



## Report Summary of Webinar on

# Financial Arrangements in Disaster Risk Reduction:

## 15th Finance Commission & Insurance

July 29, 2021 | 2:00 PM – 3:30 PM

Jointly Organised by:

**National Institute of Disaster Management (NIDM)**

Ministry of Home Affairs, Govt. of India

&

**Sphere India**

Noida, Uttar Pradesh



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## **INTRODUCTION**

India is one of the world's most disaster prone countries. Nearly every sort of natural or man-made danger impacts one or more regions of India, and around one third of the country suffers from many risks. Natural catastrophes have a negative impact on both human and physical capital, as well as posing a major danger to India's economic growth. Additionally, repeated catastrophes put fiscal strain on the centre and state governments, as well as deteriorating people's social and economic situations.

In the aftermath of natural disasters, financial aid is offered in accordance with relief fund programmes. These plans are based on previous Finance Commission proposals. For introduction, the FC is constituted by the Ministry of Finance every five years to suggest a formula for the allocation of tax revenues by the union government, between the federal and state governments, and between different state governments. It operates on terms of reference established by the Indian government, and its report, together with the central government's answers to its recommendations, is presented to parliament. In many cases, the SDRF and NDRF resources would be insufficient, and both the Union and State governments would be forced to seek disaster funding from other sources, such as reconstruction bonds, contingent credit/standby facility with international financial institutions, crowd funding platforms, and corporate social responsibility, to fill the gap between the funds, the 15<sup>th</sup> FC has constituted new recommendations which were made in accordance with the rules of the Disaster Management Act of 2005, like mitigation funds should be established at both the national and state levels and the Fund should be used to support community-based and local-level actions that decrease hazards and enhance environmentally sustainable settlements and livelihoods. It is important to understand the purpose of new recommendations to fully apply them into resourceful work.

Further to understand, as we all know insurance has a significant role in managing the risk of disaster. In the high vulnerability context, insurance is proposed to be an important tool for risk management at all levels, which makes insurance also an important financial tool for disaster risk reduction. It provides for cost-effective coping with the financial effect of climate and weather hazards, also provides opportunities to establish public-private partnerships.

### **OBJECTIVES OF THE WEBINAR**

- To discuss various possible financing tools for Disaster Risk Reduction.
- To aware the community regarding new recommendations of 15th Finance Commission regarding disaster risk management.
- To highlight, how the new recommendations can help.
- How increasing the penetration of insurance can be beneficial in reducing the risk of disaster in various regions of India.
- To discuss, how insurance has been playing a significant role in disaster risk reduction.

## **PROGRAMME SCHEDULE**

| Session Theme/Topic                                       | Resource Persons                                                                              | Time and Duration |
|-----------------------------------------------------------|-----------------------------------------------------------------------------------------------|-------------------|
| Inaugural Session                                         |                                                                                               |                   |
| Overview                                                  | Ms Vellari Agarwal, Sphere India                                                              | 2:00 PM - 2:15 PM |
| Welcome Note                                              | Dr Anuradha Maurya                                                                            |                   |
| Key Note Address                                          | Prof. Santosh Kumar, Head, GiDRR, National Institute of Disaster Management.                  |                   |
| Inaugural Address                                         | Maj. Gen. Manoj Kumar Bindal, Executive Director, NIDM                                        |                   |
| Panel Discussion                                          |                                                                                               |                   |
| • Various Financial Tools for Disaster Risk Reduction.    | Prof. Santosh Kumar, Head, GiDRR, National Institute of Disaster Management.                  | 2:15PM – 2:35 PM  |
| • Recent FC recommendations for disaster risk management. | Dr. Pratap Ranjan Jena, Associate Professor, National Institute of Public Finance and Policy. | 2:35 PM – 2:55 PM |

|                                                                                                                                                      |                                                      |                   |
|------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|-------------------|
| <ul style="list-style-type: none"> <li>Insurance penetration in India, Role of insurance in DRR and beneficial in reducing disaster risk.</li> </ul> | Mr. Deepak Malik, Operations Specialist, World Bank. | 2:55 PM - 3:15 PM |
| Open-house Discussion led by moderator                                                                                                               |                                                      | 3:15 PM- 3:30 PM  |
| Concluding Remarks and                                                                                                                               | Prof. Santosh Kumar, NIDM                            |                   |
| Vote of Thanks                                                                                                                                       | Dr Anuradha Maurya                                   |                   |

\*Note: - Scheduled timing is according to Indian Standard Time (IST); UTC+5:30.

## **PROGRAMME TEAM**

### **PATRON**

Major General Manoj Kumar Bindal, Executive Director, NIDM

### **CONVENOR**

Prof. Santosh Kumar, HoD, GiDRR, NIDM

### **COORDINATORS**

Dr. Anuradha Maurya, Jr. Consultant, NIDM

Ms. Vallari Agarwal, Sphere India

Ms. Shipra Das, Young Professional, NIDM

### **IT SUPPORT**

Sphere India IT TEAM

## **SESSION SUMMARY**

In the aftermath of natural disasters, financial aid is offered in accordance with relief fund programmes. The 15th Finance Commission has constituted new recommendations for disaster response which were made in accordance with the rules of the DM Act of 2005, like establishing mitigation funds at both the national and state levels and using these funds to support community-based and local-level actions that decrease hazards and enhance environmentally sustainable settlements and livelihoods. Furthermore, insurance is proposed to be an important tool for risk management at all levels. This session aimed to highlight the role of Financial Arrangements in Disaster Risk Reduction and 15th Finance Commission & Insurance. In this context **National Institute of Disaster Management (NIDM) & Sphere India**, jointly organised a Webinar on “**Financial Arrangements in Disaster Risk Reduction: 15<sup>th</sup> Finance Commission & Insurance**” on July 29, 2021, from 2:00 pm – 3:30 pm (IST). The Webinar was attended by around 217 participants; detailed list of participants is attached with this report.

## **SPEAKERS**

**Prof. Santosh Kumar**, Professor and HoD, NIDM, has More than 25 years’ experience with the 15 years in providing leadership in institutions building, public policy, capacity development and strategic operations at regional, national local levels. Engaged in dialogue with Asian, ASEAN, EAS, BIMSTIC, SAARC, multi-lateral, UN organisation and private sector for DRR, climate change, leading to sustainable development.





**Mr. Pratap Jena, Associate Professor**, National Institute of Public Finance and Policy works on sub-national public finance, public financial management, and fiscal decentralization. He has helped a number of State Governments in India in preparing medium term fiscal plans under their Fiscal Responsibility and Budget Management Acts. He coordinates training on Public Financial Management for Central and State Governments officials at NIPFP and abroad.

**Mr. Deepak Malik**, Operations Specialist, World Bank, a humanitarian and Disaster Risk Management professional with over two decades of experience in emergency response, recovery and Disaster Risk Reduction (DRR), emergency livelihoods, inclusion, community engagement, institutional capacity building, programme planning, implementation, monitoring and evaluation. He has designed and managed over 50 projects on social development, emergency response, long term recovery and DRR.



### **KEY POINTS**

- The institutionalisation of Disaster Management Authorities in the country at National, State and District Level in the form of NDMA, SDMA and DDMA has been possible with the enactment of the Disaster Management Act-2005.
- The institutional structure of the National Disaster Response Fund, State Disaster Response Fund, the National Disaster Mitigation Fund, the State Disaster Mitigation Fund, the sharing principles and the alternative sources of funding are being recognised by the four guiding principles on which the 15<sup>th</sup> finance commission recommendations are based.
- Earlier, the funds were allocated for the expenditure on response and relief purposes however, for
- Capacity Building, Disaster Risk Exposure and Disaster Risk Index, the Mitigation Fund at the National and the State level have been allocated for the prepared and mitigation purposes.

- In terms of Response and Relief, Recovery and Reconstruction and preoperational Capacity Building are the three demarcations in the both National Disaster Response Fund and State Disaster Response Fund. The alternative sources of funding can be explored in the form of reconstruction bonds issued by State Government.
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- Another solution can be roping of International financial institutions.
- State Government can setup Crowd funding platform for disasters
- Insurance being a risk cover has always a big scope in the context of Financial Arrangements in DRR.\
- The various other tools that we can bring in include weather derivatives, catastrophic draw downs contingency funding and Insurance and pool in Bond Insurances.

## PHOTOGRAPHS





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# COVID-19 ACADEMY



## FINANCIAL ARRANGEMENTS IN DISASTER RISK REDUCTION: 15TH FINANCE COMMISSION & INSURANCE

In the aftermath of natural disasters, financial aid is offered in accordance with relief fund programmes. The 15th Finance Commission has constituted new recommendations for disaster response which were made in accordance with the rules of the DM Act of 2005, like establishing mitigation funds at both the national and state levels and using these funds to support community-based and local-level actions that decrease hazards and enhance environmentally sustainable settlements and livelihoods. Furthermore, insurance is proposed to be an important tool for risk management at all levels. This session aims to highlight the role of Financial Arrangements in Disaster Risk Reduction and 15th Finance Commission & Insurance.

**Date: 29<sup>th</sup> July 2021, Thursday | Time: 2:00pm – 3:30pm**

**Joining link: <http://tiny.cc/CA290721> | Meeting ID: 864 1042 7833 | Password: 945618**



**Patron-** Major Gen. M. K. Bindal,  
Executive Director - NIDM



**Panellist-** Prof. Santosh Kumar,  
Professor & Head ,GPPIDRR, NIDM



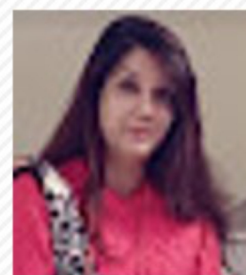
**Panellist-** Mr. Pratap Ranjan Jena  
Associate Professor, NIPFP



**Panellist-** Mr. Deepak Malik,  
Consultant, World Bank



**Coordinator:** Ms. Vallari Agarwal,  
Prog. Manager, KCS, Sphere India



**Coordinator:** Dr. Anuradha  
Maurya, Jr. Consultant, NIDM



Streamed live –

<http://tiny.cc/CAyoutube>

**Please Note - For the certificate, participants will be required to Register on <https://training.nidm.gov.in/> after the session completion.**

**For Whom:** Volunteers from CSOs, FBOs, CBOs, Corporations, Red Cross, Civil Defence, NCC, NSS, NYK, student groups and individuals willing to support local level authorities to deliver health and social protection services to address direct and secondary impact of COVID-19 **Website -** <http://www.sphereindiacovid19academy.org>

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Properly**



**Follow Proper  
Hand Hygiene**



**Maintain Social  
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