



TOWARDS HFA2

Addressing Local Level Action



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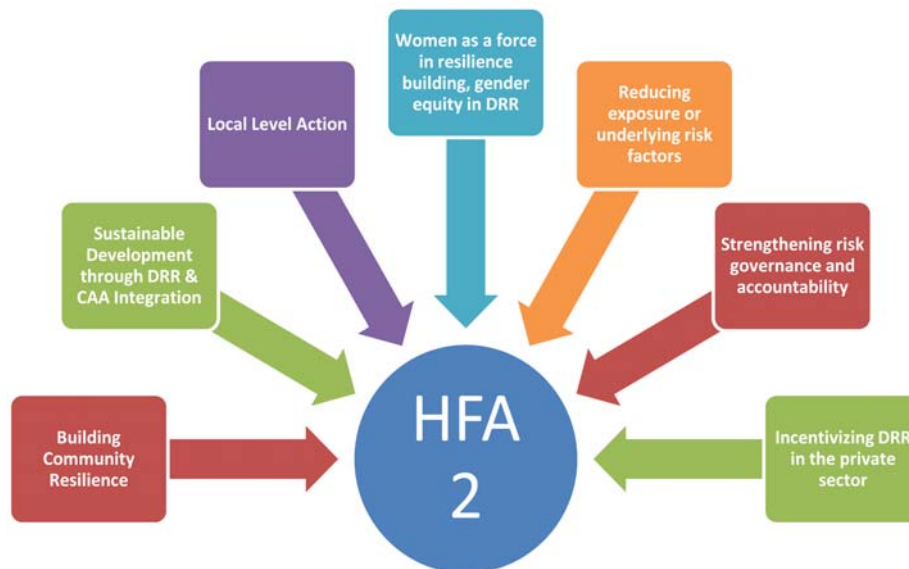
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INTRODUCTION

Towards a Post 2015 Framework for DRR (HFA2)

Key Areas of HFA 2

As the Hyogo Framework for Action (2005-2015) enters its final phase, the consultations for a post 2015 framework for disaster risk reduction are being finalized and synthesized to form a new framework. The result of these consultations has been the identification of certain key areas or themes that need to be focused at and addressed by this framework (or HFA 2). The following key areas have been identified for HFA 2 particularly for the Asia-Pacific region. ■



BUILDING COMMUNITY RESILIENCE: EVENT

SAARC on Child Safety



Until unless specified all photographs of this publication are by AIDMI.

All India Disaster Mitigation Institute was invited by SAARC Disaster Management Centre and University of Kashmir to conduct sessions on Consolidated School Safety, Promoting Children's Voices in Disaster Risk Reduction and Vulnerability Assessment of Children during a one week SAARC

Regional Training Programme on "Children Safety including Children with Special Needs in South Asia from November 6-12, 2013 in Srinagar, Jammu & Kashmir.

Participants from India, Maldives, Bhutan, Sri Lanka and Afghanistan participated in the training

programme. AIDMI focused on needs for school safety and case studies on promoting children's participation such as children's platform, School Safety Audit and District Disaster Management Plan, and Children and Emergency Management Exercise: all with direct focus on children. ■

- Vandana Chauhan

Climate Change and Uttarakhand Disaster

The tragedy of the Uttarakhand disaster has been seared in our collective memory. As we look back dismayed at the unprecedented spectacle of death and destruction unleashed by the June 2013 Uttarakhand floods a vow should be taken to never allow a natural disaster to precipitate into a full blown humanitarian crisis. In

order to avoid such crises an inquiry into the reasons behind the disasters that set off these crises is needed.

The Uttarakhand disaster has rightly been attributed to a flawed model of development that upsets fragile ecosystems leading to poverty and privation. However, the role of climate change and the effects of global warming also need to be explored. For an inevitable and undesirable concomitant of climate change has been the enhancement of regional and local vulnerabilities to the risks of natural hazards¹. A recent report by the World Bank titled *Turn Down the Heat: Why 4°C Warmer World Must be Avoided* corroborates this dismal fact and warns of the dangers associated with a 4°C global warming within this century.

This report by the World Bank focuses on how the effects of climate change on agriculture, water resources, coastal fisheries, and coastal safety are likely to increase as global warming climbs from the present level of 0.8°C over pre-industrial times by mid-



Photo: newsclick.in

century and continues to become 4°C warmer by 2100. This report is extremely important for India and South Asia as the impacts of climate change in this region will be more pronounced and compounded by various factors. These factors include the region's huge population, chronic poverty, malnutrition, poor health, low productivity of existing assets and limited reach of insurance or other risk transfer mechanisms.

The report extrapolates that by 2050 South Asia will have a population greater than 2.2 billion. A 4°C increase in temperature in the area is likely to²:

1. Make monsoons more erratic with a greater frequency of devastating floods and debilitating droughts.
2. Raise the sea level to more than 100cm by 2090s.
3. Aggravate glacier melting and snow cover loss.
4. Make 70% of the area vulnerable to heat extremes in summer months

In addition to this, this report makes highlights how climate change can have a detrimental impact on human development. For instance, this report infers that falling yields and the lower nutritional value of crops could lead to increasing levels of malnutrition and childhood stunting which in turn, could adversely affect

academic performance. Furthermore, this report categorically states that the Himalayan region is highly vulnerable and spells out the effect of climate change in this region. The adverse impacts of climate change in the Himalayan region are likely to be manifested as higher rate of melting of glaciers and erratic and irregular monsoons. This increases the possibility of sudden floods and landslides as was the case in Uttarakhand.

This report argues that radical changes are needed at the institutional level to stall the menacing progress of a climate change fuelled global warming. By precisely delineating the effects of a 4°C rise in global temperatures this report has brought the issue of climate change from the periphery of public discourse to its centre. It is sincerely hoped that this report shocks the powers that be into pursuing more robust and effective policies to address the challenges of climate change and global warming. ■

- Kshitij Gupta

1 Managing The Risks Of Extreme Events And Disasters To Advance Climate Change Adaptation Summary For Policymakers, Special Report Of The Intergovernmental Panel On Climate Change, https://www.ipcc.ch/pdf/special-reports/srex/SREX_FD_SPM_final.pdf

2 <http://www.epw.in/notes/climate-change-uttarakhand-and-world-banks-message.html>

Silchar is Getting Prepared: Big Risks in Small Towns



Inaugural Ceremony Silchar Emergency Management Exercise (SIEMEx). Organised by DDMA Cachar in collaboration with ASDMA on November 25, 2013 at Silchar, Assam, India.

Disaster preparedness in urban area is mainly focused on big cities. This is odd. Because the fastest growth and the greatest vulnerability has been observed in smaller towns in India. The All India Disaster Mitigation Institute (AIDMI) has argued this since the 1999 Kandla Cyclone, and continued its campaign to attract national attention on smaller towns. Mock drills are one of the best ways to focus on disaster preparedness in smaller towns.

AIDMI conducted a track on "School Disaster Preparedness" in the five day long Emergency Management Exercise in Silchar City scheduled from November 25–29, 2013. This was the third city level emergency management exercise of AIDMI in Assam and sixth in India. The exercise was inaugurated by Shri Prithvi Majhi, Honorable Minister for Revenue and Disaster Management, Government of Assam on November 25, 2013.

A total of seven simultaneous tracks were carried out including: 1. Emergency Management Planning and Comprehensive Trauma Life Support, 2. Emergency Nursing Service and Mass Casualty Handling, 3. Community Based Disaster Risk Reduction, 4. Public Health in Emergencies, 5. Coordination of Response for Heads of Line Departments, 6. Search and Rescue and Incident Response System, and 7. School Disaster Preparedness. These tracks were carried out from November 25–27, 2013 with facilitation from Resource Persons from various organizations. These tracks were followed by Table Top Exercise on November 28, Mega Mock Drill and Hot Wash on November 29. Leaders from NDMA and ASDMA were present throughout this exercise.

A total of 74 school teachers from key schools of Cachar district participated in the training on School Disaster

Preparedness on November 25, 2013. Sessions on Concepts of DRR, Exercise on school level Risk Assessment and Making of School Disaster Management Plan were carried out and explained to the participants following track evaluation. Participants demanded that such trainings should be held twice a year for their schools.

The teachers pointed out that national and international attention on small towns as victims of disasters as well as engines of preparedness was missing. Small towns have a greater poverty. Small towns face greater hazards in large areas. Small towns lack basic early warning system. Children in small towns need more disaster preparedness trainings. Perhaps small towns perform better in recovery even without preparedness investments. The trainings demanded greater focus on small towns in HFA2 as well. ■

– Vandana Chauhan and Khyati Halani

Small and Many Voices on SiEMEx 2013

The fourth assessment report of the United Nations Intergovernmental Panel on Climate Change (IPCC) clearly stated that climate change is 'unequivocal' and that the frequency and severity of the natural disasters is increasing (IPCC, 2012)¹. The situation has become worse as the impacts of disasters have increased due to the low level of public awareness regarding these issues and the fact that many lack skills to develop resilience to these often deadly phenomena. Therefore, it is imperative to conduct emergency management exercises to ensure everyone is aware about their roles; and they are even more important in the cities of Assam. One such exercise was conducted in Silchar (SiEMEx) in Assam after successfully conducting such exercises in Jorhat (JEMEx) and Guwahati (GEMEx).

Taking into account that schools play an important role in the formation of values, ASDMA has always included 'School Disaster Preparedness' track in the city wide emergency exercises in Guwahati, Jorhat and now in Silchar (SiEMEx). SiEMEx will be remembered for the participation of children in key activities of EMEx. This provides real learning for children and other stakeholders can learn from the children. And what do children tell us? They say:

- We now know the risks; of course they existed before but we did not have the knowledge to identify them;
- We have learnt new words like hazard, vulnerability, capacity and disaster risk reduction. We will share these with other students at school; and

- We find reducing risk a learning experience

It is found through feedback of teachers that those who participate in such exercises have a greater capacity to cope with disasters, their sense of security is increased and their knowledge of the risks is developed; and their sense of control and survival potential is enhanced by knowing how to respond to disasters. Such drills build skills, develop concepts and expose children to 'real life' exposure. The emergency management exercise is a powerful way to build resilience against disasters. ■

- Khyati Halani

I think the training is an important initiative to gain general awareness about disasters, its impacts and preparedness actions. Such trainings must be imparted to all the schools in Assam.

- Sudhangshu Ranjan Nath,
Head Teacher, 1100 Chaitanya
Nagar Pathsala



We are the ones who are going to take up responsibilities in the future. We can use this knowledge and reduce the risks of disaster impact in our schools and community.

- Bishal Debnath,
Class X, Swarna Lakshmi
Higher Secondary School,
Narsingpur



The mock drill was a pre-planned event and everyone was on alert. However, in the real scenario things will be different, so in such kind of exercises the agencies should be alerted only when the disaster strikes.

- Shri Partha Pratim Shosh,
Zilkadar Ali Higher Secondary
School,
Arunachal Massimpur

¹ IPCC Special Report on Managing the Risks of Extreme Events and Disasters to Advance Climate Change Adaptation (SREX) Available at http://ipcc-wg2.gov/SREX/images/uploads/SREX-All_FINAL.pdf as at December 20, 2013.

Taking Risk Reduction to the Last School



Group exercise being conducted with the participants on day two of the training on September 16–18, 2013, Sibsagar, Assam.

Reducing risk is not easy. Reducing risks with student and teachers in school is even less easy. But reducing risks with the students and teachers from one of the India's farthest state is most challenging. But in each challenge there is an opportunity hidden. And in this challenge of reducing risk is an opportunity to unleash the strength of the people of Assam.

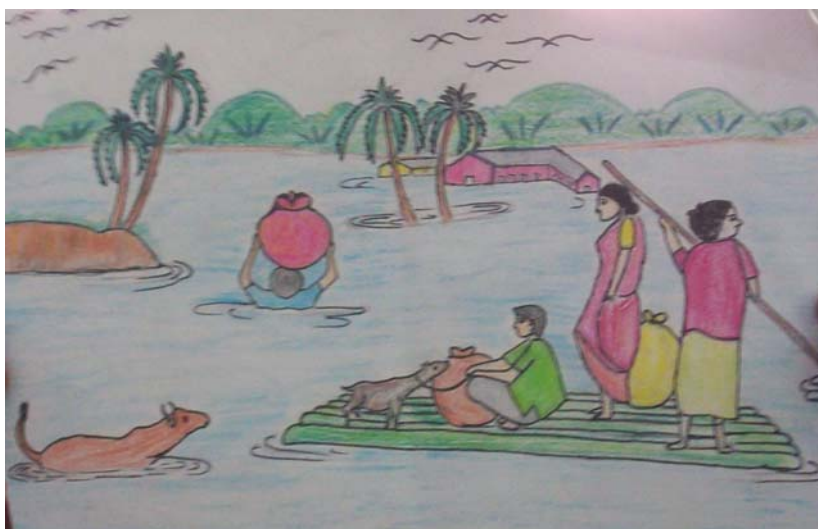
School Safety trainings have been initiated by Assam State Disaster Management Authority (ASDMA) and facilitated by All India Disaster Mitigation Institute (AIDMI). Since August 2012, total 55 trainings have been conducted covering 1745 schools and 2235 participants. Total 1833 male teachers and 394 female teachers have been trained in reducing risks faced by their schools. Impact study and

Evaluations are conducted to plan ahead. The National School Safety Programme framework developed by National Disaster Management Authority is used.

Trainings focus on preparing School Disaster Management Plans (SDMP) for each participating schools. In the trainings over so far, 1587 SDMPs have been drafted with great care by the participants. The participants get full guidelines on preparing their final SDMPs. In the trainings children too are involved during the mock drill. Total 749 children, 251 boys and 397 girls have actively participated in the mock drills. Adding more value to the trainings are the sessions done by local fire departments on fire safety and demonstration of use of fire extinguishers.

These schools need more training, teachers need time to conduct mock drills, the plans need investments, and active link with District Magistrate. ■

- Ritu Saxena



Disaster Perception by Shri Lakhman Chandra Phukon of Dikhowmukh Girls' High School, Sibsagar, Assam.

Gender Gap in Hyogo Framework for Action?

Hyogo Framework for Action (HFA)2, the international strategy for disaster risk reduction launched by the United Nations talks about gender once again in its work towards HFA2, and this reiteration is much needed, but HFA2 so far does not talk about two large groups of women: housewives and sex workers. As if both are never victims of disasters, nor are agents of recovery, and more importantly can do nothing to reduce risk.

Why? Housewives spend a lot of additional time taking care of family and keep unpaid care economy running during rescue, relief and recovery.

Disasters call for more care, most of it domestic, in families, that is a lot of more work, but who pays for this additional work? While others get paid for additional recovery and relief work the housewives and women sex



workers do not get paid. If sex workers are citizens, they also suffer loss of livelihood, slow down in work, and displacement. The humanitarian community needs to know more on both groups before their role, loss, and ways to have their say in the making of HFA2 is accepted or rejected.

During District Disaster Management Plan (DDMP) preparation work in a

district of Bihar, India, by CARITAS and AIDMI special consultations were held with groups of women. It was found that very little about these two groups was known to help get their views on the local plan. Similarly, in studying conflicting priorities for Climate Smart Disaster Risk Management (CSDRM)—in Odisha for Climate and Development Knowledge Network (CDKN) project—it was found that priorities of certain citizens are never recorded. This group included housewives and women sex workers.

The recent World Humanitarian Studies Conference in Istanbul on October 24-27, 2013 pointed out the need to have a better and greater look at role women play in humanitarian action to build human security. ■

- Mihir R. Bhatt

AGENDA

World Humanitarian Summit: Setting the Future Humanitarian Agenda

The UN Secretary General will convene a global humanitarian summit in Turkey to map out a new humanitarian approach that is more effective, inclusive and more representative of the needs and challenges of our rapidly changing world. The following are the four main thematic areas identified through various consultations which will be further refined at the summit:

1. Humanitarian effectiveness: 'How can we respond better?' The summit will identify ways of to answer the question by

defining, measuring and improving the effectiveness of humanitarian work.

2. Reducing vulnerability, managing risks: It is evident from the recent food crisis in Africa that there must be more cohesion between humanitarian response and longer term solution and development efforts. New ways will be identified at the summit to reduce and manage risks to build more resilient communities.

3. Transformation through innovation: The humanitarians

must look beyond their systems and processes to respond to more complex humanitarian needs by adopting a dynamic approach by identifying new tools, products and services that can transform how humanitarian work is carried out.

4. Serving the needs of people in conflict: The summit will identify new strategies to support those who are affected by conflict regardless of their views, affiliations or creed. ■

- Khyati Halani

INTERNATIONAL SYMPOSIUM

Cities under Restoration



Ms. Kamalika Bose with her presentation during the conference.

The ever lively city of Kolkata hosted an International Symposium on the subject of Restoring Cities from 18th to 21st November 2013, at the Indian Council for Cultural Relations Centre. An overview of the conference is given below.

Half of the world's population lives in cities today. There is unprecedented growth of cities and the growth is manifold. There is glamour and grandeur and there is squalor and decay as well. Climate, life style, architecture, urban pattern and environment are changing rapidly. Old methods of planning and conventional development are being replaced by new ideas and innovations. The growth is inevitable, but the impacts of all these changes also need to be monitored. All these changes are bringing about drastic transformations in lifestyle of people, environment, the ecology that supports these cities and whole lot of other factors corresponding to rapid urban growth.

The symposium presented examples around the globe where efforts are

being made to restore the depleting urban environment. It was divided into several subjects, specifically dealing with issues of a particular nature.

Main topics of focus were: **i) Restoration of Historic cities & Streets, ii) Restoration of Urban river and waterfronts, iii) Restoration of culture, and iv) Restoration of Disaster affected cities.** Rapid urbanisation is posing a big threat to cities, and it is no less than a disaster in many cases. The cities not only lose their physical structures, but simultaneously the cultural identity is also getting lost in the process. The important elements of a city like green spaces, river fronts, city centres, urban quarters, streets and many more are pointers of traditions and inheritance carried forward over the period of time. The preservation and efforts for conservation of such assets is very much necessary for the coming generations to know them, and to carry forward the legacy and association with that particular place.

For All India Disaster Mitigation Institute (AIDMI), as an institution

working in the direction of making safer habitat for the people, these examples provide a global perspective to various problematic issues. Furthermore, it looks into the way experts in their respective fields have contributed in the planning and problem solving scenario. These examples give an opportunity to better understand varying situations, and how the methodology to tackle them needs to be developed, keeping in mind the far reaching impacts of such actions on the society. These understandings will help in the current ongoing projects and to come up with more people friendly solutions.

More work is needed to be carried out in the field of research and knowledge sharing on grass root level with the inclusion of inhabitants and common people. With such platforms, it becomes easier essentially for experts in the field to share their experiences and ideas freely across boundaries, and to push ahead the global agenda of sustainable and resilient urban development. ■

- Aditya Jain

Facilitation of Disaster Information Management: GLIDE

GLIDE Search

Select Continent: Any, Africa, Americas, Asia, Europe, Oceania

Select Country: Any, (Non-Localized), Afghanistan, Albania, Algeria, American Samoa, Angola, Anguilla

Select Event: Any, CW - Cold Wave, CE - Complex Emergency, DR - Drought, EQ - Earthquake, EP - Epidemic, EC - Extratropical Cyclone, ET - Extreme temperature(u...)

GLIDENumber: About Glide, How to Join, Participating Institutions, GLIDE-enabled sites, Help Topics, Disclaimer

Get results as: Statistics, Charts, Tabular reports

Latest Events: Disasters on **week 49** or after From 2013/12/1 To 2013/12/11

Search Results: 5607 hits, 561 Pages: 1 2 3 4 5 6 7 8 9 10 →

Glide Number	Event	Country	Comment
			According to the 2013 Zimbabwe Vulnerability Assessment Committee (ZIMVAC) report produced in May, the 2013/ 2014 consumption year is projected to have 2.2 million people, representing 25% of rural households that are to be food insecure at the peak of the hunger period in March 2014. This is a 32% increase compared with the immediate previous year. A total of 319,244 metric tonnes will be required to cover the cereal deficit that the country is facing. The figures documented by the ZIMVAC

What is GLIDE?

GLIDE (GLobal unique disaster IDentifier) is designed to facilitate access to disaster information by identifying a disaster event with a GLIDE number. It is an open standard, accessible at no cost to anyone interested in disaster data, enabling transparent linking and efficient retrieval of disaster information from multiple sources.

Last November a super typhoon caused catastrophic impacts in the Philippines, which is said a "turning point" for disaster risk management¹. The world has been paying attention to the disaster and its recovery process from various perspectives resulting in large amounts of information produced that can be accessed through GLIDE.

Background

The concept of GLIDE was first presented in the year 2001 at the Global Disaster Information Network conference in Australia by the Asian Disaster Reduction Center (ADRC). The disaster information community welcomed the initiative and a technical working group was

So far over 5,600 events were registered as GLIDE numbers starting from 1930 including natural and technological disasters which brought about relatively large scale disasters. In the past five years, approximately 250 GLIDE numbers were issued annually.

organized to further develop and implement GLIDE.

System

A GLIDE number consists of two-letter hazard code, four-digit year code, six-digit serial number and three-letter ISO country code. For example, the monsoonal flooding in India in 2013 is registered as FL-2013-000070-IND.

The above-mentioned typhoon is internationally named Haiyan, while it is named Yolanda in the Philippines, No.14 in Vietnam and No.30 in Japan. GLIDE numbers for the typhoon that landed on the Philippines, thereafter Vietnam and China are expressed as TC-2013-

¹ <http://www.unisdr.org/archive/35452>

000139-PHL, TC-2013-000139-VNM and TC-2013-000139-CHN respectively.

GLIDE numbers are issued by qualified operators of partners such as ADRC, ReliefWeb, IFRC, CRED and so on. Upon issuance of the GLIDE numbers, they are immediately shared online and by mail to subscribers. Also several organizations as well as the partners use GLIDE numbers in their databases and products.

So far over 5,600 events were registered as GLIDE numbers starting from 1930 including natural and technological disasters which brought about relatively large scale disasters. In the past five years, approximately 250 GLIDE numbers were issued annually.

Challenges and Discussion for New Initiative for HFA2 (100)

The first and foremost issue is how to extend GLIDE issuance without time lapse. Since data collection largely relies on release by governments and media reports, time lag tends to occur between the disaster occurrence and the respective issuance of its GLIDE number, especially when the disaster impact is rather minor and its information release is slow or is made only in local languages. The increase of GLIDE operators through the academia and NGOs could be one of the solutions. Also, more coordination among partners and relevant institutions is required on how to improve GLIDE operation in aspects such as the definition of events, data collection methodologies and coverage. There still remain many issues to be solved in disaster data such as its accuracy and consistency despite the efforts made in HFA1. With increasing needs for reliable and speedy disaster information, GLIDE would further conduce to HFA2 for all stakeholders for a resilient society. ■

– **Shiomi Yumi**, Researcher, ADRC

For more information, please visit GLIDE www.glidenumbers.net or contact at gliderep@adrc.asia.

DISASTER RISK REDUCTION

Towards HFA 2: Some Remaining Items

So what do we know about possible untapped or less used resources such as ideas and insights for the Hyogo Framework for Action (HFA)2 process and its outcome? The following three insights came up in the session of Regional Office for Asia and Pacific Region on October 31, 2013 at United Nations Environment Programme Office in Nairobi. All India Disaster Mitigation Institute (AIDMI) was presenting its work on use of cash transfer to reduce risk. The participants included representatives from China, Korea, Kenya, Japan and Brazil.

1. More resilience building work is needed in Africa's Sahel region in coming decade as the region and the communities are faced with continued vulnerabilities. Incomes are low in the region. Hazards have spread wider in the region. Communities' exposure to risks are more frequent. And more international investments are being made by the World Bank, the UN system, and others to protect the citizens in the region. The HFA 2 may need to have a better look at the Sahel region and what can be and will be done to reduce risk and build resilience.
2. More lessons can be drawn from Turkey's past decade of progress not only in disaster risk reduction but also in economic development in several sectors. Turkey has over the past decade implemented widest range of measures to reduce risk and build resilience including insurance programme and risk pooling. Turkey also faces a long list of unfinished tasks to reduce risk. More countries in Asia will reach such a position in coming years. HFA 2 process can draw more lessons to shape its plans and schedules and nuance its targets for economically vibrant countries.
3. What are areas of crime and corruption in risk reduction? Reducing risk is becoming a big business in certain projects, in certain sectors, in certain countries. Projects running into millions are not uncommon. Retrofitting, early warning, and shelter reconstruction attract big business. India, China, Bangladesh, and Turkey are putting in big money to make citizens safer. HFA 2 process may have more to say beyond accountability and transparency. Direct focus on crime and corruption may not be too early.

The above three indicate items for more work in shaping HFA 2 process and its outcome in coming months. ■

– **Mihir R. Bhatt**

Rights Protection, Accountability and Disaster Risk Reduction



One day sensitisation programme on 'Rights Protection, Accountability and Disaster Risk Reduction at Guwahati, Assam.

Rights protection, accountability and disaster risk reduction are an odd combination. But on November 20, 2013, in Guwahati, Assam, all three were explored by teachers of some of the most active schools of Assam. The All India Disaster Mitigation Institute (AIDMI) in partnership with Assam State Disaster Management Authority (ASDMA), with the Sponsorship support of the National Human Rights Commission, convened a one day sensitization training programme on Rights Protection, Accountability and Disaster Risk Reduction at the Omeo Kumar Das Institute of Social Change and Development. Participants from local line departments such as public distribution system, police, fire, health, education, armed forces, social welfare, teachers, and local PRI members were present at the training. Representatives from AIDMI were the facilitators for the training.

Smti. Nandita Hazarika, Deputy Secretary, State Project Coordinator, Assam State Disaster Management Authority (ASDMA) began the training by welcoming address and shed light on the importance of disaster management and rights protection. Ms. Hazarika mentioned that Assam is very prone to disasters including floods and earthquake. Assam has faced several disasters in the past few years and ASDMA has been working to enhance the disaster preparedness of Assam. Mr. Ranjan Kumar Borah, State Project Officer of ASDMA stressed on the importance of including human rights in disaster management. On the other hand, Ms. Indranee Dutta and Mr. Joiydeep Bauah from Omeo Kumar Das Institute of Social Sciences stressed on the importance of children's rights and their protection.

Participants were introduced to the concepts of human rights and natural disasters. After leading a group

discussion on the meaning of human rights, they were taught on the basic rights and freedoms that all people are entitled to regardless of their nationality, gender, national or ethnic origin, race, religion, language, or other status. The participants actively participated in the training and discussed issues ranging from rights during/post disasters, disaster management, roles of departments in disasters. Participants also discussed types of rights in disasters in detailed. Overall, participants expressed a high level of satisfaction with the content of the training sessions and showed particular enthusiasm for the exercises, especially when they were asked to reflect upon their own experiences of floods and their rights. An ongoing programme on the three topics was demanded. A school level manual for teachers was demanded. Tools to explore the inter play of the three concepts with students was demanded. ■

- Vandana Chauhan and Khyati Halani

RISK REDUCTION

Partnership with Private Sector in Preparedness

We know very little about the partnership of authorities and civil society in disaster preparedness. We know even less about the role of small and micro enterprise in disaster preparedness. After cyclone Phailin All India Disaster Mitigation Institute (AIDMI) team had a chance to look at this area of darkness. Here are some insights.



is life and non-life elements - shelter, livelihood, household.

The evidence from past experience shows that it is possible to address the underlying drivers of disaster risk. However it is important to integrate into the policy mainstream. Private sector (insurance companies) with support from civil society organisation jointly can cover larger proportion of at-risk households to have access to risk transfer mechanisms, complemented by other financial tools such as microfinance and contingency financing. This should be urgent step taken by agencies – government, private and humanitarian sector – to be prepared against future natural disaster events. ■

– Vishal Pathak

The local community, Government of Odisha and humanitarian agencies successfully managed cyclone Phailin by minimal death toll (44¹) however the economic loss and damage is huge in every sector, especially when we see the loss and damage of poor families. One of the key possible solution is microinsurance that protects loss and damage of poor and vulnerable communities. The current

penetration of non-life insurance coverage is 0.7 in India².

The loss and damage to small and micro enterprise – also home-based income generation activities – is mostly unknown in disaster events. The story may remain same in the case of cyclone Phailin. There are few but concrete examples available, one of those is microinsurance policy (*Afat Vimo - Disaster Insurance*³) that cover

1 The Hindu, Oct. 18, 2013. Odisha's death toll after cyclone, floods climbs to 44.

2 Said (June 17, 2013) by T. S. Vikayan, IRDA Chairman, <http://www.policymantra.com/blog/tag/insurance-penetration/>

3 Set up during DIPECHO supported programme, facilitated by Concern Worldwide India; rub by United India Insurance Company (UIIC) and Society for Women Action Development (SWAD); design and technical support by AIDMI: www.aidmi.org.

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