



Unity Cuba, 48, women's leader of Katehana area, Solomon Islands, standing with local children near a Katehana Community Notice Board. Photo: Vlad Sokhin/Panos/OxfamAUS.

# HUMANITARIAN PARTNERSHIP AGREEMENT

## Disaster Risk Reduction and Disaster Risk Management Capacity Building Program 2011-2017

Case study: Building community resilience through partnerships

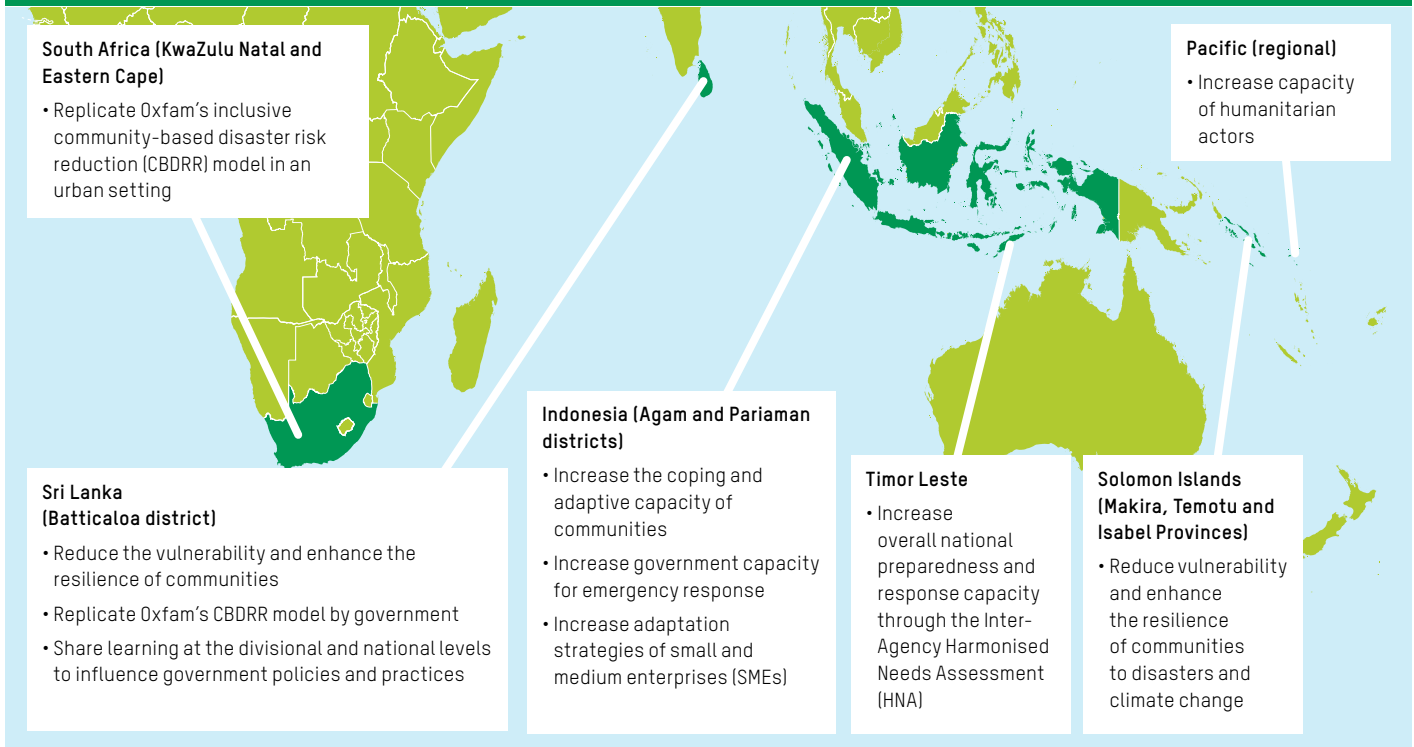
By Gladys Le Masson and Elsa Carnaby



## HUMANITARIAN PARTNERSHIP AGREEMENT IN BRIEF

The Humanitarian Partnership Agreement (HPA) was the primary mechanism for humanitarian funding between the Australian Government and six leading Australian non-government organisations (NGOs). From 2011-2017, the HPA provided funding for emergency responses, disaster risk reduction (DRR) and disaster risk management (DRM) capacity building activities.

The following program snapshots have drawn on relevant reports, practice-based reflections, anecdotal information and personal stories to illustrate some key achievements and learning from Oxfam Australia's work over six years of designing and implementing DRR/DRM capacity building initiatives from 2011 to 2017.



### OBJECTIVES 2011-2014

- Context specific DRR project models are developed
- Communities and partners are empowered to identify, analyse and address disaster risks
- Government agencies increase awareness of DRR and are supported to develop their own DRR and response plans
- Government agencies and service providers are held accountable to deliver community entitlements and services
- Staff, local partners and government agencies receive capacity building in DRR programming and policy

**BUDGET: AUD \$1,500,000**

**BENEFICIARIES: 11,492**

#### CIVIL SOCIETY PARTNERS

**South Africa:** Project Empower, Refugee Social Services, Sophakama, KwaZulu Regional Christian Council, Tholulwazi Uzivikele

**Sri Lanka:** Lanka Evangelical Alliance Development Society, Community Development Organisation

**Indonesia:** JEMARI Sakato, Wahana Lingkungan Hidup (Walhi) West Sumatra, Persatuan Keluarga Berencana Indonesia (PKBI) West Sumatra

**Solomon Islands:** Solomon Islands Red Cross

### OBJECTIVES 2014-2017

- Communities and households are supported to reduce their vulnerabilities and increase their capacity to address disaster risks
- National and district government authorities have increased disaster preparedness through the development of policies and practices
- Humanitarian actors have increased capacity in disaster assessment and response
- Learning from the program is shared to influence policies and practices globally

**BUDGET: AUD \$1,250,000**

**BENEFICIARIES: 34,777**

#### CIVIL SOCIETY PARTNERS

**Sri Lanka:** Village People's Development Foundation, Sri Lanka Red Cross Society

**Indonesia:** JEMARI Sakato

**Tonga:** National Emergency Management Office and members of the Tonga Health, Nutrition, Water Sanitation and Hygiene Cluster

**Papua New Guinea:** Kafe Women's, Individual Reform & Restoration Movement, KGWan

**Fiji:** Rainbow

**Solomon Islands:** Solomon Islands Alliances Humanitarian Network and members of the Livelihoods and Food Security Committee

**Vanuatu:** Wan Smol Bag

# CREATING AN ENABLING ENVIRONMENT FOR REDUCING DISASTER RISK

Institutional frameworks, governance mechanisms and regulations for planning, building and land-use management are essential for creating an enabling environment for disaster risk reduction. Through adapting policy, practice and culture, governments can reduce future losses from natural and man-made hazards.<sup>1</sup>

Oxfam's experience indicates that the greatest results can be achieved when governments work together with communities and local partners to build capacity and take action for disaster risk management.

## KEY ACTIONS



Raising awareness on disaster risks and the impacts of climate change



Strengthening government capacity to develop inclusive, risk-sensitive annual development plans



Enhancing community members' ability to influence policy and planning

## INFLUENCING DISASTER MANAGEMENT REGULATION IN WEST SUMATRA, INDONESIA

West Sumatra in Indonesia is highly vulnerable to frequent natural hazards such as earthquakes and tsunamis, volcanic eruptions, floods and storm surges<sup>2</sup>. Within this context, the need for strong government leadership and accountability to communities in disaster risk management (DRM) is essential.

The impact of the 2004 Indian Ocean tsunami led the Government of Indonesia to develop Disaster Management Law - a legal framework outlining structures, rights and responsibilities at national and regional level. However, civil society groups noted that support was required to ensure disaster risk reduction services adequately reached communities and reflected technical standards.

Throughout the 'Deepening Resilience' project, Oxfam and local partners worked at provincial, district and community levels to strengthen capacity of and linkages between responsible stakeholders.

For example, at the district level Oxfam facilitated the creation of a district DRR Forum consisting of government and non-government actors, journalists, private companies, the district council, academics, and a community disaster preparedness team. The Forum helped improve communication and collaboration between community mechanisms and the disaster management authorities. Most notably, the Forum successfully supported the District Government of Agam

to improve local regulations and governance of disaster management. This included the development of district disaster management plans that reflected priorities of comprehensive risk analyses and community action plans, approved regulations that improved service provision and allocated sufficient funds and resources to DRR, as well as successfully mainstreaming DRR in the 2016-2021 District Development Plan.

During this project, Oxfam recognised that political will is essential to the development, implementation and resourcing of clear DRM mandates and laws. Additionally, capacity development of government agencies requires dedicated time, resources and skills; this can be challenging with high staff turnover.

Due to be enforced in 2017, it is anticipated that these regulations will significantly improve disaster management implementation across the 16 sub-districts via common DRR programs, sufficient budget allocations, effective organisational structures and strengthened coordination amongst stakeholders.

<sup>1</sup>Global Assessment Report on Disaster Risk Reduction, 2011

<sup>2</sup>Indonesia's National Disaster Management Authority (BNPB), 2014



## BUILDING A REPLICABLE COMMUNITY-BASED DISASTER RISK REDUCTION MODEL, BATTICALOA, SRI LANKA

Despite recent economic advancements and relative stability, Sri Lanka remains vulnerable to multiple hazards, including droughts, floods, tsunamis and landslides<sup>3</sup>. Although a robust national DRR framework existed, resources were not always reaching the community level where they were most needed. During community consultations, people reported waiting many days before receiving aid from the government after disasters so it was clear that a local-level organising body was needed to support risk reduction and response efforts.

At the inception of this project, Oxfam facilitated the formation of 24 Grama Niladari Disaster Management Committees (GNDMCs) at village level and trained 22 volunteer Community Based Facilitators to lead the GNDMCs in their communities in Batticaloa District. These structures provide a link between communities and District Disaster Management Committee (DDMC) and, according to communities, they have become a sustainable mechanism to influence service delivery and promote greater accountability in disaster preparedness and response.

Within the GNDMCs, small disaster preparedness groups are made up of local men, women, boys and girls, the elderly and people with disabilities. In the village of Villavattuwan they meet monthly with local government officials to discuss disaster risks and ways they can better protect themselves. Community-wide mock drills have been conducted to improve preparedness, test early warning systems and evacuation procedures and small-

scale mitigation infrastructure has been constructed to protect community assets. During reflection exercises, communities noted that these activities have empowered the people of Villavattuwan by giving them the skills and knowledge to be more self-reliant before, during and after disasters.

The GNDMCs across Batticaloa District are operating independently of Oxfam to conduct their own meetings, influencing government for better services and updating vital DRR documents such as risk maps and community action plans. During the 2015 Eastern Province floods, the community-based facilitators played a key role in preparing vulnerable communities for a possible flooding disaster and, when flooding struck Echanthivu the GNDMC proactively implemented its early warning system and evacuated vulnerable community members into safe locations, limiting the negative effects of the disaster. The GNDMC took care of these affected people for two days until other assistance was provided.

**A key learning for Oxfam has been the importance of strengthening the ability of communities to engage in and influence decision making in order to ensure disaster risk management is sustainable and meets the needs of vulnerable community members.**

Oxfam has facilitated over 70 discussions between GNDMC members and government officials for the purpose of familiarising them with the GNDMC model and promoting its replication. Oxfam demonstrated that the model is financially viable and improves the preparedness of communities that are vulnerable to disasters such as flood and drought. Consequently, the Sri Lankan Government will replicate the GNDMC model in 12 GN Divisions in Batticaloa in a manner sensitive of gender, people with disabilities and the elderly.<sup>4</sup>



Women in Vanuathivu, Sri Lanka participated in identifying, mapping, and developing plans to mitigate disaster risks. Photo: Irshad Ahmed/Oxfam.



**“I have never experienced such an immediate response in my life span and I can’t believe it!”**

—Mrs. Kanapathipillai said, following the GNDMC intervention.



In Vanuathivu, Sri Lanka the village tank was desilted and fortified, and the women, seen above, are walking on the road constructed along the embankment. Photo: Nipuna Kumbalathara/Oxfam.

In August 2012, Mrs. S. Kanapathipillai<sup>5</sup>, a 72-year old woman living with her husband in Vilavedduwan, was one of many people whose home was severely damaged when a large storm hit the village. The elderly couple was unable to repair the house themselves and given their very low income they were also unable to pay for the repairs. Fortunately, Oxfam had formed a GNDMC a few months prior to the storm. The well-trained GNDMC members responded quickly, inspecting the damage and providing those affected with immediate supplies and services before any other agency had arrived. As part of this rapid community response, Mrs. Kanapathipillai’s roof was repaired.



Vilavedduwan GNDMC Members repair Mrs. S. Kanapathipillai’s home from storm damage. Photo: Emma Renowden/Oxfam.

<sup>3</sup> Sri Lankan Ministry of Disaster Management, 2016.

<sup>4</sup> As indicated in an official statement by the district secretariat

<sup>5</sup> Consent from Mrs. S. Kanapathipillai to share her story was given during interview with Oxfam Australia DRR Coordinator Emma Renowden during her visit to Sri Lanka 9th Oct 2012.



# STRENGTHENING COMMUNITY RESILIENCE

Building upon local knowledge and empowering people to actively participate in disaster risk assessments, decision making and action, are crucial to strengthening community resilience.<sup>6</sup>

Oxfam believes that by taking an inclusive, community-based approach, marginalised voices are more accurately represented in the outcomes of assessments and planning. Our experience indicates that meaningful participation of at-risk communities together with tailored capacity development enhances the ownership and sustainability of local-level resilience building.

## KEY ACTIONS



Participatory capacity and vulnerability analysis of risks at community level



Skills building on measures to prepare for and mitigate the impact of hazards



Strengthening local disaster management committees to act before, during and after disasters

## STRONGER TOGETHER – COMMUNITY DISASTER PREPAREDNESS TEAMS, INDONESIA



Asmadi Medo, from Oxfam Indonesia partner organisation Koslata. Lombok, Indonesia. Photo: Annette Salkeld.

As part of the 'Building Resilience' project in Agam District, Oxfam helped establish representative Disaster Preparedness Teams (DPTs) within each community. DPT membership comprised people from existing fisheries, farmer and women's associations, as well as schools and faith-based groups. The leaders have trust and legitimacy as they represent large parts of their communities. The teams were strengthened through ongoing technical support including skills development in disaster preparedness and response, search and rescue, data and information management, radio management, first aid and firefighting.

These teams have an important role in leading disaster risk reduction efforts within their communities. This includes conducting risk analyses, making action plans, and developing Standard Operating Procedures which outline the responsibilities of different stakeholders before, during and after disasters.

Oxfam has observed that with support of civil society partners, these DPTs have fostered closer relationships with district government, influenced decision making at village level, emphasised women's leadership, and proved to be instrumental in sustaining community resilience to disasters. A key challenge for Oxfam during this project was sustaining the interest and commitment of community groups and leaders across multiple engagements – we learnt how important it is to contextualise all training material so that the community not only relate but can clearly see how the activities may lead to improvements in their lives and livelihoods. Engaging creative and passionate community organisers (like Liska and Harisman) and empowering them to take leadership roles in the project was hugely successful in motivating community action.

## LISKA AND HARISMAN, COMMUNITY ORGANISERS IN AGAM DISTRICT, INDONESIA<sup>7</sup>



Harisman, sub village Pintir Kayu, Village Nan Sabaris.  
Photo: Petrasa Wacana/Oxfam in Indonesia.

### HARISMAN, COMMUNITY ORGANISER IN AGAM DISTRICT, INDONESIA

Harisman is a 38-year-old community organiser from Pintir Kayu jorong, in Agam district. Prior to Oxfam's intervention, his community did not fully understand that many hazards common to their district (such as earthquakes, tsunamis, landslides, and flash floods) could be anticipated and their impacts minimised through risk reduction efforts.

Because he realised how hard it can be to gather people in his community, Harisman used his shop as a place to disseminate DRR information. He made use of various methods, from telling stories about his involvement in the Building Resilience Program to sharing DRR issues with his customers and villagers who socialise around his shop.

As a result of this effort, the men, women, and youth in Harisman's community have actively participated in disaster risk assessment exercises to identify their vulnerabilities and capacities towards disasters. They now understand the disaster risks in their area and have completed a DRR Community Action Plan to address them.

The community members are now more aware of the importance of DRR, and no longer believe that a disaster is merely fate from God which cannot be stopped.

<sup>6</sup>Oxfam Great Britain, Gender, Disaster Risk Reduction and Climate Change Adaptation: Learning Companion 2010

<sup>7</sup>Interviews with Petrasa Wacana, Oxfam Indonesia, 2013.



Liska Martina, the female community organiser, hopes that through her efforts she will be able to change her community's perception of disaster risks.  
Photo: Petrasa Wacana/Oxfam.

### LISKA, COMMUNITY ORGANISER IN AGAM DISTRICT, INDONESIA

Liska Martina (Tina) is a college student in Bukittinggi, a disaster prone location in Agam District, West Sumatra. She was greatly inspired to become a community organiser and disaster preparedness team member after the Yogyakarta volcanic eruption in 2010 which claimed more than 200 lives and affected nearly 300,000 people.

Tina participated in trainings on disaster risk reduction, climate change adaptation and community mobilisation. Tina believes that the community must first be able to identify the hazards and then learn how to minimise their impacts. Through her involvement in various activities, Tina has been able to share with community members the importance of DRR in everyday life.



## LOCAL STRATEGIES FOR LOCAL ACTION, SOLOMON ISLANDS

The Solomon Islands is highly vulnerable to hazards and the effects of climate variability including cyclones, tsunamis, floods, sea-level rise, landslides and drought. It has a population of 560,000 people scattered over 347 islands, which poses significant challenges to coordination, logistics, access and communication during emergencies<sup>8</sup>.

The 'Empowering Communities for Change' project was designed to ensure communities are equipped with the knowledge and skills to become more self-reliant in preparing for and mitigating the effects of these disasters.

In Kolosori for example, the community created a local hazard map, which provided a visual understanding of the dangers faced by the village with key evacuation points marked. Community members including women and young people in Nifiloli conducted a "problem tree" exercise, which isolated their primary climate and disaster related concerns and identified root causes to be addressed. As part of International DRR day activities, Oxfam encouraged women from Maraone community to showcase traditional food preservation techniques which are used in times of food shortages or after disasters. Building on traditional knowledge and previous community experience in

managing disaster situations (e.g. food preservation during lean times) while complementing this with new information (e.g. improving cropping, harvesting and storage techniques) was of key importance to the uptake of risk reduction practices during this project.

Through active community participation in this project, the establishment of community disaster committees with preparedness, response and recovery plans together with stronger links to the Provincial Disaster Management Offices, community members reported feeling more confident when they think about how prepared they are to face the next possible disaster<sup>9</sup>.



Above and left: Community members map their vulnerabilities in a Participatory Capacity and Vulnerabilities Assessment, Nifiloli, Temotu. Photo: Lorima Tuke, Oxfam.

Bottom left: The Makira 6 Months Pudding is one of the traditional ways of preserving foods for disasters and feasts. The pudding is made from Taro or Giant Taro (kakake) and can be preserved in coconut oil for more than 6 months.



<sup>8</sup> OCHA Country Profiles, Solomon Islands.

<sup>9</sup> Oxfam Knowledge, Attitudes and Practice End of Project Assessment Report on the Solomon Islands Empowering Communities for Change Project, 2014.



# PARTNERSHIPS FOR IMPACT

Multi-stakeholder partnerships can maximise the impact and scale of disaster risk management initiatives by capitalising on the skills and expertise of different actors. Alliances may enable better use of resources, wider sharing of knowledge and learning, and enhance the sustainability of outcomes<sup>10</sup>.

Oxfam has recognised the benefit of partnerships, through innovative private sector engagement in Indonesia and Sri Lanka, and strong HPA agency collaboration in Timor-Leste and the Pacific. Project reflections show that partnerships are most successful where there is mutual trust, commitment, leadership and well-considered planning.

## KEY ACTIONS



Establishing district level multi-stakeholder DRR forums



Developing public-private-partnerships with Memorandum of Understandings between organisations



Facilitating national learning events for government, civil society and private sector

## HARMONISED NEEDS ASSESSMENT, TIMOR-LESTE

Timor-Leste's communities are highly vulnerable to hazards and regularly experience disasters such as flooding and droughts however prior to the 'Harmonised Needs Assessment' project there was limited experience in preparing for and implementing a coordinated disaster response<sup>11</sup>.

The Inter-Agency Harmonised Needs Assessment (HNA) was initiated in 2012 based on the collective recognition that coordinated disaster needs assessments bring considerable benefits including increased assessment coverage, reduced duplication of effort, and earlier identification of priority life-saving needs and response gaps<sup>12</sup>.

CARE, Caritas, Oxfam, PLAN, World Vision and originally Save the Children collaboratively supported the Timor-Leste Government's National Disaster Management Directorate (NDMD) to enhance the effectiveness of emergency responses through strengthening capacity in coordinated needs assessments, contingency planning, and multi-stakeholder multi-level coordination.

HNA activities, including for the preparation of training exercises, advocacy and mentoring, were coordinated by the Inter-Agency Disaster Management Project Coordinator (IADMC), who was line-managed by Oxfam (though sat within the NDMD) and jointly funded by the HPA agencies.

The HPA HNA Final Evaluation report found that through mentoring and coaching within the NDMD, the Coordinator supported improved decision-making as well as improved internal and inter-ministerial communication. The

capacity building of communities and district Disaster Management Committees led to improved awareness of roles and responsibilities during disaster responses. A joint simulation exercise provided an opportunity for a wide range of stakeholders to practice implementing standard operating procedures at district level for the first time.

While it was noted that HPA agencies added value through their ability to work and facilitate linkages at various levels of government and with different stakeholders, the partnership members recognise that capacity development requires dedicated resources and political will with strong commitment to planning, results and accountability.

Despite challenges in creating cultural change and an enabling environment for planning the HNA project provided insights into the strength of collaborative action in DRM. This is demonstrated by the raised awareness of the impacts of El Niño resulting in a cross-ministry action plan.<sup>13</sup> Additionally, the well-established relationship and trust between the HPA agencies together with their familiarity of the context contributed to robust collaboration in a joint El Niño assessment and proposal for the 'Action for Resilient Communities' project which has since been recognised as highly relevant to communities by a peer review.<sup>14</sup>

<sup>10</sup> Twigg, Good Practice Review 9 Disaster Risk Reduction, 2015

<sup>11</sup> ACAPS, Scoping Study, Timor Leste, 2012.

<sup>12</sup> Oxfam Australia HPA DRR/DRM proposal, 2016.

<sup>13</sup> Oxfam Australia HPA HNA Final Evaluation Report, 2016.

<sup>14</sup> Peer Review: Action of Resilience Communities in Timor-Leste, HPA response, 2017

## BUILDING RESILIENCE OF SMALL AND MEDIUM ENTERPRISES, INDONESIA

With over 57 million currently operating across Indonesia, Small and Medium Enterprises (SMEs) have been identified as being key contributors to local and national economic growth, as well as being considered the driving force behind national employment growth, contributing to 60% of the gross domestic product<sup>15</sup>.

However, exposure of SMEs to hazards such as earthquakes, tsunamis or storm surges, and their lack of capacity to respond and recover, can significantly disrupt business continuity. As an example, it is estimated that 90% of the people who lost their job in Yogyakarta following the 2006 earthquake were working for SMEs<sup>16</sup>. Furthermore, 20,000 SMEs that were previously operating in the area went bankrupt as a result of the financial disruptions brought on by the earthquake. Building the resilience of SMEs to disasters is therefore essential.

The implementation of Business Continuity Management (BCM) as part of the Indonesia HPA project has helped increase the sustainability of SMEs. A basic BCM involves a disaster risk analysis in the targeted area which determines what disaster risks the business is vulnerable to, then produces a scenario of hazards that are likely to impact the SMEs. The SME owners are then able to use the information collected to reduce their business vulnerability, prepare to cope with the particular hazard, and adapt to the changing business environment according to the relevant scenario.

In Agam District (West Sumatra), the 257 SMEs reached are engaged in production (i.e. baking, embroidery, cracker and salted egg production), trading and services. Through the implementation of business continuity plans, the SMEs' owners attended technical training, diversified their supply chains, strengthened the quality of their product packaging and stored

raw material in safer locations. Project monitoring found that owners also increased their personal savings and subscribed to disaster insurance for their businesses. Oxfam supported the SMEs to attain their official business licenses, which means that if a disaster occurs they are eligible to receive technical and financial support from the Indonesian government.

This strategy promoted alternate business activities and allowed for the development of back-up business plans. Based on this, the SMEs were able to develop a plan to reduce their vulnerability before, during and after a disaster. It also allowed the SMEs to collaborate with local authorities and larger private sector operators for training, business diversification, and identification of new investments and risk transfer strategies.

Oxfam's experience indicates that taking a multi-stakeholder approach involving SMEs, government and private sector actors was important in building collaboration. Relationship building between the different actors was essential and identifying shared values and objectives led to greater cooperation.

The SMEs developed greater understanding of the impact of disaster risk on business continuity and knowledge of how to better prepare. It has contributed to the broader sustainability of Indonesia's disaster preparedness processes and enabled increased engagement with the 'missing middle' of private sector actors. The National Disaster Management Authority used learning from Oxfam's HPA DRR Project to inform national guidelines on SME resilience, launching them at their International DRR celebration on 14 October 2016.

<sup>15</sup> Ministry of Cooperatives and Small and Medium Enterprises, 2016.

<sup>16</sup> National Disaster Management Agency, 2014.



Ibu Mulya, sub village Pasi, village Tiku Selatan, sub district Tanjung Mutiara, district of Agam.  
Photo: Imran Sarimudanas/Jemari Sakato.



## WEATHER INDEX INSURANCE FOR RICE FARMERS, SRI LANKA

Assessments conducted by government and development agencies highlight that extreme weather events such as floods, droughts and cyclones are the most persistent cause of crop damage in Sri Lanka. Paddy is a climate-sensitive crop relying on the availability of sufficient water and sunshine but both floods and droughts can affect rice farmer's productivity.

Every year, 40% of farmers lose their crops to flood; in 2014, 70% was lost due to the flood that was followed by a drought<sup>17</sup>. Oxfam's survey of farmers found that all farmers have suffered weather-related crop losses, however, in spite of the imminent risks, only 2% of Sri Lankan farmers obtained insurance due primarily to farmers' distrust in insurance as a risk mitigation measure because of lack of transparency and long delays in damage pay outs<sup>18</sup>.

Oxfam therefore decided to introduce Weather Index Insurance (WII) to address these gaps. The model was designed as an alternative that recognised the farmers' literacy challenges, service provider resource requirements, and bureaucracy. WII is designed to be more transparent, accessible and user-friendly.

During the 2015 pilot project, Oxfam assisted 197 farmers to insure their crops against the recorded rainfall and estimated amounts for the insured crops that were set by an independent third party and agreed with the insurer, the farmers and the Agriculture Department. Claims were then assessed on the basis of rainfall data, putting the burden of proof on existing data,

rather than the farmers. With this approach, insurance agents can assess claims from their desk, instead of having to visit the affected location and assess each individual claim.

In 2016, Oxfam supported 500 farmers to obtain the insurance. Due to a lack of rain in May 2016, a pay-out was triggered and each farmer received compensation of Rs. 4,400 (AUD 38), with a total payout of Rs. 2,200,000 (AUD 19,000) to all farmers<sup>19</sup>.

In spite of lack of agricultural insurance schemes offered by private insurers, Oxfam managed to attract the interest of the private sector partner Sanasa Insurance Company Ltd. The technical knowledge and expertise is provided by the University of Moratuwa, an academic partner of Oxfam. In the long term, Oxfam aims to develop a strong evidence base from this partnership so that the model can be successfully replicated.

A key factor in the success of this pilot was working with all partners to develop a mutual understanding of mandates, shared values and core competencies, in addition to regular communication and engagement to foster constructive cooperation.

<sup>17</sup> Oxfam Sri Lanka Assessment Report, 2014.

<sup>18</sup> Institute of Policy Studies, Climate Insurance for Dry Zone Farmers in Sri Lanka, 2014.

<sup>19</sup> Oxfam project monitoring report, 2016.

**“Although we had insured our crops before, we never received a payout as we couldn't deal with complicated forms. But we need the money, and we need a good harvest. This year, for the first time ever, we were compensated for flood damage. The money received helped us to buy seeds paddy for the next cultivation.”** —Sivanathan, Sri Lanka



With Weather Index Insurance, Sivanathan Lilemalar and her husband received an insurance payout for the first time in their life. Photo: Nipuna Kumbalathara/Oxfam



A member of a Grama Niladari Disaster Management Committee leads disaster risk planning exercise in Sri Lanka.  
Photo: Nipuna Kumbalathara/Oxfam.



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