

**One Year Later....**

**Community Disaster Resilience Fund (CDRF)  
Learning's' from the Pilot Initiative in India**



*NADRR National Alliance for Disaster Risk Reduction*

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## 1. Introduction



The Community Disaster Resilience Fund (CDRF) is viewed as a mechanism to direct resources for DRR to at risk and vulnerable communities in the context of local implementation of the Hyogo Framework for Action (HFA).

The idea of CDRF was crafted at the First Global Platform on Disaster Risk Reduction held in 2007, at a workshop on implementing the HFA hosted by GROOTS International, Huairou Commission and

ProVention Consortium. As a follow up it was decided to pilot this initiative in India with the support of an Alliance of civil society organizations and the Government.

In India, the CDRF initiative was later, formally endorsed by the National Disaster Management Authority (NDMA) at the Second Asian Ministerial Conference on DRR at New Delhi in November 2007 with the Provention Consortium and The National Alliance for Disaster Risk Reduction (NADRR), a network of over 150 NGOs was entrusted with its coordination.

CDRF is broadly used in this document to refer to the project and processes to enhance community resilience. In particular, it refers to the community owned and managed funding mechanism piloted and evolving to resource innovative solutions by grassroots women's groups and community based organizations CBOs to reduce vulnerability and disaster risk in poor communities.

## 2. Rationale

In efforts to implement the priorities of the HFA, substantial funds are being allocated for developing national level institutional capacities to manage disaster risk, prepare for response and to cope with emergencies brought on by natural disasters. Largely, the focus has been on preparedness for response. However, only a small proportion of funds reach local hazard prone communities, who tend to be treated as victims of calamities, rather than actors who can actively contribute to the reduction of disaster risk.

Currently, the process of DRR program design, implementation and monitoring is supply-driven, leaving little scope for at-risk communities to define priorities, agendas and

undertake or contribute to DRR efforts. While numerous community driven DRR projects are being undertaken by community organizations and women's groups living in disaster prone areas, these initiatives are disconnected from local and national processes. However, if supported adequately, community level practices that build resilience to hazards can benefit not only affected groups, but also provide valuable lessons for NGOs and policymakers on programming for community-driven DRR.

Objectives of the CDRF initiative:

- To demonstrate how a funding mechanism can promote a decentralized, pro-poor community driven approach to DRR
- To develop the capacity of local communities to identify vulnerabilities and reduce risks by creating sustainable livelihoods through linkages with development programs
- To enhance the general understanding of community resources and resilience initiatives by engaging in research, monitoring, impact studies and cooperation with the grassroots
- To upstream lessons and leverage resources and partnerships for community led disaster resilience priorities

Key actors and stakeholders in the project are multi-hazard prone communities, women's self help groups, government at the local, state and national level, non-governmental and community organizations.

NADRR constituted a Project Advisory Group PAC in October 2008 with the help of facilitating organizations, with the purpose to advocate for and publicize the concept of CDRF at the local, national and global levels. This Group was chaired by Prof. Vinod Menon Member, National Disaster Management Authority (NDMA) and acted as a feedback mechanism to converge existing local CDRF processes with key development programs.

### **3. Key Milestones in Implementation (December 2008-September 2009)**

#### **3.1 Selection of State level Facilitating NGOs**

CDRF Project Advisory Group shortlisted 20 organizations based in a disaster prone areas and they were self selected through a process workshop in December 2008.

The eight states where the CDRF initiative was finally launched to date are: Assam, Bihar, Orissa, Tamil Nadu, Andhra Pradesh, Uttarkhand, Gujarat and Rajasthan. The selected communities are some of the most vulnerable to disaster and usually face multiple hazards. These include annual floods, flash floods, tsunami waves, cyclones, droughts, heat waves, earthquakes and ground/water salinity. Facilitating organizations' proposals assessed the

initiatives in DRR, their innovativeness, scale, gender equity and potential impact, involvement of women and youth, and partnership with local and state governments.

Invitation for submitting proposals were issued based on community consultations with vulnerable communities. The selection criteria for inviting proposals based on the initiatives of these organizations in DRR, innovativeness, scale, gender equity, potential impact, involvement of women and youth, partnership with local and state governments. PAC met and received 11 proposals from various NGOs and the PAC was convened under the chairmanship of Prof. Vinod Menon Member, NDMA in January 2009 to review the proposals. The members asked organizations to revise and strengthen the proposal for scale up, linking with local government, institutionalizing CDRF committee etc selection was completed in the same month and CDRF pilots with NGOs were launched in February 2009.

### 3.2 Promoting locally led DRR



Community based resilience efforts began with the promotion of the concept of DRR and the community ownership at the grassroots level. Consequently, communities engaged in a process of mapping vulnerabilities and establishing baselines. Most commonly identified vulnerabilities included the lack of safe access to drinking water and sanitation facilities, the depletion of agro-based livelihoods, the lack of proper shelter, and damage to schools, health clinics and community centers during calamities.

Village based CBOs were selected as managers for the CDRF pilots across a cluster of villages. Following the identification of risks, community based organizations (CBOs) formed local CDRF Committees, with the facilitation NGOs. They were asked to conduct baseline surveys to identify the vulnerabilities and hazards faced by the communities. The communities where pilots sites were located, held village level meetings and came up with possible options and proposals for DRR. These proposals were submitted to the Local CDRF committees consisting of local PRI members, women leaders etc. They were responsible for disbursement, guidance and monitoring of projects. While there were many competing priorities, most immediate ones were considered. Groups and entire communities were encouraged to contribute labour and access public schemes to fund pilots.

### 3.3 Establishing a Baseline - Mapping Vulnerabilities & Capacities



After the selection of pilot communities, the NADRR team held a workshop in March 2009 for community groups and NGOs to share methods and jointly evolve a resilience baseline indicators and tools for mapping of vulnerabilities and identifying DRR priorities.

Community groups of women and men trained on resilience concepts, created baseline information on water and sanitation facilities, health care access, safe/unsafe places, assets, livelihoods and vulnerable groups to identify factors that place the community at risk.

A wide range of problems were identified by grassroots communities during mapping exercises. The poor selection of construction sites and limited access to facilities poses a risk. Drinking water sources that could be disastrous, with water pumps constructed in low lying areas that can be flooded during rains or cyclones as do sanitation facilities which were located in low lying areas or near water sources. Schools and health centers constructed in poorly selected locations, , depletion of agro-based livelihoods (resultant high migration rates) and lack of safe housing etc.

Livelihoods based on agriculture are particularly vulnerable, as it is severely and continuously affected by calamities and climate change, and is characterized by oscillating incomes and slow development. Preparedness measures and effective community interventions are urgently needed to reduce rural vulnerabilities and strengthen livelihoods and food security cycles.

A list of community priorities: better preparedness strategies; early warning and emergency response measures; and stronger community resilience practices, focusing on the improvement of livelihoods and access to basic services, particularly health services and sanitation and drinking water facilities. Mapping allowed the establishment of a baseline, against which development and results of a particular CDRF pilot could be assessed.

### 3.4 Capacity building for women's groups

Communities that start with the identification of vulnerabilities and capacities are usually more effective in addressing hazards than those who do not conduct mapping exercises. Women's groups were encouraged to present findings and learning at village meetings and adopt safer and replicable practices. Groups visited other communities in order to share their practices, simultaneously raising awareness about the concepts of disaster risk reduction and the community disaster resilience fund. Many of the priorities and projects



that emerged were focused on livelihoods such as women managed weekly markets seed and fodder banks while others such as the creation of taskforces focused on using traditional and women's innate coping practices .Others evaluated ongoing development programs and infrastructure projects to make them more resilient..

Facilitating organizations provided capacity building that included addressing the response and relief mindset that needed to change to building resilience through playing an active role in managing and implementing DRR initiatives, forming CDRF committees, monitoring and evaluation, fund management etc.

### **3.5 CDRF committees take the lead on local funds for DRR**



CDRF committees were formed in the month of May/June 2009 with 70 % of the committee members being women leaders experienced in running SHGs and Federations. The committee roles were clarified and the key activities of the CDRF committee were designed as a community monitor to check the fund transfer and maintain proper accounts, procure any materials needed for DRR initiative, dialogue with local government to leverage funds and provide training and awareness to communities,

scale up the initiative and sustain the activities.

The first village level CDRF committees were formed only in May 2009 with around 12-15 members from SHGs, local government, NGOs, youth clubs and farming groups and existing disaster task forces. CDRF committees are democratically elected and integral part of CBO structure. The fund is kept in a nationalized bank with at least two signatories as decided/nominated/elected by the committees.

The management of funds for DRR has strengthened the capacity of women's groups' for understanding development priorities and linking it to DRR initiatives. Members have volunteered for technical support by doing site visits and monitoring work done in the pilots. In Bihar, for example, there is a supra committee for the management of funds and initiatives in all five villages where the CDRF initiative is being implemented. The committee consists of 37 members with meetings held on a rotational basis in all CDRF pilot villages leading to peer pressure to manage funds well.

Committees have led to strengthening of disaster task forces formed in the DRM program. Women in particular, have become involved in identifying community decision making on disaster priorities and have recognized their work as resilience building.

CDRF committees are essential to transfer of practices and using local knowledge across villages helping to spread the community DRR fund idea. Women's groups have used their networks and the local media to propagate messages on CDRF as a means to enable women leaders to share practices and solutions and thus transfer their knowledge and skills to other communities. In the process, women's groups are trained in the maintenance of record keeping and accounts, in planning, execution and monitoring, enabling not only the transfer of existing knowledge but also the upgrading of professional skills.

DRR fund was transferred to CDRF committees in June 2009. All the selected community groups opened bank accounts to receive funds from facilitating organizations in May 2009.

### **3.6 Specific initiatives undertaken with this CDR Fund**

Based on the community proposals various DRR initiatives have been identified by community groups such as livelihood promotion through management and marketing of dairy products, palm leaves, sea shell, coir; Coastal plantation, Cashew plantation, first Aids Box, Grain Bank and Seeds Bank, Sevan grass plantation in drought situation, addressing health emergency, water and sanitation in flood affected areas, creation of emergency fund, social insurance etc.

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



In Govardanpur village of 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; they brought men and women for the first time, to work together. 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 that is important; the government needs to understand that, once given the reigns, women's groups are willing to think big and take this initiative forward and ensure its sustainability.

### **3.7 Role of Women's groups**

Women's groups are planning, implementing and managing this initiative. They are the signatories to the management of the fund, decision making body and major representative of the committee to monitor the process. They are actively involved in development of the



village resilient plan and in the CDRF committee and insert their priorities on DRR process. Women's groups in these villages were earlier limited to the saving and credit and participation in the decision making process was more informal. This initiative has enabled women's groups to formalize their participation and voice in disaster management.

**Women Driven Multipurpose Fund Use:** Women's collectives in Bihar address health during floods, livelihoods pre-and post-floods and build community-based preparedness, early warning and emergency response mechanisms.

"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

"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

#### **4. Community led Resilience Innovations**



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##### **4.1 Livelihood Initiatives improving conservation and DRR in Tamil Nadu**

Women's groups and federations in Kanyakumari district, Tamil Nadu state, are strengthening traditional disaster risk reduction and resilience strategies in order to decrease disaster vulnerability and create more secure livelihoods.

Following the tsunami (giant tidal waves that hit the eastern Indian coast on 26<sup>th</sup> December 2004) communities identified the lack of knowledge and awareness on traditional DRR and resilience practices. Consequently, with the facilitation of the Covenant Center for Development (CCD) and involvement of the Sree Bhagavathi Coir Kootamaippu (SBCK) and livelihood federations, the CDRF project was initiated.

The CDRF fund in Kanyakumari is used to:

- Strengthen livelihood activities linked to local resources such as palm leaf, coir making and sea shell handicrafts;
- Promote women leaders as resource persons in DRR linking livelihoods and sustainable development

- Exchange such practices and enhance their contemporary value through the validation of findings and learning among communities in order to have better products and services offered;
- Identify linkage possibilities (with neighboring community, social networks, market etc.) to ensure self reliance in resource management.

This diversification and strengthening of livelihoods under CDRF in tandem with revolving loan funds managed by the artisan/producer community offers scope for overcoming important impediments to growth such as household level income and cash flow management and reduces community vulnerabilities.

Resilience building by way of the livelihood approach and learning exchanges calls for a conscious and long term action by the doers (designers, artisans and producers) and the facilitators. Balancing immediate, short term income earning opportunities and long term economic and social development gains to the artisan communities has to be continuously attended to.

#### **4.2 Strengthening Livelihoods through Women's Weekly Markets in Assam**

With the facilitation and instruction of the Rural Volunteers Center (RVC), women's groups in 14 villages of the Lakhimpur and Dhemaji districts of Assam have created a women owned weekly market to address heavy economic and livelihood losses caused by floods that create unemployment and poverty in the area. Amar bazaar is now recognized as a federation and is registered under 1968 societies act, as "Matri Amar Bazar Kendriya Samiti". It has formed linkages with industries where it provides raw materials and handloom manufactured by women. In disaster and flood situations Amar Bazar Samiti takes over and helps communities in arranging emergency relief shelters, evacuation and medical services.

Floods have a devastating impact on Assam's economy as majority of the population is dependent on agriculture and livestock rearing for their livelihood. To address the flood hazard, RVC has formed a village level CDRF committee; strengthened women owned weekly markets through leadership, DRR and marketing training and support

Women community in all the project villages has established the link between livelihood/income generation with disaster resilience. The community on the basis of their experiences has come out with certain links livelihoods and sustainability. Mainly 40 members (28 members from 14 numbers of CBDRR committees and 12 members from Amar bazaars are part of CDRF committee. The fund has been transferred to the account of Karpunpuli Gaon Bikash Kini Kebang (KGBKK). The CBOs has used funds to improve markets infrastructure, small equipments that can prevent loss of livelihoods.

RVC has also initiated orientation programs for CDRF committees and the Amar Bazar on the concept of DRR. Participatory workshops focus on identifying existing disaster related vulnerabilities and risks, traditional DRR practices and gaps; scope for scaling up such practices to reduce risks of disaster.

The initiative has a positive outcome as communities now better understand the risks of disaster in a local context and they have developed their own knowledge and understanding to reduce the risks. "Planning together, sharing problems and finding solution to the problems together was a very positive and a strength of the community" - Krishna, KGBKK, Assam

"Women's empowerment was a striking feature in the village, the money taken as loan from the SHG is used in livelihood generating activities, there is unity among the women" - Ms. Bharti Doley, KGBKK, Assam

#### **4.3 Drought Resistant Crops and a Fodder Bank in Rajasthan**

##### ***Drought-Strained Livelihoods: Women's Voices***

As agricultural production is not occurring due to this long standing drought, some rely on the government's National Rural Employment Guarantee Scheme for a basic source of income. With no land, no farm and no other source of livelihood, Parul Bhai of Kollasor village relies on the scheme for a meager income. The situation has come to a point where she says "If it rains or doesn't rain it doesn't matter."

In order to cope with recurrent droughts and water scarcity, and the resultant unavailability of fodder and marketable crops, communities in the Bikaner district of Rajasthan have set up a fodder bank and proceeded to cultivate a drought resistant crop, *Sevan* grass, to secure livelihoods and decrease vulnerabilities.

The Bikaner district in Rajasthan is a drought prone area and the sparse rain that falls is scattered and does not meet needs for agricultural, domestic and drinking water of the local communities. Livelihoods in the area have traditionally depended on agriculture: on farming crops and on animal husbandry.

The government has sold fodder at a controlled rate during drought periods. This is not sufficient to meet needs. Under to CDRF, communities decided to plant a drought resistant crop, *Sevan* grass, to increase fodder security. The grass is meant to be ideal for this type of climate and soil as it requires little water to grow. The project has commenced in two villages, which as pilots will test the effectiveness of growing *Sevan* grass as a means for fodder security. Approximately twenty most vulnerable families in

each village received the seeds of *Sevan* grass to plant on their land, along with traditional crops such as bajra, jawar and kejri beej.

The planting of a drought resistant crop has increased fodder availability and reduce expenses of obtaining fodder. Surplus produce will be sold at the market to generate and income and thereby reduce economic vulnerabilities. Women understand drought to be a perpetual occurrence and are preparing to grow fodder locally and stock it for use in water scarce times. The creation of water storing systems to alleviate drought has also been considered.

## **5. Disaster Preparedness Initiatives**

### **5.1 Breaking Kinship and Gender Related Norms during an Emergency**

Women in particular have been sensitized to the importance of abandoning kinship roles and restrictions during emergency times. For example, in these communities, daughter-in-laws are supposed to be dressed appropriately before entering an in-laws home. However, during flood, when families evacuate suddenly, women may not be appropriately dressed and may therefore refuse to enter the safer houses of in laws. This issue has been addressed to ensure that women are aware that during disasters, they can ignore such customs in order to save their lives.

### **5.2 Living better with floods in Bihar**

Communities in five villages in the Darbanga district in Bihar have been mobilized to form disaster task forces consisting of both women and men to address vulnerabilities caused by recurrent flooding as part of the CDRF initiative. The main objective of the task forces is to address issues related to disaster response: rescue, relief and rehabilitation, before the communities proceed to increase livelihood security.

Flooding results in the loss of food, seeds, fodder, grains, agricultural produce, livestock, medicines, documents, and most importantly: livelihoods. The villages of Molaganj, Kharatia, Jamalchak, Ranipur and Alinagar have been selected as pilots for the CDRF because they have been most adversely affected by floods. The villages are sites where floodwater enters first and where it remains the longest, up to three months. Crops are often destroyed, leading to the vulnerability of agricultural livelihoods. Also, a significant proportion of the population of these villages lives below the poverty line, is considered of low economic status, and caste divisions prevail.

Kanchan Seva Asharam (KSA), a local NGO, has encouraged the formation of disaster task forces and provided training to individuals interested in creating a task force. KSA is now

aiming to facilitate a linkage between the task forces at the village level to disaster management authorities and other government departments. Fund has been given in 2 villages to 25 self help groups. The groups are growing this fund by lending it to member groups for leasing land for growing vegetables - this is the first time women have been able to lease land and vegetables are being grown instead of rice because of uncertainties related to rain. They also have community grain banks - savings through SHGs.

Decisions will be made by consensus of committee members. In the case that this is impossible due to extreme flooding and related circumstances, a small meeting of the fewer committee members will be held in the village from where the emergency loan request is made, attended by the committee members of that village only, in addition to the mandatory presence of 3 committee leaders, Leelavathi Devi, Manju Devi and Shanti Devi.

### **5.3 Community Preparedness and DRR in Orissa**

Communities in Cuttack, Kendrapara, Mayurbanj and Balasore districts in Orissa, prone to multiple hazards, including cyclones, floods and droughts, have highly developed disaster preparedness strategies, and are beginning to work on livelihood projects under the CDRF initiative.

Over time communities have developed preparedness strategies. Valuables are shifted to safe places; cattle is relocated before floods and fodder is stocked; raised platforms and tubules are constructed in high-lying and safe spaces. Homes are constructed from bamboo and mud, which makes them easily destructible but also easy and economic to repair following a disaster. Emergency funds are kept in savings accounts by women's self help groups to address health and other emergencies during a calamity. In Govardanpur village, the community has taken a 1 lakh loan from the CARR organization to repair an embankment to prevent flooding of the village.

In partnership with several local NGOs, including Swayanshree, ABLE, APOWA, DSRD, SECURE, and HRDC, Uduyama organization is now facilitating the start up of livelihood initiatives under the CDRF fund. Pilot ideas include the construction of two dams in Govardanpur village, the creation of a mixed plantation of fruit bearing and soft wood trees in Agarbinda village, and the purchase of a transport boat and stocking of a first aid box in Krishnadaspur village. The dam would prevent flooding, provide an upstream source of clean water for irrigation and domestic use, and secure a downstream open defecation area for women. Tree plantation is a source of fuel, fodder and construction materials, will reduce the force of cyclonic winds, and serve as a livelihood source for fruit farmers. A better health and transport set up is desperately needed in Krishnadaspur, disconnected from the rest of the world during floods.



## 6. Natural Resource Management Initiatives

### 6.1 Mangrove Conservation and Shelter Belt Construction, Andhra Pradesh

#### Local fishermen in a coastal mangrove ecosystem

"Indigenous knowledge is being destroyed day by day... Forthcoming elections are reducing people's initiative because during election times, politicians offer resources in return for



votes; the recovery of people's capacities to take action on their own takes a lot of time... [In addition,] government development programs are negatively affecting the environment. For example, [they are contributing to] mangrove destruction; this will contribute to exacerbation of disasters...[An] opportunity exists with the CDRF to go from village level to national level in terms of advocacy and lobbying." Sivaji, Director, Sanghamitra Service Society

Casurina takes 5 years to become strong and effective as a shelter belt. "The department is thinking about income, so [it is] planting Casurina...If there is a mixed plantation it will protect us more." Women's Fisher Vending Federation member, Yetimondipallepalem

In the Krishna and West Godavari districts of Andhra Pradesh, women's fish-vending federations, earlier focused on income generation, are now engaged in the conservation of mangroves and the construction of shelter belts to increase long term disaster risk resilience of the community. This multi pronged approach reduces the force of cyclonic winds, prevents water logging and flooding, and contributes to livelihoods through the plantation of fruit bearing and fuel wood trees.

The objectives of the initiative are two fold: for communities, the initiative will lessen the risk of loss due to cyclonic winds and heavy flooding and will in promote livelihood opportunities; on a more strategic level, the initiative will act as a demonstrative initiative offering an alternative to the current costly forestry department shelter belt construction work and mangrove regeneration projects.



The project has been facilitated by the Sanghamitra Service Society that has selected mangrove conservation and shelter belt construction from a range of other possible projects, following assessment of capacities and strengths of both the community and the facilitator. Mangroves are being conserved in Sorlagondi village and a shelter belt is being built

in Yetimondipallepalem, as these are villages that suffered some the highest casualty rates in recent disasters that hit the region (the Ogni cyclone of 2006 and the Kymuthu cyclone of 2008) and because livelihoods in the villages are uniform and sea-dependent, making the communities particularly vulnerable to disasters. The Fish Women Workers Federations (FWWF) are responsible for the implementation of the project and eventually for the transfer of their knowledge and capacities to two other villages that have expressed interest in partaking in the project.

Within Sorlagondi and Yetimondipallepalem women are directly benefiting from the increased livelihood opportunities and mobilization and training capacities. The training of trainers will increase the capacities of more individuals in four specific areas: planning and work plan preparation, shelter belt and mangrove creation, strengthening of community based organizations, vulnerability/risk assessment and solution generation.

Women have emerged as community trainers that have been actively training groups all over coastal Andhra. Also, the fund was given and is being monitored and managed through the Sanghamam -federation

In coastal districts, Sangamam CBO, has developed skilled community trainers who can transfer know-how to new communities required to establish disaster task forces, shelter belts and mangrove forests.

One of the common threads running through the examples seems to be that there is a short term emergency preparedness component and a long term livelihoods / development component being simultaneously addressed through the CDRF processes.

## **6.2 Addressing soil erosion, water sources and sustainable livelihoods, Uttarakhand**

Six villages of the Pauri Garwhal district in Uttarakhand are engaging in wide reaching conservation and management of natural resources in order to address problems of recurring droughts, the exploitation and mismanagement of natural resources, severe soil erosion and drying up of water sources and hence increase the sustainability of livelihoods and reduce disaster risk.

The Pauri Garwhal district has faced severe droughts both in winter and the monsoon season in the past two years, leading to the failure of crops and scaling down of the animal husbandry and dairy industries. Women in the community have pointed out that continuing crop failures put livelihoods in the area, dependent on agriculture, at significant risk. The community has successively partnered up with the Institute for Development Support (IDS) and decided to implement projects in the conservation and management of the natural ecosystem in order to increase the availability of fuel, fodder and timber, control soil erosion, and increase the sustainability of water resources.

Key activities from the CDRF include: the plantation of fuel and fodder species that will aid in the conservation of water in the dry and degraded soil and minimize the risk of forest fire; the construction of a fence to protect saplings from grazing animals; and the creation of a fodder banks..

In addition to DRR activities, communities in Pauri Garval are also actively engaged in the diversification of livelihoods and immediate disaster response projects. Federations of women's self help groups manage the activities of a dairy cooperative, including: planning, product marketing, loans provision to members, improvement of breeds, fodder production and veterinary service provision. Task forces consisting of 6-9 members with medical, rescue, management and information & security teams have also been formed to address immediate emergencies in the aftermath of a disaster.

### **6.3 Addressing Water Scarcity and Salinity, Gujarat**

Jamnagar district is prone to droughts, which affect water availability, and to cyclones, which cause water salinity. The Gujarat earthquake of 2001 caused further difficulties in accessing clean water for rural communities.

Satapar Gram Vikas Mandal, a block level NGO/CBO working with residents of Jodhpur village, has facilitated the access of the government Coastal Salinity Prevention Fund to the communities under which 6 lakhs is given to the community as a revolving fund to be given over five installments and returned within five years. The organization has been also working with communities to improve rainwater harvesting systems by leveraging funds from the government.

In villages in three blocks of the Jamnagar district, Gujarat, women's self help groups are using funds from the CDRF to reduce water scarcity and groundwater salinity through bore well sealing, the cultivation of salt resistant crops and the digging of recharge wells for domestic and agricultural purposes. Water salinity and scarcity were identified as major vulnerabilities during hazard mapping sessions, and with the help of Satapar Gram Vikas Mandal (CGVM), a block level NGO, communities are beginning to take action to reduce their disaster risk.

Women in Jodhpur village have received technical training on how to sow and harvest a hybrid variety of groundnuts, a salinity resistant crop that also reduces the salt levels in soil. Groups in Jamrojiwada are constructing recharge pits around wells to be able to store water for irrigation purposes and recharge wells. In Deraja village, women are sealing bore wells under the CRDF to ensure that salt does seep into groundwater sources and contaminate wells. Additionally, other identified priorities, such as the construction of cyclone shelters, are addressed through alternative schemes and funds, such as those available through the National Rural Employment Guarantee Act (NREGA).

Women's groups plan to spread the knowledge gained from these pilot projects to other villages, and are working to make their farming and construction processes replicable.

## **7. Achievements**

The CDRF set its objectives to develop the capacity of communities to identify vulnerabilities and reduce risks, to enhance the understanding of grassroots community resources and to upstream lessons in community driven disaster risk reduction.

- Developed community level demand for reducing the impact of disasters and developing livelihood activities
- Connecting communities to resource persons, by developing their understanding of vulnerability and disaster,
- Created local platforms for engagement on DRR between communities and government and other institutional actors
- Enhanced the capacities of grassroots and women's groups in DRR
- Created a local network of both community based organizations, NGOs, government bodies and other actors that together craft the national disaster risk reduction agenda.

### **7.1 Changing role of NGOs from disaster response to disaster reduction**

One of the key learning in this initiative is the change of approach by facilitating partner NGOs in respect of grassroots activity in DRR. Earlier they were more focused on implementing disaster relief and response for short periods.

Now NGOs realize their role in improving the capacity and skills of grassroots women in building community resilience. This also brings an opportunity for them to understand other NGOs/communities work and learn each other.

So far NADRR have conducted three orientation and capacity building workshop for NGOs and community leaders to understand the DRR in their local context linked to development and their roles as NGOs and communities.

### **7.2 Advocacy and Networking**

The CDRF initiative was an opportunity for grassroots groups, NGOs to use the alliance to share a common platform, share the learning and lobby with policy makers including the NDMA and state/district level authorities. Learning exchanges proved that community across states were keen to learn, implement and transfer the knowledge. The workshops

organized in Delhi and Bhubaneswar provided community leaders and NGOs a first time opportunity to perceive their work in the light of DRR and view affected communities as a resource agency.

### **7.3 Community led DRR and development network**

A slow but steady process is going on bring the grassroots network of community women groups and link them to policy makers. Already the presence of network is in few implementing states like Tamilnadu, Maharashtra, Bihar and Orissa is seeking to highlight community initiatives in DRR.

Challenges remain in scaling up and improving communication between grassroots communities and local institutional actors. Communities already involved in the initiative are beginning to serve as local champions for neighbouring villages and district administration. Increased support is needed from district and block administration for the enlargement of the CDRF network to contribute to the voice that the grassroots groups have in influencing the national and international agenda on DRR.

## **8. Insights**

Early insights have been drawn from workshop discussions, baseline assessment reports, in-field discussions with women's groups and communities, and learning notes from facilitating organizations. Key findings regarding development priorities in grassroots communities and the implementation and effects of the community disaster resilience fund are discussed below.

**In disaster prone communities, the most vulnerable groups are not only income poor, but the socially marginalized, those without stable livelihoods and those who live in vulnerable habitats.**

Women's groups identify the most vulnerable groups as women-headed households and families with alcoholics. Their vulnerability stems from the fact that they do not have a secure livelihood source in non-disaster times, which decreases their ability to cope once calamity does strike. Reducing poverty and vulnerability is hence linked to building disaster resilience and vulnerability, not solely to raising incomes.

**The current disaster and climate change trends are leading many traditionally agro-based communities to turn to wage-labor as a source of livelihood.**

Many agro-based communities, especially in the states of Assam, Bihar and Rajasthan, are turning to wage labor because water scarcity and/or salinity, droughts and floods have



made agricultural livelihoods vulnerable. Building resilience in these communities will center on strengthening their existing livelihood opportunities as well as diversifying livelihood sources. In Assam, where communities are inundated by river floods, the CDRF fund will be used to give interest-free loans to women's groups for restoring women-managed weekly markets. In Bihar, the fund is being used to set up small businesses and vegetable producer groups. The sustainability of new livelihoods is crucial to the long term development of the regions.

**Government and media early warning mechanisms are still disconnected from grassroots communities.**

Both private and public early warning mechanisms are disconnected from distant grassroots communities and must be brought closer to ensure effective transmission of warnings to rural communities. In some cases, warnings are constantly transmitted on the news and the radio, which desensitizes communities to disaster. Also, grassroots communities rarely know how to interpret cyclone severity ratings and understand all warnings as being the same. This illustrates a critical gap in knowledge and information which leads to a failure of early warning systems. Early warning mechanisms need to be brought closer to communities for them to benefit from them.

**Women's groups identify access to drinking water, sanitation facilities and health services as the key factors in decreasing vulnerability and alleviating disaster risk.** Most grassroots women's groups state access to clean drinking water, sanitation (especially toilets) and health care as their biggest priorities during disaster. Other short term or immediate post disaster priorities include livelihoods security, the availability of irrigation water, connectivity, public transport, and fodder security.

**Sustainable livelihoods are seen as critical in building long term resilience to disaster and lessening the impact of disaster after they occur.** Communities invariably point to livelihoods as the area of life most affected by disaster. An economic base is a necessary precursor to other resilience building strategies. Other long term developments that reduce disaster vulnerability include: accessibility to higher education, the availability of socio-cultural infrastructure, fertile land, economic stability, high universal literacy and socio-economic equality.

The CDRF is about linking poverty reduction with disaster risk reduction to build community resilience. The creation of local institutions that integrate DRR with poverty reduction is the key to long term resilient development.

**An area-based disaster resilience fund is powerful catalysts that can fast track disaster resilient development.** Activities associated with the creation of a disaster resilience fund, such as the crafting of a project proposal, the formation of a village level

CDRF committee, mapping of vulnerabilities and surveying, bring the men and women in a community to work together and act as a trigger for further development. Voices of the marginalized in society are often heard for first time, but inform the design of initiatives.

Community-wide discussion ensures that local development priorities and issues are met. The CDRF project is the first stepping stone: while it does not cover the full costs of the proposed initiative or contribute to later development projects, it will be used to leverage alternative resources from the government and the private sector.

### **Women's collectives are a natural choice as managers of the resilience fund.**

Women's collectives and networks are natural managers of initiatives such as the CDRF, especially at the local level, as women's groups bring transparency into fund management, which comes from years of experience in managing micro credit, emergency funds, enterprise and revolving funds. Women are also aware that long term resilience funds can be sustained only with the mobilization of local resources. In Bihar as well as in other states, women's groups have pooled savings to create emergency funds to meet medical expenses in times of disaster as well as calm. A self help group member, from Ranipur in Bihar said: "The Resilience Fund will give us money, we will take it, multiply it, give it to someone else to multiply, then someone else..." Women's groups screen proposals, direct the use of funds, and ensure the proper implementation and repayment of funds.

**Communities have practical knowledge, context-appropriate technology and experience** that must be leveraged to effectively drive disaster risk reducing initiatives. Involving communities in collective mapping and analysis of vulnerabilities and hazards and the dissemination of local knowledge, capacities and resources is critical to long term disaster resilience and development.

Local communities are highly aware of the complex nature of the risk situations that they are in and also of multi-pronged solutions that will best address the identified problems. Locally developed solutions will often be more effective in addressing very particular needs of grassroots communities in different geographic areas.

In the West Godavari district of Andhra Pradesh, women's fish-vending federations are creating shelter belts and regenerating mangroves forests, to reduce the force of cyclonic winds, prevent water logging and contribute to their livelihoods. Using their local knowledge of plant species needs they have derived a cost effective long term resilience plan as an alternative to the more costly top-down initiatives.

Where the risk situation of communities is changing and the intensity and frequency of disasters is under alteration is where communities are in need of external help to address vulnerability. Climate change leading to unpredictable weather patterns and disasters .

Communities and families do have a repertoire of preparedness and coping mechanisms to deal with seasonal changes in climatic conditions but the changing nature, frequency and intensity of disasters seen in many places, such as Assam and Bihar, is not something that community coping mechanisms alone can address. What is required are new modes of thinking and multi-stakeholder partnerships that recognize and build on community strategies, resources and technical skills and knowledge to meet complex challenges.

**In order for women's needs to be addressed by disaster risk reducing initiatives, women need to be vocal about their concerns and active in the design and implementation of initiatives.**

The priorities of men and women, although not necessarily in opposition of each other, are still different. Women will prioritize health, sanitation, and food security while men will emphasize income generation activities. The CDRF enables all groups in society to voice out their concerns and respect and address the needs of all people in a given locality. The CDRF, with its focus on enabling women to play a leading role in DRR, gave women a platform to define their priorities and the community now can work towards finding a solution that addresses women's priorities.

Women are vocal about the disasters that communities face, including drought, storms, cyclones, floods, and other calamities. Once given the opportunity and forum, they also identify traditional and social practices that hinder the ability to cope with disaster, such as the prohibition of women from entering the homes of their in-laws without being properly dressed/covered. This can be a problem when women evacuate in an emergency at night without being adequately dressed and when in-laws' homes offer a haven on higher ground.

**Women describe the CDRF as a means through which their awareness on disasters and disaster preparedness and response has increased.**

The CDRF has engaged these women in work beyond savings and credit and other general economic activities. Savings and lending practices have empowered women in villages and enabled them to take further steps through initiatives such as the CDRF.

**Sustainable livelihoods are a critical priority for building long term disaster 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 pointed to livelihoods. The CDRF is about linking poverty reduction with DRR to build community resilience, since poverty is the major cause for vulnerability.**

Local platforms around resilience add value by leveraging resources and knowledge networks at the grassroots. **The CDRF has spawned local platforms and 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.** Creation of local institutions that integrate DRR with poverty reduction is the key to long term resilient development.

**Grassroots women's groups need to be seen as key allies in bringing DRR issues to the forefront of agendas and in decreasing community vulnerabilities.** Grassroots women are armed with evidence on how disasters affect livelihoods, health and everyday survival. They know their risk, and have developed solutions to cope with disasters. Social barriers prevent women from voicing these solutions and participating in community level decision making.. 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.

## **9. Recommendations**

The establishment of the community disaster risk resilience fund, the initiation of multiple projects has thrown up some early recommendations on community driven disaster risk reduction and sustainable development.

**Government, NGOs and private entities need to recognize women and community groups as key actors in disaster risk reduction and utilize the local/insider information as well as ability present in these groups in resilience building and development projects.**

Women and grassroots communities should not be seen solely as beneficiaries of programs, but their area specific knowledge and experience should be used in building community disaster preparedness, response ability and resilience. Effective DRR programs must tap into these local groups in order to supply effective and need-based solutions to risk and disaster that simultaneously contribute to sustainable development of the area. Provide clear mandates for formal public roles that position communities and women's groups as agents of DRR and adaptation.

**Disaster risk reduction programs must be aligned with poverty reduction, income generation and sustainable development initiatives.**

Vulnerability is associated with the absence of a secure livelihood source, the lack of prospects, and insufficient access to basic services, such as clean drinking water, sanitation facilities and health services. Improving the availability of public utilities and

infrastructure in communities and proliferating and diversifying livelihood sources is critical to building resilient communities. Sustainable community development and disaster risk reduction go hand in hand. Additionally, both need to be fueled in cooperation with the grassroots communities themselves.

**Community level disaster preparedness and resilience strategies need to be used as resources and starting points in creating social safety nets.**

Traditional knowledge and existing networks need to be used as a foundation for the creation of new and enhanced safety nets and capacities. They cannot be neglected to create dual structures that will likely act in discord with each other and lead to ineffective resilience building projects.

### **CDRF India: Facilitating Organizations**

#### **National Alliance for Disaster Risk Reduction (NAADRR)**

Launched in 2007, the NADRR is a network of 170 organizations working at the grassroots. Its main aim is to bridge community experience and resources of DRR and resilience with disaster management, climate change adaptation and development policies from the local to the national level in India. For more details, please visit <http://www.nadrrindia.org>

#### **State level Facilitating Organizations**

Assam: Rural Volunteers Centre (RVC), [rvcassam@gmail.com](mailto:rvcassam@gmail.com)

Uttarkhand: Institute for Development Support (IDS), [ids\\_pauri@rediffmail.com](mailto:ids_pauri@rediffmail.com)

Andhra Pradesh: Sanghamitra Service Society, (SSS), [sanghamitra.ankita@gmail.com](mailto:sanghamitra.ankita@gmail.com)

Tamil Nadu: Covenant Centre for Development (CCD), [nadarajan.vc@gmail.com](mailto:nadarajan.vc@gmail.com)

Rajasthan: Urmul Trust, [ojhaarvind@gmail.com](mailto:ojhaarvind@gmail.com)

Gujarat: Saurashtra Voluntary Actions (SAVA), [savaahm@gmail.com](mailto:savaahm@gmail.com)

Bihar: Kanchan Seva Asharam (KSA), [vi Jayksa@rediffmail.com](mailto:vi Jayksa@rediffmail.com)

Orissa: Udyama, [udyama.pradeep@gmail.com](mailto:udyama.pradeep@gmail.com)

#### **Coordination and Knowledge Management**

Knowledge Links, Delhi

Swayam Shikshan Prayog, Mumbai [www.sspindia.org](http://www.sspindia.org)

#### **Institutional Partners of NADRR**

GROOTS International, [www.groots.org](http://www.groots.org), [www.disasterwatch.net](http://www.disasterwatch.net)

Huairou Commission, [www.huairou.org](http://www.huairou.org)

ProVention Consortium, [www.proventionconsortium.org](http://www.proventionconsortium.org)