

Resilient Flood Loss Response Systems for Vulnerable Populations in Mumbai: A Neglected Alternative

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Abstract: This dissertation examines different methods of sharing and redistributing flood losses borne by poor populations in Mumbai, India. It focuses on practices that are adopted to shift losses between economic classes and within specific populations at risk. It also develops a basis of knowledge about the impact of globalization on the vulnerability of poor communities in cities and calls for the development of hazard mitigation and economic assistance devices that can be applied at the micro level with a view to becoming sustainable means of reducing the burden of risks. Multiple levels of analysis are employed. Information from interviews and discussions with government officials, and other influential informants in community development and planning organizations is combined with documentary evidence, to explain the nature of socio-economic and environmental challenges experienced by different groups. This sets the context for two in-depth surveys of fifty households each in slum settlements that are severely affected by flooding. Data collected include the extent and impacts of flooding, formal (official) mitigation methods employed and the range of informal support systems used by individual families to recover from the consequences of floods. Results show that local loss redistribution systems are extremely diverse but significantly effective in addressing important concerns about survival that are overlooked in public policy measures. Most are not integrated into the systems of flood hazard mitigation employed by public agencies and other institutions. Household vulnerability fluctuates over time and with different stages of the hazard cycle (preparedness-recovery-reconstruction). The loss redistribution systems are strongly shaped by inherent social characteristics of local communities and changing economic factors of affected households. In conclusion the results argue that though marginalized informal population in third world cities are affected by downward pressures of ongoing socio-economic and environmental processes at different levels of society, using the same processes they sometimes develop the capability to acquire networks of support that increase the range of their alternatives of environment risk reduction. Suggestions for improving public policy in light of these findings are included.