

Understanding Risk and Intervening to Increase Resilience with Vulnerable Communities



Community-led Mapping Process, 2011, Concern Worldwide, Photographer: Jyotiraj Patra

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Building Disaster Resilient Coastal Communities

Concern Worldwide is a non-governmental, international, humanitarian organisation dedicated to the reduction of suffering and working towards the ultimate elimination of extreme poverty in the world's poorest countries. Our mission is to help people living in extreme poverty achieve major improvements in their lives which last and spread without ongoing support from Concern. To achieve this we engage in long term development work, respond to emergency situations, and seek to address the root causes of poverty through our development education and advocacy work.

In continuance of our long-standing commitment to these multi-level but concerted efforts, we have organised our actions across five programme areas of Education, Emergencies, HIV & AIDS, Health and Livelihoods.

Our continuous engagement in and support for communities in situations of conflicts and natural disasters has been with a focus on addressing the 'underlying risk factors' through appropriate institutional mechanisms of risk reduction at various levels in society. We started our work through immediate support to local organisations and communities in the aftermath of the Orissa Super Cyclone in 1999 and since then we have actively responded to many emergencies across India. Capitalising on many of these opportunities we have successfully demonstrated the potential of 'build-back-better' by linking relief, rehabilitation and development (LRRD) and supported building

resilient communities in these disaster-prone areas.

While most of the initiatives and processes towards this end are designed and developed as part of the Emergency Programme, cross-sectoral learning and participation has been instrumental in shaping innovative, adaptive and integrated action plans and strategies. And this has become absolutely critical in the wake of an emerging risk regime marked by unprecedented surprises and transformations because of a changing global climate and emerging world order. Our current Strategic Plan (2010-2015) categorically underscores this by stressing on the need to mainstream or integrate DRR into all our programmes. The Disaster Risk Reduction Strategy (February 2008) reiterates this as 'reducing risk is fundamental to sustainable development for extremely poor people'. One of our multi-country initiatives (in India and Bangladesh) at the interface of Climate Change Adaptation and Disaster Risk Reduction is being supported by the EuropeAid Development and Cooperation.

Our initiatives in these areas have been widely recognised and supported globally. The Humanitarian Aid and Civil Protection Department of the European Commission (ECHO) through its Disaster Preparedness (DIPECHO) programme is supporting us under its 6th Action Plan for South Asia. The project 'Building Disaster Resilience of Vulnerable Communities in Orissa and West Bengal' aims to strengthen

the capacities and enhance the resilience of many of the at-risk coastal communities. The overall design of the project is based on learning gathered as part of our previous work during Orissa Flood (2008) and Cyclone Aila (2009) in Puri and the Sunderbans respectively. Systematic efforts of resilience building at community, school and individual levels will be through capacity building, enhancing the reach of various social security schemes (through mobile-phone based tracking) and ensuring the availability of and accessibility to micro-insurance (as an appropriate market-based tool for risk transfer).

Our emphasis on 'risk analysis as a basis for contextual analysis' will be operationalised in this project through community-led Hazard, Vulnerability and Capacity Assessment (HVCA) processes and appropriate risk mitigation measures. At the larger institutional level the project aims to link disaster risk reduction into development planning and through some of these initiatives it will contribute to the internationally agreed Hyogo Framework of Action (HFA, 2005-2015) on '*Building the Resilience of Nations and Communities to Disasters*'.

I acknowledge the timely support of the Humanitarian Aid and Civil Protection Department of the European Commission (ECHO) and wish the project communities, project team, partners and resource agencies all success in their endeavors towards disaster resilient communities in India. ■

– **Dipankar Datta**, Country Director,
Concern Worldwide India

Risk to Resilience: A Concern Worldwide Perspective

Concern Worldwide is a non-governmental, international, humanitarian organisation dedicated to the reduction of suffering and working towards the ultimate elimination of extreme poverty in the world's poorest countries. We work with the mission of "helping people living in extreme poverty achieve major improvements in their lives which last and spread without ongoing support from Concern." Concern has a strategic commitment to DRR and takes a mainstreaming/integrated approach to DRR in all its programmes. We recognise the fact that disasters make people poor and vulnerable. Disasters also adversely affect hard won development gains brought about through years of programming. Thus DRR is at the heart of our policy of reducing risks as fundamental for sustainable development.

Our approach to DRR focuses on robust risk analysis processes in identifying hazards that most adversely affect lives, livelihoods and assets of poor communities. Outcomes of the risk analysis guide Concern Programmes to help extremely poor work their way out of poverty by protecting their lives and livelihoods from adverse impact of disasters. This is achieved through four approaches: Advocacy to change policies and practices that increase the vulnerability of people, Preparedness to increase external and internal capacity to withstand disasters, Mitigation to reduce the impact of hazards, and Effective and timely emergency response when communities are overwhelmed and need external support.

Concern focuses on deepening its understanding on DRR through capacity building to inform programme choices, prioritisation, design and implementation. We have

established linkages with other DRR actors and platforms. The Hyogo Framework for Action (HFA) is at the core of our DRR work globally. While the HFA is extensive, key gaps remain in the framework. Concern has taken a gap filling approach to the HFA and focuses on addressing key constraint areas of HFA nature and impact of conflict, poor governance and climate change. Our approach focuses on effective DRR in countries with weak civil society, political instability or complex emergencies. It also tries to focus attention on neglected localised disasters which effect fewer people but create extensive risk because of their repetitive nature and cumulative impact. Our focus is on the interconnectedness between DRR and climate change through multi country programmes addressing both issues. The focus is also on creating a sound evidence base for reduced vulnerability to future hazards through an effective DRR monitoring system to adapt to continuously changing parameters.

Our focus is on risk analysis as the primary driver for programme decision making processes. Based on the organisations focus on poverty and the need for poor communities

to manage their own risk in a sustainable development process we aim to focus on targeting the poorest people in the poorest area globally. Our aim is to target the positive impact of DRR in countries with weak governance and civil society. We seek to document the analysis, practice and impact of DRR work areas of extensive risk. Risk is understood within concern in all its ramifications including protracted conflict and complex emergencies. Our focus is on documentation of reduced vulnerability through better monitoring and evaluation of DRR programmes. Documenting good practices is a key strategy for evidence based advocacy within Concern DRR programmes.

We work in strategic collaboration with other key actors and stakeholders such as national governments, bilateral donors, the academic community, the UN, World Bank, other INGOs and the Red Cross Red Crescent Movement to influence policy development and practice. ■

– **Chiranjeet Das**, Team Leader,
DIPECHO Project,
Concern Worldwide India

Disaster Risk Reduction Strategy Concern Worldwide
Concern Worldwide DRR approaches paper.



Eroded River Embankments in the Sunderbans,
Concern Worldwide, Photographer : Jyotiraj Patra.

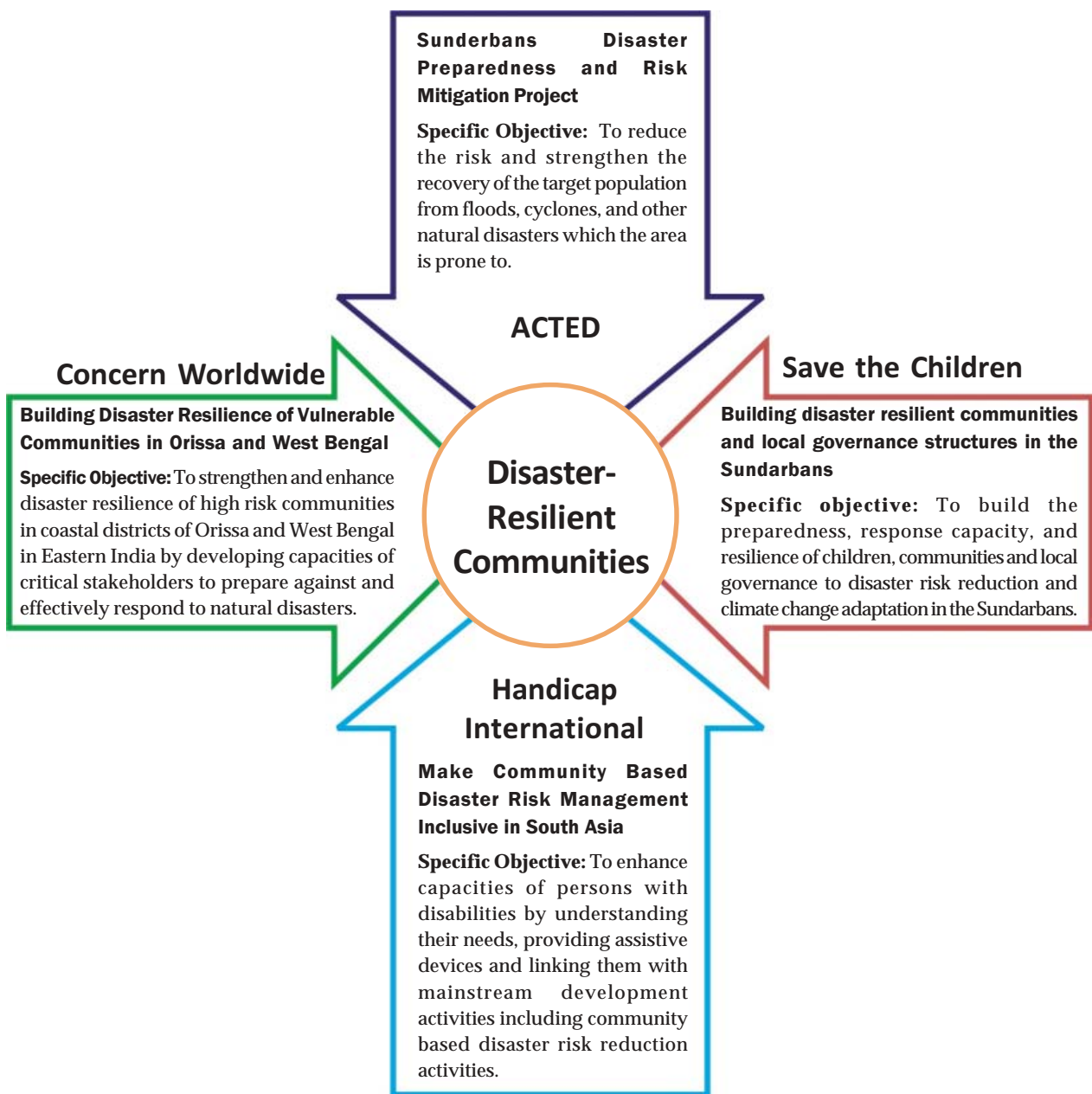
Concerted and Systematic Efforts of DIPECHO Partners for Disaster Resilient Communities in India

The Humanitarian Aid Department of the European Commission (ECHO) is supporting ACTED (Agency for Technical Cooperation and Development), Save the Children, Handicap International (HI) and Concern Worldwide under its sixth Disaster Preparedness (DIPECHO) action plan for South Asia.

Through innovative and sector-specific approaches to understand and address the underlying risks of communities these organisations in partnership with the local civil society organisations have been working towards a common goal of 'building disaster resilient communities'.

Jyotiraj Patra, Programme Officer (Advocacy),
Concern Worldwide India

Graphical presentation of DIPECHO supported projects



1. Concern Worldwide

Result Area 1: High risk coastal communities have analysed natural disaster risks, updated VDMPs and integrated DRR into their village development plans and have implemented risk mitigation measures at community level.

Result Area 2: Vulnerable schools have audited school safety components, identified and implemented disaster mitigation measures, prepared disaster preparedness plans and raised awareness on disaster risk among children and other relevant stakeholders.

Result Area 3: High risk communities' awareness and access to and participation in micro-insurance schemes in Orissa increased.

Coverage: Across 11 villages from 3 gram panchayats of Puri (Satyabadi Block) and South 24 Parganas (Patharpratima block) districts in the states of Orissa and West Bengal

Partner: Society for Women and Development (SWAD), Centre for Youth and Social Development (CYSD), Sabuj Sangha

2. ACTED

Result Area 1: Build capacity of the community by forming task forces (first aid and search & rescue) and trainings for masons and engineers (on disaster resistant shelter and water/sanitation facility construction).

Result Area 2: Help prepare disaster management plans with panchayats and schools, and increase awareness through provision of materials and the holding of public events for efficient early warning systems.

Result Area 3: Ensure heavy participation of panchayats, community members and other NGOs so that the knowledge, awareness, and tools for disaster risk reduction are sustained well past the project's completion

Coverage: Vulnerable communities of Hingalganj and Sandeshkhali I blocks in West Bengal

3. Save the Children

Result Area 1: Strengthened capacities to develop and implement child-centered, community-based DRR/CCA mechanisms and strategies.

Result Area 2: Develop and implement school-based DRR mechanisms and strategies.

Result Area 3: Livelihoods of targeted community members have been made more resilient to the impact of disasters and climate change.

Result Area 4: Child-centered and community-based models of DRR/CCA are demonstrably incorporated within government policy and practice in West Bengal.

Coverage: 30 Villages spreading across 7 gram panchayats in the blocks of Sandeshkhali I and II in the district of North 24 Parganas, West Bengal.

Partner: Dhagagia Social Welfare Society

4. Handicap International

Result Area 1: The communities of selected villages, including persons with disabilities and their families, are better aware and prepared to mitigate, respond and positively cope with natural disasters through inclusive practices.

Result Area 2: Positive inclusive community-based practice in disaster risk management is advanced as a model at local, state/district and national level for generating improvements in policy and practice.

Coverage: In 28 multipurpose cyclone shelter areas (59 Coastal communities) of 6 Coastal Districts of Orissa and in 6 communities Daspara Sumati II Gram Panchayat of Sagar Island in South 24 Parganas district of West Bengal.

Partner: Orissa State Disaster Management Authority (OSDMA)

Building Disaster Resilience of Vulnerable Communities in Orissa and West Bengal

The east coast of India is one of the most vulnerable regions to some of the climate-induced natural hazards like cyclones, flooding and erosion because of changes in the sea level. Coasts and coastal communities have been bearing the brunt of various natural hazards, most of which are hydro-meteorological and geologic in nature. Over the years there has been a systematic increase in the intensity and frequency of some of these natural hazards because of global environmental changes and the related sea-level changes. The Orissa Super Cyclone (1999), Mahanadi Floods (2008) and Cyclone Aila (2009) brought about large-scale damages and transformations in the socio-economic conditions of the communities as well as the ecosystem they are dependent on for their livelihoods.

Faced with the challenges of such large-scale devastations including loss of human lives and destruction of vital infrastructures, communities of practitioners in the field of disaster response and emergency have been working towards a more pro-active strategy. Such a paradigm shift has resulted in the design, development and implementation of the Disaster Risk Reduction (DRR) framework which addresses the underlying vulnerabilities of these communities and strengthening their capacities to face any sort of disaster. Heads of the states, government leaders, policy makers, international development and humanitarian agencies and media groups convened for the Third Session of the Global Platform for Disaster Risk Reduction (GFDRR) at Geneva (8-13 May 2011) to discuss some of such issues structured around the theme 'Invest Today for a Safer



Mapping as part of Baseline Survey, 2011, Concern Worldwide, Photographer : Jyotiraj Patra.

Tomorrow – Increase Investment in Local Action'.

Yet, helping the poor in India to reduce their risks effectively remains a distant dream. It has been repeatedly experienced that locally embedded institutions and partnerships are more likely to be effective than external interventions. Thus, enhancing coping capacities of the communities at risk, including local institutions is a key to risk reduction in India.

Concern Worldwide has been working in India since the 1999 Orissa Super Cyclone, providing support to local organisations to implement relief, rehabilitation and development work. In last decade or so, Concern has responded to several emergencies in India. Concern interventions support the actions of state and national governments and also recognise the need for promoting and complying with the Hyogo

Framework for Action 2005—2015. Recently in January 2011, Concern completed an ECHO-supported project on 'Early Recovery Programme for AILA Affected People in Sundarbans, West Bengal'. To consolidate and strengthen the disaster preparedness measures initiated during the early recovery phase, now Concern Worldwide India has received support from the European Commission's Directorate General for Humanitarian Aid (ECHO) under its Disaster Preparedness Programme (DIPECHO) for 'Building Disaster Resilience of Vulnerable Communities in Orissa and West Bengal'. This project has specific objective to strengthen and build up the capacities of these at-risk communities through systematic efforts at the community, school and individual level. This will be done by developing their capacities to prepare against and effectively respond to natural disasters.

The project will help the high risk coastal communities in the states of Orissa and West Bengal analyse natural disaster risks, update Village Disaster Management Plans (VDMPs) and integrate DRR into their village development plans and have risk mitigation measures implemented at community level.

The vulnerable schools from the targeted locations will have audited school safety components, identified and implemented disaster mitigation measures, prepared disaster preparedness plans and raised awareness on disaster risk among children and other relevant stakeholders.

Most of these communities and their life-supporting assets are not adequately covered and insured under any of the existing insurance products and schemes. The project will work towards an appropriate insurance-demand survey mechanism to design a suitable micro-insurance scheme on a pilot basis in the state of Orissa to increase high risk communities' awareness and access to and participation in micro-insurance schemes in Orissa.

All these activities and plans will be mobilised through and undertaken by the communities themselves including the mitigation measures. This built-in mechanism of community ownership will ensure sustainability of the project outputs and outcomes. More importantly the project has a strong advocacy component to inform, influence and impact policies and programmes aimed at disaster resilience at various levels of governance. ■

– **Aparna Shah,**
All India

Disaster Mitigation Institute
(Source: www.orissadiary.com)

Hazard Profile of Orissa

Orissa has been traditionally vulnerable to multiple disasters due to its unique geo climatic conditions. Due to its sub-tropical littoral location, the state is prone to tropical cyclones, storm surges and tsunamis. Its densely populated coastal plains are the alluvial deposits of its river systems. The rivers in these areas with heavy load of silt have very little carrying capacity, resulting in frequent floods, only to be compounded by breached embankments. The state is also affected by disasters like heat waves, epidemics, forest fire, road accidents etc. Orissa is highly vulnerable to climate change. It has a 480 km coast line that is subject to climate-mediated cyclones and coastal erosion.

The major disasters which occurred in Orissa are:

- **1999 Orissa cyclone** which killed more than 15000 people and caused a damage of 4.5 billion US Dollars.
- **2006 floods:** 18,912 villages, 67.39 lakh population and 4.90 lakh hectare crop areas of the state were affected. 105 persons lost their lives due to flood/heavy rain. 28,327 hectares of crop area were under sand cast due to the floods.
- **2008 floods:** 110 people were killed and 4,30,856 people were evacuated to safer places.
- **2009 floods:** In all, 15 districts were affected which claimed 56 lives. Population affected was 3.94 lakh.

Hazard Profile of West Bengal

West Bengal, a part of Bengal Delta, has a long recorded history of floods. At present 42.3% of total area of the state is susceptible to floods spread over into 110 blocks in 18 districts. As West Bengal is the fourth most populated state in India and has a massive population density, the impact of the disaster becomes more severe. Floods and cyclonic storms are the major disasters that occur almost every year in different parts of the state and inflict huge loss of life and property. Besides, the state is also vulnerable to other natural calamities like hail storm, thunder squall, drought, landslide, erosion and sometimes earthquakes because of its geo-morphological, climatic and seismic conditions.

The major disasters in West Bengal are as follows:

- **1978 floods:** Affected 235 blocks in Midnapore, Howrah, Hooghly, Murshidabad, Nadia, 24 Parganas, Bankura, Burdwan, Birbhum, Malda, Puruliya. Human life lost were 1370, houses damaged were 13,61,338; and population affected was 156.25 lakh.
- **2000 floods:** Besides flash floods triggered by incessant torrential storms, the disaster is also accredited to the opening of sluice gates of dams. The fatalities counted to the tune of 1262.
- **2007 floods:** Heavy rain from tropical depression in the Bay of Bengal caused flooding leading to 51 deaths, and affecting 3.2 million people.
- **2009 Aila cyclone:** Damaged houses were over 1 million in the state. Affected an estimated 6.8 million people and left 138 individuals dead. Although, 18 of the 19 districts in the state affected, the situation most precarious in South 24 Parganas and North 24 Parganas districts of the Sunderbans area.

(Sources: www.indiaenvironmentportal.org.in, www.reliefweb.int,
www.osdma.org, www.ncbi.nlm.nih.gov)

Implementation and Technical Support

Implementing Partners

The implementing local NGO partners for the project 'Building Disaster Resilience of Vulnerable Communities in Orissa and West Bengal, India' include Society for Women Action Development (SWAD), and Center for Youth and Social Development (CYSD) from Puri district of Orissa and Sabuj Sangha from South 24 Parganas of West Bengal. These partners are duly registered under the Societies Registration Act and Foreign Contribution Registration Act. They already have strong presence and rapport with the communities and local administration in the area. All of them have been Concern partners for several years.

Society for Women Action Development

SWAD is a registered non-government organisation, based in Puri district of Orissa, committed to the cause of welfare and development of rural poor women and weaker section of society. It was emerged from the dream of a group of dedicated volunteers on 15th January, 1989.

Its Mission is to:

- To facilitate the process of development of marginalised and vulnerable community with focus on gender equity; and
- Reducing poverty as well as improving quality of life through capacity building, improvement of livelihood option, greater access to self-governance and basic rights, services and needs.

SWAD is operating in Satyabadi, Gop, Puri Sadar, Pipili and Kakatpur blocks of Puri district and Tikabali block of Kandhamal district of Orissa within its package of development programmes. Presently the activities have spread over 160 villages. The focus areas of intervention are women empowerment, community capacity building, and community based disaster management.



Awareness camp on women trafficking. SWAD Annual report 2010-11.

The target groups are rural poor women and children, poverty stricken underprivileged and marginalised society, victims of natural calamities.

Programs undertaken by SWAD are:

- Promotion and formation of Self Help Groups (SHGs). SWAD has promoted 206 SHGs in 58 villages.
- Women empowerment through self help.
- Income generation programme.
- Awareness camp on women trafficking.

– **Binapani Mishra**, Secretary, SWAD

Center for Youth and Social Development

CYSD is a 29 year-old non-government, non-profit organisation, established in 1982 at Bhubaneswar, Orissa. It works for the development of deprived and marginalised people in the remotest areas of Orissa with a vision of facilitating a society where communities are able to make their own choices, meet their survival needs, and lead a self-reliant and sustainable life with dignity.

Its mission is to enable marginalised women, men and children to improve their quality of life. To this end, CYSD uses issue based research to influence policies from a pro-poor and rights based perspective. It also works to ensure transparent, gender sensitive, accountable and democratic governance by building the capacities of people and organisations in participatory planning.

CYSD's approach focuses integrated, inclusive and sustainable development with special emphasis on Rural Livelihoods, Elementary Education and Participatory Governance. It also addresses issues such as Gender Equity, Disaster Management, Health and Sanitation, Child Rights, HIV/AIDS prevention and tribal development. At present, through direct interventions, CYSD reaches out to 1,52,486 poor families across 680 villages of 73 GPs (8 blocks) of 5 districts in state.

– **Jitendra Kumar Sundaray**, Senior Programme Manager, CYSD



Rural Livelihoods, CYSD Annual report 2009-10.

Sabuj Sangha

Sabuj Sangha is a non-profit, non-government development organisation working in West Bengal. It was established in 1954 in the Sundarbans region of West Bengal and registered under Society Registration Act in 1975. Its work has since spread north throughout South 24 Parganas and into Jalpaiguri. It seeks to improve the lives of people less fortunate through participation and empowerment.

Its Mission is: Sustainable development of marginalised and vulnerable people to ensure a quality life through empowerment, education, information, infrastructure development, healthcare service and economic self-reliance through convergence of services provided by local self governments.

Its operational areas are:

- Health & Nutrition
- Water, Sanitation and Hygiene
- Education and Protection
- Livelihood and Women's Empowerment
- Environment and Disaster Response



Health and Nutrition, Sabuj Sangha
Annual report 2010-11.

The activities include:

- Providing quality and affordable health care services.
- Training and employing local women to work as community health workers.
- Ward nursing training for local women.
- Installation and renovation of new and existing tube-wells.
- Construction of low-cost household latrines.
- Providing immediate emergency response, reducing vulnerabilities of communities etc.

– **Ansuman Das**, Secretary, Sabuj Sangha

Role of Implementing Local NGO Partners

Concern Worldwide India will be signing MoUs for the programme implementation with all the three local NGO partners - SWAD, CYSD, and Sabuj Sangha.

The local NGO partners were selected by assessing their ability on meeting minimum financial and organisational standards, rapport with communities, their previous experience and performance on the ground, including their commitment

to reducing vulnerability, clarity of vision and mission, and ability to meet the desirable standards and understanding of the local context. All local NGO partners have well established Boards of Directors, staffing structure, and organisational policies on HR and Finance. They have quality front-line staff.

The roles of the local NGO partners (CYSD, SWAD, and Subuj Sangha) will be to conduct the HVCAs, update

VDMS and integrate DRR into mainstream development plans i.e. VDPs, school safety audits, action planning, demand survey for micro-insurance, roll out pilot micro-insurance scheme, training sessions and support implementation and monitoring of disaster risk mitigation measures in communities and schools, including selection of beneficiary groups for specific actions proposed under this action.



DIPECHO Project Launch in Orissa, May 2011, Concern Worldwide, Photographer : Jyotiraj Patra.

Technical Partners

The technical partners of Concern include the All India Disaster Mitigation Institute (AIDMI), Ahmedabad which has vast experience in DRR, school safety audit, micro insurance etc., Handicap International, and Women's Organisation for Socio-Cultural Awareness (WOSCA), Orissa.

Concern has partnership with AIDMI since 2009 and they are providing capacity building, research and documentation support to Concern. They will provide their expertise in the areas of CBDRR, school safety audit and planning, risk transfer etc. Concern has a formal agreement with AIDMI for technical support and capacity building of Concern staff and partners for DRR promotion. The role of AIDMI will be to develop / adapt methodologies for CBDRR, school safety audit and demand survey on micro-insurance, including development of training materials,

conducting trainings, research, and developing publications proposed under this action. Concern will liaise, coordinate, and work jointly with various government bodies, authorities and departments to receive their support and contributions in the implementation of proposed activities at various levels. They will mainly act in advisory capacities.

Concern has been collaborating with Handicap International for mainstreaming disability into disaster management and preparedness as part of the just concluded DIPECHO programme. Handicap International is also helping Concern to mainstream disability into Concern's other programmes. Concern and Habitat International consulted each other and agreed to collaborate for the DIPECHO project to promote disability mainstreaming and inclusion in the disaster risk

reduction programme. Handicap International would provide the services of its technical experts to Concern to sensitise programme team and mainstream disability in the operational villages.

WOSCA has been a Concern partner since 2002. Under this project, WOSCA will train local DRR volunteers to use the window based mobile phones to update the status of welfare schemes meant for the most vulnerable sections of the society as well as MGNREGA schemes, TPDS and other schemes on a regular basis through the mobile phone. Information will be transferred to a central server through SMS/MMS for generating reports. The local organisation will share the report with the communities, who then will share the reports with government officials and elected representatives. The similar mobile based setup will be used to communicate early warnings and other related information at the community level as a pilot.

Women's Organisation for Socio-Cultural Awareness

WOSCA was established as a not for profit social organisation in 1993. WOSCA has been involving itself in a multifarious, people-centric development activities through need-salient interventions in the areas of health, environment, HRD, and economic empowerment of women in particular.

Mission: Transformation of thoughts into deeds through people's participatory actions, people's organisations,



Public Distribution System at Singhpur Gram Panchayat in Keonjhar, 2011, Concern Worldwide, Photographer : Jyotiraj Patra.

participatory learning and working together for human resource management.

The focal area of work for WOSCA is women's empowerment through participatory initiatives and joint accountability. WOSCA has been giving high importance on socioeconomic development of village women through promotion and strengthening of Self Help Groups (SHGs). Until 2007, there are more than one hundred SHGs, promoted and strengthened by WOSCA. It has been able to initiate two partner NGOs for promotion of SHGs.

Activities:

- Awareness Generation Programme
- Bio-Diversity Conservation Programme
- Livelihood Generation Programme
- Vocational Training
- SHGs and IG activities
- Food Security & Empowerment Project
- Integrated Nutrition & Health Project
- Watershed Development
- Environment Education in School System and other programs.

– **Dhartari Raut**, Secretary, WOSCA

Informed Media Engagement for Resilience Building

Going by the adage 'media rules the minds', media (both print and electronic and an emerging landscape of the 'social media') plays a vital role in shaping and strengthening an informed-public opinion about and participation in issues of greater public good in society. These informative and transformative roles of media was pretty evident during the Indian Ocean tsunami (2004), the Sichuan earthquake in China, Cyclone Nargis in Myanmar in 2008 and more recently during the Japan Earthquake and Tsunami (March 2011). Realising the potential of this vital institution and to further enrich its contribution to the ongoing efforts on disaster risk reduction, both global and local, the United Nations International Strategy for Disaster Risk Reduction (UNISDR) very recently published a manual for media, aptly christened '*Disaster through a Different Lens: Behind Every Effect There is a Cause*'.¹

Ms. Margareta Wahlström, UN Special Representative of the Secretary-General for Disaster Risk Reduction underscores this emerging role of media in the Foreword in this manual as:

"You are much more than a simple mirror of society. You can help make populations safer and change the world from a culture of reaction to a culture of prevention."

And this is exactly what the globally agreed Hyogo Framework of Action (2005-2015) tries to achieve by 'Building the Resilience of Nations and Communities to Disasters'.² HFA Priority for Action 3 is to 'Use knowledge, innovation and education to build a culture of safety and resilience at all levels' and identifies 'Public awareness and media' as one of the key activities.

There has been a growing emphasis on supporting effective media

engagement in DRR at various levels. The European Commission's Humanitarian Aid Department (ECHO) under its disaster preparedness programme (DIPECHO) supported BBC World Service Trust as part of the 4th Action Plan 'to bring the media, NGOs and government together and encourage them to build linkages for highlighting the need for disaster risk reduction'.³

In order to initiate greater stakeholders' participation in the project 'Building Disaster Resilience of Vulnerable Communities in Orissa and West Bengal', Concern Worldwide India along with its partners (SWAD, CYSD and Sabuj Sangha) organised a project launch on May 5, 2011 at Puri, Orissa. The following table highlights some of the media coverage of the launch:

No	Media group	Language/Date	Title of the news item
1.	Orissa Post	English/ 6 May 2011	From Risk to Resilience
2.	Orissadiary.com ⁶	English/6 May 2011	Concern Worldwide India launches DIPECHO supported project for Vulnerable Coastal Communities in Odisha
3.	The Samaj	Oriya/6 May 2011	' <i>Prakritika Biparjaya Parichalana Samparka re Karmasala</i> ' (Workshop on Natural Disaster Management)
4.	Samaya	Oriya/7 May 2011	' <i>Prakritika Biparjaya r samna karibaku Prasikyana Absayaka</i> ' (Capacity Building Essential to face Natural Disasters)

The news item published in www.orissadiary.com was further captured at the international level and published at Prevention Web and Mangrove Action Project (MAP) News (263rd Edition, May 14, 2011)⁵.



Serving the information needs of the disaster reduction community

India: Concern Worldwide launches project for vulnerable coastal communities

Date: 9 May 2011
Source(s): Orissa Diary

The launch of the DIPECHO supported project entitled 'Building Disaster Resilience of Vulnerable Communities in Orissa and West Bengal' comes at a time when world leaders are gathering in Geneva, Switzerland for the Third Session of the Global Platform on Disaster Risk Reduction.

"Opportunities for learning through this DIPECHO supported project are enough and through collective action and learning all of us will be able to demonstrate a successful approach of disaster resilience at the community level", said Mr. Dipankar Datta, Country Director at Concern Worldwide India.

[View full story \[ext. link\]](#)

1 http://www.preventionweb.net/files/20108_mediabook.pdf
 2 <http://www.unisdr.org/we/inform/publications/1217>
 3 http://www.bbc.co.uk/worldservice/trust/whatwedo/where/asia/india/2008/06/080603_india_disaster_project_overview.shtml
 4 <http://www.preventionweb.net/english/professional/news/v.php?id=19836&a=email>
 5 <http://mangroveactionproject.org/maps-mangrove-newsletter/map-newsletters/map263>
 6 <http://www.orissadiary.com/CurrentNews.asp?id=26460>

– Jyotiraj Patra, Programme Officer (Advocacy), Concern Worldwide India

Initiating Community Resilience: Building Capacity and Developing Methodology

Background:

Hazard mapping; and vulnerability and capacity assessment is the first step of any disaster management plan. Many times it has happened that this exercise is somehow not followed properly. Committees and task forces at the community level are formed without proper hazard mapping, resulting in not getting good response against its efforts on disaster preparedness and risk mitigation. Therefore, before working on finding solutions for any disaster; it is imperative that communities first understand and map out the real hazards and assess if they have some capacities to minimise and prepare against the risks.



Demand for Space Technology in Orissa, December 2009, AIDMI.

As a coping mechanism to deal with any risk, micro-insurance is recognised as an important tool to protect the poor. Micro-insurance intends to offer protection to the poor against specific risks in return for payment of regular premiums proportionate to the likelihood and cost of the risk involved. Micro-insurance, when available at affordable prices, is now recognised as an important financial service providing some protection to the poor in the event of personal and natural disasters.¹ In the absence of insurance, poor people often patch together resources from multiple sources to meet expenses related to ill health, death of a family member, property loss, or other unexpected shocks. However, these resources usually are not enough to fully cover their losses and over time they become over used, less accessible and more expensive, further limiting the ability of poor people to manage risks. Understanding this reactive

mode is a starting point in thinking about insurance for the poor. The challenge for micro-insurance is to turn risk management from a reactive to a proactive process. This begins with an understanding of demand. The demand for micro-insurance relates directly to the nature of risks and the risk management strategies of low-income households.²

Introduction:

Concern Worldwide India is one of the few agencies who have responded to the cyclone Aila affected communities in Sundarbans region of West Bengal state. Concern fully respected community demands identified by its local partner, Sabuj Sangha and carried out successful interventions in the areas of emergency relief and desalination of local ponds in the Sundarbans. The

European Commission Humanitarian Organisation (ECHO) funded Concern for this community based and local led emergency intervention. Building on this successful and inclusive intervention, Concern is implementing a one-and-a-half year recovery project in target villages of West Bengal and Orissa affected by 2009 cyclone *Aila*.

The All India Disaster Mitigation Institute (AIDMI) – a technical partner of Concern Worldwide India – has developed training manual, tools of implementation on Hazard, Vulnerability and Capacity Assessment (HVCA) for the project team so that they can achieve the project objectives from the target villages. AIDMI has consolidated its 10 years of experience to working in 13 disasters in India and beyond in

¹ http://www.bwtp.org/arc/mfdm/Web%20Resources/Briefs/Brief_7.pdf

² <http://www.microinsurancenet.org/publication/fichier/>

[Guidelines_for_Market_Research_on_the_Demand_for_Microinsurance.pdf](http://www.microinsurancenet.org/publication/fichier/Guidelines_for_Market_Research_on_the_Demand_for_Microinsurance.pdf)

preparing knowledge products for a training on HVCA of key staff members of the implementing agencies. Since 2004, AIDMI has also been offering a disaster insurance programme – *Afat Vimo* covering households and small businesses for 19 different types of disasters, including floods, earthquakes, cyclones, fires and riots. The scheme is backed by two public insurance companies which collaborated closely with AIDMI in designing the product, setting premiums, determining cover and underwriting the risk.³ Through *Afat Vimo*, AIDMI has covered over 6,000 poor and vulnerable disaster affected clients – mostly men and women running small enterprises – in Gujarat, Bihar, Tamil Nadu, and Jammu and Kashmir. Based on this experience, AIDMI will be conducting a workshop to finalise the methodology to carry out a demand survey for micro-insurance in the target villages of Orissa under the Disaster Preparedness ECHO (DIPECHO) supported Concern Worldwide India project.

Objective of Training on HVCA and Workshop on Micro-Insurance:

The training is meant to build conceptual capacity of the project staff of Concern as well as the project partners' teams so that they can better understand needs of the target affected communities, work according to project goals and take

actions accordingly for building disaster resilient communities.

And the objective of conducting the workshop is to develop a methodology to carry out a demand survey for micro-insurance and build the capacity of the local implementation NGO partners to conduct the demand survey in the target 8 villages of Orissa. This will help in designing a suitable micro-insurance scheme that can be rolled out in the target villages of Orissa to protect the livelihoods and assets of the poor and vulnerable community members.

Target Audience:

The training and workshop is likely to be attended by the key project team members of Concern Worldwide India as well as team members of local implementation agencies from Orissa and West Bengal such as Centre for Youth and Social Development (CYSD), Society for Women Action Development (SWAD), and Sabuj Sangha.

About Conduct of the Training:

The project will initiate village specific risk reduction measures which require HVCA in project covered villages. This training and material developed - in form of manual and tool - for the participants will provide detailed information of different aspects of HVCA and

Participatory Risk Appraisal (PRA) tools. Broadly, this training manual covers the following topics:

- 1) Disaster Situation in India
- 2) Terminologies and Concepts of DRR and HVCA
- 3) Community-Based Disaster Risk Assessment
- 4) Participatory Risk Appraisal Tools and Practice
- 5) Identification of Felt Needs and Planning

In addition to this manual, AIDMI has also developed HVCA tool specific to the project needs. This will help involved agencies to work according to project goals and take actions according to the target village needs for building disaster resilience communities in West Bengal and Orissa.

About Conduct of the Workshop:

The workshop would be divided into two parts. In the first part, introduction to the concept of micro-insurance would be provided and its need, its importance, common micro-insurance products, and challenges encountered in designing a micro-insurance scheme would be discussed. And, the second part would revolve around the demand survey for micro-insurance. Need for carrying out a demand survey, methodology for doing so, and the tool to undertake the demand survey would be discussed and finalised in the later part of the workshop. To facilitate the workshop, a background note has also been prepared on 'Finalising Methodology for Micro-Insurance Demand Survey' which covers all details including the tool for conducting the demand survey.

With workshop on micro-insurance and training on HVCA, Concern Worldwide India launches its eighteen-month project with local partners in West Bengal and Orissa. ■

– **Sanchit Oza** with **Aparna Shah**,
All India Disaster Mitigation Institute

3 http://www.microinsurancenetw.org/newltr/fichier/MiN_Newsletter_20_EN.pdf

HVCA training, May 2011, AIDMI.



Latest Knowledge Products

During the year 2010-2011, AIDMI has published 43 knowledge products to combine various issues evolving in the field of disaster risk management. This covers various topics such as Disaster Risk Reduction; Disaster Management in South Asia; Safer Schools; Human Rights; Road Safety; Eco-systems, Climate Change Adaptation, and DRR; Community Managed DRR, Hyogo Framework for Action and so on. Such knowledge products reach out to a number of disaster and development practitioners and other interested readers in India, South Asia, and beyond.

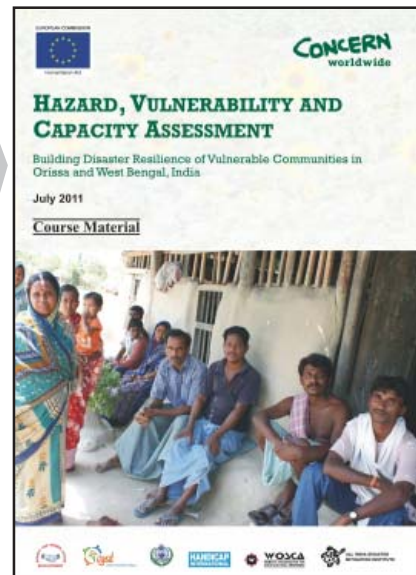


BACKGROUND NOTE FOR FINALISING METHODOLOGY FOR MICRO-INSURANCE DEMAND SURVEY

Micro-insurance offers a viable alternative for low income households to manage their risks. However, it is necessary to find out what the poor want to transfer their risk: what is their demand for risk pooling and risk transfer. This can be done through a demand survey. Through the micro-insurance demand survey, an effort will be made to increase the access and participation of poor communities in micro-insurance schemes. The background note on finalising the methodology for micro-insurance demand survey is a valuable resource for understanding the needs, approaches and challenges of micro-insurance in India and facilitating practical work.

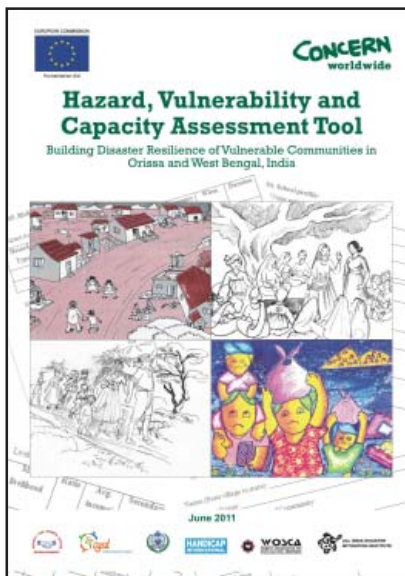
COURSE MATERIAL ON HAZARD, VULNERABILITY AND CAPACITY BUILDING

The training module on HVCA is to help equip DRR field practitioners with contextual theories and practical tools that can be applied in DRR work. The module has been developed on the basis of AIDMI's experience in India and south Asia and can be applied in DRR work globally. The module provides key considerations around gender and disability inclusiveness. The module is a comprehensive document and provides a detailed description of analytical tools and exercises with a focus on community level processes.



HAZARD, VULNERABILITY AND CAPACITY ASSESSMENT TOOL

The HVCA tool is developed based on the project areas. The tool is an attempt to enable DRR practitioners in general and partner organisations in particular facilitate HVCA's at the community level as per agreed standards and practice. It is a participatory and empowering process to assess the risks that people face in their communities, their vulnerability to those risks, the capacities they possess to cope with a hazard and recover from it when it strikes. This tool addresses the most important aspects of HVCA ensuring enabling work with people at a community level and ensuring project and community priorities are aligned and met. The tool finalised with the partner agencies. This will help to take actions according to the target village needs for building disaster resilience communities in West Bengal and Orissa.



– Vishal Pathak, All India Disaster Mitigation Institute

Disaster Micro-Insurance for Pro-Poor Risk Management: Evidence from South Asia

A first large empirical cross-country assessment of the impact of disaster micro-insurance in the South Asia region was conducted in 2010 capitalising on the prevalence of disaster-prone communities across South Asia, many of which were mixes of both households with and without disaster micro-insurance – a fertile ground for rigorous comparative analysis. The study was initiated as a part of the Regional Risk Transfer Initiative (RRTI), an effort led by AIDMI to expand and strengthen micro-insurance options for the poor in South Asia. It was a joint initiative of AIDMI, International Institute for Applied Systems Analysis (IIASA) and ProVention Consortium. The micro-insurance clients of the following five organisations offering disaster micro-insurance products were surveyed through this study: Basix (India), Self Employed Women's Association (SEWA) India, All India Disaster Management Institute (AIDMI) India, Yasiru (Sri Lanka), and Proshika

(Bangladesh). Non-clients or control group was also surveyed.

The study found that the impact of micro-insurance is tremendous: it protects the most vulnerable from disaster impact and prepares them for a crisis.

The following 6 priority activities and interventions are recommended based on the findings of this study:

1. **Utilise the client community to increase awareness and grow.** Micro-insurance organisations should work to create innovation ways to involve the community in outreach and awareness generation of disaster micro-insurance.
2. **Micro-insurance is not a panacea for disasters.** There is a need to promote long-term disaster risk reduction in conjunction with micro-insurance. Use disaster micro-insurance as an entry point for further risk reduction.

Support existing micro-insurance organisation, with strong outreach and community linkages, to develop programs focused on risk education, structural mitigation (i.e. retrofitting), preparedness, and enhanced coping mechanisms.

3. **Promote the review of organisations' claims processes to ensure that money is getting to clients in the most effective and efficient way possible.** This includes examination of services to help with claims, support for timely review of claims, and information management of decisions.
4. **Promote increased participation by women in disaster micro-insurance programs.** This includes a review of products and services and modifications based on the specific needs of women in the region.
5. **Look for the biggest critic.** The proof of impact of disaster micro-insurance cannot be determined solely through surveys of clients but must be done through the survey of people who have dropped out the program..
6. **Use of impact assessments for future product development.** Impact measurement is a critical component of research and development for micro-insurance products in South Asia and other regions. There is a need to develop future product offerings based on rigorous empirical findings of impact assessments. ■

– Aparna Shah,

All India Disaster Mitigation Institute



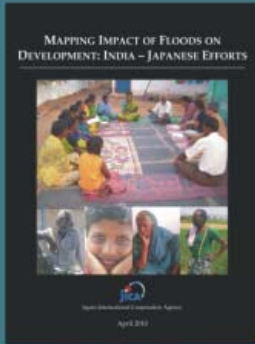
Aila early recovery project, March 2011, AIDMI.



Humanitarian Studies and Disaster Risk Reduction Publications of AIDMI in 2010-11

Studies and publications by, for, and with communities

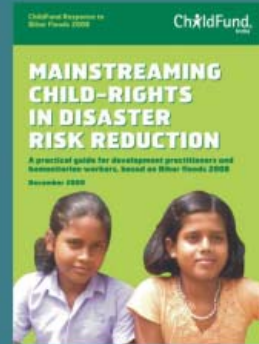
Knowledge Sharing



Evaluation Report on
Mapping Impact of Floods on Development in Karnataka



Research Report on
Demand for Space Technology in Gujarat, Bihar and Orissa States



Guideline on
A Practical Guide for Development Practitioners



Awareness Material on
Child's Right to Safer Schools Campaign Kit for Humanitarian Action.



Video CD on
Victims write about recovery of other victims.

Safer Schools Campaign covers states of Assam, Bihar, Gujarat, Jammu and Kashmir, Maharashtra, Rajasthan, Tamil Nadu, West Bengal, Pondicherry and Union Territory Andaman-Nicobar Islands in India and countries of Maldives, Myanmar, Afghanistan and Bangladesh.

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