Disaster Microinsurance
An Innovation for Transformation

Photo: AIDMI.

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About this issue

Innovations play a major role in helping the global humanitarian system address newer challenges or effectively respond to existing ones. Innovations, in the form of new ideas or modifications in existing strategies, approaches and methods have a great emancipatory potential.

Innovations such as advanced technologies and new tools/ strategies help in increasing the reach and scope of the humanitarian system by making it more inclusive, effective and timely. Thus, through innovations the humanitarian system can help in transforming the lives of people and communities in distress. Given its importance, 'Transformation through Innovation' is one of the themes of the upcoming World Humanitarian Summit.

This issue of Southasiadisasters.net focuses on the theme of 'Disaster Microinsurance: An Innovation for Transformation'. It highlights the findings from AIDMI's ongoing project 'Disaster Microinsurance for Local Market Recovery'. This issue also contains insights from several other humanitarian practitioners that highlight different innovative concepts in the humanitarian system. Smart cities, community resilience, instant cities, relocation risks, etc. are just some of the innovative ideas explored in this issue. This issue is a must read for all interested in the themes of disaster microinsurance and humanitarian innovation. ■

Alternative Research to Capture Humanitarian Innovation

Introduction

Innovation and research are the driving forces behind the improvement in the standard of living of society at large. Especially in humanitarian contexts, research and innovation play a great role in transforming lives. However, most of the innovations that lead to social transformation are largely explained by formalized systems of research. This tendency precludes the capturing of innovations at the local level that are hinged on traditional or community knowledge systems. Thus, an informal flowering of innovation from day-to-day action and reflection is bypassed.

New Tools and Methods

There are several instances where innovations that cannot be explained by formalized systems of research have successfully addressed critical humanitarian challenges. Newer tools and methods of research are needed to capture and upscale such innovations. In fact existing ways of thinking about innovations needs to be opened up.

Collaborating Evidence Based Research with Local Knowledge

Local and traditional knowledge systems are a rich repository of tried and tested solutions/ innovations. However, due to the prevalence of evidenced based research in the humanitarian sector many such traditional innovations are often overlooked. Evidence for what does not exist is hard to get. There is a need to collaborate local knowledge systems with evidence based research to captures such potential but overlooked innovations.

Publishing and Dissemination

To promote a greater degree of innovation within the humanitarian context, there is a need to disseminate existing innovations beyond the scope of formalized systems of research. This can be achieved by capturing such innovations (empirically or otherwise) and publishing them to reach out to the maximum number of practitioners and researchers. ■

– Mihir R. Bhatt

Photo: AIDMI.

Urban Small Businesses: Risk Reduction through Disaster Insurance for Street Vendors

In today's scenario vending provides an important source of livelihood for the urban poor. It needs less formal education, low skill levels and also small financial input. In most cases, vendors have temporary structure or mobile stalls. In major cities, street vendors basically occupy the public spaces such as pavements, roadsides and parks for their structure. However, these vendors play an important part in meeting the daily needs of the urban residents and constitute an essential socio-economic aspect of the recovery phase in post-disaster situations. Street vendors and urban space for micro business interact with each other in complex ways to influence selling behavior, survival of the business, and the speed of local market recovery in the aftermath of a disaster.

All these issues make urban space a highly political and contentious issue.

A street vendor is broadly defined as a person who offers goods for sale to the public without having a permanent built up structure, but with a temporary static structure or mobile stall or even head load. Street vendors may be stationary by occupying space on the pavements or other public and private areas, or may be mobile in the sense that they move from place to place carrying their wares on push carts or in cycles or baskets, or may sell their wares in moving trains, bus etc.[1]

Protection of Street Vendors
Street Vendors (Protection of Livelihood and Regulation of Street

Photo: AIDMI.

A local vegetable market in Ulubari area of Guwahati where street vegetable vendors are doing their business.

Vending) Act, 2014: It is an act of the Parliament of India, which was enacted to regulate street vendors in Public areas and protect their rights. It was introduced in Loksabha on September 2013 and by Rajya Sabha on 19th February 2014. It received assent by the President on 4th March 2014. The bill came into Action on May 1, 2015. This bill provides social security to the street vendors, regulation of urban street vending or incidental thereto.

National Urban Livelihood Mission: The National Urban Livelihoods Mission addresses livelihood concerns of the urban street vendors by facilitating access to suitable spaces, institutional credit, social security and skills to the urban street vendors for accessing emerging market opportunities through support for urban street vendors. The objective of the component is to address the vulnerabilities of the urban street vendor. This includes surveys of the street vendor, development plans and infrastructure, training and skill development, financial inclusion, access credit and working capital. Through social security schemes, they facilitate enrollment of health and life insurance scheme for street vendors. Also, 5% of state allocation fund is used for the support of urban street vendors.[2]

In addition to MHUPA (Ministry of Housing and Urban Poverty Alleviation), MSME (Micro, Small and Medium Enterprises) is also working towards street vendor after the enacted law, keeping in view the livelihood aspect of the micro-enterprises.

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1 National policy on urban street vendors, available at http://www.nasvinet.org/userfiles/file/National%20Policy-2004.pdf
2 http://mhupa.gov.in/NULM_Mission/docs/Regional/USV-1.pdf.

Civil Society for Street Vendors: Besides Government department, certain other organizations are working for the improvement of street vendors. National Association of Street Vendors of India (NASVI) established in 1998 to bring together the street vendor organizations in India so as to collectively struggle for policies, practices. NASVI is a coalition of Trade Unions, Community Based Organizations (CBOs), Non Government Organizations (NGOs) and professionals like Lawyers, Teachers, Doctors, Social activists who have been working for the empowerment and development of the street vendors.

The policy is at the national level and implementation at the state level has been a challenge. So different municipality corporation follows different legislation. Bhubaneswar is among the first cities in India to acknowledge street vendors as an integral part of the city. The BDA has reserved three percent of public space as commercial zone. Space also reserve on the pavement and street vendors. As per Manipur Town Planning and Country Planning Act, there should be a provision for four to six shops and ten hawkers for every 1000 persons.[3]

Though there are tools and protection measures in the visible domain, but the outreach has been very limited. More or less every city has its own local concerns and when cities are exposed to different hazards, especially climate related and especially in urban areas, the challenges are even more. The scattered existence of the present protection tools is not sufficient to address the different development needs of these vendors who are also extremely vulnerable to disasters.

These small businesses are involved in the informal industry and thus remain uncovered in the post disaster assessment of loss and damage nor in compensation mostly. However, seeing their contribution in local recovery and overall total production and as a service provider, it is huge. The vulnerability of street vendors is increasing due to different disasters, especially climatic extreme events such as heat waves, cyclones, floods, heavy rain. This frequently affects the daily income, risk of health (waterborne diseases) and loss and damage to their little but life long assets. Research is required to study the impact of climatic stressors on street vendors which also require for current different efforts for smart cities and resilience cities by different actors. The All India Disaster Mitigation Institute (AIDMI) is studying the aspects of street vendors with a focus on the need and demand related to insurance to protect their small businesses. ■

– Vishal Pathak

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3 Street vendors in India, available at http://wiego.org/informal_economy_law/street-vendors-india

Photo: AIDMI.

The place is situated near by Ulubari. It is a daily market of basically vegetables. As it is situated in open place, storm vulnerability is there.

Disaster Microinsurance: An Innovation for Transforming Humanitarian Assistance

Over the years, the scope of humanitarian assistance has considerably increased to address the changing contexts and emerging challenges of our times. Innovations in the form of new ideas or improvements to existing strategies and approaches have improved the effectiveness of humanitarian response. Several humanitarian innovations have led to transformative changes in the lives of people and communities in distress. Given its importance, 'Transformation through Innovation' is one of the themes of the upcoming World Humanitarian Summit (WHS).

Disaster microinsurance for local market recovery is one such innovation that has great transformative potential. The All India Disaster Mitigation Institute (AIDMI) along with Humanitarian Innovation Fund (HIF) and Stanford University is piloting a project on promoting disaster microinsurance for poor and small enterprises. These poor and small scale businesses are defined as informal and unregistered businesses operating as street vendors and in home businesses, by family members or/and a small local group/s established on both residential sites and local market sites. The objective of this project is to promote disaster microinsurance among such small and informal enterprises and map out the way such risk transfer approaches help in reducing disaster related economic losses.

The geographical scope of the project lies in three urban locations of India (Puri, Guwahati and Cuddalore). A demand survey will be carried out at these locations for identifying the needs of the target group to design an appropriate microinsurance scheme. The demand survey at Puri district, which was completed with 1561 participants in February 2015 highlighted the expectations and fears of the small and informal businesses there. The demand survey at Guwahati has been finished recently and just like the one at Puri, this demand survey too has revealed interesting information about the expectations of the target group in Guwahati. The major findings of this survey include:

- A very large segment of small and marginal businesses belong to the poor migrant population with the majority of them hailing from neighboring districts like Nalbari, Mongoldoi, Barpeta, Goalpara, Dhubri and Nagaon. Since these districts are affected by recurrent floods and have inadequate livelihood options, most people from these districts have migrated to Guwahati, where they now operate micro businesses to earn their livelihoods.
- The majority of these marginal businesses generate very little revenue which is again affected by incessant rainfall and resultant floods. Though the most informal have no structure to lose, the loss of the working days during heavy rainfall even for two to three days causes severe problems for households that live on this subsistence income.
- Those who have some sort of a structure and suffer damages or loss of inventory are either dependent on their savings or borrow from money lenders. Problematically, the informal credit through money lenders cost these petty businesses yearly interest as high as 360% (30% per month).
- The awareness and uptake of disaster insurance among the businesses surveyed so far is nil and there are no such examples of initiatives or efforts to include this segment under the umbrella of disaster insurance in the localities covered so far.
- The respondents have shown both interest as well as inability to purchase an insurance scheme. There is limited understanding on how insurance works and often due to ignorance, insurance is confused with similar financial products like micro-lending, informal savings groups, etc.

The next step in the project is to organize a stakeholders' consultation in both Puri and Guwahati to discuss the findings of the demand surveys conducted in their respective cities. The stakeholders will include representatives from state and district disaster management authorities; insurance companies; partner organizations; regional humanitarian agencies and a group of small and informal business owners. The agenda of the consultation will be to agree upon and finalize an insurance scheme that addresses the needs identified in the surveys. The hitherto progress of the project has been promising and it is hoped that disaster microinsurance proves to be that innovation which transforms the microenterprise ecosystem for the better. ■

– Kshitij Gupta

Community Resilience: Odisha's Response to Disasters and Climate Change

Disasters in Odisha are not new. The history of the coastal state is full of devastating disasters. Yes, being a coastal state, Odisha is exposed to all sorts of hazards originating from sea. Moreover, there are several rivers including the Mahandi system which have made Odisha historically prone to flooding. The influence of changes in climate has increased the vulnerability of the state manifold as well. The frequency and severity of coastal hazards like cyclone coastal flooding, coastal erosion due to increased sea water level etc have resulted in a lot of devastation. The point worth noting here is what lessons can Odisha, due to its frequent exposure to hazards, offer to communities which are newly experiencing such hazards? What positive changes have been brought in governance and administration which are affecting reduced loss and damage due to the hazards? The answer lies in the term resilience. If we take community resilience as the ability of a community to utilize available resources to respond to, withstand, and recover from adverse impacts and situations induced by disasters and climate change, ample examples in form of many successful stories will emerge from Odisha.

The much talked about change in terms of community resilience that was in the lime light, was the difference in the results of two similar forms of Cyclones i.e., "Super Cyclone (1999)" and "Cyclone *Phailin* (2013)". The communities in Odisha have showcased their ability to respond, withstand and recover from the

Shelter level task force members evacuating differently abled person to Koithakala shelter in Bhadrak district during Cyclone Phailin. (Photo: www.osdma.org)

adverse impacts of "Cyclone Phailin" which was not visible in case of "Super Cyclone". The major changes between the responses to these two incidents of cyclones were seen in the way the early warning system was developed, the warnings disseminated by the government and responded by the communities, the construction of multi-purpose cyclone and flood shelters by **Odisha State Disaster Management Authority** (OSDMA), adoption of alternative communication systems and technologies for emergencies, better preparedness for effective response through trained and equipped manpower (Odisha Rapid Action Force), better planning and coordination at the level of administration etc.[1] This case of

effective response which minimized the death toll significantly more than 10,000 people during "Super Cyclone" to 21 during "Cyclone *Phailin*" and an additional 23 lives due to severe flash flooding in the aftermath of the cyclone which jointly puts the total to 44.[2] This response was effectively coordinated by the Government of Odisha lead by the Odisha State Disaster Management Authority (OSDMA) which was the first ever specialized agency established in India in the aftermath of Super Cyclone. The response was supported by a host of UN agencies and other International Agencies including the IFRC. Though the efforts of government were appreciated at different platforms, communities have also been recognized for

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1 Behera Meghanad, Odisha Disaster Risk Reduction Strategy, available at http://www.teriin.org/projects/apn/pdf/orissa/day3/Odisha_Disaster_Risk.pdf

2 Cyclone Phailin in India: Early warning and timely actions saved lives, UNEP, November 2013 http://na.unep.net/geas/getUNEPPageWithArticleIDScript.php?article_id=106

effectively dealing with the impacts. Though the loss of life was minimized, the loss and damage to assets and properties, livelihood etc were severe.

There were also a few useful small scale innovations demonstrated which have contributed to a rise of communities' resilience in Odisha. For example, UNDP demonstrated low cost multi-hazard resilient constructions after the Super Cyclone known as Technology Demonstration Units which lead to the construction of over 4000 public utility buildings, houses and offices etc.[3] UNDP has also demonstrated sustainable water management practices for resilient agriculture in the villages of Puri which were successful on ground to deal with the menace of flood and water logging.[4]

However, community resilience is not a process with a defined end, it is ongoing and evolving with changes in nature, magnitude and possibilities of disasters and climate change. OSDMA is moving ahead with the implementation of GOI-UNDP project on "Enhancing Institutional and Community Resilience to Disasters and Climate Change (2013-2017)" in three Cyclone *Phailin* affected districts i.e. Kendrapara, Ganjam, Puri and one urban city i.e Bhubaneswar of Odisha. This project is designed to provide technical support to strengthen capacities of government, communities and institutions to fast-track implementation of the planning frameworks on Disaster Risk Reduction and Climate Change Adaptation. Further, OSDMA is

planning for capacity building programme for Government Officials/DM/DRR Practitioner/ Youth volunteers at various levels based on the recent Training Needs Assessment (TNA) on Disaster Risk Reduction and Climate Change Adaptation under GoI-UNDP project initiated by AIDMI with OSDMA[5]. The TNA is focusing on capacity building and linking community resilience area at different levels. The successful ownership of resilience showcased by communities in Odisha is an encouraging sign for various agencies to chip in with resources and technology for strengthening the same and target the reduction in loss and damage to assets, properties, livelihoods and the economy. ∎

– Seema Mohanty, State Project Officer, UNDP, OSDMA, Odisha

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3 A roof still standing: Building Disaster Resilience in Odisha (Part of a UNDP Report), published at Relief Web on 15 Jan 2015 available at http://reliefweb.int/report/india/roof-still-standing-building-disaster-resilience-odisha
4 Enhancing Institutional and Community Resilience to Disasters and Climate Change, available at http://www.in.undp.org/content/india/en/home/operations/projects/crisis_prevention_and_recovery/enhancing-institutional-and-community-resilience-to-disasters-an.html
5 The Response, Volume XIV, Annual Issue, October 2014, OSDMA, Government of Odisha.

HUMANITARIAN INNOVATION IN ACTION

Disaster Micro Insurance: A Protective Tool for the Street Vendors of Guwahati

Guwahati- the economic capital of North East India is a fast developing and expanding city with tremendous potential for economic development of the region. The Corridor to the south-east Asia and the heart of the Centre's look east policy passes through this city and is the visionary gateway for development of India's ties with countries like Bhutan, Myanmar, and Bangladesh etc. In the past few decades the city has grown and accommodated many. The rural poor migrants who had lost hopes of earning a livelihood in their villages

either due to lack of opportunities or natural and man-made disasters, had opted to live in the peripheries of this city and earn their livelihood through petty trading as street vendors.

While most of these street vendors are migrants from nearby districts, some are native to Guwahati. However, all of them had hoped to earn a living by relying upon the fast growth and expansion of the city and its economic activities. But many erstwhile challenges now impede their growth.

Some of the challenges are;
1. Eviction drives carried out by the Metropolitan Development Authority and Municipal Corporation of the city which had already relinquished many such locations where these vendors used to set up their business for survival.
2. Unprecedented rainfall in the summers when the streets of Guwahati are seen locked with drain water overflowing on the streets; street vendors lose their livelihood days as well as

inventories too. The irony is that there is no such policy protection or relief measures from government which can cover such losses.

3. Seasonal storms often take away the basic infrastructure with which these vendors sustain their livelihood. It causes widespread damage across the city but for these vendors who do businesses with temporary infrastructure and live in vulnerable structures, the impacts of such storms are far more devastating.

4. Many incidents of fire have also caused serious damage to the assets of the vendors. Theft and burglary also pose a severe threat to this vulnerable section.

Considering these challenges, the existing protection measures through the National Street Vendors Act, 2014 are yet to see the full light of the day in terms of results in the city. So, far the constitution of Town Vending Committee and conduct of survey are a few steps taken. The documentation of the survey is still in progress and many hopes are on the post survey actions in terms of issuance of license and other protective measures.

These measures if implemented effectively, can address some of the risks and challenges mentioned above but not all. If the entire scenario is looked at from the view point of loss and damage that these street vendors are suffering, there is

CHALLENGES LIKE EVICTION DRIVES, UNSEASONAL RAINS, ETC. HAVE JEOPARDISED THE LIVELIHOOD SECURITY OF STREET VENDORS IN GUWAHATI. RISK TRANSFER MECHANISMS CAN ADDRESS THESE CHALLENGES.

Photo: AIDMI.

The place is near Beltola bus stand. All shopkeepers are using polythene as temporary roof. But due to storm many times the roof was damaged.

no existing mechanism which can address these aspects. It is in this context, the importance of the Risk Transfer mechanisms like insurance comes into play. The present level of awareness and uptake of insurance coverage is not even near to be sufficient. Moreover, it will be difficult to find out which insurance product addresses all these risks under one umbrella. There is a need to evolve a need-based product which can cover the entirety of risks under one umbrella and provides adequate coverage in a cost effective manner. It is to be considered here that the capacity of such vendors is very limited to buy a product with high cost and level of awareness for the

need of the same is also very limited. Civil society in this regard have become very important in creating awareness and lobbying with the Insurance companies as well as local government to ensure that the needs of this vulnerable segment are addressed sufficiently at different platforms. Society for Social Transformation and Environment protection which has a decade long history of struggle for protecting the rights of these street vendors is leaving no stone unturned in this direction. ∎

– **Mr. Simanta Sarma,** Coordinator, Society for Social Transformation and Environment Protection (sSTEP), Guwahati

Rising to the Call – Stories of Spectacular Adaptation to Climate Change in Different Parts of India

Climate change is real, a thing of the present, and extreme weather events have started to hurt the world around. India is in the grip of climate change too. Cyclone *Phailin* in 2013 alone led to a loss of more than Rs. 20,000 crore. Cyclone *Hudhud* in 2014 is estimated to have caused damages of about Rs 1,00,000 crore and so did the 2014 J&K floods. The government of India estimates that expenditure on adaptation to climate variability exceeds 2.6 per cent of the GDP or about 70,000 Crores. These costs will only rise with increasing frequency of extreme weather events.

In this dismal scenario, there are stories of change – of adaptation and response. *Rising to the Call* is a collection of some of these inspiring stories of change that, we hope, will inspire governments, policy–makers, legislators, mediapersons and others to take note of the resilience of individuals, communities and agencies that spearheaded this

Bhima Singh of Jethuka Village keeps his field (right in the picture) ready for transplanting paddy saplings (from left) by June 15, the legal date for beginning transplantation.

change, so that they can lead the change in their spheres of influence.

Some stories of successful adaptation presented in Rising to the Call

Lac gets a new life

Lac is a scarlet resin secreted by an insect that lives on trees. It is used as a natural dye in textiles, food and cosmetic industries. Jharkhand is one of the largest producers of lac but had been witnessing a decline in its production due to rising temperatures.

In a bid to arrest the decreasing production of lac, scientists at the Indian Institute of Natural Resins and Gums (IINRG) in Ranchi zeroed in on the new host plant, the Semialata, which grows faster and better adapted to changing climate conditions. IINRG scientists have also added a few modern farming techniques that ensure better production on Semialata plants, thereby increasing the farmers' profits.

Paddy Dilemma

For many years, the water table in Punjab had been falling due to rice cultivation. Already at breaking point, Punjab's water resources were being further stretched on account of varying weather conditions – lower

Santosh Horo on his lac farm in Kharsidag village. Horo can now grow lac on smaller plants – and does not need to clamber up tall trees thanks to groundbreaking research by Indian Institute of Natural Resins and Gums (IINRG).

What Biphur needed was water conservation. Hence, rainwater harvesting structures were built, such as the boundary wall here which was made with clay around fields so the water does not run off.

frequency of droughts and inadequate water for drinking and agriculture in recent years. A local NGO responded by introducing a water–harvesting strategy.

As part of the plan, wells were deepened and measures taken to increase absorption and recharge of ground water. The boundary walls of fields were raised, helping better absorption of water and stopping erosion of the fertile top soil. Feeder channels were dug to divert the water into a village pond which acted as a recharge point and provided water for livestock. These and other measures brought about a transformation for the village and seasonal migration rates came down drastically.

Read Rising to the Call for a large number of these inspiring stories which document the nature of climate variability, how it is affecting lives and livelihoods, and how communities are responding and adapting successfully to the changes. ■

number of rainy days, heavier precipitation, higher run–off and insufficient recharge of the water tables.

The common practice was to sow early – well before the rain – and use only ground water for irrigation. In 2008, after heated arguments and a long–drawn legislation process, the state government passed an ordinance which set dates for sowing and transplantation of paddy. The order was implemented, and as a result, dependence on ground water reduced leading to improvement in the water table.

Dormant to Green
Village Biphur in Tonk district of Rajasthan was a typical water–scarce village which was facing increased

– Arjuna Srinidhi,
Programme Manager, Climate Change,
CSE, New Delhi
For more information visit:
http://www.cseindia.org/

Banda Aceh Today: What Has Worked?

The ten years after the Tsunami in Aceh is a long time to leverage the lessons drawn from one of the biggest disasters ever witnessed.

This disaster claimed the lives of no less than 170,000 people and led to estimated losses of more than US $9 billion in economic and infrastructural assets. It is only after ten years of this catastrophe, that life is staggering towards normality. In this short article I just wanted to share my experiences and observations in relation to the post–tsunami humanitarian aid. It might be a useful input for disaster management elsewhere in the future.

It is not about how big but how fast is the assistance being delivered. The biggest challenge in the post–tsunami disaster in Aceh was how quickly assistance should be provided to survivors in need. The survivors in an emergency situation need of help as soon as possible to be able to continue their life. These include, the basic needs of food, shelter and a decent temporary shelter. But what happened was a relief that comes usually very late. Aid in billions of dollars, coming from all across the globe is delayed from reaching the intended beneficiaries as it gets stuck in complex bureaucratic labyrinths. This results in improper and delayed response. In reality, humanitarian aid from person to person and also from small and medium scale social and religious organizations may intervene relatively faster, better and in a very cheaper way compared to big scale aid organizations in Aceh's case. Yet, military organizations were

also among those which took response and action very fast in helping tsunami survivors. They were very organized and reliable during evacuation process of dead bodies and cleaning the tsunami debris immediately after 2004 Boxing Day tsunami. To be fair, there were many large scale and international organizations which also delivered effective assistances particularly when dealing with big infrastructure and construction projects such as building permanent houses, public roads and other public utilities.

Optimizing existing resources and local wisdoms

Many post-tsunami relief assistances were often routed through a rigid and complicated process called 'need assessment' conducted and applied by so-called 'international experts' who actually do not understand local conditions and culture. These 'expert recommendations' can be rather absurd or 'cut and paste' interventions copied verbatim from other disaster situations failing to capture the needs of local community. As a result, the aid did not address the challenges at the local level

ground, was unable to meet the basic needs of survivors of the tsunami and in some cases even created conflicts within the community groups.

The groups which effectively delivered aid in those exigent times were those who came immediately to work and stay with the tsunami survivors to help the victims. Many of them did not come from large–scale organizations or big international organizations. They worked hand–in–hand with the community, more like people–to–people approach rather than a big and massive project.

On the other hand, those from large organizations couldn't move quickly in response to the needs of disaster victims, as they were tied to a very rigid and complex bureaucratic structure . While the situation after the disaster needs extremely fast response and require adjustments to the program to meet local needs and conditions, international experts depend upon interpreters which often cause misunderstanding between the project staff and lead to frustrations in day to day management

operations. Instead, the approach in the distribution of aid in post-disaster situations should rest as much as possible on using existing local resources, including human and should be sensitive to the local culture. For example, in trauma healing treatment, for Acehnese culture using incense or relaxation music to heal the psychological feelings of the victims is contrary to their cultural and religious values. This way of meditation would even make them feel worse and it can be perceived as cultural harassment actions from the outside. Psychological and cultural conditions as this could not be understood if it does not involve local resources or local wisdoms in planning and organizing community programs. This involvement of local people should not be limited to the lower–middle level within the project such as drivers, guards or project officers only, but also they should be pursued at high level of project management structure or another word, they must be actively involved in policy decision-making. ∎

– **Azwar Hasan,** Founder, Forum Bangun Aceh (FBA), Banda Aceh, Indonesia

Photo: http://www.fba.or.id

Reducing Urban Risk: Who Needs to Know?

It is now commonly known that the urban poor suffer most when natural hazards strike their city. The reasons for that are complex. They include poverty that prevents them from building better houses or acquiring a safer plot. They may also include a lack of knowledge of how to build safer or what the risks are of particular locations. In reality, they invariably face several vulnerabilities, and do not have the resources to pay these equal attention. Several researchers have found the urban poor settling on dangerous sites, in the full knowledge that a disaster could affect them there; nevertheless, they did so, because those sites were close to income opportunities or the only ones accessible with their resources. Day–to–day survival is often more pressing than the potential risk of a disaster in a distant future.

This is where agencies dealing with DRR or reconstruction often fail: They do not understand the complexities of poor people's vulnerabilities, and as a result solve only one of those, safer construction. Whilst that may be important, it is often insufficient. Building safer, but often far more expensive houses, may be a solution in the short term thanks to aid subsidies, but becomes unsustainable when beneficiaries and their offspring cannot afford to continue building in the same ways, or have not received adequate knowledge to do so. And where relocation becomes part of such safer construction, that often negatively affects beneficiaries' livelihoods. This is the most important knowledge gap agencies need to fill: they need to develop a fuller understanding of poor people's vulnerabilities, in order to develop more holistic ways of reconstruction and recovery.

Most of the housing destroyed or damaged by urban disasters in developing countries was built by the poor themselves or their local builders. It is important, soon after a disaster occurs, to find out what the reasons for failures were. This is a knowledge gap for both agencies and those involved in building that they should aim to fill through local surveys, ideally together, in order to develop realistic options for safer building.

Most commonly failures are caused by: dangerous location, e.g. risk of flooding, landslides or liquefaction, or exposure to strong winds; use of poor materials (due to poverty, but also to insufficient knowledge to produce or select better ones); poor design, e.g. too many large openings or irregular shapes; poor construction, e.g. poor bond in masonry; and insufficient maintenance or repairs. Whilst some of these are due to poverty, others are caused by knowledge gaps. Poor people are not always aware of all risks of their location, and their knowledge of materials, design and construction is often limited to a few locally common options. They may not know better alternatives, nor where to get information on those. Better building does not have to be unnecessarily expensive; one can find several examples in the literature, e.g. the work by Development Workshop on cyclone–resistant construction in Vietnam, where 10–15% extra expenditure on construction hugely increased a building's disaster resistance. Making limited improvements to vernacular construction can be an appropriate option, as it builds on existing skills at no great cost. This is a knowledge gap that agencies can help beneficiaries and their local builders to fill, with appropriate training, information, and support on site. Ideally, they should complement this with a revolving fund for small home improvement loans. ■

Newcomers in Lima, Peru, construct unstable terraces on dangerous slopes in the outskirts of the city, as no other land is accessible to them. © Theo Schilderman

– Theo Schilderman, Head of Practical Action's Infrastructure Programme, UK
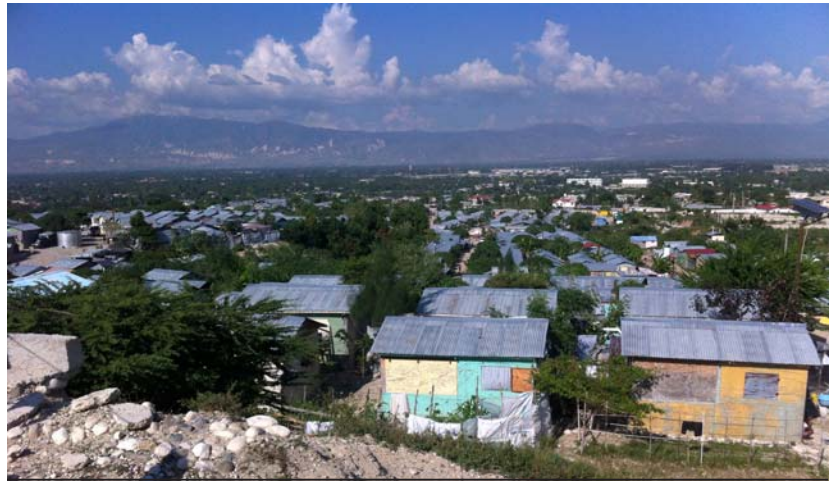
Disasters and Instant Cities

Disasters destroy places, but they also make places, and the new places they make can be worse or better than the old ones.

A disaster, whether natural or man-made, uproots people from their homes. Hundreds, thousands, even millions of people suddenly migrate in masses, in many directions, searching for another place to 'settle'. When they arrive at a stopping point, and the relief agencies arrive, the new location is universally called a 'camp'. With the urgency of delivering food, water, shelter, and other survival needs to highly dense and brand-new spots, the camps almost immediately become both overcrowded and under-supported. They have limited or no infrastructure, and virtually immediate humanitarian, political, operational, economic, and environmental challenges. This suddenly created place we call not a camp but a new urban form, the Instant City.

Though the city may be created in an instant, it often persists for years. Today, worldwide, over 50 million displaced persons – more than the world has ever seen at one time before – live in these instant cities, typically displaced for an average of 17 years – an interval that in some cultures is more than a generation.

Meanwhile, those in the Instant City face challenges that go far beyond immediate food and shelter. Modern displaced people are far from being helpless; often they are well educated, highly skilled, and motivated; they could build an Instant City, and an instant economy along with it, if given even the simplest of foundational support, including law, urban planning, and acknowledgment of their validity as newcomers.

The emergence of Instant City responses, even sporadically, leads us to believe that the world's current shelter and settlement strategies – standardized, homogenous, and emphasizing immediate externally provided goods rather than enabling displaced persons-led development – are failing the challenge. We have the capacity to design better responses and to respond better to disasters existing and yet to come. In addition to the efforts lavished on providing relief materials, a portion of the effort should be dedicated to planning and creating the enabling conditions for the Instant City to grow into a city.

Shifting the paradigm from 'relief camp' to 'Instant City' will lead to better internal dynamics in these communities, resulting in more stable societies, better and more sustainable living conditions, and a system by which humanitarian settlements evolve into instant cities where residents can gain a sense of normalcy. By critically analyzing our current approaches to manmade or natural disasters, we can identify better international best practices for shelter and settlement strategies in different regions and different conflict typologies.

The challenge is much less one of engineering or coordination than it is of politics and host country cultures. It raises difficult questions. How can camps be more economically and socially productive for the host country? Do the reasons for displacement influence how camps should be built? How much should the typical shelter-structure be adapted for different climates, cultures, and topographies? Are refugees treated worse than internally displaced persons(IDPs) in their legal status and host community interaction, and if they are, should this change and how? If a camp is destined to become an Instant City, when and how should it be formalized? What happens when people go 'home'?

At AHI, we are actively engaged in the larger dialogue and practice on issues of post-disaster resettlement and reconstruction. With the support of some terrific Harvard GSD students, AHI recently published a book, *Za'atari: The Instant City*[1], curating the experience of creating a city of more than 100,000 displaced Syrians out of the harshest desert in Jordan. ■

– Vidhee Garg, Project Manager, Affordable Housing Institute, Boston, U.S.

1 Available for free download at http://www.affordablehousinginstitute.org/storage/images/AHI-Publication-Zaatari-The-Instant-City-Low-Res-PDF-141120.pdf.

Sustainable and Smart Urban India: Locating Disaster Risk Reduction

On June 25th, The Prime Minister of India officially launched three flagship Missions of the Ministry of Urban Development and Ministry of Housing and Urban Poverty Alleviation – The Smart Cities Mission, The Atal Mission for Rejuvenation and Urban Transformation(AMRUT), and The Housing for All (Urban) scheme. The launch of the three schemes sets in motion the virtuous cycle of growth and development in urban areas of the country to enhance economic growth and provide for quality of life to all its citizens in an equitable manner.

The Smart Cities Mission approaches this vision through interventions that range from retrofit, redevelopment, green field development and pan city initiatives. These initiatives will be designed and implemented with an overall objective of providing core infrastructure, giving a decent quality of life to its citizens, a clean and sustainable environment and application of Smart Solutions.

Given the fact that Smart Cities Mission is intending a long term and definitive change in the way we plan and manage our cities and also the overall economic development of the country, it is essential that the principles of sustainability are embedded in the core of the Smart Cities Mission. The Mission guidelines acknowledge the importance of sustainable urban development and imbibe energy efficiency, sustainable transport, disaster resilience and other similar parameters into its objectives. However, while core infrastructure provision can be planned and implemented on a project basis, issues like disaster resilience will have to be gradually inbuilt into the urban systems and its functions. For example, land use planning attuned to the topographical features, climate and environmental considerations will have to be included in the planning parameters on a compulsory basis. Also, the building codes and bye-laws of a specific region will have to be attuned to these requirements. Environmental sustainability is also required to be viewed at a larger scale and must include clean and green environment, as well as climate proofing city systems and disaster proof construction and land use planning under its purview. The inter-linkages with project planning, master planning and CDP preparations at planning level, bringing in clear mandates for disaster resilient cities at policy level are equally required at this stage.

The recent cyclone on the east coast of India, the *Hudhud* – third in a year's span (after *Phailin* and *Helen*) that has hit the Indian coast, is a case in time that has lot of lessons and take aways for the way we implement the new Missions in urban areas, particularly looking at the goal of disaster resilience.

Other similar and recent events with similar effects have been the floods in Mumbai, Uttrakhand, and Jammu and Kashmir. Significantly, these extreme events have been recurrent and reflect on our lack of preparedness and planning. It is essential to understand here that, the way infrastructure are located and built in the city plays a significant role in the reducing the damage caused. Considering the increasing vulnerability of cities to climate impacts and hazards, we should design stringent development norms and land use planning practices that are cognizant of vulnerable locations and climate related design and construction parameters. Cities should slowly but strictly start integrating and mainstreaming climate resilient systems into its planning framework and functioning mechanisms.

As it looks at present, the immediate requirement for cities that prepare their plans for smart cities challenge would be to draw out lessons from the recent extreme events and consider bringing in climate concerns in development planning. A review of the Master Plan and CDP could be carried out with the purpose of revising some of the development norms on the basis of vulnerability to climate impacts. Identification of various city and district level departments and state line departments and drawing up institutional synergies between them with the focus on planning for climate resilience would go a long way in integrating climate concerns into the development practice. A city level disaster management plan is the need of the hour and the city government could look at preparing the same or integrating these components in the smart cities plans or state level annual plans as envisaged in the AMRUT scheme. This plan document should also inform the long to medium term objectives of the Master Plan and CDP of the city to ensure integrated climate and disaster resilient development.

The three Missions launched by the Ministry of Urban Development opens up a world of opportunities only to be realized by the state governments and city governments and the entire league of smart city consulting Firms and hand holding organizations and institutes. ■

– **Divya Sharma,** Fellow and Area Convener, Centre for Research in Sustainable Urban Development and Transport Systems, Sustainable Habitat Division, TERI, New Delhi

Reducing Relocation Risk in Urban India

Cities in India are growing faster than planners are able to cope with. People move in first, then planning follows, if at all. According to an analysis done by the Indian Institute for Human Settlements, more than 30 per cent of people living in urban areas in India are exposed to multiple hazards. When a hazard strikes, the impacts are usually felt most by the urban poor who live in unplanned, 'informal' settlements. Precarious livelihoods, coupled with limited access to resources and basic services, make it difficult to cope. Climate change is making this situation worse, as climate extremes become more intense and frequent.

People living in such exposed areas are often forced to move by city or state authorities. Most resettlement and relocation takes place as part of wider developmental projects or land acquisitions, and in India more than 60 million people have been displaced and relocated by development initiatives since the country's Independence. Planned post-disaster and other risk-related relocations are a lot less common. Governments make case-by-case decisions on who to relocate, where to move them and the level of compensation. However, governments likely see risks differently to individuals and households. Without a full understanding of peoples' realities, needs and priorities, resettlement programmes may fail or even increase poverty and vulnerability to extreme events.

The Indian Institute for Human Settlements (IIHS), in partnership with University College London's Bartlett Development Planning Unit (DPU) and the Latin American Social Science Faculty (FLACSO), has launched a new research project to help city planners and other authorities understand and address the challenges of disaster-risk related resettlement and relocation. The project examines many of the national, state and local level disaster-related resettlement programmes in India and their varying degrees of success.

The Jawaharlal Nehru Urban Renewal Mission, for example, relocated many people but failed to address the new risks created by the relocation. It worsened people's access to livelihood opportunities and other important social infrastructure, such as schools, hospitals and markets. Rajiv Awaas Yojna is often lauded for its comprehensive approach towards resettlement, but in some cases has failed to assess and address hazard risks in relocation destinations, particularly in hilly areas. Some good examples include, the World Bank's Odisha Disaster Recovery Project which was undertaken as a partnership between the Odisha Disaster Management Authority and Gram Vikas, a local NGO. Measures were taken to reduce risks in the new settlement, including structural measures for safe construction, providing land tenure, minimising distance from the original location, diversifying livelihoods and including women in both planning and implementation.

Although urban resettlement programmes are widespread in India and beyond, the full extent of social and economic impacts of resettlement policies on individuals and societies are not well understood, either by experts or by those enacting them. The combined pressures of climate change and urbanisation will lead to more and more people being resettled so further research is needed in this area. The IIHS-DPU-FLACSO project, funded by the Climate and Development Knowledge Network (CDKN), aims to arm planners with the knowledge and tools to secure the most beneficial outcomes from resettlement and relocation programmes. This research will help to ensure that resettlement policies and programmes enacted to reduce climate-related disaster risk do not inadvertently undermine development progress for the people they are trying to help. ■ **– Garima Jain** (IIHS), **Amy Kirbyshire** (ODI/CDKN), *and* **Emily Wilkinson** (ODI/CDKN)

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