

Natural Disasters: Promoting a Proactive Approach

When a strong earthquake shook the Marmara region in Turkey in August 1999 more than 15,000 people lost their lives, several hundred thousand were left homeless and the country's industrial heartland was extensively damaged.

The World Bank, along with the European Union, United Nations Development Program (UNDP), bilateral donors and the Turkish government, quickly put together a comprehensive program to guide reconstruction.

The Bank's funds were split between reconstruction and introducing interventions to minimize economic and social consequences of disasters.

This reconstruction effort helped set a new standard for managing natural hazards. The reconstruction program financed housing and infrastructure for the victims and their communities. The project's intervention component revolved around:

- Introducing a modern disaster insurance scheme (Turkish Catastrophic Insurance Pool)
- Establishing a new emergency management entity (Turkish Emergency Management Agency)

This work has increased interest for hazard risk management projects in other countries in Eastern Europe, Asia, Latin America and the Caribbean.

The Bank is at the forefront of promoting a proactive approach to disaster management.

From Post-Disaster Recovery to Disaster Prevention

Disaster management is a significant portion of Bank lending. Between 1980 and 2003, the Bank provided some \$14 billion for natural-disaster reconstruction and mitigation. When counting those projects that include a disaster-related activity, the lending amount increases to \$43 billion.

The Bank is changing its policy on disaster management and funding

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IT'S A FACT

Putting It in Perspective

While the 1999 Marmara earthquake in Turkey brought the importance of prevention planning to the forefront, other considerations helped to raise awareness as well:

Minimizing losses from natural disasters is necessary to achieve the Millennium Development Goals—international targets for reducing poverty and improving services for the poor by 2015.

Increased economic losses due to natural disasters have created awareness and political momentum for introducing strategic risk management approaches.

Advancements in technology created better warning and

by emphasizing both disaster prevention and post-disaster recovery.

This proactive approach to natural hazards will strive to:

- Incorporate disaster management in all Bank development projects to ensure that all future World Bank projects help avert disasters
- Encourage governments to reduce the risk of disasters

But getting countries to partake in this approach requires a complete change in attitude towards disasters and may take years to institute.

Why?

Proactive Risk Management: A Tough Sell to Poor Countries

Many poor countries think that disaster management is a rich country's luxury. Selling the concept of disaster and risk management within the country can be difficult:

- People believe that governments are responsible for post-disaster recovery.
- Many people perceive disasters as God's will. They don't think one can prepare in advance to lessen the impact.
- Politicians and decision-makers have more immediate needs to address, and it may be difficult to get them to focus on disaster management. The odds are they will not be in office when a disaster strikes. Also, since the international community inevitably helps with post-disaster recovery, decision-makers have little economic pressure and few political incentives to work to avert disasters.

monitoring systems, emergency management concepts, risk mitigation techniques, and communication of experiences between countries.

Better understanding of the political and institutional requirements to successfully introduce risk management makes it easier to offer sustainable risk management products to vulnerable countries.

Modern risk financing instruments, such as the creation of a catastrophic risk insurance pool in Turkey, are creating new opportunities to tailor risk management.