Resilience

Moving beyond surviving climate disasters to supporting communities to thrive

A catalytic role for philanthropy to centre communities as agents of resilience building

ROHINI NILEKANI philanthropies

Dalberg

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Introduction from Rohini Nilekani

A flood does not arrive as an "event" in the lives of people who live beside a restless river; it arrives as a season, a memory, and sometimes, as a quiet dread. Heat is not just about the peak days of summer anymore. Unbearable heat can extend across months, with no respite even at night, because temperatures remain too high for the body to heal.

For many communities across India - on the coastlines, in the floodplains, in the mountains, and in our expanding heat-stressed cities - climate disasters are no longer exceptional disruptions but part of everyday reality.

At Rohini Nilekani Philanthropies (RNP), we commissioned this report hoping that we, the people of India can shift from our earlier mental model on climate-related events and disasters. Because a great shift is happening on the ground.

India has, to its credit, built a formidable disaster response capability over the last two decades - saving lives through early evacuations, stronger institutions, and faster relief. And yet, as this report shows, just saving lives is no longer enough, because repeated disasters now overlap with recovery, shrink the time people have to rebuild their assets and their lives, and steadily erode livelihoods, health, education, and dignity, especially for those already pushed to the margins. With nearly 85% of districts exposed to at least one of floods, droughts, or cyclones, and extreme weather occurring with alarming frequency, we are living in what the report calls a "new normal" that demands new thinking.

In this new normal, the state - the sarkaar at all levels - will remain indispensable. There is no substitute for public legitimacy, scale, and systems. But the first mile is where samaaj networks step in - neighbours, women's collectives, local volunteers, community institutions, and civil society organisations that move quickly, translate warnings into action, and keep recovery from collapsing into abandonment.

This report offers a first-of-its-kind, samaaj-centric understanding of what rooted, grounded networks can do: how resilience is shaped in the everyday through trust, relationships, local leadership, and community decision-making, and how these strengths can be recognised and supported rather than treated as incidental.

Much of our current attention - political, financial, and media - peaks at the moment of impact and then falls away, even though it can take years for households to recover, if they recover at all. First responders tell me it is harder now even to raise funds after floods and cyclones, especially in remote areas where media attention is low. People already feel disaster aid fatigue, just when we need empathy to ramp up most.

We hope this report will nudge our sympathy chords again. We know that vulnerable populations – the elderly, women, and children are affected the most, that Dalits and gender minorities suffer structural discrimination post-disasters. We read here that for some disaster-affected households, recovery from economic losses can take up to 19 years, an impossible horizon when shocks recur and stack.

If we continue to invest primarily in response, we will remain trapped in an exhausting cycle of relief; what we need instead is an imagination of longer-term resilience, where communities are not passive recipients of aid, but architects of how they adapt, rebuild, and secure their futures with agency, equity, and dignity. This point cannot be overemphasized. Contextual, locally-led preventive action, clearly understood roles and responsibilities when disaster does strike, and a hopeful road map for recovery are essential.

That is why this report is also, importantly, an offering of hope: it provides a rigorous, people-first understanding of disaster resilience in the wake of climate risk, while showing the possibility of building back better together- across communities, civil society, government, and markets. What inspires me the most is how many innovative ideas have already been tested and deployed successfully, whether it is parametric insurance, disaster wallets, locally driven natural resource stewardship or pre-pooled funding. These are designs for resilience with dignity.

The report reframes resilience not as a technocratic checklist, but as a living construct built through the exchange and strengthening of physical, financial, human, natural, and social capital- especially social capital, so often overlooked and yet so central to survival and renewal. It asks us to measure success not only by how fast systems bounce back, but by whether people recover equitably, whether dignity is protected, and whether the next shock finds communities with more choice, not less.

This is where philanthropy, and especially patient, flexible capital, has a catalytic role to play. For funders, Corporate Social Responsibility (CSR) leaders, and institutional givers, the invitation here is practical and urgent: move beyond episodic generosity after headline disasters, toward sustained investments that strengthen local institutions, social protection access, inclusive early warning translation, psychosocial support, and community-led planning. For climate and development practitioners, this is a shared agenda, because climate shocks are now actively unravelling development gains in health, education, livelihoods, and equity, and because resilience is not "one more sector" but a lens through which every sector must now work.

If this report does one vital thing, it is to re-centre the question from "How fast did systems bounce back?" to *"Did people recover with dignity, and can they face the next shock with more choice, not less?"*

We hope this work will help shift our collective focus from managing disasters to safeguarding futures with dignity. We hope it will strengthen the conviction that a resilient India will be built not only by stronger infrastructure and faster response, but by a stronger, resourceful and more compassionate samaaj, ably supported by both bazaar and sarkaar. As we discovered during the pandemic, we really are in this together. And what we do together really matters.

Rohini Nilekani
Chairperson,
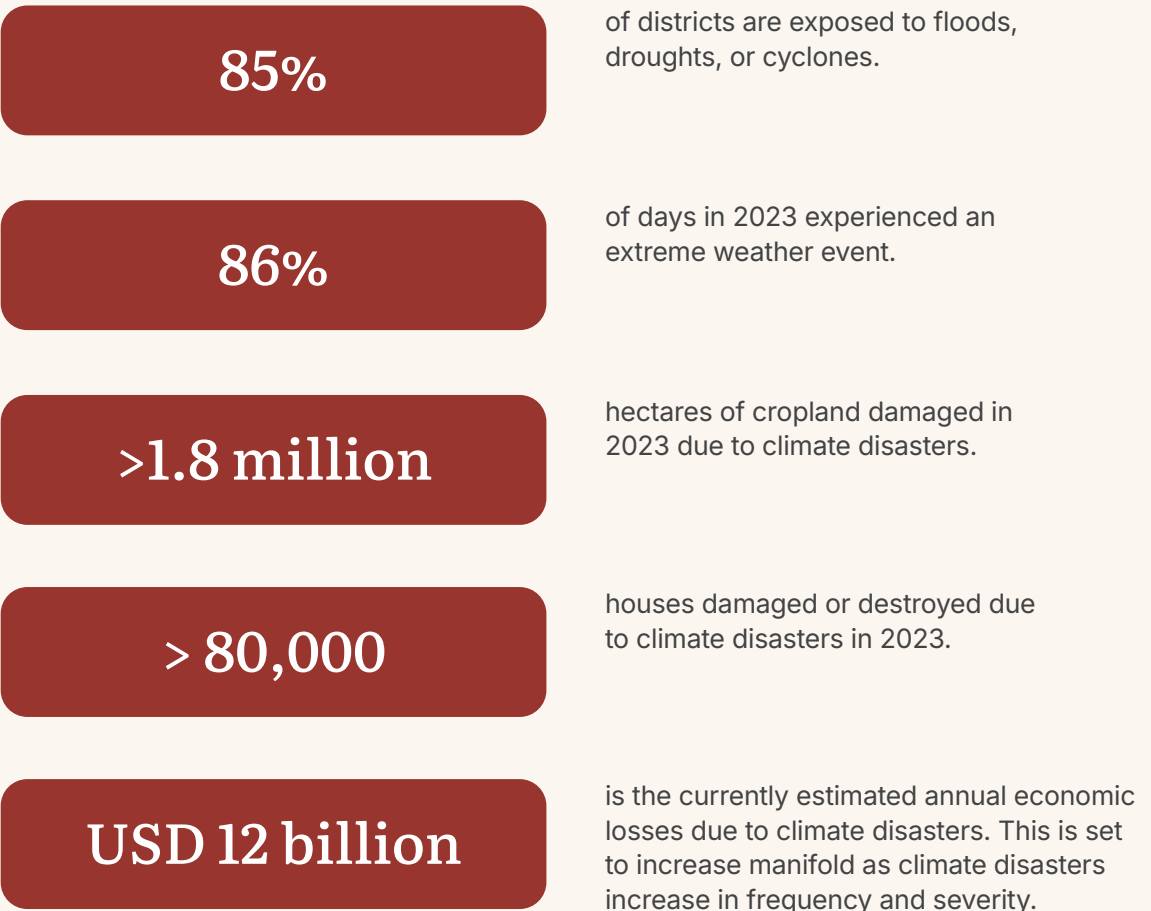*Rohini Nilekani Philanthropies*
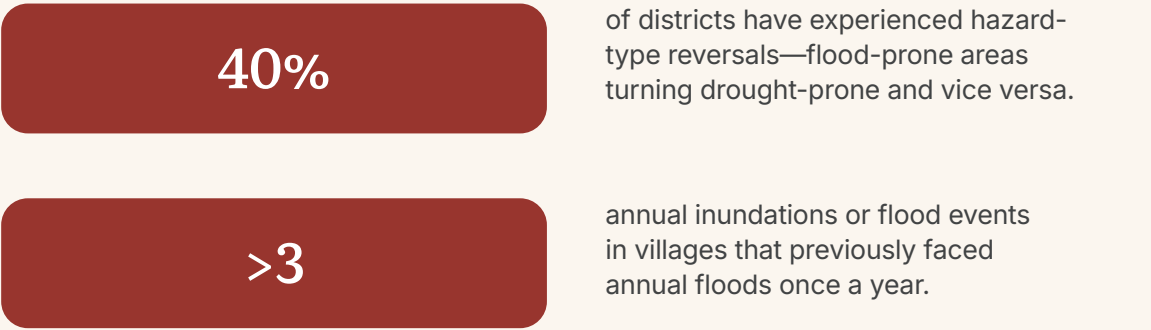
Executive Summary

The new climate normal

Climate disasters are becoming the defining crisis of our time. Across India, millions of people now live with a new climate reality: disasters are no longer exceptional events but a persistent feature of daily life. India has made remarkable strides in saving lives, but survival alone is no longer enough. Climate disasters are eroding savings, disrupting education, destroying livelihoods, and trapping vulnerable communities in cycles of loss. Back to back disasters leave no time for households to recover. The message from the ground is clear: we must move from reactive relief to proactive resilience building—and this resilience must be built with communities, not for them.

The scale of climate disasters is staggering.

85% of districts are exposed to floods, droughts, or cyclones.

86% of days in 2023 experienced an extreme weather event.

>1.8 million hectares of cropland damaged in 2023 due to climate disasters.

> 80,000 houses damaged or destroyed due to climate disasters in 2023.

USD 12 billion is the currently estimated annual economic losses due to climate disasters. This is set to increase manifold as climate disasters increase in frequency and severity.

The disaster patterns have changed.

40% of districts have experienced hazard-type reversals—flood-prone areas turning drought-prone and vice versa.

>3 annual inundations or flood events in villages that previously faced annual floods once a year.

The consequences affect marginalized groups the most.

14x higher mortality risk for women and children compared to men

20-25% jump in school absenteeism due to climate disasters resulting in significant learning loss

85% extent of annual income that poor households can lose from a single disaster event

19 years years is the estimated time to recovery for poor households from a major climate shock

Exhibit 1: Comparison of near future and far future risk of severe fluvial flooding in India

Number of events: ▢ Low ▢ Moderate ▢ High

Areas at risk in 2020–2059

Areas at risk in 2060–2099
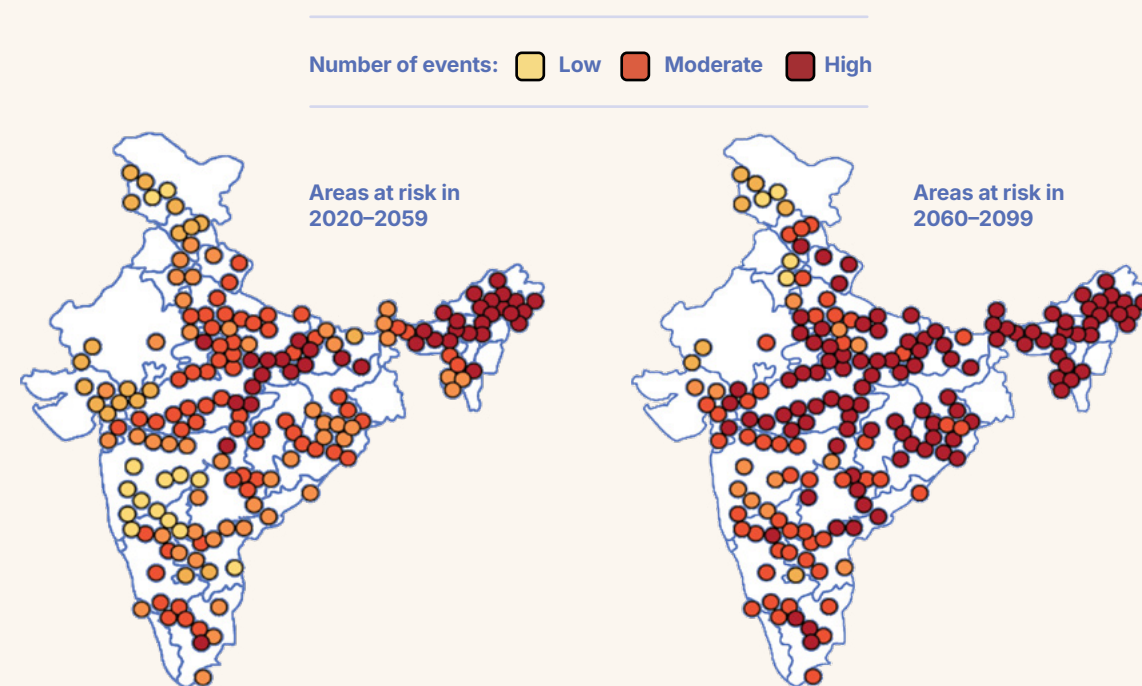
Exhibit 2: Comparison of current and future risk of category 3 cyclones in India

Level of risk: ▢ Low ▢ Moderate ▢ High

Areas at risk in 2010–2019

Areas at risk in 2040–2049
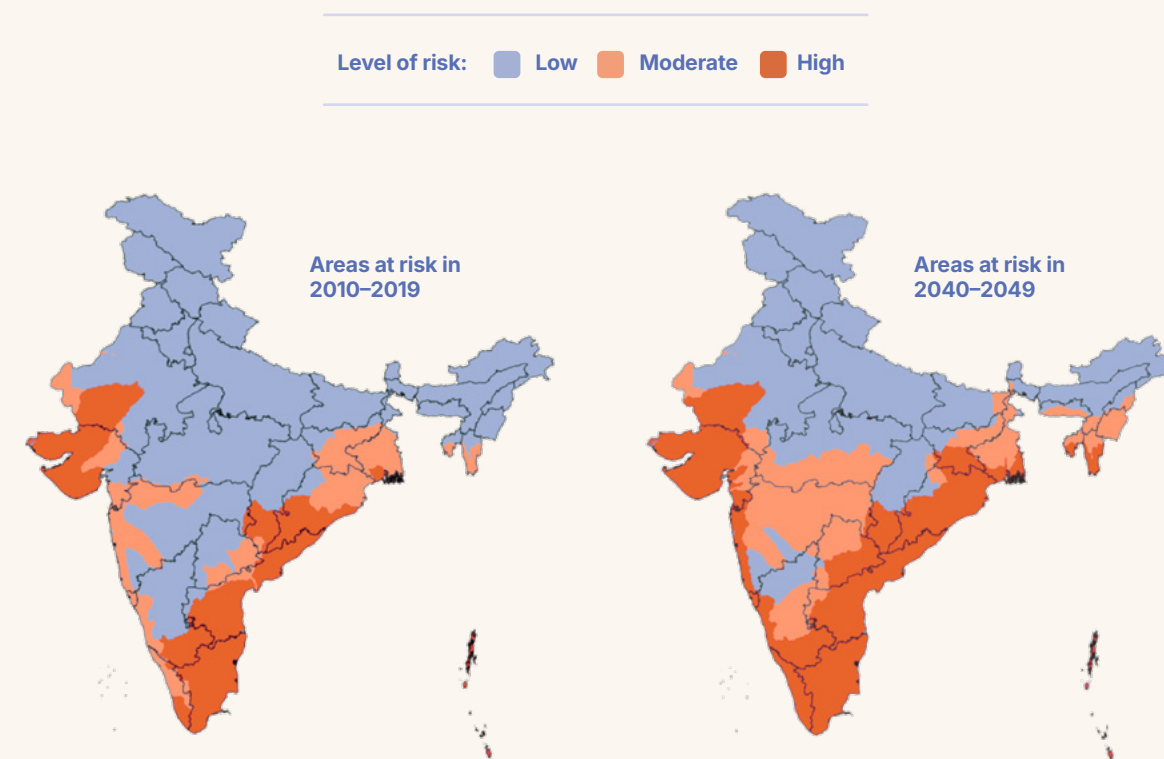
Why community centric resilience must be the focus

USD 1 invested in disaster risk reduction and early action can save up to USD 15 in future disaster losses and costs.

Investing in building climate disaster resilience is sound investment. It can not only save lives and economic shocks in future, but also safeguard developmental gains that have been made over the past decade. However, such resilience cannot be built top down.

Community agency and voice must become a part of the resilience building process.

- Communities hold deep knowledge of local geography and hazards.

- They are first responders with neighbours and kin acting long before formal aid arrives.

- They possess inherited resilience mechanisms and knowledge: disaster resilient housing, seed banks, water systems, and local topography that can help build resilience.

- They are present between disasters, recovering from previous disasters and preparing for the next one, even when institutional attention fades.

Yet current approaches treat communities as recipients, not architects.

- Solutions are often standardized, not contextual.

- Success is measured by system recovery, not people's recovery.

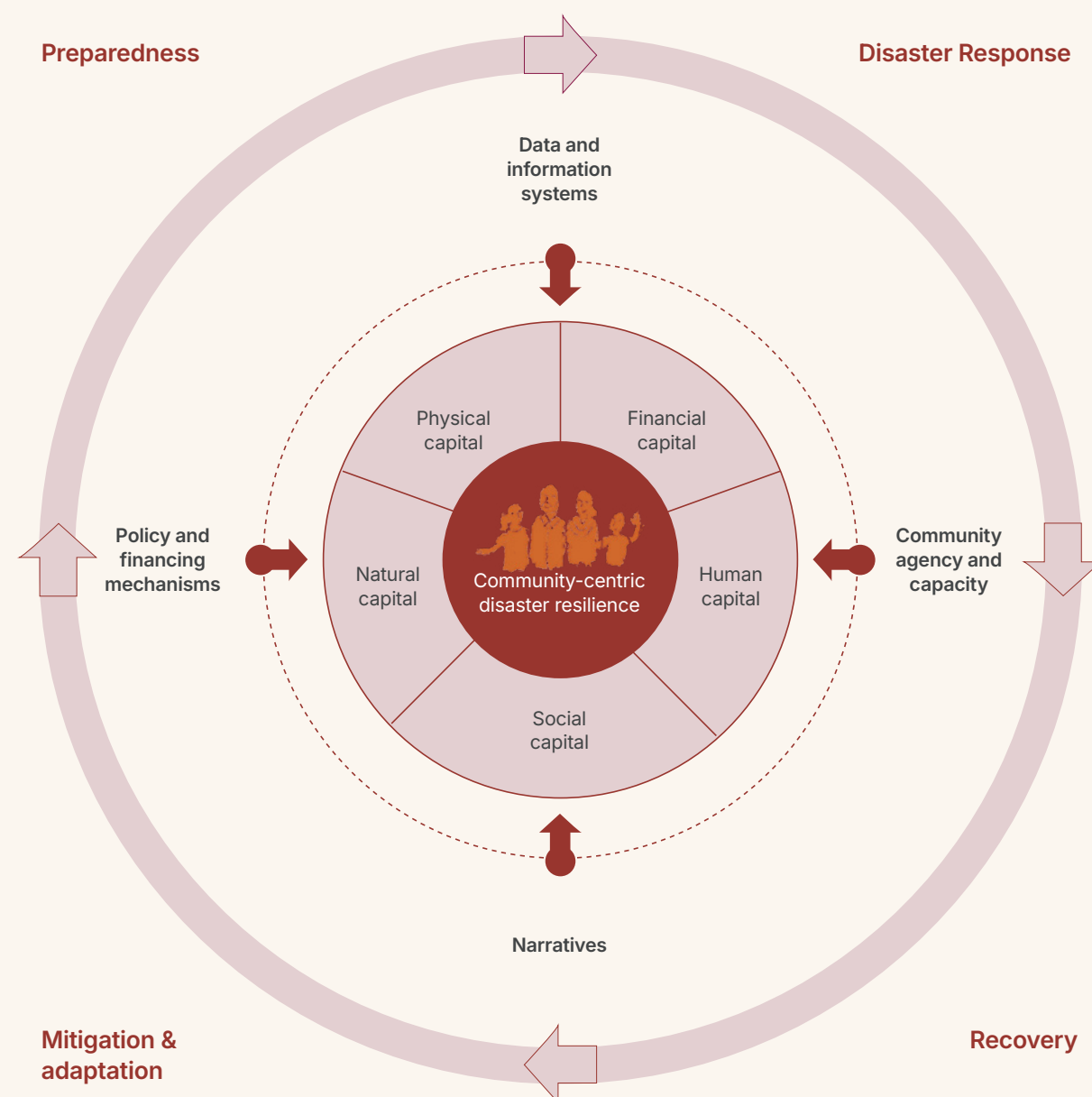- Marginalized voices—women, dalits, persons with disabilities—are excluded from planning.

Among practitioners, many valid entry points to resilience building exist. Some approach it through livelihoods and economic security; others focus on technology and data systems, or on restoring natural ecosystems like mangroves and wetlands; still others emphasize mobilizing philanthropy or strengthening local governance. These perspectives differ in emphasis, but they converge on one foundational insight: resilience must be built with communities, not for them. Communities understand their risks, hold the relationships that sustain collective action, and remain present long after external attention fades.

What communities need to build resilience

Community disaster resilience building requires a shift away from treating communities as passive recipients of aid and recognizing them as first responders, stewards of local knowledge, and the most adaptive actor in the system.

Such resilience building rooted in community agency, adaptability, equity, and dignity, is more sustainable, more responsive to local realities, and more capable of evolving as risks change. This is outlined in the figure below.

Exhibit 3: A community centric framework for resilience building

Preparedness

Disaster Response

Data and information systems

Policy and financing mechanisms

Community agency and capacity

Physical capital

Financial capital

Natural capital

Community-centric disaster resilience

Human capital

Social capital

Narratives

Mitigation & adaptation

Recovery

Samaaj	Sarkaar	Bazaar
• Civil Society Organizations and NGOs • Philanthropies • CSR Funders • Media Organizations	• NDMA and SDMA • NDRF and SDRF • Line departments (Health, Water, Roads and Public Works, etc.) • Local government (District Administration, Police)	• Corporations (e.g., financial institutions, telecom companies) • Startups • Private funders and impact investors

In essence, for communities to become resilient, five forms of capital that most communities possess in some form, must be strengthened:

▸ **Physical Capital —** Infrastructure that protects lives and livelihoods before, during, and after disasters.

▸ **Financial Capital —** Savings and financial buffers to absorb shocks and rebuild lives.

▸ **Human Capital —** to plan, mobilize, and adapt to climate disasters and leverage local and external knowledge to create resilience solutions

▸ **Social Capital —** Trust networks and community institutions that activate in crisis and serve to provide evacuation, relief, resources, and other forms of support

▸ **Natural Capital —** Ecosystems that buffer hazards and sustain livelihoods.

These capitals interact. When one fails, others compensate. Resilience emerges from strengthening all five.

This view is fundamentally different from historically adopted disaster response approaches. Disaster response mechanisms adopt a very top-down approach of building these five forms of capital, prioritize lives saved as a metric, are formulaic in their approach to assigning aid and resources, and have limited focus on vital but important aspects of resilience building such as social capital. The exhibit below illustrates the difference.

Exhibit 4: Community disaster resilience is fundamentally different from disaster response in how it centers communities

	Disaster response	Disaster resilience
Physical capital	Focus on rebuilding damaged essential infrastructure and housing post-disaster to resume normalcy	Adaptation and mitigation measures actively safeguard assets that are vital to communities, with a focus on building back stronger
Economic and Financial capital	Financial support to communities is largely centered on post-disaster compensation which often flows slowly and unevenly	Communities have access to multiple financial buffers like pre-emptive cash transfers, microinsurance, etc., and are integrating diversified (resilient) livelihoods.
Human capital	Communities viewed largely as beneficiaries of aid rather than agents of recovery.	People seen as drivers of change - trained, skilled, and informed to anticipate and adapt to risks. Local leadership, indigenous knowledge, and traditional practices are recognized and integrated into planning, education, and preparedness systems.
Social capital	Social capital tends to operate at an informal level, driven by individual networks rather than structured or institutionalized community mechanisms	Resilience built through strong local networks and mutual aid systems facilitated by solutions that allow access to these networks in times of disasters
Natural capital	Environmental restoration treated as secondary to rebuilding infrastructure. Short-term exploitation of natural resources to meet relief needs	Ecosystem protection seen as core to resilience—mangroves, wetlands, and forests valued as natural buffers. Communities steward and co-manage ecosystems, linking environmental health with livelihood security.

Why must philanthropy care for this shift? For funders, climate disasters are no longer a distant concern—they are an immediate threat to impact. Floods shut down schools and disrupt immunization drives. Droughts push families into debt and pull children out of classrooms. Repeated shocks erode the very foundations that philanthropic investments seek to build. In the new climate normal, resilience is not a separate sector—it is a precondition for sustaining progress across all sectors. And the most prominent way to do so in the new climate normal is to centre the role of communities as stewards of their own resilience.

Three types of failures holding India back

Despite proven models, community-centric resilience has not scaled. Three failures explain why.

1. Attention Failure: Success is measured by lives saved; slow-onset disasters, long-term recovery, and marginalized groups remain invisible to systems and funders.

2. Design Failure: Disaster systems built for rare, large-scale events cannot respond to frequent, overlapping, hyperlocal disasters—and funding arrives too late, too rigid, too standardized.

3. Relational Failure: Coordination between government, CSOs, and communities remains episodic and transactional; participation structures exist on paper but not in practice.

Ten ideas for philanthropy

Addressing the challenge of building climate disaster resilience requires philanthropies to act on two fronts. First, it requires dedicated investment in building resilience directly — strengthening community capacities, piloting innovative financing mechanisms, creating early warning systems that work for the last mile, and nurturing the civil society organizations that do this work. Second, it requires philanthropies across sectors to embed resilience as a lens within their existing portfolios, ensuring that investments in education, health, and livelihoods can withstand and adapt to climate shocks. We provide below ten ideas that philanthropies across the country can prioritize.

Pathway 1: Building Resilience Directly

S.No.	Potential solutions	Examples from the field
1	**Drive community-led planning:** Fund village disaster committees, scenario planning, and trained response teams.	**Poorvanchal Grameen Vikas Sansthan (PGVS)** supports rural communities in Uttar Pradesh to organize themselves into specialized teams that are trained to undertake disaster scenario planning, as well as mobilize and lead relief operations.
2	**Build household financial buffers:** Pilot parametric insurance, community savings, and rapid-disbursement funds.	**SEEDS** is piloting a pooled disaster risk fund in Cuddalore, Tamil Nadu. The fund deploys pre-positioned funding raised from philanthropies and CSR actors that gets deployed with climate disaster triggers. This supports rapid fund availability for communities, while ensuring transparent implementation and monitoring.
3	Make early warnings actionable: Translate technical forecasts into impact-based guidance through trusted channels.	**Caritas India** is facilitating transboundary flood collaboration across India and Nepal where community members are trained to collect and share water level data using locally installed and maintained sensors with their downstream counterparts. This information is shared via text messages and phone calls, thereby providing a window for proactive action.
4	**Shift the narrative:** Enable communities to document invisible hazards and advocate for recognition.	**ASAR** is working in flood-affected districts of Ernakulam, Kerala to help residents recognize the impact of tidal flooding. It is engaging local community members—including Kudumbashree, ASHA, and MGNREGA workers—to systematically document flooding data on ward-level calendars. By tracking the growing extent of flooding, communities are able to better understand the risks and advocate for stronger preparedness measures.

S.No.	Potential solutions	Examples from the field
5	**Create shared data infrastructure:** Fund open-source platforms integrating hazard, vulnerability, and community data.	**Platform for Real-time Impact and Situation Monitoring (PRISM)** is a digital public good that integrates geospatial hazard data such as floods, storms, droughts, and earthquakes with socioeconomic vulnerability metrics to generate actionable, evidence-based insights for rapid decision-making. Its integration of diverse datasets can support scenario building, and targeted planning.
6	**Enable community resource exchange:** Support digital tools for self-reporting needs and coordinating mutual aid.	**PetaBencana** is a community-powered digital platform where individuals can self-report their needs during disaster crises that are then mapped in real time on a public platform. This information is accessible to local citizens, allowing them to quickly match urgent needs with available resources. The platform also tracks and facilitates the borrowing and returning of essential items thereby creating a rotating pool of lifesaving assets.
7	**Invest in CSOs for the long term:** Provide multi-year core funding and create practitioner learning networks.	**Asian Cities Climate Change Resilience Network (ACCCRN)** supported the creation of a network across several cities to learn from each other and adopt strategies for improving urban climate change resilience.

Pathway 2: Embedding Resilience Across Sectors

S.No.	Potential solutions	Examples from the field
8	**Restore services when disasters strike:** Pre-commit funding to restore education, health, and nutrition post-disaster.	**UNICEF** and other actors supported local CSOs in the North East region to restore learning spaces and activities in flood relief camps that helped continue learning and also provide spaces for children to cope with the disaster event.
9	**Embed resilience in sectoral strategy:** Integrate climate adaptation into existing portfolios—school safety, livelihood training.	**Watershed Organization Trust (WOTR)** is working with rural communities and farmers to expand livelihood opportunities while also integrating an ecosystem based adaptation approach that strengthens degraded ecosystems and helps communities build long term climate resilience.
10	**Strengthen frontline institutions:** Equip schools, Anganwadi, and health facilities as resilience anchors.	**UNICEF** supported the training of master trainers and female frontline workers in Kerala to provide health support to infants and mothers who have young children during disaster linked emergencies.

Exhibit 5: Non-exhaustive list of some other examples of Samaaj led resilience innovation pilots in India

Parametric heat insurance for informal women workers in Gujarat: SEWA piloted a heat insurance scheme in 2023 that triggered automatic payouts when extreme heat (40°C) persisted for two consecutive days.

Impact: The initiative expanded from 21,000 women in five districts of Gujarat in 2023 to 50,000 across 22 districts in 3 states in 2024.

Community-led disaster response in Eastern Uttar Pradesh: PGVS built Village Disaster Management Committees that led search, rescue, and evacuation during floods. Through regular drills and clear roles, communities acted swiftly and independently when early warnings are issued.

Impact: Across 95 villages, no flood-related fatalities were reported, highlighting the effectiveness of local ownership and training in disaster response.

Transboundary flood early warning between India and Nepal: Caritas India is fostering real-time flood collaboration by linking riverine communities across both countries through locally maintained water sensors and direct alerts.

Locally Driven Natural Resource Stewardship: WOTR works with rainfed villages across central and western India to promote community-led water conservation through traditional watershed practices, training villagers to self-manage shared water resources via village water committees.

Akshvi by SEEDS, a decentralized e-disaster wallet: The platform enables disaster-affected households to self-report their losses every time they are faced with an incident. Data is validated through AI and community volunteers, creating transparent household-level loss records for shaping policies.

Impact: A pilot across six flood-affected districts in West Bengal saw over 2,300 families self-report cyclone-related losses, with a 98% verification success rate of the reported data.

Community mapping of tidal flooding in Kerala: ASAR and Equinoct helped communities in Ernakulam to document tidal flooding by creating maps highlighting high impact areas and capturing videographic evidence.

Impact: Their advocacy led to official recognition of tidal flooding as a disaster and the allocation of public funds for mitigation and compensation.

Parametric insurance for coastal workers: SEEDS, in partnership with the Tamil Nadu Consumer Education and Development Foundation (TAMCED), is testing a parametric insurance pilot for cyclone-affected household Chidambaram Taluk, Cuddalore.

Implementing these ideas requires capital that only philanthropy can provide: capital that stays engaged between disasters; patient capital that is willing to fund innovations; convening capital that brings fragmented actors around shared learnings and agendas; and relational capital to make trust-based investment in community capacities and civic muscle.

⚙ Methodology

We adopted a three-pronged approach to understand the current state of disaster resilience, unpack the lived realities of vulnerable communities, examine the narratives shaping their lives, and identify actionable opportunities for civil society actors and philanthropies to lead efforts in strengthening the disaster ecosystem. This included:

▶ **Extensive desk research** to synthesise the best available evidence on India's disaster resilience landscape, the multifaceted impacts of disasters across on communities and individuals of marginalized identities, and successful global and Indian examples of innovations in resilience-building.

▶ **Field visits** to flood prone districts in Assam and drought prone areas in Maharashtra to understand firsthand the experiences of vulnerable communities, identify gaps in disaster risk reduction (DRR), and assess the relational capacities of different stakeholders on the ground.

▶ **Learning circles and one-on-one interviews with leading experts and practitioners** to deepen insights on the impacts of disasters, explore the systemic drivers and ecosystem gaps shaping resilience in India, understand ongoing innovation efforts, and identify actions needed to strengthen community agency and collective resilience.

Desk research and field visits		Learning circles and expert discussions	
Extensive desk research to understand the current landscape of disaster management in India	2 field visits – one in a flood prone region and the other in a drought prone region to understand on-ground realities.	2 learning circles with experts and practitioners to understand vulnerable communities' lived experience, identify key gaps in the ecosystem and brainstorm resilience solutions.	15+ one-on-one conversations with experts to capture diverse viewpoints on resilience, how it should be approached/ built, gaps in ecosystem, potential role of philanthropy, etc.

ROHINI NILEKANI philanthropies

Rohini Nilekani Philanthropies is a grant-making organisation seeking to create and strengthen communities for their own betterment. RNPF does this by supporting ground-breaking work anchored in networks and movements and often sits at the intersection of Samaaj, Sarkaar, and Bazaar. RNPF focuses on emerging themes essential to an equitable and inclusive society, such as civic engagement, access to justice, gender equity, mental health and climate & biodiversity. RNPF is founded by Rohini Nilekani, a committed philanthropist, and currently, the Chairperson of the Foundation. Rohini and her husband, Nandan Nilekani, are signatories to the Giving Pledge, pledging to give away half of their wealth to philanthropy.

Dalberg

Dalberg is a global group of social impact-driven enterprises whose common mission is to build a more inclusive and sustainable world where all people, everywhere, can reach their fullest potential. Dalberg was founded in 2001 as a strategy and policy advisory firm, bringing a blend of practical management experience and world class business analytics to the social impact sector. Mandated by the Dalberg Trust, its businesses put impact first, and its people constantly innovate to find new solutions to the world's most challenging problems.

Resilience

Moving beyond surviving
climate disasters to supporting
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ROHINI NILEKANI *philanthropies*   **Dalberg**