



NAADRR

Community Disaster Resilience Fund (CDRF)

Insights from India

Implementation: **8** states | **88** villages | **11** districts

Outreach: **2200** villages | **30** districts

INTRODUCTION

The idea of creating a mechanism to channel funds directly to at risk communities for innovative solutions on DRR was crafted at the First Global Platform on Disaster Risk Reduction held in 2007 at a workshop on implementing the HFA. The promoters -GROOTS International, Huairou Commission and ProVention Consortium decided to pilot the idea of a Community Resilience Fund. In India, the Community Disaster Resilience Fund (CDRF) initiative was formally endorsed by National Disaster Management Authority (NDMA) at the Second Asian Ministerial Conference on DRR at New Delhi in November 2007. The recently held Global Platform 2009, noted the increasing gap between local and national/global initiatives. Policies and programs seem to fade out at the community/local level. Among the recommendations were that mechanisms /processes need to be established so that policy mainstream is informed by insights and initiatives at the grassroots, where communities at-risk are located and live on a day-to-day basis. The aim of the CDRF pilot is to demonstrate that vulnerable communities can self identify risks, plan and manage earmarked funds to enhance community resilience by forging effective community and local government partnerships. The CDRF is currently being coordinated by National Alliance for Adaptation and Disaster Risk Reduction (NAADRR), a network of over 170 NGOs.

The NAADRR has set up a Project Advisory Committee that is chaired by the NDMA of India and includes other institutional partners. The Committee is viewed as a mechanism for feeding lessons and recommendations emerging from local CDRF experiences into state and national level programs with support of the NDMA. The fund is managed by the local CDRF committees, which transfer funds, plan and oversee DRR initiation across 10 -15 communities. Facilitating organizations provide training and advocate for resources with district level administration and PRI.

CDRF supports communities to:

- Experiment with solutions to address locally identified risks and vulnerabilities.
- Create local stakeholder platforms that bring grassroots women's priorities and practices to the national disaster reduction agenda, as well as development programs.
- Leverage resources for community based organizations from development, DRR and poverty reduction programs.

RECOMMENDATIONS

1. **Recognize community and women's groups as key actors in DRR**, rather than as beneficiaries, by investing in and leveraging their experience in disaster preparedness and resilience building.
2. **Align DRR programs with poverty reduction and development.** Addressing access to basic services (drinking water, health, sanitation) and sustainable livelihoods is critical to vulnerability reduction in poor communities.
3. **Provide resources in the hands of community and women's groups for disaster preparedness and resilience strategies.** Community funds, micro credit and social insurance are strategies that create safety net leading to reduction of vulnerability.
4. **Recognize and support community and women's groups as stakeholders and support local partnership and platform for engagement for DRR and development.** These platforms and learning network allow community experience and lessons to inform development plans in a way that addresses local risks and vulnerabilities.



Local CDRF Strategies for Resilience

- Restore and create new spaces for women managed weekly markets, leading to sustained livelihoods and income.
- Grow the resilience fund maintained by women's collectives from Bihar, who save 100 USD to meet health and disaster related expenses during flood season.
- Form local disaster task forces for preparedness and response, by communities in Bihar. Task forces are comprised of sub-teams responsible for early warning, rescue, first aid, security, relief distribution and coordination with government/NGOs.



With the CDRF, we won't be as dependent on government relief.

Samubhen, women's group member, Gujarat



Community Resilience Initiatives

The eight states where the CDRF initiative has taken off are Assam, Bihar, Orissa, Tamil Nadu and Andhra Pradesh which faces annual floods, flash floods, drought and cyclones; and Uttarkhand, Gujarat and Rajasthan faced with earthquakes, flash floods, drought and salinity.



State: Orissa

Facilitating Organization: UDYAMA in partnership with Swayanshree, DSRD, ABLE, HRDC, Secure and APOWA

No. of villages/blocks/districts: 15 villages in Kendrapada, Cuttack and Balasore districts

Hazards | Recurrent floods, droughts, cyclone, heat wave

Initiative | To accelerate agriculture development; to use the fund in drought and flood prone areas for community safety nets in addressing the critical support for community needs (seeds, nutrition etc.). Proposals are many and varied and in the planning stage and will be implemented at the level of a cluster of villages.



State: Tamil Nadu

Facilitating Organization: Covenant Centre for Development (CCD)

No. of villages/blocks/districts: 7 villages in Kanyakumari district.

Hazards | Cyclone, flood and tsunami

Initiative | Documentation of traditional DRR and resilience practices, focused on livelihood security.



State: Assam

Facilitating Organization: Rural Volunteers Center (RVC)

No. of villages/blocks/districts: 14 villages in Lakhimpur and Dhemaji districts

Hazards | Recurrent floods and resultant loss of crops

Initiative | Formation of village level task forces, strengthening of women owned weekly markets through leadership and DRR training, livelihoods and marketing support.

Learning | Better understanding of disaster risk in local context; communities have knowledge and understanding of risk reduction but lack resources and decision making power to direct their own initiatives.



State: Bihar

Facilitating Organization: Kanchan Seva Ashram (KSA)

No. of villages/blocks/districts: 5 villages in Muzzafarpur district

Hazards | Recurrent drought and floods

Initiative | Village task force formation and vegetable production and small business creation by women's groups.



State: Andhra Pradesh

Facilitating Organization: Sanghamitra Service Society (SSS)

No. of villages/blocks/districts: 2 villages in Krishna district

Hazards | Recurrent floods, cyclones and tsunami

Initiative | Creation of mixed plantation shelter belts and conservation/generation of mangroves through a network of task force trainers and fish-vending women's federations
Learning | Better understanding of disaster risks linked with long term sustainable livelihoods.



State: Rajasthan

Facilitating Organization: Urmul Trust

No. of villages/blocks/districts: 3 villages in 1 Bikaner district

Hazards | Drought and resultant non availability of water and fodder for livestock and food security.

Initiative | To cultivate Sevan grass, which withstands drought conditions, as low cost fodder for livestock for use and sale.



State: Uttarakhand

Facilitating Organization: Institute for Development Support (IDS)

No. of villages/blocks/districts: 6 villages in 1 Pauri Garwal district

Hazards | Over exploitation and inappropriate management of natural resources, severe soil erosion, drying up of waters sources.

Initiative | Establish dairy cooperative managed by federation of 15 women's groups; to ensure sustainability, groups also ensure fodder security (which is threatened by crop failures) and begin a fodder bank for crisis periods, by leveraging government resources and support.



State: Gujarat

Facilitating Organization: Saurashtra Voluntary Actions (SAVA)

No. of villages/blocks/districts: 7 villages in Jamnagar district

Hazards | Water scarcity (drought prone), salinity, cyclones, earthquakes (last in 2001)

Initiative | Various strategies to promote water security and strengthen livelihoods; i.e. digging of recharge pits to recharge wells for drinking and irrigation water, sowing of seeds adapted to saline and water scarce conditions, and sealing of salty bore wells.

Learning | Simply the transfer of these small funds has expanded the scope of women's power in these villages, beyond savings and credit.

“ DRR activities must be done in collaboration and through linkage with government programs to ensure sustainability...we must strengthen this linkage. ”

Women's Federation leader, Tamil Nadu

Insights

An area-based disaster resilience fund is a powerful catalyst that can fast track disaster resilient development.

Villagers of Govardanpur, Orissa, proposed to construct a check dam to address issues of water scarcity. The formation of the Community Disaster Resilience Fund committee as well as the hazard mapping and survey acted as a trigger; it brought men and women to work together for the first time. Women's voices were heard by the village development committee, thereby ensuring that their priorities (i.e. building steps to ease the drudgery of fetching water from the dam) informed the design of the initiative. The CDRF acted as a stepping stone; while the fund itself doesn't cover all the costs of this proposed initiative, it will be used to leverage other resources from the government and private sector. There is a need for a shift in the government's view. The government needs to understand that once given the reins, women's groups are willing to think big and take this initiative forward and ensure its sustainability.

Sustainable livelihoods are a critical priority for building long term resilience and for lessening the impact of disasters after they occur;

When disaster affected communities are asked: "What is most affected by disasters?" they invariably point to livelihoods. An economic base is a necessary precursor to other resilience building strategies. CDRF is about linking poverty reduction with DRR to build community resilience, since poverty is the major cause for vulnerability. Creation of local institutions that integrate DRR with poverty reduction is the key to long term resilient development.

Communities have practical knowledge, context appropriate-technology and experience that must be leveraged to effectively drive DRR initiatives

In West Godavari district of Andhra Pradesh, women's fish-vending federations, earlier focused on income generation, are creating shelter belts and regenerating mangroves forests. This multi pronged approach reduces the force of cyclonic winds, prevents water logging and contributes to their livelihoods through plantation of fruit bearing and fuel wood trees.

Using their local knowledge of plant species needs, gained from local networks, women's federations have derived cost effective long term resilience as an alternative to the more costly top-down initiatives.

In all communities, women and families have a repertoire of preparedness and coping mechanisms to deal with seasonal changes in climatic conditions, such as floods. However the changing nature, frequency and intensity of disasters seen in many places (including Assam and Bihar) are not something that community coping mechanisms alone can address. It follows that what is now required is new thinking and multi-stakeholder partnerships that recognize and build on community strategies and resources and technical skills and knowledge to meet complex challenges.

Women's collectives are a natural choice as managers of the Resilience Fund

Women's groups bring in transparency in fund management that comes from years of experience in micro credit, emergency funds, enterprise and revolving funds. At a workshop, women leaders from four flood hit states were clear that long term resilience funds can be sustained only with local resource mobilization. For example, in Bihar, women's groups have pooled savings to create an Emergency Fund to meet medical expenses. Women's groups have screened proposals, direct the use of funds, and ensured their proper implementation and repayment of funds.



High risk communities prioritized development concerns

- Access to drinking water, health, sanitation (especially toilets)*
- Livelihoods security *
- Irrigation water *
- Connectivity, public transport
- Fodder security
- Accessible higher education
- Social/cultural infrastructure
- Fertile land
- Economic stability
- Literacy
- Social and economic equality

(*Top Priorities)

“ If we have the means to generate decent incomes, our efforts to combat disasters will be sustainable. It will fulfill all that I want.

Nagina Katham, Kharatia, Bihar ”



Local platforms around resilience are key to establishing local partnerships by leveraging resources and knowledge networks at the grassroots

The CDRF has spawned local platforms/networks that offer an ongoing space for learning to upstream resilience lessons into policy and programming at district/national levels by linking DRR priorities with goals of poverty reduction and development.

Armed with evidence on how disasters affect livelihoods, health and everyday survival, grassroots women's groups are showing that they are the key allies in bringing DRR issues to the forefront. Grassroots women know their risk, and have developed solutions to cope with disasters. Social barriers prevent women from voicing these solutions and bringing them in community decision making on water, health and sanitation priorities. By insisting that local DRR platforms include and strengthen women's voices, the CDRF presents yet another entry point for women in poor communities and local governments to work together.



“ The Resilience Fund will give us money, we will take it, multiply it, give it to someone else to multiply, then someone else...”

Member of Women's Collective,
Ranipur, Bihar



Knowledge transfer through learning networks is at the heart of scaling up CDRF initiatives

In coastal districts, Sangamam CBO, has developed skilled community trainers who can transfer know-how to new communities which require to establish disaster task forces, shelter belts and mangrove forests. In drought prone Rajasthan, women's groups will share their experience of planting of Sevan grass, a fodder species which withstands drought conditions with similar groups in 25 other villages. Future plans include handholding to scale community resilience funds to combat drought and other hazards.

NETWORK AND CONVENING PARTNERS

National Alliance for Adaptation and Disaster Risk Reduction (NAADRR), launched in 2007, is a network of 170+ organizations working at the community. Its main aim is to bridge community experience of DRR and resilience with disaster management and development policies from the local to the national level. The secretariat for NAADRR is located in Delhi. Activities of the secretariat are supported by Swiss Agency for Development and Cooperation (SDC). Contact details: info@nadrrindia.org, please visit <http://www.nadrrindia.org>

CDRF PROJECT

Facilitating Organizations

- Rural Volunteers Centre (RVC), Assam, rvassam@gmail.com
- Institute for Development Support (IDS), Uttarakhand, ids_pauri@rediffmail.com
- Sanghamitra Service Society, (SSS), Andhra Pradesh, sanghamitra.ankita@gmail.com
- Covenant Centre for Development (CCD), Tamil Nadu, nadarajan.vc@gmail.com
- Urmul Trust, Rajasthan, ojhaarvind@gmail.com
- Saurashtra Voluntary Actions (SAVA), Gujarat, savaahm@gmail.com
- Kanchan Seva Asharam (KSA), Bihar, vijayksa@rediffmail.com
- Udyama, Orissa, udyama.pradeep@gmail.com

Institutional Partners

GROOTS International, www.groots.org, www.disasterwatch.net
Huairou Commission, www.huairou.org

Coordination and Knowledge Management

Swayam Shikshan Prayog, India, www.sspindia.org
Knowledge Links, India, knowledge.links@gmail.com

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