Is disaster something exciting that stirs up emotions? Whenever a natural disaster happens, the media usually beam within the country and across the world spreading images of the suffering and damages. Everyone gets stirred up as national politicians promise decisive action, rich countries voice their concern, entertainment stars and television reporters take emotional trips to disaster zones, volunteers, experts and practitioners from non-governmental organizations (NGOs) and international agencies express their commitment and even common people respond to stirred up emotions with generous donations. People get emotional seeing images of wrecked bridges, half-submerged houses and last-minute rescues.

Despite “serious” response from everyone, disaster responses often seem insufficient, slow, and not well coordinated that follows political blame games among international, national, and local politicians. But do disasters have to be exciting and filled up with public emotions?

In the book 'Dull Disasters' Daniel J. Clarke and Stefan Dercon argued that disaster should be dull and boring. Both Clarke, Senior Disaster Risk Financing and Insurance (DRFI) Specialist and Dercon, Chief Economist at the Department for International Development (DFID), have gained experience while working on disaster management around the world. Based on their experience, they have suggested a new approach to deal with disaster arguing that despite our seriousness, there is fundamental problem in our approach in disaster management. The writer duo suggested that the new approach of disaster management may result in less airtime for disasters, appeals, emotions, and adrenaline, and more emphasize on better planning and comprehensive effort to make disasters less intense, little dull and a bit boring.

The book contains a total of six chapters which are: Dealing with Disasters; Defining the Problem; Bring in the Professionals; Planning for Disaster Recovery; Finance as the Glue; Moving Forward. In the first two chapters,
the author detailed out the problems with current approach of disaster management while the last four chapters discusses solutions and way forward for integrating an effective disaster management national and international development as ‘business as usual’.

The main thesis that the authors proposed throughout the book is that three things need to be put in place before a disaster to protect lives and livelihoods - a coordinated plan for post-disaster action agreed in advance; a fast, evidence-based decision-making process; and financing on standby to ensure that the plan can be implemented. The authors acknowledge that even though there is much generosity in the world to support the responses to and recovery from natural disasters, the funding model, based on mobilizing financial resources after disasters take place, is flawed and makes responses ineffective and late.

While defining the problem, they argued that the post-disaster decision-making process is far too politicized, leading to delays, poor decisions, and bad coordination of effort. Cases of recent disasters such as the earthquake in Nepal or Ebola in West Africa can be good examples of the national and international commitment to provide support, but are also example of what can go wrong in decision making and the consequences.

Throughout the chapters, the writers elaborately explained the key problems that can cause extreme natural events to turn into natural disasters and later took the reader through a range of solutions that have been implemented around the world to address these problems with an overview of what works and what does not; and finally presents a framework that ties all of this together.

Economic losses from disasters such as earthquakes, tsunamis, cyclones, and flooding are now reaching an average of US$250–$300 billion a year; and more than 530000 people died in the last twenty years as a direct result of approximately 15000 extreme weather events alone, most of which took place in developing countries.

The books sheds light on the crucial issue of financing disaster management as the writers heavily criticize the national and international financing systems for 'widespread systemic failure to prepare for disaster before it strikes.' They claim that currently much of the response to disasters as well as the entire humanitarian system are funded by voluntary contributions, collected via appeals to donor governments and the public after a disaster
takes place. National and local governments also scramble for resources by reallocating from other budgets. Moreover, financial instruments such as insurance do not exist in many countries.

Readers may find the discussion on disaster financing reasonably thought provoking as the authors splendidly explained the funding model with begging bowls – ‘whereby individuals, communities, local and national governments, international agencies, and NGOs are required to play the part of a beggar, as though they are pleading for alms, sitting in a row in front of a medieval cathedral or mosque. The model creates ambiguity about who owns the risk: who will need to act and who will need to pay for it.’ They argue that international humanitarian system important, but it should act as a back-up when plans fail and it should not be the first line of defence for disasters.

The writers reject currently practiced discretionary 'begging-bowl financing' as it is too slow, leads to a fragmented response, and encourages underinvestment in risk reduction and preparedness. They suggested that partially subsidized financial instruments can be used to encourage others to contribute towards the cost of well-defined plans. For example, India started crop insurance for farmers, where government and farmers share the cost of crop insurance that allows cheaper input credit because the banks can now trust that farmers will be able to repay even if their harvests fail.

Lack of planning is another weakness that causes delay in response as the authors argue that these delays is recurring because of vagueness about who is in charge beforehand to plan and finance — that is, who should be taking on the risk and preparing for a response. This ambiguity leads, in turn, to poor plans and poor financing arrangements leading to more economic loss and loss of human lives. Science and technology is helping in predictions, but it is to be noted that people need more than early warning; they need 'early action that is evidence-based and fast'. The writers mentioned that planning is a political choice and not just a technical exercise; and a good plan should outline about who or what is to be protected, against what, what the conditions for protection are, and who will pay for the protection and these plans should be clearly communicated before a disaster strikes.

As the chapters unfold, the authors attempt to satisfy readers’ curiosity about some of the good practices of disaster management where better planning and systemised financing have had significant positive impacts on people’s lives. For example, Mexico’s National Disaster Fund 'FONDEN' operates a rules-based system to reconstruct public infrastructure such as roads, hospitals, and schools after a disaster hits. In this collaboration
among the federal government, state governments, and the private sector, everyone has agreed to an objective procedure to determine the degree of damage, and the processes are implemented by an independent third party and audited by all parties.

The book also discusses the role of Benefactors like national and international NGOs mentioning that they should think through different natural disaster scenarios, assess what support they would provide in each scenario, and own up to this contingent liability when in discussions with other partners. Otherwise, their effort with either no contingency plan or its own stand-alone contingency plan is likely to be less effective.

The golden rules that the authors repeatedly emphasized is - to act before disasters strike, preparing credible plans with rules-based decision-making and early action along with sound financial planning agreed beforehand.

The book can be useful for academics, researchers, policy makers and development workers who working for disaster management around the world as the thought-provoking and convincing analysis of evidence based disaster management throughout book suggest a number of policy implications to address emerging challenges of disaster management in more comprehensive manner. The book will let the readers explore how harnessing the lessons from finance and economics, complemented with evidence from political science, psychology, and the natural sciences, can and does make governments, civil society, private firms, humanitarians, and international organizations much better prepared to deal with natural disasters by making disaster events less emotional, less political, less headline-grabbing, but more effective and efficient.

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