

A Case Study from SEEDS' work

### Akshvi

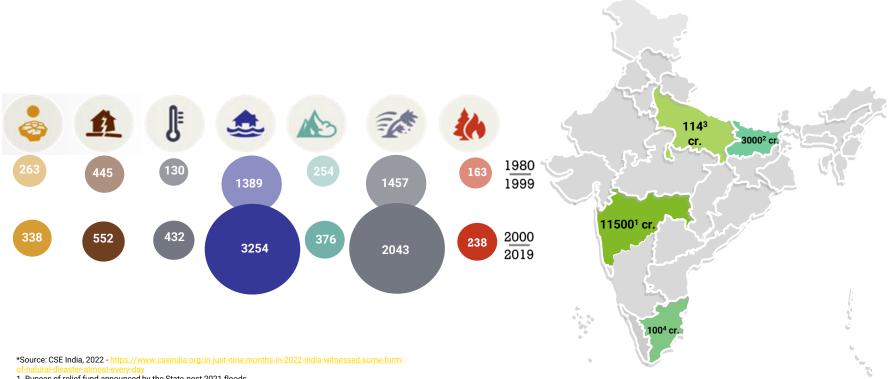
A digital Public Infrastructure for Disaster Management



# The number of disaster events have been doubling every decade



An 88\*% surge in weather events across India has led to a significant increase in disaster spend ...



<sup>1.</sup> Rupees of relief fund announced by the State post 2021 floods

<sup>2.</sup> Rupees of relief fund announced by the State post drought in 2019

<sup>3.</sup> Investment by the State

<sup>4.</sup> Rupees provided for drought mitigation over a span of 5 years

# A household affected by disaster requires 19 years\* to recover the loss and damage





Losses experienced by a small set of 2,040 households in India is almost ~2.5 times higher than the prescribed compensation rates

Family's income ₹ 1,80,000 (p.a)

Loss due to disaster ₹ 1,00,000

**Avg Compensation** ₹ 30,000\*

Out of pocket
expenditure
per year to re-build
₹ 3,600\*
(2% of the annual income)



# WHAT PROBLEM WE WANT TO SOLVE, AND FOR WHOM

# OUR APPROACH TO SOLVE THE PROBLEM



300+ million

For <u>all vulnerable households in India</u>, we want to:

- Enhance pre-disaster resilience and preparedness
- Reduce post-disaster recovery time, while ensuring adequacy

These problems exist primarily because we don't have:

<u>Accurate</u>, <u>inclusive</u> and <u>timely</u> availability of **data** at the <u>household</u> granularity

Build a Digital Public Infrastructure (DPI) that targets:

- AGENCY: Enabling households to <u>self-report</u> their (vulnerability and loss) data, giving them the agency that is currently missing.
- 1. SCOPE: Creating an <u>ID for the household</u> and capturing a <u>360 degree view</u> of their loss, spanning direct and indirect/invisible losses.
- SCALE: Targeting all vulnerable households in India (~300 million households).

#### Our goal is to cover entire disaster lifecycle, not just "relief"...







- Insurance firms
- Banks/Lenders
- Businesses
- ..



- Domestic and International agencies
- Corporate
- Individual



 Disaster Management Authority at National / State / District levels



- National Inst of Disaster Mgmt
- India Meteorological Dept
- Line Depts (Agri, Health...)

• .



- Rural and urban households
- Micro enterprises linked to households



 Nonprofits and Civil Society organisations

# ...and the targeted use-cases span multiple stakeholders in the ecosystem

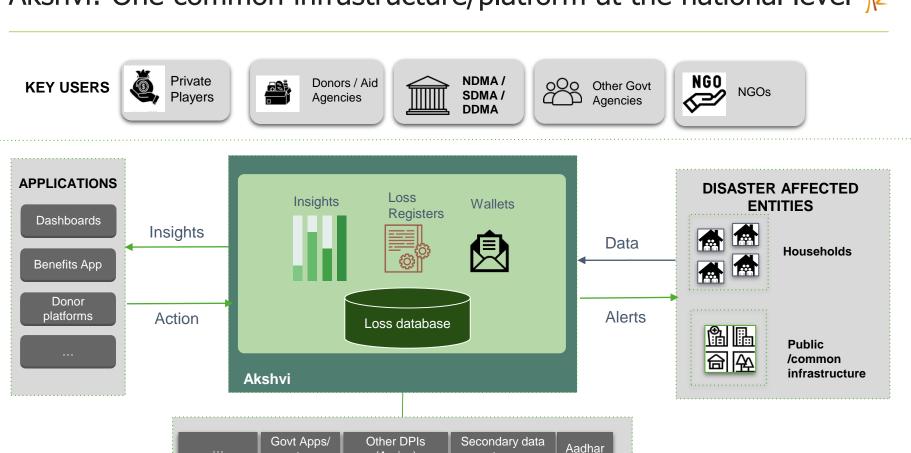




|                         | Preparedness  | Rescue & Relief                         | Recovery & Reconstruction  |
|-------------------------|---|---|--|
| Households<br>/ MSMEs   | Report Baseline Data                                    | Report immediate<br>Household needs     | Report Household<br>losses  View eligible benefit<br>schemes and alloted<br>benefits |
| Gram<br>Panchayat       | Assist in Baseline<br>Data collection                   | Conduct Rapid Needs<br>Assessment       | Verify Reported Plan and disburse funds for recovery                                 |
| NDMA/<br>SDMA/<br>DDMA  | Identify Vulnerable<br>Households                       | Drive/coordinate Relief<br>Distribution | Consolidate Reported Household Losses<br>(under PDNA)                                |
| NGOs                    | Assist Vulnerable<br>Households to Build<br>Back Better | Drive/coordinate Relief<br>Distribution | Identify and facilitate<br>recovery needs  |
| Line Depts<br>(of Govt) | Collect baseline data of different sectors              |   | Identify and report Infrastructure Loss/Needs<br>(under PDNA)                        |
| Insurance<br>firms      | Identify vulnerable<br>households                       |   | Verify Insurance claims  |

\* PDNA: Post Disaster Needs Assessment

# Akshvi: One common infrastructure/platform at the national level



stores

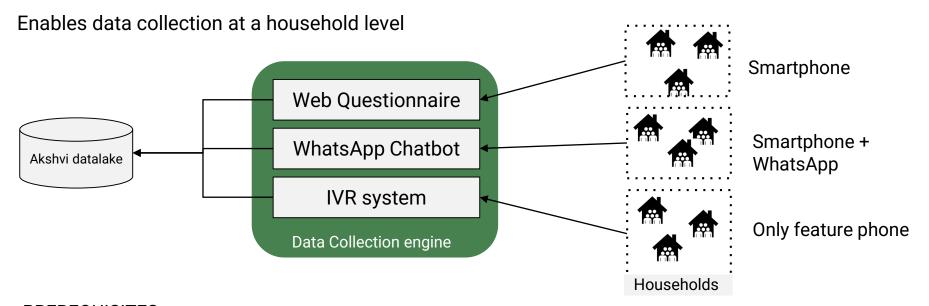
systems

(Agri...)

**EXTERNAL SYSTEMS** 

## Key component: Household Data collection Engine



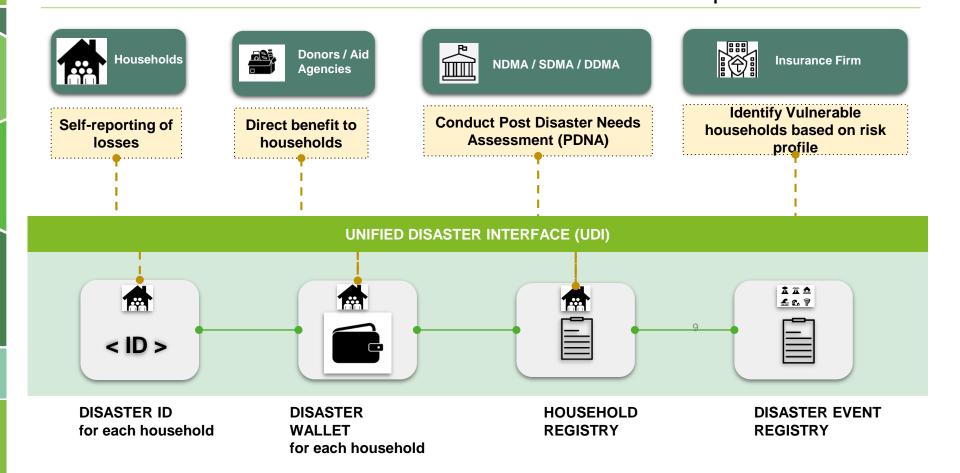


#### **PREREQUISITES**

- 1. Phone number list (segment wise)
- 2. Government mandate
- 3. Local/Hyperlocal awareness campaigns

#### We envision four building blocks and a **Unified Disaster Interface** that will seed to be a seed enable a host of disaster related use-cases to be built on top













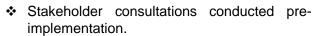
#### **Design Changes**

- Multimodal self-reporting approach refined: WhatsApp (primary), IVRs (supplementary), Kobo for assisted data collection.
- Enhanced data verification process with field volunteers and digital authentication.
- Pre- loaded wallets in the form of benefit distribution

#### **Results & Learnings**



- 98% of self-reported data verified as accurate.
- IVRs had higher dropout rates; WhatsApp emerged as the preferred tool (62% usage).
- Improved efficiency in relief assistance with shorter turnaround time
- \* Refined verification methods to address misreporting concerns
- Continue to experiment with data collection, improving UX in terms of questionnaire length and challenges faced in the field

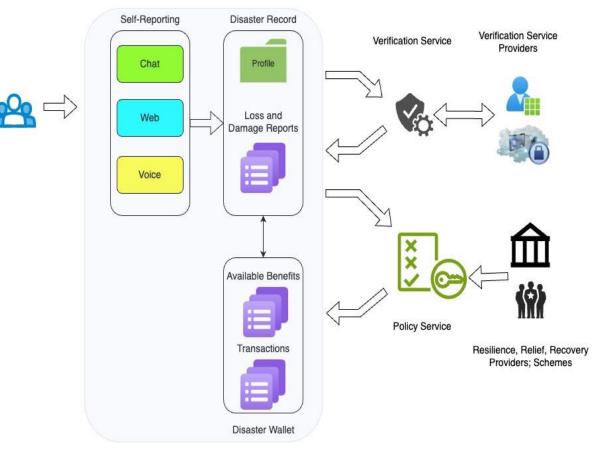


- Training for field volunteers for raising awareness on self-reporting
- Appointment of independent data verification agents



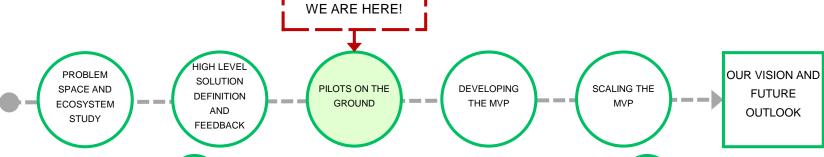


#### Akshvi Consent Boundary





# WHERE WE ARE AND WHERE WE'RE GOING





#### **VISION**

Akshvi aims to provide a unified, scalable digital public infrastructure. This platform will integrate real-time data, self-reporting from citizens, and verification mechanisms to create a 360-degree view of disaster impact at a household level.



#### **FUTURE OUTLOOK**

Moving from siloed disaster apps to a holistic, interoperable system that enables communities to report data, governments to access verified information, and NGOs to provide targeted aid efficiently

Thank you

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