC/DCC will assess the need for a general rescheduling based on the severity of the calamity. In terms of asset classification, restructured loans will not be treated as NPAs if restructuring is completed within 3 months of the disaster. Additionally, repeat restructuring due to disasters will not affect the standard classification of loans/Banks must also consider insurance proceeds when restructuring loans, but should not delay fresh loans if claims are expected. Regarding sanctioning new loans, banks must immediately provide fresh crop loans based on the scale of finance for specific crops. Credit will also be available for the repair or acquisition of assets and to support the livelihoods of rural artisans, small businesses, and self-employed individuals. Consumption loans up to ₹10,000 (or higher, at banks' discretion) will be provided without collateral. In terms of loan terms and conditions, personal guarantees should not be mandated, and banks must adopt a sympathetic approach if security has been eroded due to disaster. If original land records are lost, revenue department certificates may be accepted. Regarding interest rates, banks should provide concessional interest rates and waive penal interest on rescheduled loans. The SLBC/DCC will determine uniform interest rate concessions to ensure consistent relief measures across affected areas. The RBI guidelines provide relaxations in KYC norms for individuals affected by natural calamities who may have lost their identification documents. In such cases, a small account can be opened using only a photograph and signature/thumb impression in front of a bank official, with balances



and credits limited to ₹50,000 and ₹1,00,000, respectively, or the relief amount granted (whichever is higher). To ensure access to banking services, banks in affected areas may operate from temporary premises and set up satellite offices, extension counters, or mobile banking units, with RBI approval if extended beyond 30 days. Restoring ATM functionality quickly is a priority, with provisions for alternate ATM access, mobile ATMs, and inter-bank ATM networks. Banks are also encouraged to provide relief measures such as waiving ATM fees, increasing withdrawal limits, waiving overdraft fees, removing early withdrawal penalties on fixed deposits, and waiving late fees on credit cards/loan payments. Credit card holders may also be given the option to convert their outstanding balance into EMIs repayable over 1-2 years. Additionally, all charges on farm loan accounts, except normal interest, may be waived in light of the hardships faced by farmers.<sup>16</sup>

Regarding writing off the loans was that banks and financial institutions have been accorded decisions including compromise settlements and write-offs based on their commercial assessment of the viability aspects and framework for credit-related decisions has been included in regulatory instructions on compromise settlements and technical write-offs issued in June 2023 and also it has put in place a detailed framework for banks to extend moratoriums or restructure liabilities. Banks can take the necessary decisions in this regard<sup>17</sup>. Despite the provisions set forth by the Reserve Bank of India (RBI), news has emerged indicating that financial aid deposited by the Kerala government into the accounts of landslide survivors was subsequently deducted. This action contradicts the government's directive to banks, advising them not to demand loan repayments from affected individuals. The incident highlights the practical limitations of the RBI's directives in addressing the financial distress of disaster survivors. A critical question remains unanswered: when individuals have lost everything, how does a moratorium truly alleviate their burden? Without financial stability, an extension period alone does not resolve the fundamental issue of their ability to repay.

The Kerala government approved an increase in the ceiling for farm loan waivers from ₹1 lakh to ₹2 lakh, continuing its commitment to providing budgetary support to farmers facing financial distress. This decision addresses a longstanding demand from both the public and the Opposition, particularly in the aftermath of the 2018 floods, which caused extensive

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<sup>16</sup> Reserve Bank of India, (n.d.)

<sup>17</sup> Loan write-off for Wayanad landslide victims: RBI says banks act on discretion & commercial wisdom. (2024, November 17). Onmanorama, Retrieved February 27, 2025, from <https://offwayanad-landslide-victims-rbi.html>

damage to crops.<sup>18</sup> However, it is important to recognise that the financial burden on farmers often exceeds ₹2 lakh, given the high input costs associated with agriculture. Additionally, by the time the government implements such waivers, the prolonged financial strain may have already led to farmer suicides, underscoring the need for more timely and comprehensive policy interventions. The Kerala government is considering providing interest-free loans to families whose homes have been destroyed by floods, as announced by Chief Minister Pinarayi Vijayan. These loans, which may amount to up to ₹1 lakh, are proposed to be issued in the name of the female head of the family, with the government covering the interest costs.<sup>19</sup> However, a critical concern that arises is the repayment capacity of disaster victims who have lost their property, livelihoods, and sources of income. Without financial stability, the effectiveness of such loan provisions remains questionable. Furthermore, restricting eligibility to families with a female head may not be entirely practical in the aftermath of a natural disaster, as only a few family members may survive such catastrophic events. In such circumstances, rigid classifications based on gender roles may not adequately address the urgent and diverse needs of affected families.

### **DISCRIMINATION AGAINST DALITS & ADIVASIS IN POST-FLOOD REHABILITATION**

Dalits in the Kuttanadu region have somehow managed to live on mud platforms in Purambokku Bhoomi, and Dalit ‘colonies’ are situated within low-lying perennially submerged paddy fields. The people forced to live in low-lying, waterlogged lands are always surrounded by water. They have no option but to step into the water to reach home. Lack of funds and other resources forces them to live in such pitiable conditions.”<sup>20</sup> This is the plight of Dalits shared by a Dalit Christian. Some tribal villages of Wayanad have reported that no relief efforts were undertaken, and around the SC community commented that rescue and relief were provided mainly to the residential areas that were more easily accessible. The Thurithikkad Dalit colony, situated at a considerable distance from the main crossroads, is accessible only via an unfinished and dilapidated road. When a relief team attempted to reach the village with supplies, they were obstructed by the locally influential lower-caste Ezhavas and others, and they seized the materials, arguing that the Dalit community was already

<sup>18</sup> MK, N. (2019, July 3), In relief for farmers, Kerala to waive farm loans up to ₹2 lakh

<sup>19</sup> Kerala plans Interest-Free loans as huge rebuilding task looms: 10 points. (2018, August 25)

<sup>20</sup> Centre for Social Studies and Culture, Delhi Forum, Abhayaloka Buddhist Community, Socio Economic Development Service, Mohan, P. S., Geevan, C., Velayudhan, M., Varghese, J. T., R, A., Peter, S, Babu, A., Soman, B., VS, S., VJ, A., KG, S., MV, V., KC, P., Sankaran, N. M., & TC, S. (2019), Marginalization in Catastrophe: Rainfall, Landslides and deluge in Kerala, 2018

receiving adequate assistance and that there was no need for the relief team to visit there. The callous and bureaucratic approach resulted in the forced closure of relief camps and even evictions. Disturbing instances of caste based segregation and discrimination have been reported from many camps, especially when the camp was managed by privileged caste organizations such as Nairs and Syrian Christians. The upper caste people have discriminated against them by setting up a parallel camp in the same area.<sup>21</sup> They also allegedly refused to eat the food from the camp, which was cooked by some members of the Dalit community. In Pandanad, Dalit youth risked their lives to rescue an old man from a dominant caste community. The man was stranded in the water for three days, yet he refused to eat food cooked by Dalits when he reached the camp. At the Devaswom Board school camp, as many as eight families were cramped into a single classroom with no regard for the privacy and vulnerability of women in such a sensitive situation; there were no separate areas for women and men and women were forced to stay together.<sup>22</sup>

A human rights activist's experience in Wayanad sheds light on caste-based discrimination during the Kerala flood relief efforts. At the Panamaram relief camp, Adivasis were segregated, staying on the ground floor of a Christian-managed school, while upper-caste individuals were accommodated on the first floor. As the Onam season approached, Adivasi families were asked to vacate the camp to make space for Onam celebrations, despite the Kerala government cancelling official festivities due to the floods. When questioned, camp authorities claimed that people were leaving voluntarily, but the activist noted that the authorities were aware their actions were illegal. Adivasis returning to their houses faced several problems. Adivasi homes are not thatched properly. Most of them collapsed in the rain and floods, and they were not suitable for habitation. Adivasis returning to their homes after the floods faced significant challenges due to poorly constructed houses. Despite the government spending of around Rs. 3.5 lakhs per house, the homes built under government projects were poorly constructed, with leaking reinforced cement concrete (RCC) roofs. These homes, which should have been safe, became uninhabitable during the rains. Adivasis had to request tarpaulin sheets or asbestos sheets from the authorities for basic protection. The irony was that Adivasis were asking the state to provide tarpaulin to fix the issues in

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<sup>21</sup> Unnithan, P. S. G. (2018, July 23), Dalit community alleges caste discrimination in Kerala flood relief camp, India Today

<sup>22</sup> Pallical, B., Chacko, P., Kumar, V. B., National Dalit Watch, RIGHTS, Roy, C. R., Christian Aid UK, & Oxfam India. (2018). THE EXTENT OF INCLUSION OF DALIT AND ADIVASI COMMUNITIES IN THE POST DISASTER RESPONSE IN KERALA 2018

concrete houses that were supposed to be permanent solutions.<sup>23</sup> Despite government efforts to assess the damage to homes, there have been reports of irregularities in damage estimation, with many houses left unassessed. Numerous homes, categorized as only 15% damaged, were in fact beyond repair. Among the affected communities, 66.67% of homes suffered partial damage, and 33.33% were fully damaged, with the Scheduled Tribe (ST) community being the most affected. In Wayanad, 52.49% of ST homes were damaged, with 47.51% reporting partial damage. Additionally, 45.95% of respondents from the ST community indicated that their homes were fully damaged. Dalit Christians in the district experienced a 25% irretrievable loss of their homes, while 75% reported partial damage. In Idukki, the Scheduled Caste (SC) community was also heavily impacted, with 39.58% of respondents reporting complete damage to their homes, and 60.42% reporting partial damage. In Alappuzha, 90.91% of Dalit Christians reported partial damage to their homes.<sup>24</sup> From the general community and OBCs, 83.90% and 88.93% respectively, received the immediate financial assistance of Rs. 10,000 that was promised by the government of Adivasi and Dalit Christian respondents, 61.92% and 67.68% respectively, have received the money.

Initially, the eligibility criterion was to have registered in a relief camp; it was later amended to include only those households where water had entered up to a specified minimum height. This move eliminated several affected people from the ambit of financial assistance. The amended circular has especially affected the respondent from Idukki, where the damage was mostly due to heavy rains and landslides, and the resultant crop loss and wage loss, rather than water flooding their homes. Only 2.08% of the Adivasi respondents and 18.64% of the Dalit Christian respondents received this assistance. Around 3.5% of respondents stated that a member of their family had died in the disaster, a higher incidence of fatalities, though, has been recorded in the ST community (10.07%). Yet, none of the families that reported the death of a family member has received any compensation. And of 3.7% that have reported injuries in their family, 9.68% were from the ST community. Of all the injuries reported, only one person received compensation of Rs. 2000.<sup>25</sup>

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<sup>23</sup> Centre for Social Studies and Culture, Delhi Forum, Abhayaloka Buddhist Community, Socio Economic Development Service, Mohan, P. S., Geevan, C., Velayudhan, M., Varghese, J. T., R, A., Peter, S., Babu, A., Soman, B., VS, S., VJ, A., KG, S., MV, V., KC, P., Sankaran, N. M., & TC, S. (2019) Marginalization in Catastrophe: Rainfall, Landslides and deluge in Kerala, 2018

<sup>24</sup> 24Pallical, B., Chacko, P., Kumar, V. B., National Dalit Watch, RIGHTS, Roy, C. R., Christian Aid UK, & Oxfam India (2018), THE EXTENT OF INCLUSION OF DALIT AND ADIVASI COMMUNITIES IN THE POST DISASTER RESPONSE IN KERALA 2018

<sup>25</sup> Tnn. (2019, March 8), Study finds discrimination in Kerala flood relief, The Times of India,

## CONCLUSION

The 2018 Kerala floods revealed significant flaws in India's disaster management system, including the limitations of the Minimum Relief Code, which focuses on temporary relief rather than long-term recovery. The lack of clear disaster declaration criteria and mismanagement of funds hindered equitable resource distribution, particularly for marginalized communities. While financial institutions like the Reserve Bank of India attempted to provide relief, delays and insufficient support worsened survivors financial distress. Discrimination, especially caste- based segregation, and exclusion from compensation schemes, further exacerbated the challenges faced by vulnerable groups. To address these issues, India needs a more inclusive, transparent disaster management system with improved accountability, timely fund disbursal, and policies focused on marginalised communities.