

Refugees in Chad
Photo: DWHH

Public and private sector insurance schemes

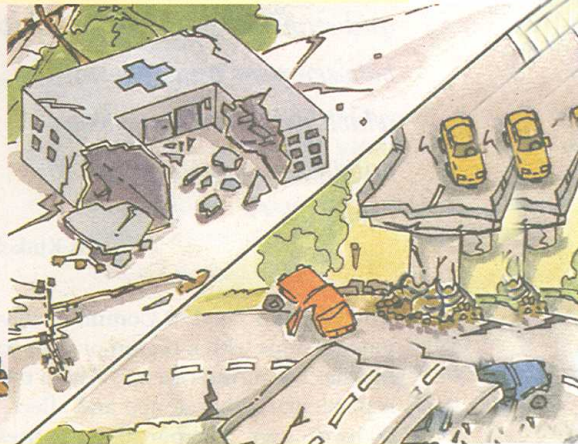
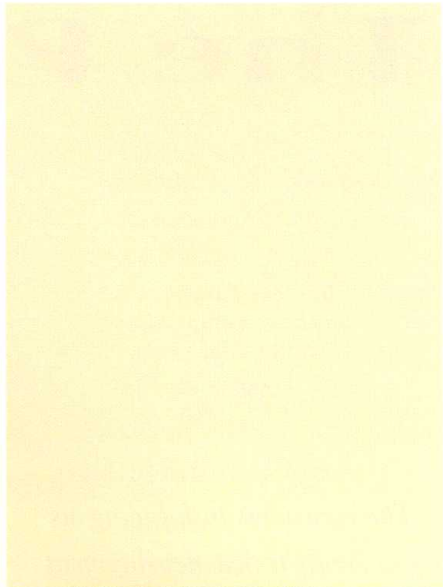
If the loss or damage suffered by individuals in natural disasters can be incorporated into government or private sector insurance schemes then the risk is pooled and is hence bearable. In this respect it is crucial that not only those people who are potentially at risk have to take out insurance but also those who are not. If only the former had primary insurance cover it would be impossible to finance such a scheme because of the high likelihood of risk. In the countries of the South the possibilities for insuring against natural disasters is still considerably lower than in industrialised countries.

Furthermore, the establishment of food reserves is a crucial part of mitigation – particularly in the case of droughts. If a proportion of the harvest can be kept to one side in years of plenty these reserves can be used to feed the population during leaner periods.

Preparing for disaster

In certain cases an early-warning system can announce the threat of an impending disaster and give the population the opportunity to seek appropriate shelter and protection. It was only thanks to a well-functioning early-warning system that, when the Pinatubo volcano erupted on the Philippines in 1991, it was possible to evacuate 350,000 people and take them to safety before the eruption.

In the event of a disaster assistance for the survivors is crucial. Therefore relief structures for search and rescue, evacuation, emergency provision and first aid have to be established as quickly as possible and maintained in a constant state of readiness. Of course, staff must also be given the appropriate training. Moreover, co-ordination mechanisms for national and international assistance in the event of a disaster have to be established in advance.



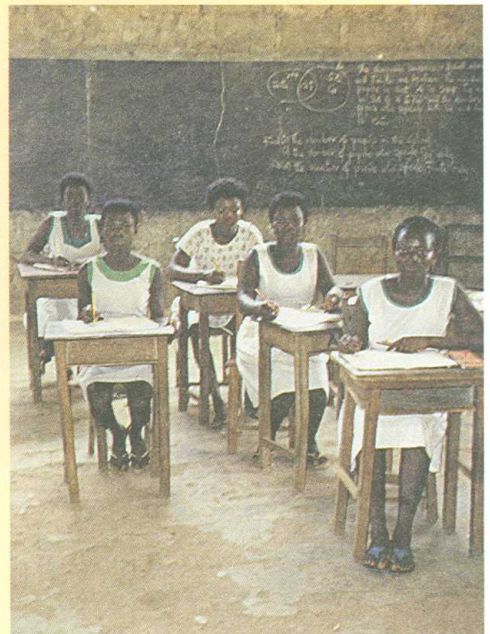
Illustrations: Petitpierre



Rescue exercise in Kyrgyzstan
Photo: Gansen

Sustainable development

It is only by overcoming poverty and by developing infrastructure and minimum levels of education etc. that the actual roots of vulnerability to disaster in many developing countries can be tackled and eliminated. This is why development co-operation programmes that are committed to sustainable development have to be seen as disaster mitigation in the broadest sense.



Adult education in Ghana
Photo: v. Lingen