

2025 Panjab Floods

Relief & Rebuilding

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1.0 Executive Summary

In August-September 2025, flood devastation impacted both India and Pakistan due to extreme monsoon rains causing widespread destruction, hundreds of deaths, and millions displaced. The Pakistani province of Punjab and Indian states including Himachal Pradesh, Uttarakhand, and Punjab have been heavily affected, with swollen rivers submerging villages and farmlands. The scope of this report is limited to Indian Punjab. The floods in Punjab have laid bare the state's preparedness to handle the disaster. It is the tenacity and resilience of the people of Punjab which helped them avert greater loss to land, homes, villages, and cattle. Now, as the water recedes, it is time to re-build. This report makes recommendations to donors on what they should fund now for relief versus later for development, to non-governmental organizations on the need to pool resources and coordinate between themselves in a time-bound manner, and to the government on what must be their time-bound implementation plan in the coming months and years.

2.0 Introduction

The 2025 floods in Punjab are considered the worst ever in the state since pre-partitioned Punjab of 1947. Just in East Punjab on the Indian side, as of 20 Sep, 55 lives are [lost](#) and some missing; 2,214 villages are [inundated](#); 23,015 people evacuated and 388,508 displaced. 85% of the flood-hit [population](#) is in 7 districts. 474K acres of crops in 18 districts are destroyed, 35% of the entire crop from the state. 3,856 schools, 19 colleges, and 1.4K health clinics are [damaged](#). 8.5K kms roads, 2.5K bridges are [damaged](#) and 500K trees are [uprooted](#). The Punjab state government declared all 23 districts flood-hit, has promised limited compensation to farmers, and plans a survey of livestock affected, but leaves out relief for labor. The Indian union government has [extended](#) a paltry flood relief of USD 181M while preliminary damages are estimated at USD 2.27B.

Such disasters create two stages of work: charity (immediate relief and impact) and philanthropy (mid to long term solutions and impact). *Dan*—a Panjabi word for giving—is rooted in vast, purposeful giving. Dan is both charitable and philanthropic. In an uncertain future, charity saves and fuels life while philanthropy builds a better world; both are rooted in love of humanity. In this era of continuous catastrophes, geopolitical changes, and policy misalignment, philanthropy has the opportunity to strengthen its commitment to community-led solutions. By investing in local leadership, fostering inclusive partnerships, and leveraging long-term solutions, disaster philanthropy can adapt to meet the challenges of tomorrow's Punjab. This stage is starting as the water recedes and the extent of the destruction is visible. This is the time for rehabilitation, to help individuals, families, villages, and blocks to stand up, remove sand from fields, reclaim trade, restore cattle, and so on. In short, it is time to re-build Punjab. The rehabilitation stage could be up to ten years. This stage needs state and union government grants as well as individual and institutional philanthropy.

3.0 Reasons

Panjab is located in the flood plains of the Himalayas. The heavy rains in the northern states of Jammu & Kashmir and Himachal Pradesh lead to huge amounts of water in the dams and the rivers of Panjab. The floods in 2025 are being compared to the floods in 1988 which had hit thrice in March, July, and September. 383 people [died](#) and 62 were missing. 1,483 villages were inundated and 200K people were marooned; about 75% food grains were lost. After that too, Panjab faced floods in 1993, 2008, 2019, and 2023. While climate change is a reality, northern Indian states need to check rampant deforestation and haphazard development in the mountains.

There are a number of contributing factors to the floods:

1. The *Bhakra Beas Management Board* (BBMB) is controlled by the Indian union Ministry of Power. BBMB [governs](#) the Bhakra Dam on river Satluj and Pong Dam on river Beas. *Punjab State Power Corporation Limited* governs the Ranjit Sagar Dam (RSD) on river Ravi. Bhakra and Pong store extra [water](#) because non-riparian states Haryana and Rajasthan lay claim on them owing to the flawed *Punjab Reorganisation Act*, 1966. This reduces the dams' capacity to [accommodate](#) heavy inflow and as reservoirs reach the danger mark, they release huge amounts of water.
2. On 26 Aug night, river Ravi [recorded](#) 1,411K cusecs of water through tributaries, rivulets, and drains. Ravi [broke](#) the Madhopur barrage and caused 42 [breaches](#) while the state government report said only 8 were flood-ready. The role of the Panjab-[owned](#) RSD is in question.
3. Earlier in 2025, the *Punjab* Public Works Department carried out a drone survey and identified 346 spots, mostly culverts, on national highways, state highways, and *Mandi* (Grain Market) Board Roads in Panjab where the [drainage](#) flow was obstructed, turning Panjab into a closed tank.
4. The Bhakra dam has not been [desilted](#) in the last 68 years. Spread over 88 sq km across Bilaspur and Una districts of Himachal Pradesh, the lake's original storage capacity was 7.4 BCM, which has been reduced to around 6 BCM. The reservoir was originally expected to receive 33 MCM of silt annually, but the actual inflow has been 39 MCM. Similarly [silt](#) in river Satluj has reduced its water carrying capacity from 300K cusecs to 80K cusecs—less than one-third.
5. Legal and illegal [mining](#) have [weakened](#) riverbanks so water spills over to agricultural lands, villages, and towns. As villagers tried to strengthen embankments on river Satluj, they often spoke about how illegal mining has eroded the decades-old protection.
6. Land ownership disputes between people and government over riverbed areas. Much of this land was on high plains [before](#) Harike Headworks was constructed in 1952 and changed the flow of the river. Earthen levees were constructed on these lands to prevent inundations when the river swells.
7. The lack of preparation by Panjab government though the Metrological Department had [predicted](#) heavy rains. Panjab received 1,272% [extra](#) rain on 30-31 Aug.

4.0 Resilience

Though the start date of floods is considered 17 Aug, by 9 Aug an activist group—the Public Action Committee (PAC)—[wrote](#) to the Union Water Ministry and the Panjab government warning that water levels at Bhakra and Pong dams were nearing critical thresholds and calling for precautionary measures. The Dam Safety Act mandates that all dams publicly share water data, but the BBMB and the RSD do not do so. By 26 Aug, when floods had already [inundated](#) 90K farm lands, mostly in north Panjab, the Panjab Chief Minister Bhagwant Singh Mann was in Chennai on an [invite](#) by the Tamil Nadu government. Meanwhile, the Indian Prime Minister Narendra Modi was touring Japan and China. The national media ran no stories on the floods. On 1 Sep, Indian Nation Congress' Leader of Opposition in the Lower House of Parliament Rahul Gandhi expressed [concern](#) saying: [Stand](#) with Panjab. Subsequently, the PM called the Panjab CM but there was still no aid or support given. All through the floods, the Panjab government was largely absent on the ground.

However, the people of Panjab displayed great tenacity and resilience in the face of disaster. From early August, those along river Beas started [strengthening](#) the mud levees which have saved farms and villages in the past. They were often singing [prayers](#) and hoping their efforts would succeed. **Sampradai Sant Baba Tara Singh, Sarhali alias Sarhali Baba, Kaligidhar Trust, and Seechewal Foundation** became active in relief and rescue efforts. Calls went out across Panjab to send mud and bags, wire mesh, and concrete. The whole of Panjab participated in this *seva* (service) alongside langars. There was an acute shortage of boats to rescue people and cattle from homes and farm houses. On the urging of prominent Panjabi singers, soon boats started arriving, even from [Dubai](#) sent by community members and famous [artists](#). A company offered amphibious [vehicles](#). A rail parts maker turned to boat making to [produce](#) more than 100 boats in a week. He open sourced the diagram and process and indigenous Panjabis started [building](#) their own [boats](#).

Rations, fodder for cattle, medicine, sanitary napkins started arriving from within Panjab and states such as Haryana, Rajasthan, Delhi, and regions like Western Uttar Pradesh, Jammu, Mewat, and Terai. The area that together participated in the Farmers Protest 1.0 (2020-21) once again rallied for flood hit Panjab. However, this led to a glut. **Dal Khalsa**, farmer unions, journalists, and influencers started asking people not to send relief and to wait until waters receded and horrors unfolded. Organizations like **Misl Satluj** and **Alliance of Sikh Organizations** held distribution camps and spoke about unevenness of reach—excess for those near, and dearth for those far. They made special efforts to build godowns and carry relief materials to far out places. Rescuers relate heartwarming stories of how sufferers [insisted](#) on serving tea and milk. In the later stages of the floods when river Satluj overflowed there was once again a huge [effort](#) across communities, by youth, elderly, men, and [women](#), to strengthen the levees at villages Daudpur and Sasrali. The rising [waters](#) in river Ghaggar threatened south Panjab and people, including from Haryana, built levees on it. Finally, it was the people, not the governments, who saved Panjab as much as they could.

Now waters have started receding and there is 3-5 feet of [sand](#) accumulated on the farm land. Since all landmarks are gone, there will be the issue of once again demarcating lands according to people's holdings. The supplies have already generated a lot of plastic waste on which organizations like **Water Warriors** and **Manukhta Di Sewa** have started work. Floods have caused mud deposits, broken homes, homes washed away, sand in tube wells, damaged schools and hospitals, spoiled tractors and vehicles, destroyed agricultural tools, cattle swept away, drowned, and water borne diseases. There is huge concern for the health of women, children, and the elderly.

5.0 Individual Donors

When people learn of the disaster, their immediate emotional response is to donate money to help efforts on the ground. This is a natural instinct; however, it is worthwhile to pause and seek transparency and accountability.

5.1 Recommendations

Below are some suggestions for donors to consider towards optimal utilization of funds:

1. **Donate for a specific cause:** Merely saying 'for Panjab' is too open-ended and liable to be misinterpreted. Specify what funds are to go toward, for example building homes, reclaiming land from sand, children's education, or cattle.
2. **Donate to known people:** Many have family or friends in Panjab. They can serve as a useful resource to understand what individuals or organizations are helping them or others they know. The size of the organization is not the main concern, what matters is that they deliver. If they do, donations would be put to good use.
3. **Donate to organizations that comply to Foreign Contribution (Regulation) Act:** This is an Indian law that forbids any organization from receiving foreign donations unless they have FCRA certification. Donations to an organization which does not have FCRA could land the organization in trouble. Check if the receiver organization has FCRA clearance when donating from outside India.
4. **Select your donor platform:** Most of the well-established organizations working in Panjab have official websites and Instagram handles. Individuals or small groups working on the ground have social media presence where one can see their on-ground work and verify their credibility. If convinced of their work, call them to ask their need, their orientation, and donate if convinced.
5. **Do not fall for fake donation sites and QR codes:** A huge number of new donation platforms and QR codes have mushroomed. Many are seeking aid in the name of more established organizations. They post videos extracted from on-ground reporting by locals in Panjab—not original content. The voiceovers are either AI-generated or in very refined Hindi. Some unduly emphasize cattle loss. Avoid donating to these unverified platforms.

5.2 Timeline

Often when disasters strike, there is a lot of individual support from well-meaning individuals but as the news cycle changes, when real rehabilitation work starts, the support wanes. This happened in Panjab after the 2023 floods. While initially neighboring states even provided seedlings for rice transplantation, the work of cleaning fields of silt and sand and rebuilding homes continued for another two years until the 2025 floods hit. Individual donors need to consider that since the relief and rehabilitation work is both short and long term, they need to stagger their contribution. Here is an illustrative timeline for the kind of support needed.

- **Short-term (0–3 months):** Cash transfers, providing rations, food for livestock, medicines for humans and animals, sanitary pads and clean underwear for women and children. Also, diesel for farm land restoration, seeds and fertilizers for the next crop sowing which has to finish in the next six weeks. As winter will soon arrive, warm clothes, jackets, boots, blankets, mattresses, and so on.
- **Medium-term (3–12 months):** Support for crop diversification, restore schools, textbooks and uniforms for children, restore health facilities and hospitals, dig tubewells, get small businesses which have lost shops and material back on their feet.

6.0 Non Government Organizations

There are around 20 large non-government organizations (NGO) including foundations working towards relief and rehabilitation. They include **Shiromani Gurdwara Parbandhak Committee, Hemkunt Foundation, Voice of Amritsar, Roundglass Foundation, Khalsa Aid International, Global Sikhs, United Sikhs, Vartrukh Foundation, and Sikhi Awareness Foundation International** and others including the ones mentioned earlier. Medical teams from **5 Rivers Foundation, All India Institute of Medical Sciences, and Life Care Foundation** are on the ground.

These NGOs ought to coordinate, carve strategic solutions, and take up specific areas to avoid clashes or doubling of efforts.

6.1 Recommendations

Beyond immediate relief, the NGOs must provide the large institutional donors and philanthropists implementable plans addressing strategic problems for optimal utilization of funds and efforts:

- Invest in capacity building.
- Support comprehensive solutions.
- Embrace collaboration and partnerships.

Foundations such as **Saanjh, Meer, Nirmat, and Sartaaaj** are adopting families and villages. They must coordinate with each other and develop plans together towards these efforts. For example, in the rehabilitation stage, philanthropic actions could support “x” number of small and marginal farmers in the

transition from regular paddy-wheat cycles to diversifying their crops towards vegetables. Alternatively, they could encourage dairy farming, but using indigenous breeds. Additionally, these NGOs could support school going students or rebuild one or more of the 3.8K damaged schools. In any philanthropy, it is important to bear the dignity of those being helped in mind and in action. Panjabis are self-respecting people and must not feel belittled through aid.

In 2024, India received a total of USD 118.7B in remittances—Panjab received USD \$5B. *NRI Sabha Punjab's* outdated 2002 survey revealed total NRI investment in solely religious places and social development projects in 477 villages was more than USD \$4.5M. Both the number of NRIs and their donations have grown manifold. Better surveys, data, and analysis must be done in the coming weeks. This is a critical moment of aspiration for the homeland and the diaspora led by Sikh philanthropy for Panjab: Go beyond 'private spending on public good.' It is an opportunity to pivot via philanthropy. It is the moment to reflect on conflicting visions of development and future. It is time to propel Panjab's religious and linguistic solidarity. NGOs must address the waning enthusiasm of the diaspora for philanthropic investments in the face of intractable problems of reception and questions of sustainability NGOs must increase involvement of local people in philanthropic endeavors, making such projects transnational collaborations for local development rather than singular, standalone initiatives of the past decades in hospitals, sports, Sikhi, education, women, etc.

6.2 Timeline

Now that the floods are over, it is time for institutional donors to coordinate among themselves and pool resources for the rehabilitation work ahead. It is equally important that all support is monitorable.

A Common Platform: On 13 Sep, *Sri Akal Takht Sahib* (Eternal Throne) convened a special meeting at the headquarters of the *Shiromani Gurdwara Parbandhak Committee* with various Sikh organizations, groups, and individuals engaged in flood relief efforts across Panjab. The *jathedar* (leader) launched a website sarkarekhalsa.org to bring all organizations engaged in *seva* together on a platform in an organized manner and to implement a time-based approach for holistic relief and rehabilitation work. Organizations can register on the website, enter the resources available, and delegate members to coordinate with the Akal Takht to reach help to the needy.

Here is a timeline for the support they or other networks can provide:

- **Short-term (0–3 months):** Medicines for humans and animals, agricultural and other vehicles, agricultural equipment, diesel for farm land restoration, seeds and fertilizers for the next crop sowing which has to finish in the next six weeks. Household appliances, white goods, and as winter will soon arrive, housing and animal shelters.
- **Medium-term (3–12 months):** Generate work and wages for labor, support for crop diversification, dig tubewells, white goods, woolens for people, fodder for cattle. Get small businesses which have lost shops and material back on their feet. Long term medication and care for chronic patients, such as those who need dialysis and the elderly.

- **Long-term (1–10 years):** Work on long term disaster preparedness systems such as concrete embankments, desilting dams and rivers; cleaning drains and culverts; propose and execute climate change adaptation measures, and influence decisions on transboundary water governance in the interest of both Panjabs—East and West.

7.0 Government

The Indian Army, State, and National Disaster Response Forces as well as district administrations of Amritsar, Ludhiana, and Ropar supported people's efforts to build embankments and save their fields, villages, and cities from floods. However, the question remains: why were the state and union governments not prepared? Surely, preparing for disasters is the task of the administration. In fact, the Water Resources Department of Panjab had prepared a [Flood Preparedness Guidebook](#) in 2024. Ignoring all the reasons for floods listed earlier, it conveniently lists only excess rainfall as the main reason. However, it also lists phone numbers for contact persons at all local levels and calls for early warnings before floods which were not issued this time. The document should have been used during these floods but it remained largely a theoretical exercise. Sadly, no lessons learnt from the 1988, 2019, and 2023 floods were implemented.

7.1 Recommendations

On 12 Sep, the Panjab CM [announced](#) that special *girdawari* (damage assessment) reports would be compiled within 30-40 days and compensation distribution would start within a month. Farmers whose crops are completely damaged will be given USD 225 per acre, while compensation for loss of cattle such as cows and buffaloes will be USD 425 each. However those figures do not match real losses which go up to USD 568 and USD 1,136 respectively. The State Disaster Response Fund guidelines place a cap on how much money must victims receive but that cap needs to be removed. The Panjab government has provided USD 1,136 for each affected village for initial cleaning and [placed](#) heavy machinery at each District Commissioner's disposal for people to use. The CM has said families whose houses have collapsed or become uninhabitable due to flooding will also be covered under the 100% damage category.

The Panjab government has announced [Mission Chardi Kalan](#) (Ascending Spirit) to restore the state and asked the nation to contribute generously. The government and Akal Takht need to coordinate with each other else there would be two parallel platforms and many affected will fall through the cracks.

For Non Resident Indians: The Panjab government's Non-Resident Indian (NRI) plans, schemes, and funds must be redesigned to address the NRI-NGO sector for transparent and sustainable development. Rather than episodic fundraising, create a transnational collaboration for local development. The diaspora engagement must be a structured partnership through pooling of resources, expertise, and networks to co-design long-term recovery and resilience with local communities.

7.2 Timeline

To save Panjab from future floods, the government needs to implement the following:

- **Short-term (0 to 2 Months):** Extend the deadline for farmers to pick and sell sand from their fields to 6 months; help with wheat sowing which starts in a few weeks; start and finish the livestock survey and pay the owners immediately; include compensation for loss of home and work to labor.
- **Medium-term (2 to 6 Months):** Clean out the 346 drains identified by the Public Works Department on national highways, state highways, and Mandi (Grain Market) Board Roads; address the culvert issue on the new highways which blocked water flow and turned Panjab into a closed tank; desilt all dams and rivers to increase water holding capacity and mitigate the necessity for large releases of water from dams; stop illegal mining and strengthen river embankments.
- **Intermediate-term (6 to 10 Months):** Sort out the water management of three dams with the Indian union government a month before the next monsoon. Bhakra and Pong dams on rivers Satluj and Beas are under the BBMB controlled by the Union Power Ministry, and Ranjit Sagar Dam on river Ravi is under Panjab government. All three rivers flow into Pakistan and caused floods in West Panjab as well. Both Panjabs and both countries need to work out ways to manage waters in an equitable manner together.
- **Long-term (1 to 10 Years):** Actionable plan on how to reorient development and mitigate disasters in a climate change reality. This would mean changing the cropping pattern in Panjab, specifically moving away from paddy; questioning the need for big dams, enabling Haryana and Rajasthan to build their own water storage; build flood and other disaster resilient habitation.

8.0 Conclusion

With the Indian union government apathetic and the state government absent, the lesson that Panjab learnt is that it is by itself. Being by itself, the Panjabi resilience and solidarity manifested itself through the humongous labor its people put in dealing with the floods. Another lesson that Panjab learnt is that the people of north Indian states and the Panjabi diaspora greatly value Panjab. They came out to support in large quantities of ration and financial aid. As the rehabilitation stage starts, it is imperative that both the Panjab and Indian governments meaningfully address their citizens' well being: coordinate with NGOs administrations and donors to ensure Panjab is prepared for the floods which have hit thrice in the last six years.