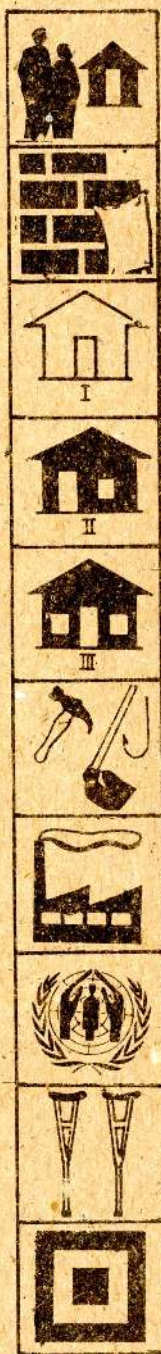


**MINISTRY OF REHABILITATION
AND
RECONSTRUCTION**

**Handbook on the Unified Scheme
of
Assistance**

1988





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INTRODUCTION

This booklet describes the assistance that is available to persons/families affected by loss of life, injury, and damage to property; and economic activity due to ethnic violence, insurgency and consequent civil unrest during the period of 24 July 1983 to date. Some of the assistance is available from the Government Agent or his representatives and others from cooperative societies, banks, and other lending institutions.

To determine if you are eligible for a specific assistance you will need to be interviewed by the Gramasevaka or any other public officer designated by the AGA. Your eligibility for certain assistance will be determined by your income, your normal type of employment and the type of assistance that you require. Your declared income will be used to determine not only the grants but also any possible loans that you may be entitled to. There is a wide variety of assistance available, so be sure to answer all the questions that the interviewer asks.

After the interview, your family should receive a registration card from the AGA.

Don't Lose this Card!

All the assistance available under the programme is shown on the card. The ones that you are *not* eligible for will be marked out leaving the ones that you *are* eligible for, clearly visible. To determine what you are eligible for, note the boxes on your card that are not marked out and then look for the pages in this booklet that have the same symbol as the ones in the unmarked boxes.

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If you feel that you are eligible for some type of assistance that has been crossed off the list, you may make an appeal to the Appeals Panel at the AGA's office.

The following pages describe each of the assistance that are available. Remember, your eligibility is determined by many factors, and you may not qualify for all those that are described in this booklet. You should also remember that some additional assistance may be available at a later date, or some assistance may be adjusted to more closely fit the needs of the people. Therefore, you should check with the GA, AGA or the Gramaseva Niladhari to see if any of the changes affect you.

Settling-in Allowance for Displaced Families



If your family registration card displays this symbol your family is eligible for a settling-in allowance of Rs. 2,000 per family as a grant in cash to help you re-establish yourself at your home.

Eligibility

You are eligible for this grant if your family has been forced to flee from your community to seek temporary shelter elsewhere and if your house has been damaged or destroyed, or if your household belongings were damaged, destroyed or stolen during the period you were displaced.

This grant will be paid only on your return to your family's original place of residence.

Persons who have already been resettled and who have received settling-in allowances under previous schemes of assistance are not entitled to this grant.

In order to qualify, you will need to show proof that your family has been displaced, supported by a registration or ration card from the welfare centre, a registration certificate from the GA in the district to which your family fled, or a letter from an appropriate government authority certifying that you were displaced. If your house was destroyed, you must show the building to the Grama Seva Niladhari or the interviewer designated by the AGA in order to qualify for the allowance.

Where to obtain the grant

To obtain the grant, you must bring your family registration card to your AGA's office.

Housing Repairs and Reconstruction Grant & Loans

Introduction

Housing assistance is based on a family's normal income. Low income families are eligible for grants, higher income families are eligible for low-interest loans, and moderate income families are eligible for a combination of a grant and a loan.

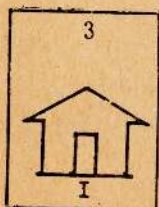
Benefits



If your family registration card displays this symbol, you are eligible to receive a voucher which may be redeemed from designated suppliers for building materials up to a value of Rs. 15,000 per family to help repair or rebuild your house. The voucher will be issued through your

GA or AGA. At your request, a small portion not exceeding 15% of the total grant, amount may be given in cash. Housing assistance given earlier in kind or cash will be deducted from this grant.

Only those families whose monthly family income is Rs. 1,500 or less are eligible for this assistance.



If your family registration card displays this symbol your family is eligible to apply for a loan up to a maximum of Rs. 15,000 to repair or rebuild your house from a Thrift and Credit Cooperative Society or the district office of the National Housing Development Authority. The loan period is up to a maximum of 15 years as decided by the

lending institution at an interest rate of 6% per year. Only those families whose monthly family income is between Rs. 701 and Rs. 1,500 are eligible for this assistance.



If your card displays this symbol, your family may apply to one of the lenders listed below for a loan up to a maximum of Rs. 50,000 per family to repair or rebuild your house. The loan may be paid back over a period of up to a maximum of 20 years as decided by the lending institution at an interest rate of 6% per year. Only those families whose monthly family income is between Rs. 1,501 and Rs. 5,000 are eligible for this assistance.



If your family registration card displays this symbol, your family may apply to one of the lenders listed below for a loan up to a maximum of Rs. 150,000 per family to repair or rebuild your house. The loan may be paid back over a period of up to a maximum of 20 years as decided by the lending institution at an interest rate of 6% per year. Only those families whose monthly family income of over Rs. 5,000 are eligible for this loan.

Loan Eligibility

Loans will be approved on the basis of a family's ability to repay the loan. The amount of the loan will be determined by the lending institution on the basis of the family's monthly income.

Collateral Security

Collateral for the loan will be determined by the lending institution.

Adjustments for Families who have already rebuilt

Families who have already rebuilt or repaired their houses without government assistance may be eligible for assistance through this scheme. If you fall into this classification, you may appeal to the GA and request that your case be evaluated by an assessment panel.

Where to obtain assistance

Families eligible for GRANTS should go to the AGA's office to obtain their cash allowance and vouchers for building materials. At that time, a list of suppliers of building materials will be provided by the AGA's office.

Families who are eligible for loans of up to Rs. 15,000 should either go to their TCCS or to the nearest NHDA office.

Families eligible for loans over Rs. 15,000 may apply to the nearest branch of the Bank of Ceylon or to the—
Housing Development and Finance Corporation; or
State Mortgage and Investment Bank.

Other lending institutions may also participate in the future.

Productive Enterprises Grant



If your family registration card displays this symbol, your family is eligible for a grant of Rs. 4,000 in cash or in kind to help you reestablish your source of income. This assistance is available only to those families whose monthly family income is less than Rs. 2,500. Any assistance paid earlier as economic allowances will be deducted from this grant.

Eligibility

Your family is eligible for this grant if the breadwinners of the family have been self-employed and have been affected because your family was displaced by the conflict or because the breadwinners' places of work were damaged or destroyed;

In order to qualify, you will need to show evidence that your source of income has been affected. This may be a registration or ration card from the welfare centre, a registration certificate from the GA in the district to which you fled, or a letter from an appropriate government authority certifying that you have been unable to work or any other proof to the satisfaction of the interviewer.

If your place of work was destroyed or damaged, you must show the building or site to the interviewer in order to qualify for this assistance.

Where to obtain the Grant

To obtain the assistance you must bring your family registration card to your AGA's office.

Productive Enterprises Loan



If your family registration card displays this symbol, you are eligible to apply for a low-interest Productive Enterprise Loan up to a maximum of Rs. 200,000 per family to help you restart your work or source of employment.

Families whose breadwinners were self-employed are eligible to apply for these low-interest loans.

Interest Rates

The annual interest rate will be 9%.

Loan Eligibility

Loans will be approved on the basis of the borrower's ability to repay the loan. The amount of the loan will be determined by the lending institution on the basis of the family's monthly income.

Where to obtain assistance

Persons wishing to apply for loans should go to the nearest branch of the following participating institutions:

Bank of Ceylon (including Agrarian Service Centre branches)

People's Bank

Hatton National Bank

Assistance for Returnees from India



If your family has returned from India, you should see this symbol displayed on your card.

The United Nations High Commissioner for Refugees, "UNHCR", has established a special programme of assistance for returnees from India and other countries. The returning refugees from India are received in special transit Welfare Centres supervised by the UNHCR in Talaimannar and KKS. Assistance under the UNHCR programme is available to families classified as refugees since 24th July 1983 to date. Refugees who come on their own to Sri Lanka and those brought by Indian and other authorities are eligible to get assistance.

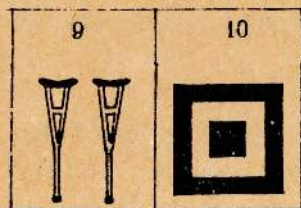
Assistance

The general assistance available for returning refugees is on par with the assistance available to locally displaced families. The UNHCR, in addition to helping the Sri Lankan government provide some of these facilities, also provides some additional benefits with the help of certain Line Ministries such as Health, Youth Affairs, Education and Fisheries to help reactivate normal services and especially to try to help displaced youth in returning to gainful employment.

Information

The Gramaseva Niladhari, the Assistant Government Agent or UNHCR officers in their branch offices or sub-offices can be contacted for information regarding assistance. Further, in the districts where no UNHCR sub-offices are established, UNHCR Officers and Officers of the Ministry of Rehabilitation and Reconstruction will be contacting the returning refugees immediately after they arrive in their respective districts.

Assistance for Injuries and Deaths



If your family registration card displays these symbols you are eligible to receive a cash allowance to help defray costs associated with the death or injury of members of your family as a result of the civil disturbance.

Eligibility

This scheme is not applicable to employees of government, or state corporations, boards, local bodies or any other state sponsored institutions. Their cases will be handled by their respective employers. Any person who has been injured or any family who has lost a family member in the conflict is eligible to apply for this assistance. A parent or legal guardian may apply on behalf of an injured child. You will be interviewed to determine what the cash allowance will be and to assist you regarding the necessary paperwork and the assistance that can be given.

Assistance

Cash allowances are made on the following basis:

- | | |
|------------------------|--|
| (1) Death of an adult | : Rs. 25,000 plus Rs. 5,000 per dependant minor subject to a maximum of four minors. |
| (2) Death of a minor | : Rs. 15,000 |
| (3) Injury to an adult | : Up to a maximum Rs. 25,000 depending on the nature and extent of disability. |
| (4) Injury to a minor | : Up to a maximum Rs. 10,000 depending on the nature and extent of disability. |

To apply, you should obtain the relevant forms at the AGA's office. The application should be supported by the following documents:

I - Injured

- (i) Family Registration Card
- (ii) Medical certificate
- (iii) Birth certificate
- (iv) Certified extract of Police entry

II - Deaths

- (i) Family Registration Card
- (ii) Death certificate
- (iii) Marriage certificate
- (iv) Birth certificate/s of child/ren
- (v) Certified extract of Police entry

If any of these documents cannot be obtained, such cases will be determined on the basis of the recommendation of the Government Agent of your District.

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