Webinar Report
on
Disaster Mitigation in India: A Financial viewpoint under the 15th Finance Commission

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Organized by

National Institute of Disaster Management

(Ministry of Home Affairs, Government of India)

Address: Plot No.15, Pocket-3, Block-B, Sector29, Rohini, Delhi-110042

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Webinar on
Azadi Ka Amrit Mahotsav
सत्यमेव जयते
nidm
Resilient India - Disaster Free India
Disaster Mitigation in India: A Financial Viewpoint under the 15th Finance Commission
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AJNIFM, Ministry of Finance, GoI
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NIDM, MHA, GoI
Prof. Saon Ray
Visiting Professor at Indian Council for Research on International Economic Relations (ICRIER)
Organized by
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Ministry of Home Affairs, Govt. of India
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Introduction:

Disaster mitigation is incomplete without a strong and seamless channel of funding. In principle, disaster financing in India was covered under contingency liability. It was mainly oriented toward post-disaster activities. It broadly includes preparedness, rescue, relief rehabilitation, and mitigation. Disaster mitigation is an integral part of disaster management. In fact, it is a pre-disaster phase of work. This includes material and social activities to convert disaster-prone areas into disaster-resilient areas. Disaster mitigation requires proper vulnerability mapping and funding to carry out disaster-specific mitigation activities. It is for this reason that the Disaster Management Act 2005 provides for the creation of Disaster Mitigation Funds at national, state, and district levels. Irrespective of the consistent demands from states various finance commissions did not recognize mitigation as an integral part of disaster risk funding as mitigation was left up to the centrally sponsored schemes. However, this task was performed by the 15th Finance Commission by creating and allocating disaster mitigation funds. The FC-XV replaced the earlier expenditure-based allocation of funds and devised a new formula based on physical and socio-economic factors like the vulnerability of a state to selected disasters like floods and drought and its ratio of poverty. It is under this background that the present research article makes a modest attempt to explore the financial perspective of disaster mitigation in India.

Disaster Mitigation in India: Concept and Legal Mapping

Disaster mitigation should be understood as a set of activities that are scientifically designed to address the disaster vulnerability of a disaster-prone area. In fact, it enhances the disaster resilience of the targeted area. Disaster Management Act, 2005 defines disaster mitigation as measures aimed at reducing the risk, impact, or effects of a disaster or threatening disaster situation (Government of India, 2005). National Plan on Disaster Management, 2016 explains mitigation as “the lessening or limitation of the adverse impacts of hazards and related disasters” (Government of India, 2016).

Disaster management has three financing cycles i.e., ***mitigation***, ***relief,*** and ***reconstruction***. Mitigation involves pre-disaster activities like the creation of embankments, and retrofitting existing infrastructure according to disaster vulnerability e.g., installing an early warning system and improving drainage systems for preventing inundation. Relief work involves pre-disaster and post-disaster assistance in form of evacuation, food and shelter, health facilities and compensation for loss, etc. Reconstruction is the post-disaster financing activity it involves the reconstruction of public infrastructures like schools, hospitals, and other community infrastructure.

Disaster Mitigation in India is divided into three major parts namely:

i. Locating disaster financing in India: 15th Finance Commission
ii. Disaster Management Act 2005 and disaster financing; and
iii. A paradigm shift: XV Finance commission and disaster mitigation.

XV Finance Commission and Disaster Mitigation

FC-XV has analyzed the existing disaster risk financing and found that disaster financing is oriented towards response and relief, and it lacks addressing the wider approach of adaptation, mitigation, preparedness, recovery, and reconstruction. FC-XV has noted that FC-

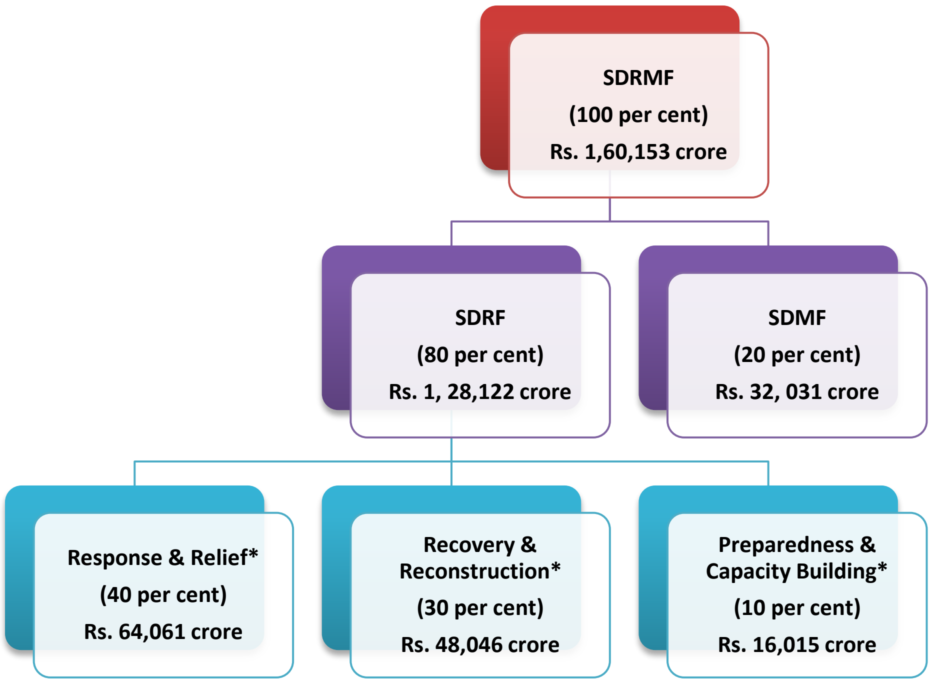
XIII had taken an innovative step by constituting the Capacity Building Fund. Though it was not a mitigation fund as per DMA still it provided funds to state governments for preparedness. Unfortunately, this scheme was discontinued by the FC-XIV. Besides, FC-XIV has not recommended mitigation funds. It suggested various measures for carrying out mitigation functions like forming a larger partnership among state, district, and private players for constant funding of mitigation activities.

It was in 2016 that the Supreme court of India in Swaraj Abhiyan vs. Union of India and others ordered that

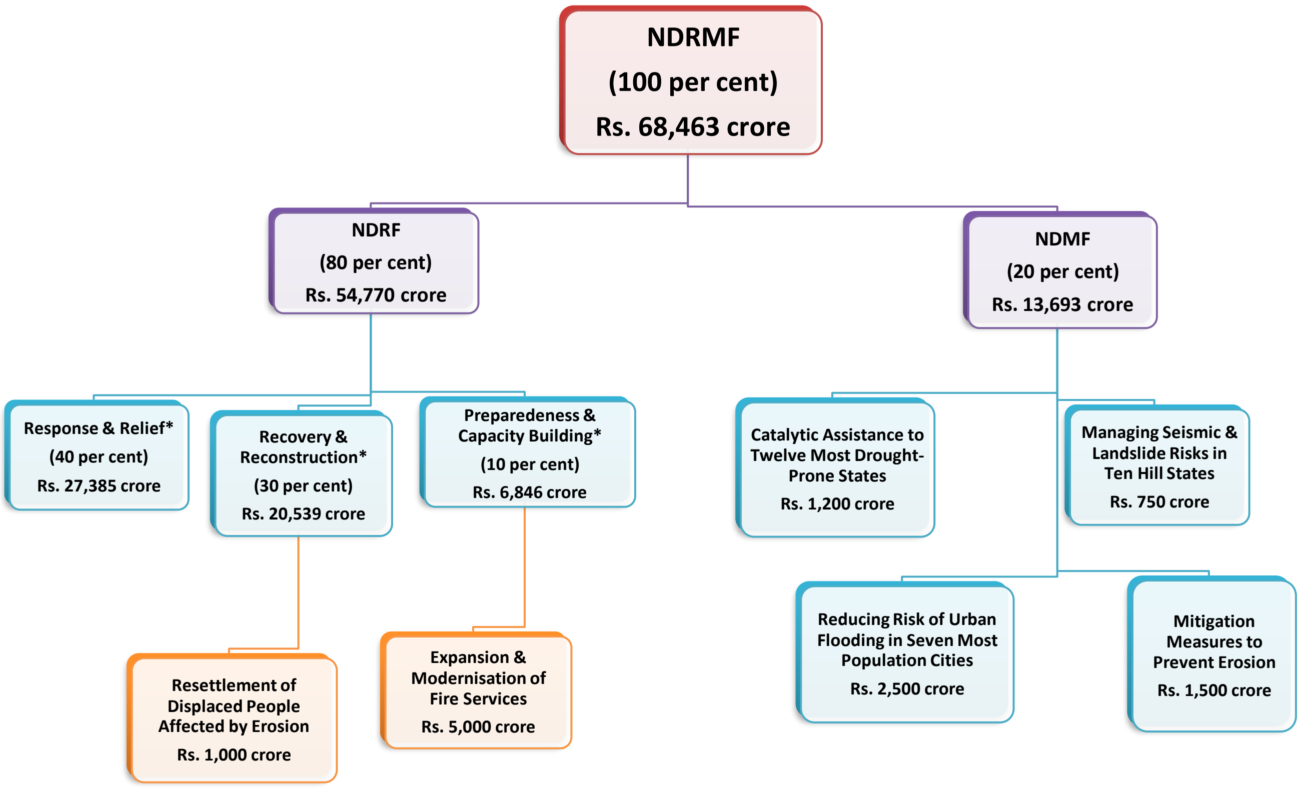
Section 47 of the DM Act provides for the constitution of a National Disaster Mitigation Fund for projects exclusively for the purposes of mitigation which, as mentioned earlier, means measures aimed at reducing, inter alia, the risk of a disaster or threatening disaster situation. Although the DM Act has been in force for more than 10 years, the National Disaster Mitigation Fund has not yet been constituted. There is, therefore, no provision for the mitigation of a disaster. Risk assessment and risk management also appear to have little or no priority as far as the Union of India and the State Governments are concerned. A National Disaster Mitigation Fund is required to be established. Unfortunately, no such Fund has been constituted till date. Accordingly, we direct the Union of India to establish a National Disaster Mitigation Fund within a period of three months from today. (Supreme Court of India, 2016).

It is under these backgrounds that FC-XV has recommended setting up the National Disaster Mitigation Fund (NDMF) at the national level and the State Disaster Mitigation Fund (SDMF) at the state level. FC-XV has created a hybrid model of funds addressing both response and mitigation of disaster. In place of creating two different funds for mitigation and response, it recommended for inclusion of mitigation funds in already existing schemes of the National Disaster Response Fund (NDRF) and State Disaster Response Fund (SDRF). The new conversed schemes shall be known as National Disaster Response and Mitigation Fund (NDRMF) and State Disaster Response and Mitigation Fund (SDRMF).

FC-XV, for 2021–2026, has recommended an allocation of ₹68,463 crores for NDRMF and ₹160,153 crores for SDRMF. It provided that 20 percent of the allocated fund should be utilized for the mitigation purpose and the rest of the 80 percent for disaster response. (Government of India, 2020, pp. 238–239). It maintained that earlier National Disaster Response Fund (NDRF) was funded by National Calamity Contingency Duty (NCCD) as most of the commodities are covered under Goods and Services Tax (GST) as a result NCCD shall not be adequate to fund NDRF. Therefore, FC-XV recommended for “annual budgetary provision for NDRF.” FC-XV also provided that to check unnecessary and inflated demands from the state it is provisioned that central assistance via NDRF and NDMF should be allocated on a cost-sharing basis. It is recommended that for an initial ₹250 crores state should contribute 10 percent, for the assistance of ₹500 crores states need to contribute 20 percent, and 25 percent if assistance exceeds ₹500 crores. FC-XV also provided that if the funding pool of SDRMF and NDRMF falls short of the required assistance central and state governments should locate other sources of funding like the reconstruction board, corporate social responsibility, and crowdfunding.



Earmarked Funds for SDRMF (15th FC)



Earmarked Funds for NDRMF (15th FC)

Table[1]. Union's Share in State Disaster Response and Mitigation Fund (SDRMF/SDMF) for States: 2021–2026 (₹ Crore).

SDRMF: State Disaster Response and Mitigation Fund

SDMF: State Disaster Mitigation Fund

Union's Share													
S. No	**Name of State**	**2021–2022**		**2022–2023**		**2023–2024**	**2024–2025**		**2025-26**	**Total**			
		SDRMF	**SDMF**	**SDRMF**	**SDMF**	**SDRMF**	**SDMF**	**SDRMF**	**SDMF**	**SDRMF**	**SDMF**	**SDRMF**	**SDMF**
1	Andhra Pradesh	1,119	223.8	1,175	235	1,234	246.8	1,295	259	1,360	272	6,183	1236.6
2	Arunachal Pradesh	250	50	263	52.6	276	55.2	289	57.8	304	60.8	1,382	276.4
3	Assam	772	154.4	811	162.2	851	170.2	895	179	939	187.8	4,268	853.6
4	Bihar	1,416	283.2	1,487	297.4	1,561	312.2	1,639	327.8	1,721	344.2	7,824	1564.8
5	Chhattisgarh	432	86.4	454	90.8	476	95.2	500	100	525	105	2,387	477.4
6	Goa	12	2.4	12	2.4	12	2.4	13	2.6	14	2.8	63	12.6
7	Gujarat	1,324	264.8	1,390	278	1,460	292	1,533	306.6	1,609	321.8	7,316	1463.2
8	Haryana	491	98.2	516	103.2	542	108.4	569	113.8	597	119.4	2,715	543
9	Himachal Pradesh	409	81.8	428	85.6	451	90.2	473	94.6	497	99.4	2,258	451.6
10	Jharkhand	568	113.6	596	119.2	626	125.2	658	131.6	690	138	3,138	627.6
11	Karnataka	791	158.2	830	166	872	174.4	915	183	961	192.2	4,369	873.8
12	Kerala	314	62.8	330	66	347	69.4	364	72.8	383	76.6	1,738	347.6
13	Madhya Pradesh	1,820	364	1,911	382.2	2,007	401.4	2,108	421.6	2,213	442.6	10,059	2011.8
14	Maharashtra	3,222	644.4	3,383	676.6	3,552	710.4	3,730	746	3,916	783.2	17,803	3560.6
15	Manipur	42	8.4	44	8.8	47	9.4	50	10	51	10.2	234	46.8
16	Meghalaya	66	13.2	68	13.6	73	14.6	76	15.2	80	16	363	72.6
17	Mizoram	47	9.4	49	9.8	52	10.4	54	10.8	57	11.4	259	51.8
18	Nagaland	41	8.2	43	8.6	46	9.2	48	9.6	50	10	228	45.6
19	Odisha	1,604	320.8	1,685	337	1,769	353.8	1,857	371.4	1,950	390	8,865	1,773
20	Punjab	495	99	520	104	546	109.2	573	114.6	602	120.4	2,736	547.2
21	Rajasthan	1,481	296.2	1,556	311.2	1,634	326.8	1,715	343	1,800	360	8,186	1637.2
22	Sikkim	50	10	53	10.6	56	11.2	59	11.8	61	12.2	279	55.8
23	Tamil Nadu	1,020	204	1,071	214.2	1,125	225	1,181	236.2	1,240	248	5,637	1127.4
24	Telangana	449	89.8	472	94.4	495	99	521	104.2	546	109.2	2,483	496.6
25	Tripura	68	13.6	71	14.2	76	15.2	79	15.8	84	16.8	378	75.6
26	Uttar Pradesh	1,933	386.6	2,030	406	2,132	426.4	2,239	447.8	2,351	470.2	10,685	2,137
27	Uttarakhand	937	187.4	984	196.8	1,033	206.6	1,085	217	1,139	227.8	5,178	1035.6
28	West Bengal	1,011	202.2	1,062	212.4	1,115	223	1,170	234	1,229	245.8	5,587	1117.4
29	Total	22,184	4436.8	23,294	4658.8	24,466	4893.2	25,688	5137.6	1,222,601	244520.2	122,601	24520.2

Region-Specific Mitigation Funds

FC-XV has also recommended four sectoral and region-specific allocations of ₹5,950 crores out of the National Disaster Mitigation Fund (NDMF) corpus of ₹13,693 for the period of 2021–2026. FC-XV has recognized the fact that some regional vulnerabilities like drought,

[1] https://www.indiabudget.gov.in/doc/eb/vol1.pdf

Source: *Report of the 15th Finance Commission, 2021–2026 and calculation of SDMF.*

urban flooding, seismic activities, landslides, and soil erosion are persistent over a period of time. Commission was of the view that these regional vulnerabilities can be addressed effectively with long-term projects of the government. However, FC-XV maintained that small community-level interventions in form of mitigation may also provide good results, and therefore, an area-specific grant has been recommended under NDMF.

Table. Earmarked Allocations Under NDMF.[2]

S. No.	Funding Window	Earmarked Purpose	Total Allocations in crores (2021–2026)
1.	NDMF	Catalytic Assistance to Twelve Most Drought-prone States	1,200
2.	NDMF	Reducing the Risk of Urban Flooding in Seven Most Populous Cities	2,500
3.	NDMF	Managing Seismic and Landslide Risks in Ten Hill States	750
4.	NDMF	Mitigation Measures to prevent Erosion	1,500
Total			5,950

A Paradigm Shift: XV Finance Commission and Disaster Mitigation

FC-XV has analyzed the existing disaster risk financing and found that disaster financing is oriented towards response and relief, and it lacks addressing the wider approach of adaptation, mitigation, preparedness, recovery, and reconstruction. FC-XV has noted that FC-XIII had taken an innovative step by constituting the Capacity Building Fund. Though it was not a mitigation fund as per DMA still it provided funds to state governments for preparedness. Unfortunately, this scheme was discontinued by the FC-XIV. Besides, FC-XIV has not recommended mitigation funds. It suggested various measures for carrying out mitigation functions like forming a larger partnership among state, district, and private players for constant funding of mitigation activities.

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Objective:

- To aware the community of new recommendations of the 15th Finance Commission in terms of the Disaster Response and Mitigation Fund.
- To discuss, how mitigation and relief funds can be distributed amongst States.

[2] https://www.indiabudget.gov.in/doc/eb/vol1.pdf

Source: *Main report of the 15th Finance Commission, 2021–2026.*

[3] https://indiankanoon.org/doc/53698039/

Audience:
This webinar is open to participants from all over the country. It would aware the participants about the financial aspects in terms of disaster management.

About the National Institute of Disaster Management:

The National Institute of Disaster Management (NIDM) was constituted under an Act of Parliament with a vision to play the role of a premier institute for capacity development in India. NIDM has been assigned nodal responsibilities for human resource development, capacity building, training, research, documentation, and policy advocacy in the field of disaster management. Both as a national Centre and then as the National Institute, NIDM has performed a crucial role in bringing disaster risk reduction to the forefront of the national agenda. The Institute believes that disaster risk reduction is possible only through the promotion of a "Culture of Prevention" involving all stakeholders. The Institute works through strategic partnerships with various ministries and departments of the central, state, and local governments, academic, research, and technical organizations in India and abroad, and other bi-lateral and multi-lateral international agencies. The Institute's vision is to create a Disaster Resilient India by building the capacity at all levels for disaster prevention and preparedness.

PROGRAMME SCHEDULE

Time	Topics	Panelists
Moderator: Mr. Shaad Warsi, Young Professional, RI Division, NIDM		
11:00 – 11:10 AM	**Welcome Address**	**Mr. Shaad Warsi,** YP, RI Division, NIDM
11:10 – 11:15 AM	**Context Setting**	**Dr. Garima Aggarwal** Sr. Consultant Resilient Infrastructure Division NIDM, MHA, GoI
11:15 – 11:25 AM	**Keynote Address**	**Prof. Chandan Ghosh** Head, Resilient Infrastructure Division NIDM, MHA, GoI
11:25 – 12:20 PM	**Disaster Mitigation – Financial Viewpoint under the 15th Finance Commission**	**Mr. Rajesh K Agrawal** Sr. Dy. Director/ Associate Professor (SG) AJNIFM, Ministry of Finance, GoI
12:20 – 12:50 PM	**National Disaster Response and Mitigation Fund / Financial Mechanism for Disaster Risk Reduction**	**Prof. Saon Ray** Visiting Professor at Indian Council for Research on International Economic Relations (ICRIER)
12:50 - 01:00 PM	**Question - Answers**	**With Participants**
01:00 – 01:10 PM	**Conclusion and Way Forward**	**Prof. Chandan Ghosh** Head, Resilient Infrastructure Division NIDM, MHA, GoI **Mr. Shaad Warsi** Young Professional, NIDM, MHA, GoI

Inaugural Session

Mr. Shaad Warsi, YP, RI Division, NIDM delivered the welcome address and also gave opening remarks. He emphasized the value of funding for disaster risk reduction. He discussed the 15th Finance Commission for disaster management. He talked about disaster management and its financing cycles i.e., mitigation, relief, and, reconstruction. He also moderates the entire session. Mitigation involves pre-disaster activities like the creation of embankments, and retrofitting existing infrastructure according to disaster vulnerability e.g., installing an early warning system and improving drainage systems for preventing inundation. Relief work involves pre-disaster and post-disaster assistance in form of evacuation, food and shelter, health facilities and compensation for loss, etc. Reconstruction is the post-disaster financing activity it involves the reconstruction of public infrastructures like schools, hospitals, and other community infrastructure.

Dr. Garima Aggarwal, Senior Consultant, RI Division, NIDM, welcome the panelist and gave an insight into this program. She emphasized the value of funding for disaster risk reduction, which has been part of the DM Act since 2005. She discussed the funds between NDRFM & SDRMF.

Prof. Chandan Ghosh, Head, Resilient Infrastructure Division, NIDM, MHA, GoI talked about the funds and its channel. How these funds can be utilized for the purposes which has been earmarked and who audit their works? He welcomed the panelists and said that such funds can be replicated in the next event or similar situations in the future, and how effective they are. The available financial tools should be used effectively for disaster management strategy.

The panelist of the session were:

Mr. Rajesh Kumar Agrawal, Sr. Dy. Director/ Associate Professor (SG), AJNIFM, Ministry of Finance, GoI, briefly described the topic and its relevance and welcomed our expert speaker. He discussed the role of geospatial technologies in disasters and how disaster risk mitigation is the responsibility of all. He also shared the vision of NIDM for Disaster free India and the various steps and initiatives NIDM is taking in that direction.

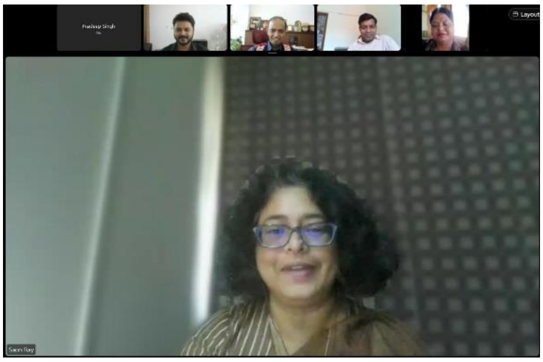
He discussed the following points as follows:

- Disaster Mitigation in India
- Historical overview - evaluation of Disaster Risk Financing
- Finance Commission - Article 280

- Margin Money Scheme
- Fund Scheme as per the recommendation of the 15th Finance Commission

Later, he covered that Despite the fact that the country had a legal provision for National Disaster Mitigation Fund (NDMF), State Disaster Mitigation Fund (SDMF), and District Disaster Mitigation Fund (DDMF), it was unable to operationalize the fund due to various factors. After the DM Act 2005, the NDMF was set up in 2021, there are three windows within the National Disaster Response Fund (NDRF) and State Disaster Response Fund (SDRF) consisting of 40% for relief and response, 30% for recovery and reconstruction and 10% for preparedness and capacity building.

Prof. Saon Ray, Visiting Professor at Indian Council for Research on International Economic Relations (ICRIER) took the session on "Financial Mechanism for Disaster Risk Reduction. She explained the 15th Finance Commission and how it has addressed all the layers, phases, aspects, and dimensions of Disaster Risk Management (DRM). Moreover, the speaker explained the different funding windows and its function. At the national level, there is considerable overlap and linkages among these different functions, as a result, the framing and finalization of the guidelines are delayed.



She covered these points during his lecture as follows:
- Climate and Disaster Risk Financing
- Sendai framework
- DRR and Risk Financing in India
- Financing disaster relief in India
- Recommendations of the XV Finance Commission

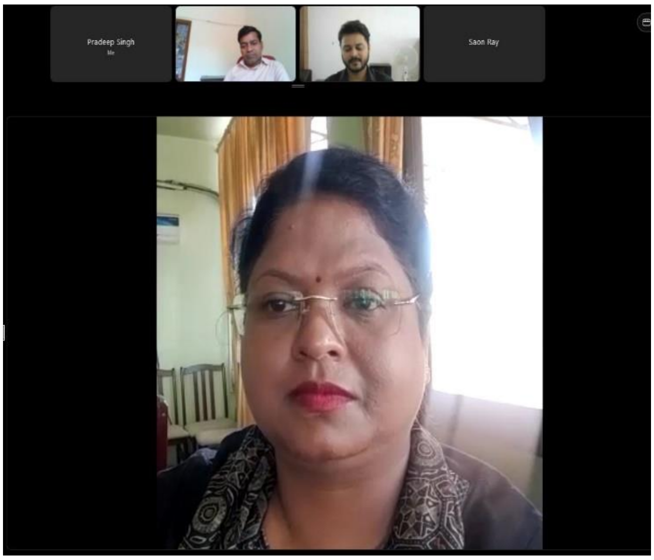
Further, she discussed global policies for improving procedures for accounting losses from catastrophes. Development of a methodological framework to facilitate financial arrangements to counter the risk from slow-onset events.

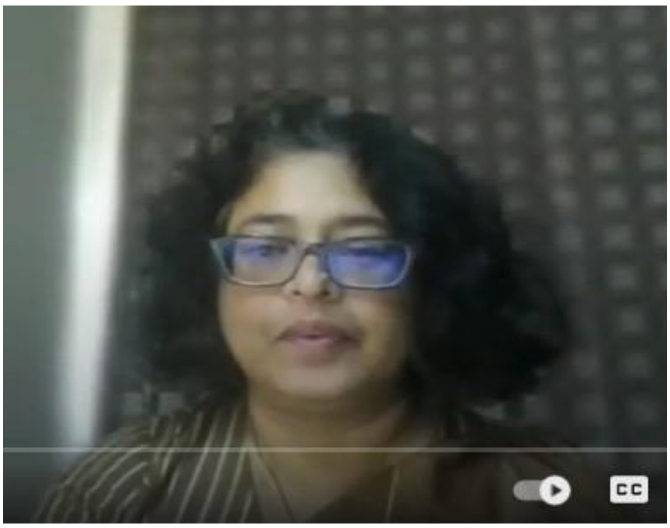
Shaad Warsi, YP, RI Division, NIDM, MHA, GoI gave a way forward and a vote of thanks. He highlighted that the Finance Commission reports have addressed all levels, stages, aspects, and dimensions of DRM. It has not only considered the requirements of the law as envisaged and enshrined in the DM Act but has looked into the whole. And therefore, the financial framework created out of the recommendations is going to enable and strengthen the State Governments, SDMAs and District Administrations, and DDMAs in terms of capacity building, mitigation and response.

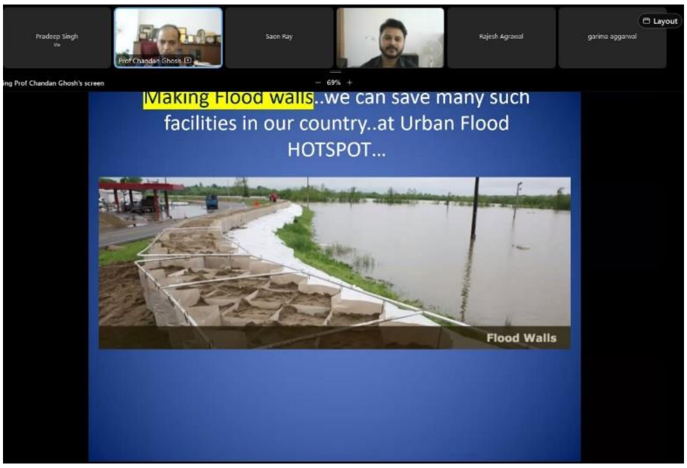
Key Takeaways

- There is a need to support SDMA for better implementation of the programs prepared by the states.
- There is a need to prepare guidelines and operational details for using the funds and their functions.
- The state government should allocate resources to the districts for mitigation on an annual basis and regularly follow the disaster database for both preparedness and mitigation plans.
- Mitigation projects must have verifiable and measurable outcomes.
- The mitigation fund will be monitored by the NDMA at the national level and by the SDMA at the state level.
- Mitigation funds should typically provide small grants to community-based local initiatives to reduce threats through soft measures rather than harsh measures.
- Global policies for improving procedures for accounting losses from catastrophes.

Photographs





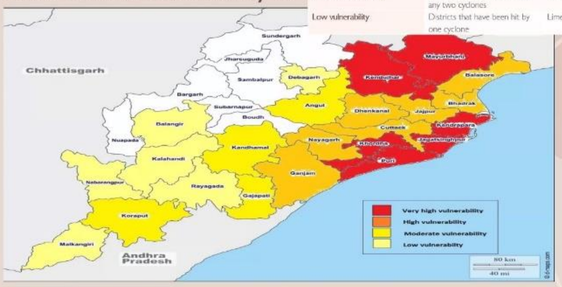


Recommendations of the XVFC

- Mitigation Funds should be set up at both the national and State levels, in line with the provisions of the Disaster Management Act. The Mitigation Fund should be used for those local level and community-based interventions which reduce risks and promote environment-friendly settlements and livelihood practices.
- For SDRMF, XVFC has recommended the total corpus of Rs.1,60,153 crore for States for disaster management for the duration of 2021-26, of which the Union's share is Rs. 1,22,601 crore and States' share is Rs. 37,552 crore.
- XVFC has recommended six earmarked allocations for a total amount of Rs. 11,950 crore for certain priority areas, namely, two under the NDRF (Expansion and Modernisation of Fire Services and Resettlement of Displaced People affected by Erosion) and four under the NDMF (Catalytic Assistance to Twelve Most Drought-prone States, Managing Seismic and Landslide Risks in Ten Hill States, Reducing the Risk of Urban Flooding in Seven Most Populous Cities and Mitigation Measures to Prevent Erosion).

The Odisha case/2

Category	Classification	Colour code
Very high vulnerability	Districts that have been hit by all the four cyclones	Red
High vulnerability	Districts that have been hit by any three cyclones	Orange
Moderate vulnerability	Districts that have been hit by any two cyclones	Yellow
Low vulnerability	Districts that have been hit by one cyclone	Lime Yellow



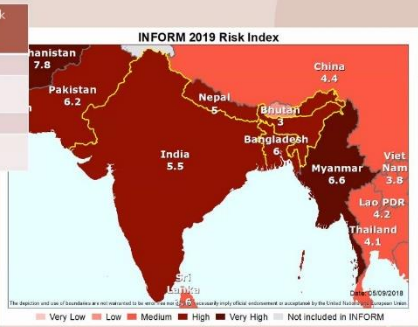
Historical Overview – evolution of Disaster Risk Financing

- FC-II
  - Initiated the 'margin money scheme' financing relief expenditure involving the provision of margin money, preparation of State
  - To finance expenditure on relief as the dislocation caused to the finances of many states due to unforeseen expenditure on calamities
  - Envisaged setting apart specific amounts by states in order to meet the expenditure on relief measures
- FC-VI
  - Given a formal term of reference relating to the financing of relief expenditure
  - To review the policy and arrangement in regard to the financing of relief expenditure by the States affected by natural calamities
  - To examine inter-alia the feasibility of establishing a national fund to which the Central and State Governments may contribute a percentage of their revenue receipts.
- Upto FC-VIII adopted the same approach and system put in place by FC-II .

Historical Overview – evolution of Disaster Risk Financing

- **FC-IX**
  - **Acknowledged the need for replacing the existing arrangements by a scheme which is qualitatively different**
  - **Generous funds are placed at the disposal of the states and they are expected to look after themselves in almost all situations**
  - **Recommended the establishment of a Calamity Relief Fund (CRF) for each state**
  - **The size of fund was decided on the basis of the average of the actual ceiling of expenditure approved for a state over a 10-year period ending 1988-89**
  - **75 per cent of the fund was to be contributed by the Centre and 25 per cent by the states**
- **FC-X**
  - **Continuation of the basic framework recommended by FC-IX. recommended certain operational arrangements for the CRF**
  - **Also recommended for National Fund for Calamity Relief (NFCR) to assist States affected by a calamity of rare severity, to be adjudged on a case-by-case basis**
  - **Both the Centre and the states would contribute to this fund**
  - **The objective of this fund was to create a sense of 'national solidarity in a common endeavor which would then abide beyond the period of distress'.**

	Value	Rank
INFORM Risk	5.5	29
Hazard & Exposure	7.0	20
Vulnerability	5.2	44
Lack of coping capacity	4.5	88



Schemes/ 1

Name of the Scheme	Year of initiation	Objectives	Organisational Head
National Cyclone Risk Mitigation Project (NCRMP)	2011	• Mitigating the effect of cyclones in India. • Two phases Phase 1 - Odisha and Andhra Pradesh Phase 2 - Goa, Gujarat, Karnataka, Kerala, Maharashtra, and West Bengal • Four major components 1. Early warning dissemination system 2. Cyclone risk mitigation infrastructures 3. Providing technical assistance for cyclone hazard mitigation 4. Project management and implementation support	National Disaster Management Authority, National Institute for Disaster Management (NIDM).
Integrated Coastal Zone Management Programme	2004	• Four components I. National Coastal Management Programme II. ICZM-West Bengal III. ICZM-Orissa IV. ICZM-Gujarat • Building national capacity for implementation of a comprehensive coastal management approach • Aim of rehabilitation of 223 existing dams and strengthening the system	Ministry of Environment and Forests (MoEF)/ Society of Integrated Coastal Management (SICOM)

Margin Money Scheme

- Financing expenditure on relief was an unforeseen item that affected the finances of States in a significant manner
- The Commission included a 'margin for enabling them to set apart annually from their revenues sizeable sums to be accumulated in a fund for meeting expenditure on natural calamities'
- The state-wise amounts were based on the average expenditure on relief in the past decade
- The Commission also advised that the amounts be kept in a fund and invested in marketable government securities
- The Central Government had a scheme to assist the states in financing relief expenditure over and above the amounts indicated by the Finance Commission
- Subsequent Commissions till the Eighth continued this arrangement originally instituted by FC-II
- Replaced by the Calamity Relief Fund scheme as per the recommendations of FC-IX.

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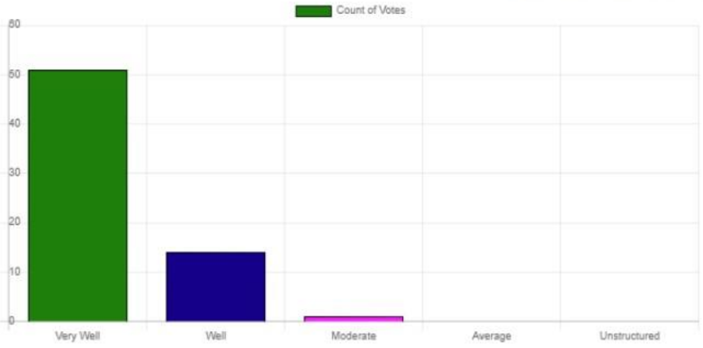
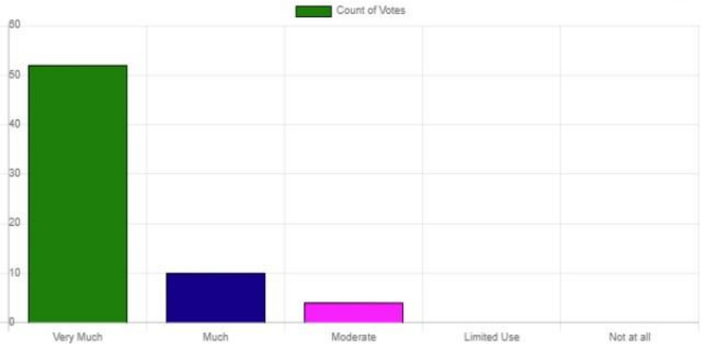
Feedback

Feedback Result

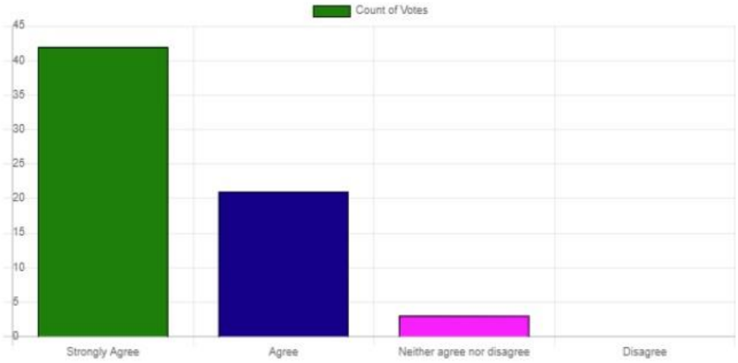
I think the structure and organization of the course fulfilled the objectives of the Training programme.



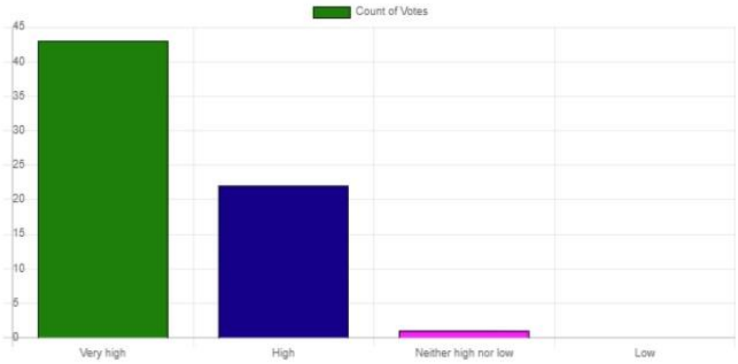
I feel this programme would be useful to me immediately in my job.



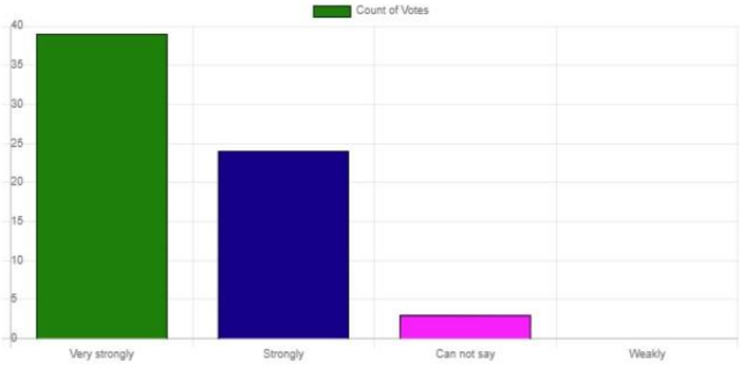
I believe this will help me in my future job related to Disaster management.



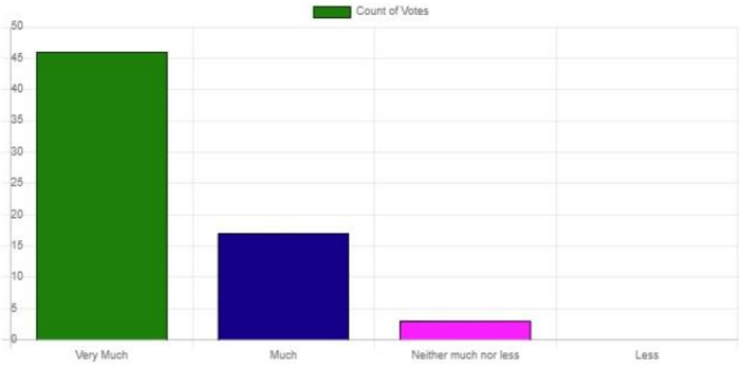
Practical orientation of the Training programme.



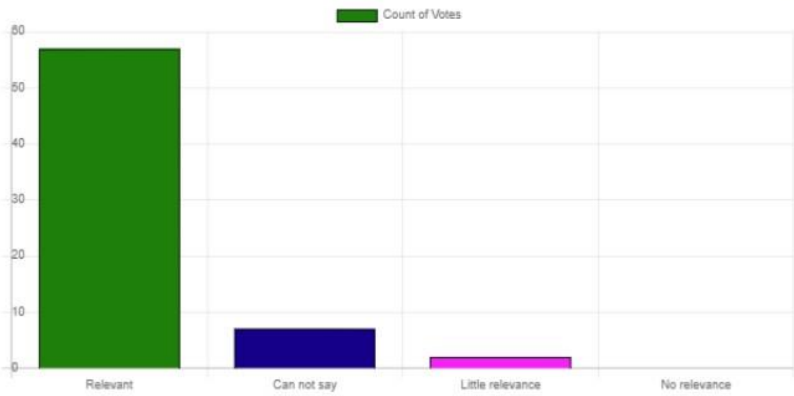
I feel this inspires me to take up assignments related to Disaster Management.



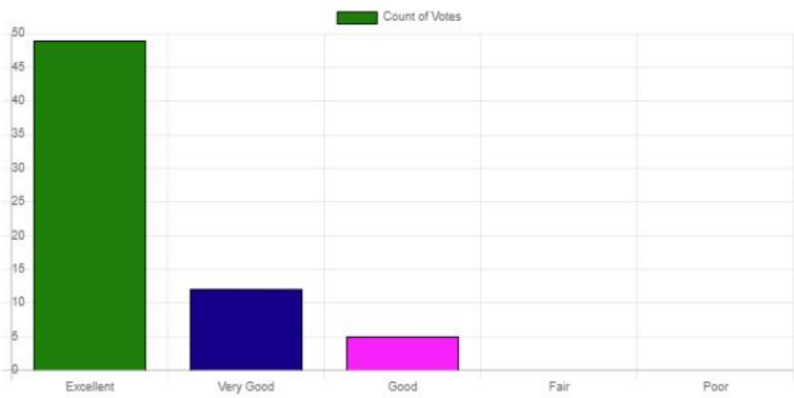
I have benefited from interaction with fellow participants in the course.



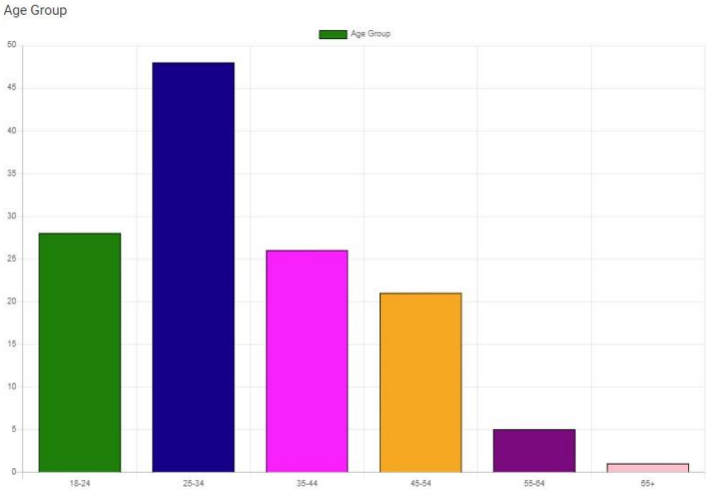
I found the course materials supplied to us to be



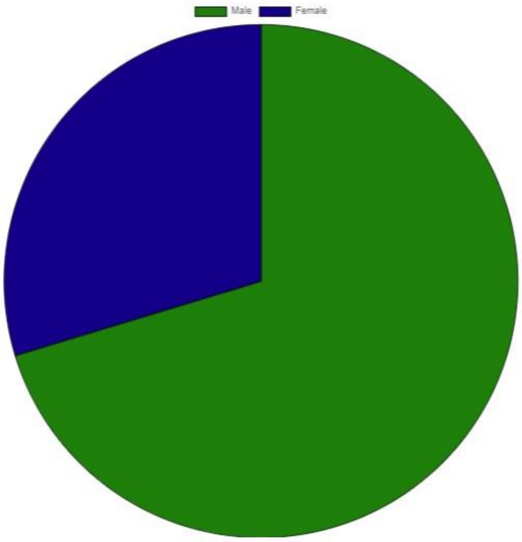
Your overall impression of the training programme.



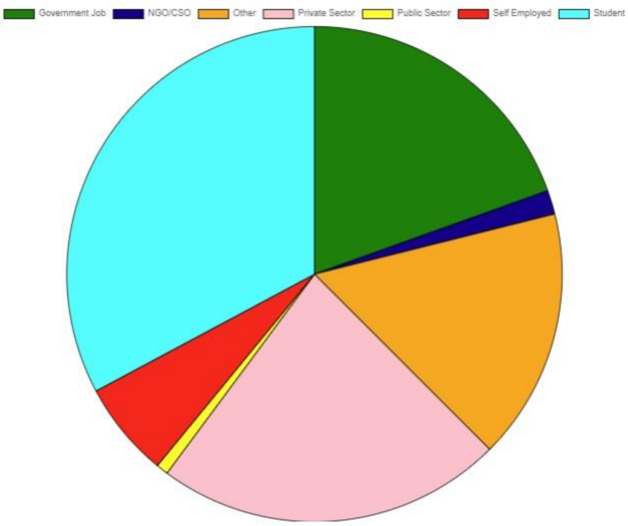
Participant’s Profile



Age Group	Count
18-24	28
25-34	48
35-44	26
45-54	21
55-64	5
65+	1



Gender	
Male	Female



Occupation	Count
Government Job	25
NGO/CSO	2
Private Sector	29
Public Sector	1
Self Employed	8
Other	21
Student	42

Certificate

Sl. No.: /

nidm
Resilient India - Disaster Free India

NATIONAL INSTITUTE OF DISASTER MANAGEMENT
(Ministry of Home Affairs, Govt. of India)
New Delhi

CERTIFICATE

This is to certify that

Participant Name

has participated in the webinar on "Disaster Mitigation in India A Financial Viewpoint under the 15th Finance Commission" on 21 Oct 2022 organized by National Institute of Disaster Management, Ministry of Home Affairs, Govt. of India

Dr. Garima Aggarwal	Prof. Chandan Ghosh	Taj Hassan, IPS
Senior Consultant	Head Resilient Infrastructure Division	Executive Director
NIDM	NIDM	NIDM

YouTube Live Link:

https://www.youtube.com/watch?v=36nukiu6CJw