Disaster Management · GS - III

Examine the role of the State Disaster Response Fund (SDRF) and National Disaster Response Fund (NDRF) in providing financial assistance during natural disasters. Suggest measures to improve disaster relief and compensation mechanisms in India.

EXAM YEAR	PAPER	SUBJECT
DAILY PRACTICE 06/11/2026	GS - III	Disaster Management

MARKS	WORD LIMIT
10	~150 words

Answer Hint

Disaster Management Act 2005, SDRF, NDRF, State-level disaster response, financial assistance norms, crop-loss compensation, livelihood protection, disaster vulnerability, timely fund disbursement, transparent beneficiary identification, climate-resilient agriculture and disaster risk reduction.

Model Answer

Introduction

Disaster relief funding is essential for protecting lives, livelihoods and agricultural assets during natural calamities. India operates the SDRF and NDRF to support disaster response at State and national levels.

Role of SDRF and NDRF

The SDRF is the primary fund available with State Governments for responding to notified disasters. The NDRF supplements State resources when a disaster is severe and requires additional financial assistance. Relief norms include assistance for loss of life, damaged houses and crop losses.

Major Challenges

Compensation may be inadequate compared with actual losses. Delays in damage assessment, complex documentation and gaps in beneficiary identification can prevent timely assistance. Climate change is also increasing the frequency and intensity of certain extreme weather events.

Way Forward

Governments should strengthen digital crop-loss assessment, simplify claim procedures and ensure transparent fund distribution. Compensation should be complemented by crop insurance, resilient infrastructure and climate-adaptive farming practices.

Conclusion

Effective disaster financing must combine immediate relief with long-term resilience to protect vulnerable communities and reduce recurring economic losses.

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