

Workshop on
Disaster Financial Management at Panchayat Level

Venue: Seminar Hall, GIDM

Date: 3-4 November, 2025

Executive Summary

Gujarat Institute of Disaster Management (GIDM) has organised the workshop on **Disaster Financial Management at Panchayat Level**. This workshop is in line with the **International Day for Disaster Risk Reduction 2025 (IDDRR)** theme of ‘**Fund Resilience, Not Disasters**’. The participants are *Talati cum Mantri (TCM)* of Panchayat, Rural Housing and Rural Development Department. This workshop will focus upon concepts and frameworks of Disaster Risk Reduction (DRR), Climate Change Adaptation (CCA) and disaster risk financing. As the IDDRR 2025 theme highlights the importance of investment in DRR, the main objective is to emphasise the need to look at the development activities as a medium of disaster risk reduction and not consider DRR activities as a separate entity. It is essential to increase the funding for DRR within public budgets i.e. Risk Informed Gram Panchayat Development Plan (RI-GPDP). This workshop will provide a platform for the newly recruited TCM to undertake development activities, taking into account the disaster risk. GIDM has invited experts from government, NGOs and academics to deliver the session, enhancing the teaching pedagogy and have a blend of theory supported by group activities. For the said workshop, Panchayat Padhadikari Talim Kendra, Gandhinagar had extended their full support and GIDM is grateful towards to them.

Background

As per the 2011 Census, Gujarat has around 18,225 villages with 4.37 crore population in rural areas. Gujarat is prone to natural hazards like cyclones, earthquakes, floods, extreme events, etc. In India, Gram Panchayat authorities are entrusted with the responsibility to constitute a Village Disaster Management Committee (VDMC) to develop a Village Disaster Management Plan (VDMP) as mentioned in the Disaster Management Act 2005. Similarly, under the Panchayati Raj Act (1992) of the Government of India, committees have been designated to shoulder the responsibility of preparing disaster management plans similar to the Gram Panchayat Development

Planning process. However, as VDMP does not explicitly have a budgetary provision, it remains as a guiding document for disaster management.

There is a dire need for the new generation officers of the Panchayat Raj Department to be oriented on the governance aspect of disaster financing, insurance and risk transfer. The Government of India has launched quite a few social protection schemes leveraging on insurance solutions like Ayushman Bharat Pradhan Mantri Jan Arogya Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojna, Pradhan Mantri Suraksha Bima Yojna, Pradhan Mantri Fasal Bima Yojna and Atal Pension Yojna. A similar model can be used to offer the protection for the low income group in case of natural hazards and human induced disasters for loss of livelihood and loss of assets. For such a scheme, it is important that the claims payment to the insured happens swiftly enough to help the beneficiary in real time of need. The traditional model of survey and assessment of losses to make claims payment may not be best suited for such vast geographies and populations. The state needs quick and transparent mechanisms that address the key requirements of the impacted people efficiently and expeditiously. In this backdrop, Disaster Management (DM) practice in India has evolved from one that was largely top-down, relief-oriented to a risk management-based approach that has different sectoral roles to be played by different stakeholders.

Current Funding Mechanism in DRR in India:

- The coverage of the funds recommended by 15th Finance Commission goes beyond the disaster response funds that already exist at the national (NDRF) and state (SDRF) levels. Hence, 15th Finance Commission has recommended the creation of funds for disaster mitigation along with disaster response, which will now together be called National Disaster Risk Management Fund (NDRMF) and State Disaster Risk Management Funds (SDRMF).
- The Commission has also recommended an allocation of 80% of SDRMF for State Disaster Response Fund and 20% of SDRMF for State Disaster Mitigation Fund.
- Similarly, from the total amount for NDRMF for the period of 2021-22 to 2025-26, 80% of NDRMF is for National Disaster Response Fund and 20% of NDRMF is for National Disaster Mitigation Fund.

Considering the present scenario, a workshop has been arranged on '**Disaster Financial Management at Panchayat Level**'. This workshop is in line with the Gujarat State Disaster Management Act 2003; Disaster Management (DM) Act, 2005; National Policy on Disaster

Management (NPDM), 2009; Prime Minister's Ten Point Agenda on DRR, 2016; as well as National Disaster Management Plan (NDMP), 2019. As per the Village Panchayat Secretary (Pre-Service Training and Post-Training Examination) Rules, 2018, components of disaster management governance (The Gujarat Disaster Management Act 2003) is an integral part of their training, which increases the importance of the DRR subject.

Session Objectives

This workshop aims to:

1. Increase awareness about disaster risk reduction, risk transfer and financial management
2. Orient on developing the Risk Informed Gram Panchayat Development Plan.
3. Share the experiences, good practices, and local challenges related to VDMP
4. Acquaint with the role of Panchayat Raj Institutions (PRI) and especially Talati cum Mantri in DRM and implement DRR measures

Date & Time

- 3-4 November, 2025

Organisers

- Gujarat Institute of Disaster Management (GIDM)
- Panchayat Padhadikari Talim Kendra, Gandhinagar

Expected Participants:

- Newly recruited Talati cum Mantri (Both Batches - around 48) from Panchayat, Rural Housing and Rural Development Department.

Expected Outcomes

At the end of the training workshop, the participants would be able to,

- Learn about the basic science behind the hazards - heat waves and other extreme weather events
- Understand the development of RIGPDP
- Have hands-on practical sessions on life-saving techniques during disasters.
