# Community Disaster Resilience Fund (CDRF)

Indian Grassroots Women Build Disaster Resilience through Community Led Planning, Mapping, Institution Building and Risk Reduction Initiatives

> June 3-5, 2009 CYSD Hall, Bhubaneswar, Orissa

Holding critical information on community vulnerabilities and capacities and with the formation of CDRF committees, through which women's groups are linking with local government, grassroots women are putting in place the infrastructure required to build long term community resilience.

National Alliance for Disaster Risk Reduction (NADRR) has organized a workshop on CDRF pilot in Bhubaneswar on June 3 to 5th 2009. A total of 52 participants representing grassroots women's groups and NGO representatives have been participated in this programme.

#### Community Disaster Resilience Fund (CDRF)



Piloted at the end of 2008, the Community Disaster Resilience Fund (CDRF) is a national initiative which is demonstrating the effectiveness of channeling funds directly to communities to address their own resilience building priorities through community and primarily women-led initiatives. Eight committed organizations operating in 88 villages of 11 multi-hazard prone districts of eight Indian states are facilitating the local implementation of the fund by partnering with and transferring funds to community based groups which have mapped the vulnerabilities and capacities of their communities, created local institutions to manage community funds and link

with government, and are currently planning and implementing resilience building initiatives.

The CDRF has been conceived as a fund to channel resources directly to at-risk communities, particularly grassroots women, to support them in initiating and scaling up effective grassroots DRR practices and in developing the necessary relationships with local and national authorities to effectively address community disaster risk. The Fund is also expected to demonstrate to national governments and donors the benefits of enabling community groups to plan, design, implement and appraise resilience building initiatives. The year 2008-2009 marks the first year for the implementation of the CDRF. The Fund is being implemented by National Alliance for Disaster Risk Reduction (NADRR) with the support of GROOTS International and ProVention Consortium and the partnership of the National Disaster Management Authority (NDMA), India. Swayam Shikshan Prayog (SSP) and Knowledge Links are the implementing organizations on behalf of NADRR, and are therefore responsible for overall facilitation and monitoring of the fund as well as knowledge management and advocacy throughout the process engagement with disaster prone communities who are using the funds to strengthen their resilience to disasters.

#### Multi-hazard cross learning

Communities involved in the initiative are from disaster prone regions of the states of Assam, Bihar, Orissa, Tamil Nadu, Andhra Pradesh, Uttarakhand, Gujarat and Rajasthan. They come from multi hazard prone areas, including those affected by flood, flash flood, cyclone, drought, earthquake, salinity ingress and tsunami. During and post-disaster, these communities face a multitude of difficulties such as securing assets and livelihoods, accessing basic services and facilities, especially safe drinking water and sanitation facilities as well as health services.









#### Hazard Mapping

As critical first steps, grassroots women and communities have led hazards mapping processes in their villages in order to identify key community vulnerabilities and capacities, thereby resulting in the definition of community priorities in DRR. Priorities fall under the following two categories: better preparedness, early warning and emergency response measures; and stronger community resilience practices, focusing on improvement of livelihoods and access to basic services, particularly health services and sanitation and drinking water facilities.

## Community Practices

The CDRF has brought together women from these eight Indian states to dialogue with one another on effective resilience building practices. During a recent learning workshop in Orissa grassroots women leaders of Assam, Bihar, Orissa, Maharashtra and Tamil Nadu, identified and shared the existing effective community practices. Women's Amar Bazar (Our Market) from Assam, a women-managed weekly market, wherein women sell their products and have ownership over the income they earn. The emergency fund regularly maintained by women SHGs from Bihar who save 5000 Rs. in the group leaders' homes as an emergency health and disaster fund during flood season (July to September) and who maintain the fund at 500 Rs. for any health emergencies during non-flood season. Government linkage and resource mobilization by women of Maharashtra, Tamil Nadu and Bihar, who collaborate with the government to access government schemes, resources, and improve basic service delivery; Disaster Task force formation by women groups from Andhra Pradesh, Bihar and Tamil Nadu for emergency response; safe and accessible storage of grains, fuel, and stoves for use in emergencies in Bihar; employment of teachers on contract for 3 months during flood season in Bihar; and, finally, the zero-interest loans given by women self help groups (SHGs, also known as savings and credit groups) in Orissa for community members who are particularly vulnerable, especially in disaster situations are some of the initial learning and plan by community. This sharing of this effective community practices occurred in a timely manner, with flood and cyclone season fast approaching in various parts of the country.

### Knowledge Transfer

In addition to these practices, women from Tamil Nadu, Maharashtra and Andhra Pradesh have shared how they are transferring knowledge and sharing practices on accessing basic services, organic agriculture and other resilience building measures with other communities in their districts, states and beyond. These same women, who have mapped their vulnerabilities and organized as part of a network of community trainers, effectively responded to the recent Nisha cyclone in 2008 in Tamilnadu by better coordinating within and between communities and with the government to effectively address communities' most pressing needs, during and post-cyclone. The strength and effectiveness of this network in improving post-disaster response and community resilience to disasters highlights the importance of horizontal and grassroots knowledge and skills transfer; a critical component of the CDRF.

The Community Fund is engaging grassroots women to move beyond current preparedness practices towards long term, community-led resilience building through in depth mapping processes and the creation of community institutions for management of funds for DRR and resilience. After the initial community baseline mapping and prioritization, communities have focused on the creation of CDRF committees, which are composed of both women and men who will plan, coordinate and monitor fund use as well as link with government to access schemes and resources and for grassroots advocacy. The committees are composed of women's SHG and village elected government members, as well as other community leaders.

Initiatives designed by communities will leverage CDRF funds to improve preparedness and emergency response measures of multi-hazard prone communities, increase water, food and fodder security in drought and flood prone areas, strengthen women's livelihoods in multi-hazard prone regions and reduce the physical impact of cyclones and floods. Community initiatives include disaster prevention strategies such as the construction of shelter belts, vulnerability reduction through strengthening of livelihoods i.e. through loaning to women producers at the Amar bazaar in north-eastern Assam, cultivation of vegetable crops by women in north Bihar, plantation of fruit bearing trees as part of a shelter belt in coastal Andhra Pradesh, planting and selling of Sevan grass (fodder) in drought prone areas of Rajasthan, increasing access to safe water, fuel and fodder and the formation of village task forces and actively participating in local governance.

#### Learning Process









The initiative has already generated a breadth of learning by grassroots women. They have learnt from one another about effective community resilience practices and related challenges and have exchanged ideas on how to overcome such challenge. At the national level, NADRR has recognized the importance of the community planning process and the creation of community fund management institutions for establishing community ownership and achieving grassroots advocacy goals. This will place women as major leaders in the process of resilience building to ensure that their priorities lead in community action. The CDRF is envisioned to generate and circulate the lessons learnt and best practices emergent from this pilot phase at local, national and global level in the hopes of fuelling the formalization of the critical roles of women who are already involving in DRR and resilience building.







