

DHAN's Experiences on  
**Disaster Risk Reduction**

in Post Tsunami Context

*(Paper Presented during the Workshop on  
People, Policy and Partnerships for Disaster Resilient Development  
at  
New Delhi, on 3<sup>rd</sup> and 4<sup>th</sup> November 2007)*



**DHAN Foundation, Madurai**

- **About DHAN : Programmes, Approach and Reach in brief**
- **Experiences in Disaster Risk Reduction – Post Tsunami**

## **Context**

- **Experiences on MF and MI in coastal DRR context**
- **Communities perspectives in DRR**



# DHAN's Programmes...

- **Kalanjiam:** Community Banking Programme
- **Vayalagam:** Tank fed Agriculture Development Programme
- Tata - Dhan Academy
- Information & Communication Technology for Poor
- Rain fed Agriculture Development
- Working with Panchayats



# Approach: Program triangle

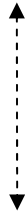


# Structure

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## *Governance*

**Women Savings &  
Credit Groups  
(15-20 members)**



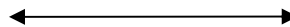
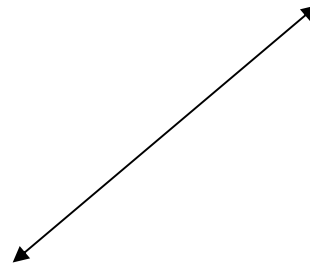
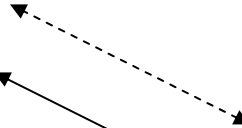
**Federation  
(150-200 groups)  
At the Block level**

## *Financial*

**Commercial  
Banks**

**Cluster Development  
Association  
(15-20 groups)**

**Apex Banks**



# Families Reached

• Kalanjiam	-	389,641
• Vayalagam	-	107,090
• IT for Poor	-	145,000
• Panchayat	-	11,000
• Rain fed	-	6,123
• Post Tsunami rehabilitation	-	62,000

*(Covering 9 States, 240 blocks, 8184 villages*

*Urban, Rural, Tribal and Coastal Contexts)*



# Approach in Post tsunami rehabilitation

- Relief to Restoration with community participation
- Building people institutions
- All interventions routed through people institution
- Microfinance for disaster recovery, livelihood restoration and vulnerability reduction
- Intervention with long term development plan (3 phases –relief, restoration and conservation)
- Focus on Livelihoods
- No new FRP's; No to be part of govt. housing;
- Focus on coastal water bodies both Surface & Groundwater
- Focus on Vulnerable sections – Wage labours, salt pan, backwater fishers, etc.,



# Building Institutions...



## Fishermen

- Villages Covered - 277
- Groups Promoted - 1509
- No. of families covered - 26210

## Vayalagam

- Villages covered - 159
- Groups Promoted is - 690
- No. of Families Covered - 12187



# Building Institutions

## Kalanjiam

- Villages Covered - 256
- Groups Promoted - 1587
- No. of families covered - 27045



So far **61560** families have been organized in **3137** groups



# DHAN's DRR experiences in Coastal Context

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1. Humanitarian response to Development (fast track )
2. Enabling model : support as soft loan and not as grant
3. ICT for knowledge dissemination, EWS and Technology Transfer- 125 VICs and 5 CC's;
4. Coastal Agriculture (CA) Resource Centres for strengthening CA
5. Promotion of Disaster management committees linked with VIC's and provided with safety kits
6. Life and Asset Insurance coverage for the beneficiaries
7. Shift from disaster recovery/ management to Eco-system restoration and conservation
8. Internal Capacity Building on disaster management.
9. Contingency Plan



# Experiences in MF and MI

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- 62,000 families – 300 villages – 3200 groups = MF is a viable option in coastal context
- MF is an effective tool to reach and organise the vulnerable sections in coastal areas
- Helps in mainstreaming the vulnerable sections – govt. bank etc.,
- Facilitates asset creation and thereby to strengthen livelihoods
- Provides the necessary leverage – own savings – bank linkage – asset creation;
- Facilitates social cohesion and builds social capital at the hamlet level
- Enabling Model - Social, Financial, Business and Civic Intermediation
- Microfinance is effective in disaster recovery, livelihood restoration and disaster management



# Experiences in MF and MI..

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- MI is part of MF (savings, credit and MI)
- MI is successful in areas of strong MF institutions (JBY)
- MI – Viable product – Insurance Literacy - Mass Awareness  
– Attitudinal Change
- 46,000 families covered under MI in coastal areas
- JBY student scholarship – Rs.1.2 Cr mobilised
- Positive environment - more players – different products  
– Birla Sun Life – Insurance cum savings
- Provides social security to the vulnerable sections



- **Rich traditional knowledge in EW signals.**
- **Informal Panchayats – strong – with systems for disaster management**
- **Realisation at the community level on the linkage between the livelihood sustainability, resource conservation and Disaster Risk Reduction.**



# Inference...

- **Coastal areas prone for frequent natural disasters – need for creating risk reduction fund at People institutions**
- **Felt need for building Internal capacity on DRR,DP&M of DHAN Professionals, field staff and community representatives**
- **Slow rate of technology transfer – ex: vulnerability maps prepared but inaccessible, flood prone, inundation areas demarcated but not disseminated, Remote Sensing is still remote and cannot be accessed,**



# Communities Perspective..

Day long deliberation on Disaster Risk Reduction as part of Madurai Symposium  
on 26<sup>th</sup> September 2007

Sessions included :

- **Community Based Disaster Management – with respect to coastal areas**
- **Flood Mitigation : Community Initiatives and Practices in Tank cascades**
- **Agricultural Risks – Behavioral, adaptation and policy issues**
- **Strengthening Early Warning System through Village Information Centres**
- **Workshop on Mutual Insurance to cover risks in its entirety**
- **Workshop on contextual risk and vulnerability**



# Recommendations and Resolutions

**Community Disaster Management Committees (CDMC) to be established in all disaster prone villages**

**CDMC's to work in close contact with Government and Non-Government organisations**

**Rich traditional knowledge on risk reduction should be documented, disseminated and practiced as part of EWS**

**Resolved to establish Risk Management fund in each people institutions and similar funds to be available at Panchayat level.**

**Ecosystems to be restored, conserved and benefits to be shared and kept at village level institutions as part of risk management fund**

**Insurance for Coastal communities covering health, life and assets**



# Recommendations and Resolutions

**Awareness on CDMC, capacity building and mock exercises to be conducted at regular frequent intervals**

**DRR and management to be made part of the curriculum in schools and colleges**

**District Disaster Management Plans made available in all the Panchayats**

**Research institutions to take up research on disaster mitigation based on communities experience and traditional knowledge and disseminate the findings back to the community**

**Proper drainage systems to be established in coastal flood prone areas and existing systems to be renovated**

**Best performing CDMC can be recognized through suitable rewards**



# To Conclude..

- **Strong perception at grass roots to shift gear from crisis management to DRR**
- **Need for integrating disaster risk reduction in development planning process**
- **Need for capacity building of the professionals in development sector and community representatives**
- **Need for creating context specific models on DRR**
- **Need for attitudinal change (micro insurance)**
- **Disaster to development; at times Development to disaster**
- **Disaster risk reduction needs holistic approach**



Thank you