



Flood resilience through community-driven action and partnerships

Investing in strengthening community resilience to floods reduces their impact and the related response and recovery costs. Flood resilience programming developed from risk-informed decisions and driven by communities adopts a holistic approach and thus is more likely to contribute to reducing underlying risks and vulnerabilities, and ultimately to strengthening resilience.

Key recommendations

- *Flood preparedness measures need to be community-driven and risk-informed, which means understanding the risks that communities face and the underlying vulnerabilities, and capacities, that are present within the community.*
- *Strengthening community flood resilience requires a process that is multi-sectoral and involves numerous actors; it cannot be achieved by governments, organizations or individuals acting alone. Flood risk reduction must be an integral part of policy-making and planning, and requires partnerships with governments, academia, private sector and civil society alongside communities.*
- *Community flood resilience solutions need to be: community-driven, holistic, appropriate to the context, technically sound, effective and efficient.*

Understanding the risk

Understanding the risks and vulnerabilities of communities is a key step in preparedness and resilience building. This requires assessing the needs, risks, vulnerabilities and capacities of all members of the community, as well as the dynamic and complex context in which a

community exists. Working in a way that is risk-informed also means consulting formal and informal systems for risk and hazard information, driven by the communities themselves, and incorporating this into the planning process. In areas at flood risk this means, for example, examining weather data from global and national sources, while also considering local practice and indigenous knowledge. Taking all this information – a holistic view – of the situation within a community will allow actions and solutions to be identified that are highly appropriate to the context, and to the risks at hand.¹

Solutions that build a community's resilience 'capitals'

Effective flood resilience solutions will strengthen the capacities of communities so that they are more resilient when disaster occurs. There are many different forms of actions that a community can take; for example, increasing knowledge about what to do to prepare for and/or respond to floods, mitigation works, the development or reinforcement of livelihoods, or the development of early warning systems.² The actions taken will depend on the priorities identified by the communities and the types of 'capital' that they might need to reinforce (human, social, financial, natural, physical).

Stronger through partnership

Communities do not exist in isolation, however, and building resilience to floods requires connecting communities to stakeholders around them, including government, businesses, academic institutions, their National Red Cross or Red Crescent Society, and non-governmental organisations. Activities taking place at a community level need to be supported by wider policy-making and planning that takes flood risk reduction into consideration. The Zurich Flood Resilience Program is an example of how actors from all levels – from community members in Mexico, Peru, Indonesia and Nepal to the leaders of business and government – have been connected to work on a common goal.

In Indonesia, the Indonesian Red Cross (PMI), supported by Zurich Insurance, and the International Federation of Red Cross and Red Crescent Societies (IFRC), is implementing a flood resilience programme in flood-prone communities along three river basins. By reaching out and working with local government actors, PMI has delivered additional resources and increased the scale of the program, ensuring that more communities are reached.

With an increased ability to adapt and cope with disasters, crises, shocks and stresses, communities can protect and build on development gains that they have already made, prevent their erosion and losses accumulating, and address the effects of underlying vulnerabilities that challenge them.

References

¹IFRC (2014) *IFRC framework for community resilience*. IFRC, Switzerland.

²Zurich Flood Resilience Program (2017) *Improving accuracy, timeliness and access to flood early warning*. Zurich Briefing Paper.

Evidence from the field

In 2016 the community of El Bejucal, Mexico, inaugurated a multi-purpose centre that would serve 450 families who regularly experience floods. The people of El Bejucal live through yearly seasonal flooding, and the water now rises higher, and stays longer, year on year. The need for a centre was identified by community members as part of a participatory vulnerability and capacity assessment carried out with the Mexican Red Cross as part of the Zurich Flood Resilience Program. The centre will serve as an emergency shelter when the water rises high enough to displace people, and in non-flood time it is available for the community to use for trainings and events.

To understand where to build the centre, partners researched average flooding rates for the area to ensure that it would be beyond the reach of flood waters. Risk engineers from Zurich Insurance contributed to the design of the centre, and to a physical assessment of the selected plot of land. Community members approved the final plans for the centre, and a local non-profit construction company that relies on community volunteers completed the construction.

The construction of the multi-purpose centre in El Bejucal was a community-driven initiative that addressed multiple needs and included a risk-informed decision-making process. In this case, working with the private sector provided expertise that improved the design and safety of the centre.

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Photo credit: Bamboo bridges help informal settlements to adapt to flood risk in Piura, Peru. Lucile Robinson / Practical Action (2016).

The Zurich Flood Resilience Program

An increase in severe flooding around the world has focused greater attention on finding practical ways to address flood risk management. In response, Zurich Insurance Group launched a global flood resilience programme in 2013. The programme aims to advance knowledge and develop robust expertise and design strategies that can be implemented to help communities in developed and developing countries strengthen their resilience to flood risk.

<https://zurich.com/en/corporate-responsibility/flood-resilience>