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PROVENTION
CONSORTIUM

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The ProVention Consortium is a global partnership of governments, international organisations, academic institutions, the private sector and civil society organisations dedicated to increasing the safety of vulnerable communities and to reducing the impacts of disasters in developing countries.

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ProVention News provides a brief update on current ProVention activities, events and recent publications or resources for organisations and practitioners active in disaster risk management. For more information on the ProVention Consortium please visit www.proventionconsortium.org.

2005 Launch of Applied Research Grants for Disaster Risk Reduction

In March 2005, ProVention launched a second round of grants to support applied research on disaster risk management and invest in young professionals dedicated to reducing disaster risk in developing countries. Over 200 students and young professionals from developing countries



2003-2004 ProVention Research Grantees presented their projects at the World Conference on Disaster Reduction in Kobe

submitted creative projects and ideas, which are now being screened by a jury of ProVention Consortium partners. Grant awards, which will be announced in August 2005, will be made to those proposals with the potential of making a significant contribution to the field of disaster risk reduction research and innovative practice. The selected projects will receive a maximum grant of US \$5,000 and will be completed under the guidance of research project mentors with support from ProVention partner academic institutions.

The Applied Research Grants Programme is managed by ProVention as a collaborative initiative with University of Wisconsin Disaster Management Center (UWDMC), Asian Disaster Preparedness Center (ADPC) in Bangkok, and Disaster Mitigation for Sustainable Livelihoods Programme (DiMP) in Cape Town. The academic centres provide oversight of the Programme, administer the grants and guide the research in each region, involving regional web conferences and linking up the young researchers with one another as well as other research networks.

For more information, please visit www.proventionconsortium.org/projects/appliedres.htm. ■

Microinsurance as a Tool for Disaster Risk Management

'What would you do if your business was ruined by a natural disaster and you did not have any insurance?' This is an important question posed by the International Year of Microcredit and a challenge being taken up by ProVention partner, All India Disaster Mitigation Institute (AIDMI), an NGO working for community-based disaster risk reduction. Responding to a new policy direction of the government, which had earlier instituted regulatory requirements for Indian insurance firms to significantly increase their coverage of poor households on an annual basis, AIDMI has been developing, with ProVention support, a micro-insurance scheme targeting low-income households and businesses. Recognising that insurance firms were wary of the costs of taking on high volumes of new low-margin customers, AIDMI has sought to leverage community organisations as catalysts for aggregating community interest in micro-insurance and delivering consolidated community demand for insurance products to the insurance firms. AIDMI is working with the Chamber of Commerce and Industry for Small Businesses (CCISB) and existing micro-finance projects to design and test mechanisms to bundle micro-insurance with mitigation and other financial and technical assistance services, specifically micro-credit.

The *Afat Vimo* (Disaster Insurance) scheme is currently being piloted with 2000 small businesses in communities affected by the 2001 Gujarat earthquake and February 2002 riots, and combines disaster insurance with coverage for other life, property and livelihood assets as well as micro-credit lending and risk reduction training activities.

The scheme covers 14 types of disasters with a one-time up front premium. The scheme is self-financed and rapidly expanding in terms of scale, geographical coverage and public-private interest. A group of 2000 small businesses are waitlisted.

AIDMI is currently developing a similar package for tsunami affected small businesses in India as well as weather and agriculture insurance for drought-prone farmers. The connection between insurance and mitigation activities is seen as vital in so far as it offers a direct incentive for risk reduction and helps promote a dual culture of insurance with mitigation. The approach and lessons learned from the scheme are being shared with the growing community of organisations interested and active in developing micro-insurance as a risk transfer mechanisms. The project has raised some important issues concerning the role of community organisations in micro-insurance and relationships between those community organisations and corporate sector insurance companies. Potentially, micro-insurance offers the most direct access to financial risk transfer for the poor but because of the general high volume of low-margin policy-holders and problems in underwriting most micro-insurance schemes have struggled to link into capital markets and secure the (re)insurance cover needed to survive major disasters. ProVention is working with a number of partners, including re-insurers, to address these challenges and assess the full potential and viability of micro-insurance as financial risk management tool for low-income households.

For more details, visit www.southasiadisasters.net. ■

Urban Risk Reduction in Africa

The '*African Urban Risk Analysis Network*' (AURAN) project is coordinated by the International Institute for Environment and Development (IIED) and partner institutions, including universities and NGOs, in six urban areas across Africa, with support from both ProVention and UNDP. The AURAN project supports community-based action research, a unique risk accumulation analysis of urban areas, and a network of participating partners working on urban project initiatives in each of the six project areas. Activities are currently underway in Accra, Algiers, Cape Town, Dar es Salaam, Nairobi and Saint Louis. In each location a local partnership of academic institutions, governmental and NGO organisations is working to identify city and neighbourhood strategies that can address growing degrees of disaster risk and that together can inform policymaking at broader national and international levels. Through the AURAN project, a virtual network and website, has been created to enable disaster risk reduction researchers and practitioners across Africa to share and access common resources and engage in dialogue on critical risk issues concerning urban risk. ■

Launch of 'Natural Disaster Hotspots'

Over the past two years the *Global Disaster Risk Hotspots* project, funded by ProVention, has developed a rich dataset analysing hazard exposure in relation to risks of mortality and economic loss around the world. Using this dataset, Columbia University, the World Bank, the Norwegian Geotechnical Institute and other ProVention partners in the project have identified geographic 'hotspot' areas that represent the greatest overlap of hazard exposure with risks to human populations and economic activity. The set of project summary reports also includes related case studies verifying or 'groundtruthing' the Hotspots analysis in several locations and details possibilities for further analytic work aimed at both risk reduction policy and practice.

During releases of the findings from the study in Oslo, New York, Washington and Geneva there has been tremendous interest in the potential policy implications of the analysis and use of the data for development assistance and disaster risk management.

In follow up to the Hotspots analysis, ProVention is collaborating with UNDP and several other ProVention partners in a new initiative to create the 'Global Risk Information Programme' (GRIP). The GRIP initiative aims to bring together key organisations active in providing information on disaster loss data, risk estimation and risk indexing with a common goal to improve the accuracy and quality of information on disaster losses as well as the available information



Maxx Dillely presenting at the Hotspots launch in Washington DC

on hazards, vulnerabilities and risks for designing disaster risk management programmes.

For more information, please visit www.proventionconsortium.org/projects/identification.htm. ■

International Recovery Seminar

At the kick-off meeting of the International Recovery Platform (IRP) in Kobe, Japan 11-13 May 2005, ProVention was represented by the ProVention Secretariat as well as by several ProVention partners, including Margaret Arnold from the World Bank HMU who shared highlights from the recently published ProVention / World Bank Recovery Studies.

In planning even before the Dec 2004 Tsunami, the IRP was highlighted at the World Conference on Disaster Reduction in January 2005 as an opportunity to bridge the gap between the relief and reconstruction phases after a disaster and to strengthen the prevention, preparedness and post-disaster recovery capacities of national governments, international agencies, and development and humanitarian organisations.

At the kick-off meeting, three primary areas of focus were outlined for the IRP:

- Advocacy and knowledge management to promote best practices and tools for better coordination of prevention and recovery activities;

- Capacity building to develop and improve the skills of local, national and international actors in relation to prevention and post-disaster recovery;
- Enhanced recovery operations, using common tools and mechanisms for operational activities.

The Asian Disaster Reduction Center has offered to host the IRP in Kobe, Japan and currently UNDP, the ISDR Secretariat, and ADRC are drafting a proposal for a management and governance structure that will affiliate the IRP as a platform of the ISDR Inter Agency Task Force. As this structure is developed, the IRP should provide ProVention with another key forum in which to explore and promote the ProVention core interest in mainstreaming disaster risk reduction into broader recovery and development programs.

For more information about the IRP in general, please visit www.adrc.or.jp/irp/index.html. ■

Register of Tools for Community Risk Assessment

The 'Tools for Community Risk Assessment and Action Planning' project aims at reviewing current tools for community risk assessment (CRA), identifying gaps and defining elements of good practice; collecting community risk assessment methodologies and applications in a web-based register; and developing an active network of community risk assessment practitioners and academics. A register of participatory community risk assessment methodologies and resources has been developed on the ProVention website. The Toolkit section currently contains about 20 entries, including tools on disaster risk assessment, food security and livelihood security assessment at the community level.

A project team, involving the Disaster Mitigation for Sustainable Livelihoods Programme (DiMP) at the University of Cape Town and Dr. Ben Wisner of Oberlin College / Kyoto University, is currently working with ProVention to develop the Toolkit further. Project activities include an in-depth analysis of different CRA methodologies, involving the development of guidance notes, a typology of methodologies and a web-based search tool as well as a compendium of 20 case studies, illustrating the applicability of the methodologies.

The results of the project were recently presented at an International Community Risk Assessment Workshop in Cape Town, which took place from May 31st to June 2nd 2005. The workshop, hosted by DiMP, brought together 45 CRA practitioners from Africa, Asia, Europe, Pacific, the Caribbean and the Americas. Participants included representatives from academic institutions, international non-governmental organisations and their partner organisations, the International Federation of Red Cross/Red Crescent Societies, community based organisations and mid-level and local government officials with extensive experience in community risk assessment. The workshop examined regional experiences and case studies from Latin America, Asia, Africa and Small Island Developing States and discussed the applicability and relevance of the ProVention CRA Toolkit in local-level disaster risk management. Specific attention was given to the challenges of integrating and scaling up community risk assessment into development planning processes.

The CRA project has led to increased NGO and civil society involvement in ProVention, including the creation of a new and active CRA network of NGOs and researchers involved in participatory approaches to community-level risk assessment and action planning.

For more information, please visit www.proventionconsortium.org/projects/tools_CRA.htm. ■



International CRA workshop in Cape Town, June 2005



ProVention / OAS Forum on Natural Hazard Risk Management



ProVention / OAS Forum, April 2005

The ProVention/OAS Forum, held at the OAS Secretariat in Washington DC in April, considered 'Development as a Natural Hazard Risk Management Tool' and examined how development processes can be used to reduce the risk and vulnerability of lesser developed countries to natural hazard events.

Four key topics on this subject were addressed by the Forum:

- The impact of risk identification and analysis on international development assistance
- Disaster risk management in national, sector and community development
- Indigenous populations and women in vulnerability reduction
- Water resources and natural hazard vulnerability.

Panel discussions provoked a rich and frank exchange of views, experiences and critical analysis on what needs to be done if development is to be an effective risk management tool. A number of key themes emerged during the Forum discussions, in particular challenging issues concerning incentives and accountability.

Drawing on examples of different countries in both the Americas and Asia, the Forum underlined the crucial need to give greater incentives to governments to invest in mitigation where the benefits are typically long-term and low profile. A major challenge facing those active in hazard risk management is how to bring these benefits forward. Ideas for incentives included official recognition and rewards for effective risk management policies and strategies, such as better rates for development

assistance. Discussants argued that the academic and altruistic benefits of risk reduction need to be matched by clear economic and political benefits to provide governments with sufficient incentives to invest.

The question of accountability for creating risk and vulnerability was raised persistently throughout the discussions. Should governments be held responsible for negligent policies and failure to enforce safe building codes and resilient critical infrastructure, such as schools and hospitals? Should the international development system, in particular the financial institutions, absorb some of the risk of project loans which are often used to build unsafe infrastructure and increase vulnerability to natural hazards events? Certain discussants viewed accountability as essentially an issue for governments as the sovereign member states and borrowing clients while others felt the international development system should be held more accountable for funding projects that directly contribute to an increase in risk exposure. Controversial ideas around the human right to safety and potential route of litigation were debated, particularly in regard to ensuring safe critical infrastructure, and several discussants pressed for a shift from voluntary to mandatory hazard risk management. ■

Climate Change and Disaster Risk Reduction Conference

An International Work Conference on Climate Change and Disaster Risk Reduction took place in The Hague, Netherlands on 21-24 June. Coordinated by the Red Cross/Red Crescent Climate Centre, with support from the ProVention Consortium, the conference brought together more than 100 delegates, including policy makers, scientists and practitioners, from various communities – disaster risk reduction, climate change adaptation, in addition to development and humanitarian organisations.

The conference highlighted both the opportunity and demand for greater interaction between

disaster reduction and climate change/adaptation communities. The main thematic focus of the conference workshops addressed community-based programming and local adaptation measures, including tools for local level climate risk assessment and entry points for integrating adaptation measures into disaster risk reduction programmes.

An additional workshop focused on the role of financial services to support adaptation at the local level, specifically examining experiences in implementing micro-insurance schemes and use of weather derivative products in high risk developing countries.

One of the key debates among conference delegates concerned the current political attention on global climate change and the opportunities and risks for more closely linking disaster risk reduction to this agenda.

For more information about the proceedings of the conference and a forthcoming report please visit www.climatecentre.org. ■

NEW PUBLICATIONS

Learning Lessons from Disaster Recovery: The Case of Mozambique

By Peter Wiles, Kerry Selvester, Lourdes Fidalgo. The World Bank, 2005



This report on the recovery period in Mozambique following the 2000/2001 floods was conducted by the ProVention Consortium as part of a five-country review of lessons learned from recovery after major natural disasters. Two other studies on Honduras, and Bangladesh have been completed, and two additional studies on India and Turkey as well as a Synthesis Report that summarises the findings of the review are pending. The lesson learning review as a whole has analysed the strengths and weaknesses of recovery assistance from governments, donors, and civil society following major natural disasters, with a focus on identifying replicable good practice. Mozambique offers an example of a post-conflict country faced with major natural disasters. It also offers an example of recovery in an extremely poor and primarily subsistence livelihood population, but in a

country favoured by donors and receiving substantial amounts of both relief and recovery assistance. The review can be accessed online at www.proventionconsortium.org/files/recovery/Mozambique.pdf. ■

Learning Lessons from Disaster Recovery: The Case of Bangladesh

By Tony Beck. The World Bank, 2005



This publication summarises the findings of a Bangladesh country case study, which was conducted as part of a ProVention Consortium initiative aimed at learning lessons from recovery efforts following major natural disasters. Bangladesh was selected as a case study as it is representative of a predominantly agricultural developing country with high levels of rural poverty; in addition, it is extremely susceptible to natural hazards, especially floods. A particular focus of this study has been on the recovery of poorer households, which are often most in need of external support following major natural disasters.

To view the report, please visit www.proventionconsortium.org/files/recovery/Bangladesh.pdf. ■

Topics Geo – Annual review: Natural catastrophes 2004

Munich Re Group 2005.



Munich Re's new study 'Topics Geo – Annual Review: Natural Catastrophes 2004' (available for download at www.munichre.com/publications/302-04321_en.pdf) presents detailed statistics of natural catastrophes in 2004. According to the review, with losses of USD 44bn, 2004 was the most expensive natural catastrophe year ever for the insurance industry. Weather-related natural catastrophes – above all windstorms – accounted for 97% of insured losses. ■

Surviving Disasters and Supporting Recovery: A Guidebook for Microfinance Institutions

By Eileen Miamidian, Margaret Arnold, Kiendel Burritt, and Marc Jacquand, Disaster Risk Management Working Paper Series No. 10. The World Bank, 2005.



This guide was published as a collaborative effort of ProVention, the World Bank's Hazard Management Unit, and the UN Capital Development Fund. It provides practical guidance on how to reduce the vulnerability of Microfinance Institutions (MFIs) to disaster impacts as well as to more effectively support the recovery of their clients in the aftermath of a natural disaster. Organised as a series of exercises and references to tools to assist MFIs to plan and implement a disaster management strategy, the guidebook outlines specific methods for the assessment of risk, institutional and client preparedness, and emergency response and recovery for MFIs and their clients. To help MFIs implement disaster management strategies, it provides references to web-based tools and guidelines.

To view the report, please visit www.proventionconsortium.org/files/disasterguidefinal.pdf. ■

Disaster risk reduction 1994-2004: A set of 3 CD-ROMs

Compiled by the Inter-agency Secretariat of the International Strategy for Disaster Reduction (UN/ISDR).



This CD set represents the first compilation of disaster risk reduction documentation and information derived from a range of ISDR partners around the world. Comprising reviews and reports prepared and collected in the context of the review of the Yokohama Strategy, it presents guidelines, tools, articles and case studies to promote and support the application of disaster risk reduction. The ISDR secretariat will continue to develop further compilations on issues related to disaster risk reduction aiming to enhance a "virtual library" on this subject. This initiative is part of ISDR's clearinghouse function to raise people's awareness and capacities to reduce disaster risk.

To order the set of CD-ROMs, or to contribute to future compilations, please contact Marie-Lou Darricau, email: darricau@un.org. ■

Natural Disaster Hotspots: A Global Risk Analysis

By Maxx Dilley, Robert S. Chen, Uwe Deichmann, Arthur L. Lerner-Lam, Margaret Arnold. The World Bank, 2005



Earthquakes, floods, drought, and other natural hazards cause tens of thousands of deaths, hundreds of thousands of injuries, and billions of dollars in economic losses each year around the world. Many billions of dollars in humanitarian assistance, emergency loans, and development aid are expended annually. Yet efforts to reduce the risks of natural hazards remain largely uncoordinated across different hazard types and do not necessarily focus on areas at highest risk of disaster. Natural Disaster Hotspots presents a global view of major natural disaster risk hotspots – areas at relatively high risk of loss from one or more natural hazards. It summarises the results of an interdisciplinary analysis of the location and characteristics of hotspots for six natural hazards – earthquakes, volcanoes, landslides, floods, drought, and cyclones. Data on these hazards are combined

with state-of-the-art data on the subnational distribution of population and economic output and past disaster losses to identify areas at relatively high risk from one or more hazards. For more information, please visit www.proventionconsortium.org/projects/identification.htm. ■

PROVENTION PARTNER IN THE SPOTLIGHT

ProVention News includes a profile of different partners of the Consortium. This edition focuses on the Disaster Mitigation for Sustainable Livelihoods Programme (DiMP), an academic institution based in Cape Town, South Africa and collaborating partner of ProVention in the Applied Grants Programme, the Community Risk Assessment Project and African Urban Risk Network (AURAN).



Disaster Mitigation for Sustainable Livelihoods Programme (DiMP), University of Cape Town, South Africa

When was DiMP established?

The Disaster Mitigation for Sustainable Livelihoods Programme (DiMP)'s establishment is in-part a reflection of rapidly accelerating patterns of disaster risk and loss across southern Africa during the past 10-15 years, which calls for skilled human resource competencies that can address disaster risk in an interdisciplinary way. Launched in 1996, DiMP now employs a full-time staff of seven.

What is DiMP's mission?

Since its inception, DiMP has given explicit priority to promoting efforts that reduce disaster risk as an integral aspect of sustainable development. DiMP has consistently applied this mission to its applied research agenda, its training and education efforts, as well as its commitment to disaster risk policy development.

DiMP's location in UCT's Department of Environmental and Geographical Science has provided both intellectual as well as organisational benefits. The department's wide-ranging involvement in both physical and human geography, climate science and environmental science has created an important platform for applied disaster risk research and graduate education. Moreover, due to severely constrained funding for new academic initiatives such as Disaster Risk Science, it has been possible to 'add value' to existing institutional capacities to accommodate DiMP's research and teaching needs.

Promoting disaster risk science through applied research

DiMP carries out world-class disaster risk research, with findings profiled internationally. This has included:

- Vulnerability assessment in disaster-prone communities;

- Multisectoral post disaster research, including economic and social impact assessment;
- Urban disaster risk tracking and mapping, especially in informal settlements;
- Risk assessment for and programme evaluation of disaster mitigation initiatives.

DiMP has developed the first integrated disaster incident tracking system in southern Africa (MANDISA). This allows small, medium and large scale events to be captured and consolidated in a georeferenced database. This is internet-accessible, and allows data on the 22,000 small, medium and large disaster incidents that have occurred in the Cape Metro from 1990-2004 to be accessed electronically.

Informing disaster reduction policy through advocacy and publications

DiMP has supported national and international efforts in improving disaster risk reduction policy since 1997. In South Africa, DiMP technically supported the Green and White Papers on Disaster Management, the Disaster Management Act and the development of South Africa's National Disaster Management Framework. Moreover, DiMP continues to maintain close collaborative links with related organisations in southern Africa and internationally.

Among DiMP's publications are:

- 'Living With Drought: drought mitigation for sustainable livelihoods' (1999)
- 'Risk, Sustainable Development and Disasters: southern perspectives' (1999)
- 'Learning About Livelihoods: insights from southern Africa' (2003)
- 'Urban Vulnerability: perspectives from southern Africa' (2002)

For further information on the DiMP's activities, see www.egs.uct.ac.za/dimp or contact Ailsa Holloway (holloway@enviro.uct.ac.za). ■