

PDRSEA

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CBDRM: What Didn't Work? Challenges and Lessons Learned

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A model house is transported to the different communes in Vietnam to show safe construction techniques

Photo by DWF Vietnam

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CBDRM

what didn't work?

In most forums that focus on Community Based Disaster Risk Management (CBDRM) or disaster risk reduction, discussions and presentations on lessons learned from success stories and good practices are often held. However, we at ADPC believe that this is not enough.

There are a lot of experiences on CBDRM which pose many challenges that could hinder the achievement of program objectives. Documenting and sharing such experiences would definitely contribute to valuable lessons to practitioners and organizations implementing CBDRM. The sharing of such experiences would be beneficial for organizations to revisit practices so that future programs and strategies could be improved.

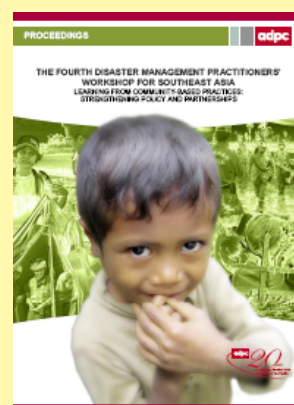
The recently concluded **4th Disaster Management Practitioners Workshop for Southeast Asia (DMP SEA)** held on 8-10 March 2006 in Bangkok, Thailand, held a session on **"CBDRM: What Didn't Work?"**. The purpose of the session was to share insights and learn lessons from CBDRM experiences that were challenging due to

multiple external (societal) or internal factors (organizational strategy). As a result of the workshop, the following common issues and points were raised as the key issues and challenges why some CBDRM endeavors fail to achieve its objectives:

- Lack of understanding CBDRM concepts and methodologies with regards to its applicability/ approaches, role of different stakeholders, integration into sustainable development planning, paradigm shifting, staging and mainstreaming process.
- Lack of legal framework of CBDRM and appreciation of policy makers for its implementation which results to absence of laws, or if existing, different interpretation of the law, lack of policies, formulation and enforcement, and no or least priority for fund allocations. Also, hindering factors are government bureaucracy such as changes of leadership and lack of political will from government line agencies.
- Lack of awareness of government/policy makers on the role of the communities in disaster risk reduction (DRR) contributing to lack of community participation/ involvement. Lack of coordination between project staff and government people.
- Donor-driven programs that are short termed projects/ commitment, visibility/high projection-type of projects, unclear phasing out strategies, and issues on funding mechanisms, accountability and transparency.
- Sustainability which necessitates mobilization of local resources to support programs, avoid depending on external donors, develop appropriate phase out strategies, and ownership.
- Other issues: lack of women's participation and awareness of other vulnerable groups (other differently able people); no focal person for specific program (staffing, multi tasking problem); issues on community selection.

In this last and final issue of the PDRSEA Phase 3 newsletter, we feature articles that depict valuable experiences of fellow CBDRM practitioners from around the region. It highlights the issues, challenges and recommendations on community based disaster risk management. We hope that this newsletter will provide important insights to other practitioners, and encourage the sharing of more experiences for learning.

Zubair Murshed
Project Manager, PDRSEA Phase 3



The Proceedings of the 4th Disaster Management Practitioners Workshop for Southeast Asia is now available from ADPC.

To request copies, please contact vicky@adpc.net



The Challenge and Lessons of Working with Communities in Urban Areas: the ACF Experience in Kampung Melayu

Henny Vidiarina

Location: Kampung Melayu, East Jakarta, Indonesia

(High density of people, regularly affected by floods, permanent slum)

Beneficiaries: Population of Kampung Melayu (22,604), local authorities focus on vulnerable areas (riverbank) and women

Period: 1 year, from March 2003 to end of February 2004

Objective: To reduce the vulnerability of the people affected by floods and to strengthen the capacity of these communities & local authorities to understand, monitor and react to the flood impact

Activities:

- Baseline surveys and studies

(Field surveys: socio-economic, KAP, Vulnerability mapping)

- Grassroots awareness raising and empowerment

(Sensitization, awareness raising activities, HVCA: Hazard Vulnerability and Capacity Assessment, DNCA: Damage, Needs and Capacity Assessment, Training)

- Coordination

(Within community, between different levels, Survey and listing of activities of local actors, forum meetings and information dissemination, networking and advocacy, identification and establishment of a contingency plan)

This article is an indicative analysis based on stories compiled from field staff who have devotedly worked in Kampung Melayu with **Action Contre la Faim (ACF)** from March 2003 to end of February 2004. Special gratitude goes to DIPECHO and ACF in Indonesia which has provided the staff a learning space and opportunity for maximizing their capability in the humanitarian field.

Staff Experiences with Kampung Melayu

“I have never worked in an urban community before joining ACF, and when I first came into this community, I had a hard time adjusting with their living conditions. I thought that I would not be able to survive working on this project for more than three months. The people were too heterogenic, unlike in rural communities. They are not simple; there is much potential for conflict. I spent most of the time keeping guard over my behavior to avoid misunderstanding. During the first three months, I got frustrated with the attitude of leaders who are difficult, underestimating women, and I felt upset with the attitude of the young people who can not make a decision but feel smart. I found myself being trapped in unproductive arguments with them. However, I have to admit that they are an exposed community. Many local NGOs or other humanitarian organizations have tried to implement projects in the community long before ACF did. The community thought that our project was just a replication of other organization’s initiatives, plus there were no financial incentives which disappointed them even more. The level of commitment thus from the community was unpredictable, we could not rely on their promises. Still, after several months of working in Kampung Melayu, I developed my capability in communication and social analysis particularly in providing information related to social issues. I realized that even uneducated communities in urban areas are very concerned about social and political issues, and I have to be prepared when they demand clarification on issues as they have somewhat perceived me as an ‘educated’ source of information and problem solver.”

Bevita, former ACF Community Animator

“My unforgettable experience in Kampung Melayu was when Bevita and I were abruptly kicked-out from the *mushola* (community hall) in the middle of a women’s focus group discussion we were conducting. The participants dispersed and ran

away in fear of the person who angrily stopped our activity and almost hit me. It was later explained to the community that this leader was angry because permission for such activities were not sought from him, but from another leader. I was surprised that there was another leader in that alley. For me it was a lesson learned: in densely urban poor areas, great care should be taken in determining how many and what kind of leaders exist in specific alleys or areas. Maintaining good relationship with these leaders is crucial. However, after several months of working in Kampung Melayu, I learned that it isn’t good to accommodate a leader who is tempted to bring his or her own political agendas into the project. Getting the community’s commitment is a challenge because flood has become their daily event; some of them seem are not too worried with the property loss since they have a black market network where they can get the property back at a reasonable price. I also realized that the young people do not have a decision making ability as they were trained to implement but not to make decisions. Evidently in many cross-sectoral meetings they were silent and just let the older people plan and make decisions for them.”

Ujang, former ACF Coordinator

“I am an urban guy and I also grew up in a similar place, but I found Kampung Melayu too much. Too many people, too many political parties in the area, too dirty. Many political parties have taken advantage of the the economic pressures of the community and trained the people to become money-oriented and dependent. Going on low-profile, being open-minded, and *gaul* (being friendly and socially active) is the best method in working in urban communities, particularly among the youth. It was truly a challenge to introduce a new type of project to this community which does not provide physical assistance. But it is written in the SPHERE guidelines, that one of the humanitarian principles in disaster management is to save life and dignity and eradicate poverty. Particularly in urban poor areas, we have to be really clarify with the community and have a common understanding and agreement of what dignity is. For this community, and specifically in relation to flood, being dependent to outside assistance is for them a sign of dignity.”

Andry, former ACF Community Animator

“Until now, I find it difficult to understand why those people remain stay in Kampung Melayu, such a dirty and flooded area, even if some of them have land, family and houses in other parts of Java. Economically they are classified as urban poor, working below normal wage in the informal sector, many of the young people are jobless, 41% of the children are over 18 years old and half of them (49%) are unemployed and no longer attending school. I found a contradiction in the community - on one hand they are hoping for safety, community order, harmony, cooperative way of life, and clean environment, but on the other hand, they throw waste everywhere, maintain ignorance toward social organization, and escape from social duties. These are not common attitudes in the rural setting.”

Bambang, former Socio-Economic Surveyor and Database Officer

“In the survey done by ACF, it was stated that heads of family are usually males (86% against 14% of females heads of households). Among the male heads of families, 95% are married, 3% widows or divorced and 2% are single. Among the female heads of families, 99% are divorced or widows, 1% single and 0% are married. This indicates that women are heads of families only where there is no male. Women in Kampung Melayu do not prefer to be the head of the family to avoid social duties and economic burden, however in reality they play the key role in supporting family livelihood. Most of them even indicated that they earned more than the family head. I further found that young females are have easier access to jobs. Most of the children over 18 (up to 35 years old) who are jobless and stay with their parents are male. This further explains why the young people, particularly male, put themselves have very weak bargaining position since they are financially dependent on the older people.”

Vidi, former Program Manager Assistant

Strategy for CBDRM Work in the Community

The basic principle for CBDRM is to save lives and property, by helping communities work to decrease their vulnerability and increase their capacity to reduce the impact of disasters. CBDRM will be sustainable if it is integrated into the development strategy. This is very applicable to the urban community at risk.

CBDRM in the urban and rural community can not merely react to the disaster impact but it has to address also the underlying causes of vulnerability. Most of the underlying causes are related to poor governance, inequitable social condition and deteriorated human condition for unequal public services.

The project has documented HVCA and DNCA matrix as well as FGD methodology. The documents have shown that a number of basic spatial infrastructure are not in place and this has become a main community need, such as waste management, clean water supply, land status, access to market and economic activity, and basic equipment for flood. This is worsened by the absence of flood-relevant regulation such as river law versus urban planning and building codes, and insufficient Early Warning System.

The CBDRM strategy therefore needs to cover three main working areas i.e. policy advocacy or legal entitlement, resource mobilization through various steps like capacity building for community and also government, and financial and equipment management, and applicable design. The

sound communication and coordination with all layers of the government (from national to local) is necessary considering the complexity within government structure is one of the potential failure factors to the project.

Kampung Melayu as the target area of CBDRM is complex and heterogenic, therefore a multi-hazard approach is necessary. Flood management must be coherent with health management and spatial planning strategy. Thus, it requires a longer term of intervention.

Key Achievements and Impacts in the Community

The ACF project in Kampung Melayu has significantly provided a good impact to the surrounding urban community in Jakarta. Through the project, political commitment to disaster management from the provincial government has been developed and has been extended to other flood-prone areas in the city. After project completion, the government continues to develop their capacity and strategy on disaster management by providing assured budget to all *kelurahan* (equal to village level) for disaster management with the aim to establish one of the most sufficient Early Warning Systems in place.

Challenge

- Addressing the underlying causes of the vulnerability requires a long-term consolidated urban development strategy.
- Increasing the culture of safety in communities with prolonged flooding requires the establishment of basic infrastructures/equipments, and thus requires higher funding

Lessons Learned

- Working in urban community is not easy, the field staff require an intense communication skills and sound analytical judgment on social and political issues
- The objective for the CBDRM in urban context must include an agenda for addressing the underlying causes of vulnerability.
- CBDRM must be incorporated into the development strategy since the underlying causes of vulnerability directly points to the development problem.
- Good CBDRM is a good coordination strategy because CBDRM is not a one-man-show effort, and it must be done cooperatively with other actors with clear responsibilities
- CBDRM projects in urban communities must have a longer-period multi-hazard approach, thus require sufficient fund and technical assistance.
- The key element for the success CBDRM is the political commitment from the government and stakeholders.

Recommendations

- CBDRM needs to cover three main working areas: policy advocacy or legal entitlement; resource mobilization; and applicable design.
- CBDRM requires good coordination mechanism with all layers at the government level
- Adopt a multi-hazard approach

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Disaster risk management is everybody's business and responsibility. While the involvement of all stakeholders especially the community is essential, government has the primary responsibility for disaster management, public safety, disaster resilience as well as the general well being and sustainable development for all its citizens.

While the importance of local and community based disaster risk management (CBDRM) can not be over-emphasized, vertical coordination is important among the various levels of the country's disaster management system (national, regional, provincial, municipal/city, village). Within a level, there is need to strengthen multi-stakeholder/inter-sectoral coordination, collaboration and partnerships to have enabling policy, effective institutional arrangements/disaster risk management organizations, and appropriate and adequate services and actions in pre, during and post-disaster disaster management activities which should involve and benefit communities at-risk.

Non-government Organizations (NGOs) perform supporting, facilitating and catalytic roles in community based disaster risk management. They usually bring in new framework, concepts, tools, information, appropriate technology, resources and services to communities at-risk. NGOs usually provide the necessary interface for communities at-risk to interact with other stakeholders such as local and national government, the scientific community, the academe, business groups, media and others. NGOs are partners of communities and other stakeholders in capacity development. In advocacy and lobby work at the local and national level, NGOs listen to and articulate the local people's voices and help them expand choices.

Overview of Networks in Disaster Management

There is a proliferation of NGOs in the Philippines. Some 60,000 NGOs are registered with the Philippine Securities and Exchange Commission. These include civic, faith-based, charity, social development, business, media foundations and organizations. Although most of these NGOs have no clear disaster management mandates, they usually engage in relief activities following a disaster. A few NGOs have humanitarian or disaster management mandates while some NGOs have broader mandates which includes disaster management. Most NGOs involved in disaster management have a history of banding together to have a nationwide, regional, or provincial coverage. Aside from the benefit of wider coverage, networking provides information and resources sharing, complementation in services delivery and avoiding duplication of services and communities served and competition. Recent networks also work for the mainstreaming of CBDRM, engage in advocacy and lobby work, and promote standards of performance among service providers. More and more, the formal and informal networks initiated by NGOs also involve government and communities.

The first attempt to have a network among NGOs involved in disaster management was in the early 1990s. The Inter-Agency Network for Disaster Response composed of 9 national NGOs (which included the Philippine Business for Social Progress, Philippine National Red Cross, Citizens' Disaster Response Center and the Philippine Rural



Networking for CBDRM among Practitioners in the Philippines: An NGO Perspective

Lorna Victoria, Center for Disaster Preparedness, Philippines

Reconstruction Movement) was active in coordination, information and resources sharing and limited advocacy during the 1990 Earthquake in Northern Luzon and Mt. Pinatubo emergency response and rehabilitation activities up to the mid 1990s. The Corporate Network for Disaster Response (CNDR) was also organized during the 1990 Earthquake and strengthened through its Mt. Pinatubo emergency response and rehabilitation activities. CNDR is a network of 29 business groups and social development foundations of big corporations including ABS-CBN Foundation, BPI Foundation, Inc., Ayala Foundation Inc. CARE Philippines is also a member of CNDR.

The Philippine Disaster Management Forum (PDMF) is a network of NGOs and individuals from NGOs, people's organizations, the academe and other organizations working for the legislation and institutionalization of CBDM. Its key programs and activities include legislative policy advocacy, promotion of CBDM, network and linkage building and PDMF institutionalization. Thirteen NGOs initially formally composed the organizational membership of PDMF with 46 other individual members and more members have been added to its roster after a Mindanao Forum contributed its inputs to the PDMF alternative Disaster Management Bill.

Emerging Networks

The First National Conference of People's Organizations in CBDM was held in August 2004. A total of 60 delegates coming from 32 People's Organizations, 3 Barangays (village) Disaster Coordinating Councils and 16 NGOs attended the Conference. If this network continues, NGOs should support the community and people's organizations in this initiative. In the last quarter of 2005 and in 2006, Round Table Discussions were called by CARE Philippines for the Avian Influenza threat and preparedness activities. Through the 4 Round Table Discussions to date, the informal network has grown to 25 NGOs and government groups including the Department of Health, Bureau of Animal Industry- Department of Agriculture and the Office of Civil Defense-NDCC.

CDP's Networking and Partnership for Mainstreaming of CBDRM

The Center for Disaster Preparedness Foundation, Inc. (CDP) is a resource center dedicated to promoting and developing CBDRM. Its agenda is to mainstream CBDRM through training, interactive fora, consultancies, research and publication, networking and advocacy. CDP spearheaded the formation of the Philippine Disaster Management Forum. PDMF was conceived during the Reflection Workshop on CBDM in the Philippines organized together with the Partnership for Disaster Reduction-South East Asia I in 2001. The workshop affirmed the relevance of the CBDM approach and the necessity of networking and engaging in legislative and policy advocacy to enable and institutionalize CBDM in the Philippines. Subsequently a Study Forum convened by 10 organizations and individuals was initiated to review existing legislation and proposed disaster management bills in the Philippine Congress. The Study Forum led to the formalization of the convenor group and participating organizations into the PDMF.

Under the banner of PDMF, CDP co-organized with the National Disaster Coordinating Council-Office of Civil Defense the First National Conference on CBDM in the Philippines in January 2003. In the Disaster Management Bill presented to Congress to update Presidential Decree 1566, Strengthening the Philippine Disaster Control Capability and Establishing the National Program on Community Disaster Preparedness, all the initial inputs and recommendations of the PDMF were incorporated.

Subsequent consultations of PDMF among its members and conduct of the Mindanao Forum led to the formulation of an alternative DM bill calling for the formation of a new National Disaster Management Authority under the Office of the President. CDP also assisted the convening of the First National Conference of People's Organizations in CBDM held in August 2004.

Lessons Learned

- The complex disaster problem requires a participatory, holistic and integrated approach. Everybody has something to contribute thus partnership has to be developed at all levels – horizontally (government, civil society, business sector) and vertically (national to local)
- Even among NGOs, and especially between NGOs and GOs, differences in working styles can be an irritant or source of distrust. The objective/s for coming together, procedures for coordination, roles and responsibilities, information and communication flow and the timetable of activities must be clear to avoid misunderstandings. Each one can have different strategies or approaches to realize the objectives. The important thing is to engage in dialogue in spite of differences.
- The leadership as well as the members have co-responsibility in sustaining the network.
- Legislative advocacy work is an important strategy in mainstreaming CBDRM. It requires timing and is also time consuming. It has to be combined with capacity building and addressing operational issues, especially at the local level.

CDP's Success Factors in Networking for CBDRM Mainstreaming

- Belief that CBDRM works and the passion to promote CBDRM
- Building on previous gains
- Focus on common issues and concerns based on felt issues and concerns of participating organizations and individuals
- Encouraging involvement of participating organizations and individuals
- Recognition of the interests and voices of each participating organization/individual and building consensus.
- Designation of working groups for various functions and activities to further CBDRM
- Securing start-up funds for key activities
- Willingness of partners to share in the financial costs to realize activities
- Use of international/regional platform as leverage for networking for CBDRM in the Philippines

Challenges and Recommendations

- The sustainability of the Networks for CBDRM is indeed a challenge. Important ingredients of sustainability are:
 - champions within the Network to see the pursuit of the Network goals through and an anchor organization/secretariat/designated personnel to follow through between meetings and activities
 - participatory Network management models in keeping with the spirit of CBDRM
 - consider anchor organization/secretariat by rotation basis
 - secure funds for operations of the secretariat and activities especially of the network of People's organizations
- Encourage bilateral partnerships and networking (informal and formal). It may not yet be the time to have a super umbrella DRM network.
- Pursue the rights based approach in disaster risk management. Influence all stakeholders in this direction.
- Formation of a network to support trainers in CBDRM as a sub-group among network/s of DM practitioners and advocates. Since training has been an important approach in promoting and mainstreaming CBDRM, this idea has been broached for further study to the ProVention Consortium, IFRC and regional formations in Latin America and Africa using South-South as the modality. This may be called the Training and Learning Circle (TLC) since trainers need to continue learning on disaster risk reduction as well as the participatory and learner-centered approaches in training. For the Philippines, TLC can also mean Tender Loving Care for CBDRM Trainers.

This article is the abridged version of the paper of the same title. from the Proceedings of the 5th DMP SEA Workshop.

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Local Confidence and Partnership to Strengthen Capacity for Community Vulnerability Reduction Development Workshop France in Central Vietnam

Guillame Chantry and John Norton, DWF in Vietnam

Working in Vietnam to develop family and commune capacity to reduce local vulnerability to losses, whether economic, human or material, that result from flood and storm damage in Central Vietnam is a process of evolving possibilities, one that requires building confidence at numerous levels in order that ideas are accepted and that untested initiatives can be developed, and one that requires partnerships.

For **Development Workshop (DW)** in Vietnam, each phase of work since 1999 has built on the achievements and lessons of past local experience, and opened the way to new possibilities, whilst some of the innovations of previous years have become accepted practice, others put aside. This progress could not have taken place in the framework of a short term intervention for developing community based vulnerability reduction, and although DW's programme operates within the framework of relatively short duration phases, it is only within the context of this longer term strategy than one can measure results and test the hypotheses that have led to them.

DW's specific objectives have remained essentially the same over the past eight years, to help communities in central Vietnam to identify local disaster risks and to take preventive action to safeguard their buildings by incorporating flood and typhoon resistant details into both existing buildings and new construction. This approach recognizes that the high level of damage caused by floods and storms to housing and public infrastructure is in most instances unnecessary, and that it can be avoided at a far lower economic and social cost than that of post-disaster reconstruction. The reconstruction cost – the cost of replacing the house that has been destroyed, not the cost it took to build it originally - of a typical central Vietnam 40m² house is today in the order US \$ 950. A fraction of this sum spent on preventive strengthening would make the same house

resistant to the effects of most floods and storms. The same applies to most small communal facilities.

DW's programme continues to work with poor and vulnerable communities along the storm-exposed coast of central Viet Nam, encouraging families to strengthen their homes, training builders and community leaders in safe construction techniques, developing management capacity at commune leadership level, involving children in safety and disaster prevention issues, and developing a wide range of awareness raising methods and media.

In the past 18 months animation for disaster prevention awareness and raising has gone further in developing activities with partner communes – large participation events that bring a lot of communes together such as boat races provided the opportunity to publicise the prevention message; using full scale models of strengthened houses that can, literally, be transported to different neighbourhoods and even as far away as Hanoi for the International Day of Disaster Reduction events. A school play performed by children took a traditional story about the fight between the mountain genie and the storm genie and made sure that everyone knew that the mountain genie wins against the storm in the end!

Confidence is high amongst families, local builders and commune leaders about the value of undertaking preventive strengthening. The Commune Damage Prevention Committees that have been developed in each commune as the immediate operational counterpart to DW's team take increasing responsibility for the management of different aspects of their commune prevention programme, whether in the organising of the hamlet level beneficiary selection process with family groups, or in running animation events. Out of this process an informal network of partner communes has developed, where sharing of experience helps both develop the programme and disseminates the results of the programme in each commune. The active collaboration with province level institutions has also developed, through the Provincial Committee, the People's Committee for Flood and Storm Control and Hué University in a variety of actions. One way that this confidence in the DW programme has been expressed: through a significantly increased level of local contributions to the activities in each commune during the Dipecho 4 action plan period.

Building on both these partnerships and actions in the communes, new initiatives have developed in 2004/06.

It has been both important and possible to place the promotion of preventive strengthening in its broader commune vulnerability and disaster reduction context. To do this, in each partner commune DW has assisted a hamlet and commune level Disaster Prevention Action Planning process, that has helped families and the community review a matrix of vulnerabilities against different aspects of commune life, and out of this, a concrete commune DP action plan of the next five years has developed, that in-

cludes houses strengthening but adds complementary actions and issues needing to be addressed, both for prevention and better capacity in emergencies. Some of the ideas have been surprising, many varied from one commune to the next, and DW has worked with each commune to implement as many as possible of these actions in the current phase.

Assisted by Hué University, DW has also begun a detailed physical and socio-economic risk mapping programme that has served to highlight risk and action issues in spatial terms, and has started to develop risk maps as a community tool – through commune training in 2006 – that helps visualise some of the critical issues of disaster management that need to be addressed. The maps not only show that although some areas may be subject to flooding the families and homes are not necessarily at high risk because of the latter’s design and quality, whilst in other locations poor families have both homes at risk and a long distance to cover to reach places of safety for themselves and their belongings. The commune can see more clearly where intervention is needed.

As part of the government’s poverty reduction campaign, DW has also become involved in the “temporary house” replacement program, targeting the extremely poor living in shelters that cannot be strengthened. Here, a significant aspect of DW’s input has been to ensure that these new replacement homes are really disaster resistant – and this had hitherto not always been the case, as witnessed by the damage done to too many newly built houses where whirlwinds have removed roofs and damaged the structure. This collaboration has provided new opportunities to promote strengthening, and DW has used these to provide training both in the inland mountains and coastal plains.

DW has also developed the first province level disaster management web site with the People’s Committee for Flood and Storm Control, which not only provides data and real time information about weather and disaster events, but will also develop to become an interactive base of information exchange between the province and the communes on disaster events and issues, and to encourage the

wider sharing of ideas and information about community and government strategies for disaster reduction.

Partnerships have not only been regional, but national as well, and the past 18 months have seen a positive and greater collaboration between the various active NGO and national contributors to disaster management in Vietnam, and through this, the development of synergies and a stronger collective voice and opportunities.

If in general 2005/06 progress in the 2005/06 has been good, some initiatives developed over past years have not progressed, and credit for houses strengthening is one of them. The level of interest amongst possible and real beneficiary families for taking out credit for strengthening has been good, and repayments have enable additional families to in turn strengthen their homes; as such, the principle that families will both borrow and repay for house strengthening works. But it remains difficult to develop this to the level where other credit providers can support families in this way. DW will be exploring complementary initiatives that can assist the development of financial mechanisms for prevention in the future. This is but one of the many challenges that remain to be addressed.

The problem is not just one for families. At present, the resources allocated at community level for prevention actions remain seriously insufficient, and until such time that there are strategies that adequately consider families and local communities as genuine partners in the disaster reduction process, lack of resources will remain the case. DW firmly believes in the process of maximizing potential at all levels of society. A comprehensive disaster management strategy therefore has to involve both state and community in a partnership that makes local people genuine actors in reducing their own vulnerability to future storms and floods.

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For more information please visit: <http://www.dwf.org>
or <http://www.dwf.org/vietnam/preventdamage/index.htm>*

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