



## **A STUDY ON CHENNAI FLOODS 2015 – AN EYE OPENER TO HUMANITY**

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### **ABSTRACT**

*The Chennai Disaster is an eye opener for the humanity to live together in harmony and help each other. It was a 17 days spell of rain continuously which had very heavy spells of 47 cms of rain even in a single day. The overall rain 108 cms in a monsoon period of 3 months had been surpassed this in a single month of November which happened in the year 1908 which is a repeat after 100 years. The Chennai Reservoirs which were brimming up in all corridors with continuous inflow of rain water resulted in discharge of water devastated the entire Chennai and Suburbs overnight. The Wet Marsh lands on the river beds and constructions on Lakes further deteriorated the flash floods and water logging towards the city. The floods resulted in more than 450 deaths and rendered 72000 people homeless. The water management system and the storage facilities are the eye opener of this Devastation, But the people of Chennai united to live up in this exigency duly supported various parts of the State and Country through Relief measures.*

### **Introduction :-**

The Chennai city is surrounded by various lakes like Chembarambakkam, Poondi, Redhills and the smaller ones like Porur, Mudichur lakes etc which supplies drinking water to the Chennai City and suburbs apart from the Veeranam lake located at Cuddalore. The maximum rainfall received in a single day is 47 cms within 24 hours with a heavy downpour.

The continuous rainfall was not witnessed and there would be incessant rains in the last decade and the need for a proper water management system was not felt all these years.

Flood in Chennai – Eye opener for Torrential rains as a result of Climate Change for City Planners. Experts feel this disaster in National Economy as Chennai is a Hub for Foreign Investment. Hash tags of Chennai rain should be a citizen driven response. As Chennai is an entry point for tourists has taken a big hit especially on roads and infrastructure.

According to Mathew Boulton research reveals India involves vaccination and other public health issues, the risk of drowning and electrical hazards. The flooding water borne illness like Child hood diarrhoea can be prevented through distribution of clean water.

As per Mayank Vikas, the impact of global warming has excabberate the intensity of such extreme weathers. There were prayers held in Balaji Temple at Franklin which is held to offer spiritual support to thousands of individuals suffering from floods in Chennai.

### **Objectives of the Study :-**

- Man-Made Disaster
- Rescue and Relief
- Humanity was only focus
- Voluntary Orgainsations and Industry role
- Role of Insurers and IRDA monitoring of flood claims

### **Was this a Man - Made Disaster ?**

The Chennai based Research Institute Care-Earth reveals that the soil of Chennai and rock types suggest historically flood plain. Further the city is spread with Wet Lands and Natural Channels where excess water from city can be drained off. Hundred years record of 108 cm rainfall in a month is broken after the year 1908 for the first time. The water management is the need of the hour for proper storage. Chennai became an information technology hub in the year 2000. The East of Chennai is the Bay of Bengal sea and North of Chennai is Andhra. Hence the City can grow only in West and South. There are several fishing and agricultural villages and hamlets resulting in ecological and environmental imbalances which needs to be tackled.

As per the research of Indian Institute of Science, Bangalore the Chennai Metro Area is 1189 sq kms comprise of 8 districts including Chennai District. The population of Chennai

increased from 5.8 million to 8.9 million from 2001 to 2011. Industrial development of Sholinganallur and Perungudi and SEZ of Ennore and Nandambakkam attracted many investors. The city has become a concrete jungle with decrease in open area due to construction of colleges, hospitals, private buildings and structures. There is a huge disconnect between hydrology and urban planning resulting drop in water table and unplanned extraction of ground water. The ground water is totally polluted due to solid waste dumping and leaching of effluents management.

The Re-charge structures like lakes, tanks, ponds and other wet lands in the city have been ignored and natural course of water tampering resulting in flood in urban and peripherals. The pallikaranai Marsh land became sites of waste disposal, housing, commercial and industrial structures. The city found the Marsh land suitable for urban development. The Mass Rapid Transport System (MRTS), National Institute of Ocean Technology, The Centre of Wind Energy Technology were built on the Marsh lands as these were allotted to them and hence 90% of the Marsh land lost its original extent. These Marsh lands were helpful in recharging the natural aquifer in this region. The conversion of wet lands is made easier in the State until the Tamilnadu Town and Country Planning was amended for other purposes. But the same could not be maintained to prevent encroachments even though the Dist Collectors only were empowered rather than Tehsildars earlier. In Four decades, 20 times urbanisation has taken place ignoring the greenery natural vegetation.

According to D M Mahajan of University of Pune, the better understanding of aquatic eco system is needed to enable development of best management practice and transformation of land and water utilisation. The unplanned urbanisation only makes a city prone to urban flooding but also decrease in ground water discharge.

According to Prof Saswat Bhandopadhyay, Head of Dept of Environment, Ahmedabad described the devastation occurred due to complete disrespect to basic urban planning and hydrological cycle. Further he stated the diameter of storm water drains are calculated based on intensity of rainfall in last 30 years. Hence the dams are incapable of runoff and urban planning and hydrological understanding alone can resolve this issue.

Brimming of all lakes at a time and discharge had resulted in floods. Discharge of 1 cusec is equal to 8,04,000 litre / per sec which also ignored the assessment of local rain water from all corridors. Further there is no data maintained regarding release and impact of water with any of the Govt Depts. The discharge of 40,000 cusecs at one point of time over night had

resulted in flooding of all the bridges and roads submerging the Ground floor and even first floor of apartments causing panic in many of the localities. Hence this became a disaster.



### **Rescue and Relief**

The Rescue work were done by all the youngsters of Chennai residing from various parts of the country without any expectations in return and irrespective of caste / religion / community, but only HUMANITY to save life from the hour of crisis. The Voluntary organisations like Rashtriya Seva Sangh , Jain Parivar Sangh and NGOs who are already exposed to such rescue and relief work in various States like Bihar, Odisha, Jammu & Kashmir, Nepal, Andhra & Karnataka were part of the operations who could reach even interior places for rescue which a common man could not do. The RSS had conducted medical camps by arranging Doctors with medicines apart from relief materials. The National Disaster Response Force had been deployed from the Indian Army who were part of the rescue work.

The Home makers and Children were part of the relief work to provide food, clothing and shelter to their fellow human beings who suffered in the floods at Chennai.



## **Doctors for You (DFY)**

This DFY is a registered humanitarian organisation based in INDIA formed by Doctors, medical students, and Like minded people. Their role is to provide medical reliefs, sustainable health care services, capacity building, risk reductions in crisis and non-crisis situation. They have rich experience in various States like Mumbai, Bihar, AP, Karnataka, Uttranchal, Jammu & Kashmir and Nepal floods. They have received the SAARC Award in 2010 and British Medical Journal Group Award in 2011 for their humanitarian work.

When thousands of passengers stranded in Railway stations, Airports, Shopping Malls, Schools and Colleges seeking relief , DFY provided the medical relief through medical camps and provision of food, water, hygienic materials including basic needs for their family and children.

### **The reliefs provided by DFY are :-**

- ❖ Primary Health care Check-up and supply of medicines
- ❖ Water sanitation and hygiene promotion awareness including distribution of hygiene kits
- ❖ Reproductive Health care services like clean delivery kits, sanitary kits, medicines to reproductive health.

DFY requires Public Donation through banking channels for enabling them to serve the society further with such medical support.

## **Cognizant Technology Solutions Limited**

CTS committed for a direct grant of Rs. 260 crore (\$40 million) for Flood and Rehabilitation work in Chennai. The said organisation wanted to protect the employees and Business partners who have suffered in this disaster. CTS has 60,000 employees and 11 families. Out of the above Rs. 260 crore, the Direct grant of Rs. 95 crores (\$10 million) is for Chief Minister Public Relief Fund , Direct Grant to Americares and other Charitable and Relief organisations providing health care, housing and other support, the Direct Health initiatives and other community programme. The balance of R. 195 crore (\$ 30 million) is towards Direct grant Loans to employees and other individuals who support CTS Chennai operations. The Dedicated Health care team to provide medical care, consultation and disease prevention.

## **ROLE OF INDIVIDUALS / VOLUNTARY ORGANISATIONS AND INDUSTRIALISTS IN CHENNAI**

- ❖ Safety of the employees was the prerogative of the Heads of Corporates who ensured the same at all times during the flood through their team.
- ❖ Medical camps and vaccines were provided by Voluntary Organisations, Rashtria Seva Sangh , Jain Parivar Sangh, NGOs.
- ❖ Nilavembu Kashayam was distributed to avoid any epidemics and aftermath fever or infections among all employees by the State Govt.
- ❖ Bank ATMs were not exhausted cash and which created a sense of relief among the public and an image of our strength.
- ❖ Salary Advances by employers for the Chennai, Tiruvallur, Kanchipuram to protect employees from cash dry situation.
- ❖ Some employers granted Exgratia to employees who are affected by flood are organised.
- ❖ Voluntary contributions from Corporate employees Pan India for the welfare of Chennai
- ❖ Town Hall meeting addressed by Heads of various industries and Banks at Chennai to console the affected employees.
- ❖ Property Insurance campaign organised by Insurers and Banks to all employees and general public.

### **Insurers and their Regulator (IRDA) support :**

Getting claims under normal circumstances is painful. After Chennai regaining normalcy, the Himalayan task of claiming insurance for lives lost, property, medical treatments, cars and motor vehicles damaged, homes destroyed.

Some slew measures by Top Insurers which are as under :-

- ✓ Most Insurers setup free help line numbers or email ids to make process simpler, Additional staff deployed, Surveyors appointed.
- ✓ SBI General had been communicating to policy holders through web sites, sms, automated voice calls, online and radio broadcast informing local branch and toll free numbers.

- ✓ Star Health informed through newspaper dailies advertisement to customer and non-customers.
- ✓ IDBI Federal Life Insurance has stated that it will not insist on original policy document except for claim form and death certificate for flood victims.
- ✓ Future Generali has a special desk and helpline.
- ✓ DHFL – Deewan Housing Finance Limited announced not to charge penalty for delay in paying EMI in Nov 2015.
- ✓ SBI had informed waiver of Cheque Return charges and penal charges for delay in payment of EMI
- ✓ SBI Life assured hassle free, speedy processing and settlement of claims
- ✓ Max Newyork has special help expedite claim settlement process for all people affected by flood. It has simplified the Death claim requirement from death evidence from Govt agencies with Photo ID of nominee.

**IRDA monitoring Chennai Flood Claims on the following :-**

- Claims data collected on daily basis
- Estimate of industry officials is close to Rs. 2500 crores in Chennai, Tiruvallur & Kanchipuram
- Health Insurance customer base to enhance to struck balance between Policy Holder's expectations and Insurer's aspirations.
- Insurers were asked by Regulator to settle claims within one month relating to these Flood claims.

**Conclusion :-**

- Hand Away Bags to maintain by each family regarding important documents and certificates
- No HIG / MIG /LIG left by Disaster
- Prime Minister, Mr Narendra Modi visit to Chennai on the 2<sup>nd</sup> day of Disaster and Relief ordered is the sign of a true Statesman.
- No Caste / Religion / Community discrimination in Relief
- Public / Voluntary organisation / NGOs joined effort to Rescue and Relief
- Property and Life Insurance had become a Need
- Desilting of Lakes / Building bridges and Dams to make a public domain
- Release and Storage of Water with adequate Data to avoid wastage

- Home makers / Elders / Voluntary organisation – Counselling the affected to regain normalcy
- Twitter / Whatsapp / Facebook – An effective tool for Rescue and Relief.

### **Suggestions :**

- In olden days, the Kings engage the public for building Bridges / Dams /Reservoirs etc which resulted in ownership and maintenance of structures by the public resulting in development. The same scenario is required to maintain such structures and Desilting the lakes for a BETTER INDIA tomorrow.
- This will also relieve the unauthorised structures and occupation of slum dwellers in river beds risking their life and polluting the water.
- Now that the Coovum river which needs connectivity should be desilted for drinking water.
- Public Awareness and Training to all youngsters regarding Disaster Management need to be provided.
- Data Collection and Maintenance of each State on Water Management System and Ecology.
- Global Warnings should not be disregarded by any Country and equipped to handle the unwarranted situations.

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**NO CASTE / RELIGION / COMMUNITY – ONLY HUMANITY**