



# UCL

## India Consultation Report

Garima Jain, Teja Malladi,  
Amir Bazaz, Sushmita Ramoji,  
Aishwarya Balasubramanian,  
Sunil Kraleti

**REDUCING  
RELOCATION  
RISK**  
IN URBAN AREAS

**iihs** <sup>TM</sup>

INDIAN INSTITUTE FOR  
HUMAN SETTLEMENTS



**dpu**  
Development  
Planning Unit

**Credits** This report was elaborated by Garima Jain, Teja Malladi, Amir Bazaz, Sushmita Ramoji, Aishwarya Balasubramanian, Sunil Kraleti.

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The Research project Reducing Relocation Risk in urban areas is carried out by The Bartlett Development Planning Unit (DPU) at UCL, the Indian Institute for Human Settlements (IIHS) the Latin American Social Science Faculty (Facultad Latinoamericana de Ciencias Sociales (FLAC-SO), and Makerere University.

This report is downloadable for free from: [www.bartlett.ucl.ac.uk/dpu/reducing-relocation-risk/](http://www.bartlett.ucl.ac.uk/dpu/reducing-relocation-risk/)

The findings, interpretations and conclusions expressed here do not represent the views of any organisations that have provided institutional, organisational or financial support for the preparation of this paper.

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Authors/editors

Team

Garima Jain

Teja Malladi

Amir Bazaz

Sushmita Ramoji

Aishwarya Balasubramanian

Sunil Kraleti

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## Introduction

### About the Project

This research, carried out by the Indian Institute for Human Settlements (IIHS), The Bartlett Development Planning Unit (DPU) at University College London, and the Latin American Social Science Faculty (Facultad Latinoamericana de Ciencias Sociales (FLACSO), examines the various social and economic implications of climate-risk related resettlement and relocation policies in cities across three regions (India, Uganda and Peru, Mexico and Colombia in Latin America). It seeks to understand the political, economic and institutional contexts in which resettlement takes place; the costs and benefits of resettlement from both the government and individual's perspective; and how resettlement impacts people's well-being and resilience over different time frames. The research will compare approaches and identify which policies and practices for climate-related resettlement deliver the most beneficial outcomes. This project is funded by the Climate and Development Knowledge Network (CDKN).

### Conceptual Background

Densely-populated urban centres are often exposed to multiple climate-related hazards. Floods, heat waves, cyclones, landslides and other events often have significant impacts on people's lives and livelihoods, particularly those of the poor. Risks are exacerbated by the changing climate and unplanned urbanisation. If unmanaged, these risks can undermine hard-won development gains.

Many national and local governments are resettling people who live in areas (both in urban and rural) affected by climate-related disasters. Resettlement can occur as part of national level programmes to move people out of high-risk areas, or as part of a local government development plan. Resettlement and relocation (R&R) in the context of climatic and non-climatic disasters as well as that due to development

projects has been followed with varied experiences. Many international and regional frameworks exist, but despite that there is little understanding of how resettlement is enacted on the ground (decisions, drivers, context, implementation process and short and long-term impacts). With climate change, the pressures for resettlement in urban areas are increasing thus requiring greater knowledge to improve outcomes including the option of non-movement and on-site upgrading.

### Objective of the Consultation

The aim of this workshop was to understand the context of R&R at the local-level in relation to the nature of climate induced risks and how risks manifest themselves in the context of urban areas. The discussion was aiming to learn how land use planning and resettlement policies, and other legal and normative frameworks work at the local, regional, and national levels. The various implementation challenges faced by the stakeholders, as well as the varying outcomes and experiences of R&R were to be shared between participants. IIHS shared some findings from a diagnostic work and aimed to seek from the experts about the existing work on R&R in India in practice and find gaps in current research knowledge that can help improve the outcomes of such projects for people and cities at large.



## Agenda

The following for the agenda as planned and executed on the day of the consultation.

From	To	Description	Anchor
09:30	10:00	Registrations	Sushmita Ramoji
10:00	10:30	Introductions	Group
10:30	11:15	Presentation on the Project “ <i>Reducing Relocation Risks in Urban Areas</i> ” followed by Q&A	Garima Jain, Teja Malladi (IIHS)
11:15	11:30	Tea and Coffee Break	
11:30	12:00	Presentation on “ <i>Risks, challenges of urban poor and demonstrating inclusive planning and slum rehabilitation in urban Odisha</i> ” followed by Q&A	Monalisa Mohanty (SPARC-UDRC Alliances)
12:00	12:30	Presentation on “ <i>Decision making challenges for resettlements</i> ” followed by Q&A	Suvendra Kumar Nayak (OSDMA)
12:30	13:00	Presentation on “ <i>Risk related Resettlement and their Implementation Challenges</i> ” followed by Q&A	Nirmal Panda (Gram Vikas)
13:00	14:00	Lunch Break	
14:00	15:30	Thematic Round Tables	
		A. Decision making processes that affect R&R Processes	Garima Jain and Sunil Kraleti
		B. Implementation challenges for R&R	Teja Malladi and Sushmita Ramoji
		C. Outcomes of R&R	Amir Bazaz and Aishwarya Balasubramanian
15:30	16:00	Tea and Coffee Break	
16:00	17:00	Rounding up the thematic discussions	Anchors
17:00	17:30	Plenary and Closing Remarks	Garima Jain and Amir Bazaz

## Presentation Summaries

Four presentations were made on the day. Following are the brief summaries of each:

### Presentation on the Project “Reducing Relocation Risks in Urban Areas”

by Garima Jain and Teja Malladi

This presentation was made by IIHS to set the stage for discussions. The key concepts with regards resettlement and relocation in the contexts of climatic hazards were shared. The current gaps in literature as well as regulatory and institutional contexts were also outlined to enable discussions. Apart from urban risks, some key case studies from across India, particularly some from Odisha and Andhra Pradesh were also shared, to illustrate the various typologies of resettlements and relocations, and their varying outcomes.

### Presentation on “Risks, challenges of urban poor and demonstrating inclusive planning and slum rehabilitation in urban Odisha”

by Monalisa Mohanty, Founder and Director SPARC-UDRC Alliances

This presentation focussed on the various risks and challenges that urban poor face, drawing particular attention to the needs of the people and gaps in the standard schemes and housing programmes. The presenter also gave examples of practices where the urban poor were included in the planning practices, to make the outcomes more inclusive. The presenter urged the audience to re-think participation right from the inception to the outcome and monitoring of any interventions.

### Presentation on “Decision making challenges for resettlements”

by Suvendra Kumar Nayak, General Manager, Team Leader - Odisha Disaster Recovery Project (ODRP), Odisha State Disaster Management Authority

The presenter gave an overview of the ODRP Project and talked about the various decision making processes that took place behind the scenes and why certain decisions were taken for the design of the project. The presenter gave credit to the leadership for the success of any project of this nature that involves complex socio-political and economic dimensions as well as those which are particularly contested, in this case because of land requirements.

He also talked about how community participation was identified to be key upfront, and thereby Gram Vikas was identified as the partner for implementation, considering their experience of working in the area on mason training and water and sanitation work, these being central to this project. Women empowerment was also identified as an important outcome of this project, and much of that would be achieved by providing them skill training and transferring the 'patta' (title) to their names as much as possible.

### Presentation on “Risk related Resettlement and their Implementation Challenges”

by Nirmal Panda, Program Manager, Odisha Disaster Recovery Project (ODRP), Gram Vikas

The presenter talked about the on-ground challenges faced during the time of implementation of an R&R project post Phailin Cyclone in 2013. He observed that the key challenges included - wrong identification of beneficiaries, land issues, lack of access to sites, language barriers, caste & occupation related discriminations, loss of livelihood options, insufficient water supply for construction, participation of BF's, money transaction alignments, shortage of masons and construction material, and slower progress of construction as planned. But he further shared the insights on how these various challenges were met with and responded to, particularly highlighting the role of the community mobilisers and involvement of local leaders.

## Round Table Summaries

Three roundtables were organised, each focussing on the three stages of any project namely the decision making process, the implementation phase and the outcomes and monitoring. All participants shared their insights for the key questions posed on each round table. The anchors of each theme moved from one table to the next after a period of 30mins. Following are the brief summaries of the discussions that took place under each theme.

### Round Table 1: Decision Making Processes

Anchor: **Garima Jain**

Rapporteur: **Sunil Kraleti**

#### A What are the drivers and triggers that initiate the process of risk related R&R?

The following were noted as key drivers and triggers for initiating R&R as a choice for action, as against other alternatives:

- ✦ Urgency for response, particularly as people leave temporary shelters and go back to their damaged houses, there's a need to address that in the long term. Also urgency in this case was to provide housing before the next monsoon rains, to reduce impacts on people who had already suffered during the cyclone.
- ✦ The main focus was on 'zero casualty' in the face of evacuations. While this was achieved by good early warning systems and the provisions of cyclone shelters, larger impacts were due to loss and damage to houses.
- ✦ The driven and focussed leadership of the then Managing Director of OSDMA (now Ex-MD) was given particular mention.
- ✦ It was mentioned that while politics and funding do not play a role during response, they can affect longer term recovery.
- ✦ In cases where there is a chronic exposure to hazards, and continuous losses faced, R&R is considered.
- ✦ Due to particular challenges posed by geographic features, R&R could be the only alternative for risk reduction

- ✦ Structural is not always an alternative particularly if the event expected is intense such as tsunami. Besides it was noted that provision of structural upgradation could be more 'expensive'.
- ✦ In-situ is given preference, wherever 'possible': sufficient size for dignified living, tenability of land, hazardous neighbourhoods, etc. were identified as limitations.
- ✦ It was clearly noted by all that the idea of R&R comes before the funding. The latter is hunted for after the inception of the idea and willingness of the authorities.

#### B What are the various aspects of decision making processes in risk related R&R and how do they differ for the urban and rural contexts?

The following were identified as various processes that are a part of the decision-making processes:

- ✦ Damage assessment and Revenue Inspector Survey of the affected areas is conducted
- ✦ It is decided whether to have a relocation project vs. an on-going housing scheme
- ✦ Target vulnerable locations, which in this case was noted to be 5km from the high tide line
- ✦ Various differences were identified between urban and rural, that affect the decisions including: density of populations affected, heterogeneous nature of urban inhabitants, levels of crime, differences in economic/educational and cultural environments, dependence on public services and infrastructure in the urban, land as a major limitation in the urban yet vertical housing is not always acceptable.
- ✦ Timing of shifting, such that it doesn't affect the children's school schedules.
- ✦ Building awareness amongst people regarding their risks and perceptions.

- ✦ It was noted that any project has a lifecycle that includes planning, designing, implementation, outcomes, evaluation and controlling/monitoring. But it was also noted that while it is impossible to have community participation at all levels due to the time bound nature of such work, it is then identified at what level and how this could be enabled.
- ✦ Land and connectivity to resources (transport, health and education facilities, markets) and planning for them
- ✦ Decision between customary rights vs. access to resources
- ✦ Land titles and agreements for alienation are always more contested in the urban due to lack of land resources. Govt. usually keeps titles.
- ✦ It was noted that incident and location based approach needs to be given away to a more holistic development approach. The objectives therefore should be such. (Corrective vs. pre-emptive action)
- ✦ Involvement of women, particularly to enhance long term ownership and empowerment.
- ✦ Livelihood options, subsidies, financial access and security and skill training as additional elements of project design.
- ✦ It was also mentioned that apart from intensive risks, regular risks also need to be considered at the time of planning.
- ✦ Context specific cultural and social aspects

**C What are the incentives and disincentives built into the decision making processes, and how can they be addressed? How do we institutionalize incentives, and in what ways?**

This was received as a mixed question – one as an incentive and disincentive for the decision makers or programme designers, and another for the people and affected communities. The following were noted as potential incentives and disincentives for making the outcomes align with the set out objectives:

- ✦ It was noted that incident and location based approach needs to be given away to a more holistic development approach. The objectives therefore should be such. (Corrective vs. pre-emptive action)
- ✦ It was also noted that development schemes focus on areas that are easy to implement on, and therefore disaster areas are neglected. There could be a guideline to include 30-50% areas which are high-risk amongst the selected locations for development.
- ✦ Swatchh Bharat Abhiyaan (National Cleanliness Mission) provided financial incentives in this project.
- ✦ Some awards or recognition by the government could be an incentive for better delivery outcomes.
- ✦ It was noted that benchmarks should be set out upfront, along with a set of criteria and objectives, and indicators for measurement.
- ✦ There needs to be an assessment framework built along with a process of feedback loop to learn from the experiences.
- ✦ Along with this, it was also noted that these benchmarks could also become a disincentive as these would hold the implementers accountable.
- ✦ The tangibles and intangibles should both be monitored.
- ✦ There needs to be an evidence based approach for assessment.
- ✦ It was also suggested that there could also be a process for taking the findings back to the community for increased transparency and accountability.
- ✦ It was also noted, amongst other discussions, that communities and individuals should be treated as partners and not beneficiaries, and they must be involved in the processes for 'building back better'.
- ✦ There was a need mentioned to have enough checks and balances to get the right people to participate, based on verification processes.

**D What affects location decisions?**

- ✦ It was accepted that in-situ is the best way forward, as long as it is possible. Some limitations to that could be tenability of land and sufficiency of land area (but who decides what is sufficient also varies across decision makers).
- ✦ Public land availability close by, within 1-3 km.
- ✦ If not public land, then find ways of mobilising private land in proximate areas
- ✦ If not possible to do everything on ground, then Ground plus 4 could be a way
- ✦ Access to livelihood opportunities and markets is considered
- ✦ Accessibility to other resources – transport, electricity, education, health, etc.
- ✦ Communication facilities
- ✦ It was noted that site safety is a must. All the investment made could be deemed wasteful otherwise.
- ✦ Location needs to be culturally acceptable.
- ✦ An important discussion also ensued on what happens to the land that is vacated. It was pointed out that in most cases where it's a squatter settlement on a public land, the government takes over the land and most often there is a function already earmarked for that land. No conclusion was reached as to what should be then done to the land when its known that it is at risk, and if a structural measure could actually be employed to reduce that risk, then could that be employed before relocating people?

**E How is participation enabled and imagined?**

Following were the means noted in which participation is imagined and enabled:

- ✦ It was mentioned that there needs to be a shift from asking people and consultation towards empowerment, and that can be enabled by strengthening their entitlements.

- ✦ Every policy has in built entitlements, but people need to be made aware of their rights such that they can go to the appropriate authorities.
- ✦ It was noted that involving women promote stronger feeling of ownership amongst family members.
- ✦ It was pointed out that while in the rural both men and women are available and participate, in the urban men are almost always missing and it is even more critical to involve the women.
- ✦ People self-select themselves to leave villages and come to the cities, and often these are the kinds who are enterprising, better connected and more aware of their rights. This could be used as an advantage while planning the participation process. But this could also be a challenge, as people may have individual priorities, rather than the common good.
- ✦ Local leaders (municipality ward members, sarpanch) and village committees (palli sabhas, etc.), and NGOs are important stakeholders to be involved.
- ✦ Non-negotiables need to be set out up front.

**Round Table 2: Implementation Challenges**

Anchor: **Teja Malladi**

Rapporteur: **Sushmita Ramoji**

**A In the context of risk related resettlements and relocations what are the implementation aspects?**

The following aspects were noted as key challenges in implementation process. These are reflections that came from the discussion on post disaster resettlement and relocation challenges.

- ✦ It was pointed out that the major challenge in implementation of any relocation project is breaking one's cultural paradigms.
- ✦ It was said that difficulty arise in convincing beneficiaries and shift them from their old social networks which are strong in terms of caste, religion and way of living.



- ✦ In the context of post resettlement: providing a market spaces in the proximity considering everyone's livelihood is important.
- ✦ Co-ordination required among different departments and officials is identified as the major aspect of implementation phase. Lack of proper coordination, would result in delay of project implementation and service delivery.
- ✦ Beneficiary selection is identified as a major challenge and time consuming process. Both affected and non-affected are interested in the benefits of the program and try to be a part of the beneficiary list. Process of shortlisting and identification of non-beneficiaries would attract lot of opposition from and political interference.
- ✦ Implementation challenges are different in contractor and owner driven construction approach. Owner driven approach requires lot of motivation and hand holding of beneficiaries, whereas accountability and quality control are the challenges in contractor driven process
- ✦ Leadership. This was noted from an experience of ODRP project, the special interest of project lead officers and their strong leadership allowed them to complete deliverables within a given time.
- ✦ Continuous monitoring and communication with beneficiaries is an important aspect to keep the beneficiaries informed and motivated and maintain quality.
- ✦ It was said that availability of labour might be easy and flexible but availability of skilled labour was a major issue
- ✦ Migration. In the context of ODRP project and owner driven approach, beneficiaries have lost their livelihoods because of the construction. In other cases group of beneficiaries have given the contract for construction and migrated for work, which impacted the quality of construction.
- ✦ Availability of land and land assembling into large parcels is major aspect. It impact project cost and implementation time.

- ✦ In the context of ODRP, timely transfer of funds to beneficiaries for uninterrupted construction of their houses.

**B Of these aspects, what are the particular implementation challenges faced in the urban and rural contexts and why?**

The following aspects were indicated as specific implementation challenges that they faced so far particularly in urban and rural areas. The discussion on this started with a focus on urban areas. Here participants indicated specific issues in both urban and rural contexts.

- ✦ Construction time should be quick and completed within planned period to avoid cost escalations. Any delay would result in the quality of construction.
- ✦ In urban context, selection of site which has mobility to basic community infrastructure such as hospital, school, temple, meeting places and play areas etc. As, people in urban areas prefer to relocate to a place where they could access these facilities at walkable distance.
- ✦ In urban context, Provision of water, sanitation and hygiene facilities in temporary shelters and monitoring on everyday basis again a challenge.
- ✦ In the urban context owner driven construction have lot of challenges as affects people livelihoods.
- ✦ In urban context, bye-laws and other planning instruments create extra barriers for planning and design of relocation projects,
- ✦ In rural context, availability of saline water is a major risk factor in implementation process. The high saline context water will not be suitable for house construction and to provide water sources for drinking purpose.
- ✦ In rural areas, supply of materials to remote villages is an extra cost, which are not included in project design
- ✦ In the context of ODRP project, location near the state borders, required additional permissions for transport of materials.

**C What are the innovative ways and means in which these challenges can be overcome? Are there any specific examples?**

- ✦ Local level interventions such as awareness programmes that deal with behaviour changes. This kind of initiative needs continuous mobilization to create awareness among people to live decently. This point noted in the context of lack of awareness and motivation in usage of toilets.
- ✦ Need for continuous capacity building to engineers at block level and mobilizers at community level. This would strengthen communication barrier between officials and community people.
- ✦ Continuous mason training at scale to create skilled labour demand. This empowers people to build their shelters, and also have livelihood diversification.
- ✦ It was suggested that there is need to encourage people to also opt for non-life insurance. Within non-life insurance, protection of business and stock need to be given more priority.
- ✦ Integrating technological solutions with implementation process, this may help people to stay in old sites and protect them from frequent losses.
- ✦ Encouraging leadership qualities and identify community level leaders who would like to represent voluntarily apart from the committee members. This would reduce duplication and manipulation of identity as a beneficiary.
- ✦ There needs to be flexibility at individual household design and construction costs, as every site have its own conditions.
- ✦ Encouraging households to maintain kitchen gardens and plantations and install solar powered means to promote sustainability
- ✦ Creating more awareness about the sanitation and develop a self- regulating attitude among women to avoid health related costs

**D How can these innovations be deepened and scaled, and within that how can we frame the role of the state?**

- ✦ Continuous communication of available housing and other social welfare schemes as pre-emptive measure to climate stresses and risks.
- ✦ Completing relocation projects including services and infrastructure before moving people should be the process of relocation.
- ✦ Providing access to secondary data at city / block/village level for people to make local implementable solutions
- ✦ Creating social mix than a class based segregation in housing allocation would avoid future conflicts
- ✦ Supporting more on diversification of livelihood with providing different skill training which help people to earn from alternate source.
- ✦ Allocation of budget for especially for maintenance after implementation process and for continuous monitoring.
- ✦ Eco-friendly technologies to reduce long term environmental impacts.
- ✦ Use of force for moving people should be avoided in all cases to promote community participation.

**E How do we ensure that implementation bridges the gap between the vision and the larger outcomes and manage accountability at the same time?**

- ✦ In urban areas, implementation process needs to complete as early as possible to avoid escalation costs and resistance from communities.
- ✦ Involving stake holders from the beginning and at all stages of the project for their cooperation and support.



- ✦ It was suggested that there is a need for community development group (Basti/ pale Sabha) which would help in communicating and monitoring the services. This would ensure participation of residents and conducting public hearing. This also would serve as a space to address other grievances and social issues at community level.
- ✦ Taking the feedback / findings from each community at every step of implementation process.
- ✦ Informing people in every stage of implementation process. It helps people to be aware of their eligibility and entitlements.

### Round Table 3: Outcomes

Anchor: **Amir Bazaz**

Rapporteur: **Aishwarya Balasubramanian**

#### A What are the desirable dimensions of outcomes in risk related R&R context?

The overarching temporal goals in the context of R&R were broadly to achieve a safe, secure, happy life for the community/individuals. This was supposed to be accomplished through strengthening certain dimensions of experiences of living in the new settings and with the primary objective of enhancing the 'quality of life' of the residents. While debating on certain dimensions which are mentioned below, there was consensus around the dimensions of ensuring reproduction of the earlier social, economic and environmental aspects of the settlement. Any outcome that was found to disrupt the earlier relational social, economic and environmental aspects was found to be costly. And it was also highlighted that a deeper analysis on some of the dimensions mentioned below would give a clue as to who bears these costs and who benefits. Some of the desirable outcomes focused on ensuring/replicating are as follows:

- ✦ Ensuring building and strengthening of social cohesion, networks
- ✦ Ensuring sustainability in livelihood outcomes, controlled for locational advantages in the prior setting

- ✦ Ensuring full accessibility to services (transport, recreation, etc), particularly in the context of contributing to an enhanced quality of life and as support to local economic activities
- ✦ Ensuring full replication of historical assets so as to improve the market value related to the new location (asset value appreciation, enhanced value of economic activity)
- ✦ Ensuring mitigating of prior risks to livelihoods, particularly in the context of earlier informality
- ✦ Provision of opportunities that could enhance skill development, which has the potential of enabling livelihood diversification options
- ✦ Ensuring improvements in human development aspects of life, particularly in the context of provision of better education and health facilities
- ✦ Ensuring that the role and importance of women enhances, and a pre-designed mechanism for their active participation is ensured (such as joint ownership)
- ✦ Ensuring that a comprehensive response to risk mitigation is achieved- too much of a heterogeneity could act as a barrier in achieving desirable outcomes and some basic facets of service and related ecosystem provision should be pursued as a main element of desirable outcomes.

#### B Specifically talking about economic outcomes, what are the underlying dimensions of costs and benefits (real and perceived) and who bears these and in what ways?

While exploring the various dimensions of costs & benefits and who bears them, a baseline assessment of the relational aspects of costs & benefits should be prior identified. In its initial location, the settlement provides certain economic & social benefits to the city and the city conversely derives some of its competitive advantage through the presence of certain settlements in its original location. It is important to understand that, in the context of R&R, what are the dynamic social and economic implications on the settlements and the city in the relational context.

The roundtable proposed some of the elements that could provide a series of inferences in the aforementioned context, such as:

- ✦ Understanding time use of individuals and its dynamic allocation and re-allocation, particularly in the context of economic burden (for e.g., a higher expenditure allocation towards transportation could be an important entry point)
- ✦ Recognition of unorganized workers and the unorganized economy (quantum, scope and benefits)
- ✦ How does the new location imagine creation of livelihoods and the dynamic implications of new livelihoods on the individuals and the city
- ✦ How does the locational identity and informal/formal rights are lost or preserved

#### C What are the real and perceived long term social, environmental and economic implications of R&R related interventions?

In the longer-term, the following emerged as important perspectives:

- ✦ Understanding the interlinkages between people and resource (historical connection) and its dynamic evolution, including relational aspects
- ✦ Understanding how service provisions could impact provision or sustaining of livelihood and economic activities
- ✦ How local agglomeration is maintained/sustained and in what ways
- ✦ How social and livelihood networks are ensured to be recreated or maintained
- ✦ And ensuring that there is a permanent long term policy and clarity on the existence/role of the affected settlements.

### List of Participants

	Name	Organization
1	Padmalochan Behera	Consultant (Administration), OSDMA
2	Suvendra Kumar Nayak	General Manager, Team Leader - ODRP, OSDMA
3	Nagendra Biyani	State Project Officer, UNDP– Andhra Pradesh
4	Srinivas Rajamani	Vishakapatnam City Project Coordinator, UNDP
5	Tabitha Francis	Project Officer, World Vision, Visakhapatnam
6	Golden Naik	Project Officer, World Vision, Bhubaneshwar
7	Nirmal Panda	Program Manager, ODRP, Gram Vikas
8	Monalisa Mohanty	Director, SPARC-UDRC Alliances
9	B.B.Panda	Executive Engineer, DPIU, OSDMA, Ganjam.
10	Indivar Jonnalagadda	Disaster risk researcher, Hyderabad Urban Lab
11	Vishal Pathak	Insurance Researcher, AIDMI
12	Laxminarayan Nayak	Social Expert, OSDMA
13	Debasis Pradhan	Social Expert, DPIU, Ganjam Collectorate
14	Amir Bazaz	Climate Change Expert, Consultant (Practice), IIHS
15	Garima Jain	Urban Risk, Consultant (Practice), IIHS
16	Teja Malladi	GIS and Disaster Risk Expert, Associate (Practice), IIHS
17	Aishwarya Balasubramanian	Associate (Practice), IIHS
18	Sushmita Ramoji	Associate (Practice), IIHS
19	Sunil Kraleti	Associate (Practice), IIHS
20	Zohrab Reys Gamat	Media Lab Associate, IIHS

## Photographs from the event

