

CORPORATE SOCIAL RESPONSIBILITY AND DISASTER REDUCTION – CONCLUSIONS AND RECOMMENDATIONS

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1. INTRODUCTION

Interest in the role of business in sustainable and equitable development has grown in recent years, with calls for partnerships between the public sector, private sector and civil society through commercial initiatives and corporate social responsibility (CSR). As this is a new area of engagement, experiences are only now beginning to be documented and shared. To date, disaster mitigation and preparedness have scarcely featured in the debate. There have been some calls for greater private sector involvement in disaster reduction but there has been little attempt to explain what role it might play.

This short paper reviews the findings of new research into the extent and nature of CSR in disaster reduction, exploring the process of private sector engagement and its results.¹ The project concentrated on what are usually called ‘natural disasters’ (i.e. disasters triggered by natural hazards such as floods, cyclones and earthquakes) and measures to prepare for and mitigate against future disasters. The research outputs comprise a global overview and six research studies from five disaster-prone countries in South Asia: Bangladesh, India (state and national levels), Nepal, Pakistan and Sri Lanka.² The paper also assesses the potential for further CSR involvement in disaster reduction, particularly in developing countries. It should be emphasised that this project was a *preliminary investigation*, not a comprehensive evaluation of CSR in natural disasters.

2. METHODOLOGY

The research focused on four main aspects of CSR in disaster reduction:

- **Vision:** motivation for private sector involvement in general and individual interventions; implications for the nature and extent of the support provided.

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² See Annex for details.

- ❑ **Decision-making:** factors affecting approaches taken, the choice of partners and the development of partnerships.
- ❑ **Implementation:** the nature and extent of interventions; operational issues and how these were viewed and dealt with.
- ❑ **Impact:** outcomes and effectiveness of interventions; lessons learned and implications for future involvement.

The research methods comprised literature surveys, postal, email and telephone discussions with more than 200 informants in the private and disaster management sectors, and over 60 semi-structured face-to-face or telephone interviews with key informants involved in CSR work or knowledgeable about it. Questionnaire surveys were also carried out in one study.

Lack of evidence was a major problem. There is little published or 'grey' literature on the subject. Much of the material is superficial or promotional. Key informants' replies confirmed that there is very little CSR activity in this area, and much of their information was anecdotal. With a few honourable exceptions, businesses tended to be unco-operative in supplying information. We believe this is because:

1. Business culture is not open for reasons of commercial confidentiality and sensitivity, especially concerning financial information.
2. Businesses do not have time to reply to requests for assistance, especially where they perceive no immediate benefit to them. They may have felt that the research subject had little relevance.
3. Failure to respond may be a tacit admission that there is little of substance to report behind the rhetoric of achievement.

The evidence was also unbalanced geographically. Most material on disaster reduction initiatives came from the North, particularly North America, and these tended to be the best-documented projects. In developing countries, other than the Philippines and to a lesser extent the Caribbean, there was little to report. In South Asia, almost all the evidence of CSR in disasters related to disaster response.

3. MAIN RESEARCH FINDINGS

Owing to the limitations of the evidence, a comprehensive treatment of the four themes was not possible. Nevertheless, the research identified a number of significant relevant factors affecting the uptake, nature and extent of CSR in disaster reduction, as well as the potential for its further development. These are outlined below.

3.1 Vision

Business interests, altruism and philanthropy

Businesses themselves are often poorly prepared for natural disasters. Recent growth in business contingency/continuity planning, especially in the USA, indicates that firms are beginning to recognise the need to prepare, but in developing countries such awareness remains very limited.

Where a business is in some way commercially involved with disasters or hazards, it is much more likely to undertake disaster reduction CSR. For instance, in North America and the Caribbean, hardware stores have donated materials to make houses safer (e.g. for fitting hurricane straps to roofs) and provided information to the public on how to protect their properties. The insurance industry has played a major role in CSR initiatives. This is unsurprising: the rising cost of disasters worldwide has had a massive impact on the industry, which has therefore been active in providing information for the public and policy makers, and in sponsoring hazards research.

Information about funding was particularly hard to obtain, but the evidence available showed that the private sector is more likely to fund work where it sees a benefit to itself: the more immediate the benefit, the more likely the chance of funding. This is seen, for example, in business sponsorship of research that benefits the sponsors, companies financing those parts of inter-sectoral mitigation programmes that help to make their businesses more disaster-resistant and company support for local initiatives linked to business continuity.

Company representatives in South Asia insisted that they not benefited financially from CSR activities, and from the evidence available there seems no reason to doubt that their primary motivation for involvement was altruistic. The perceived business benefits were less direct, in image building and staff morale raising. However, their orientation was largely towards relief work where one would expect altruism to be more prominent.

A tradition of corporate philanthropy encourages CSR. This explains *in part* why the USA is so advanced in this field among developed countries, and the Philippines so prominent among developing ones. In some South Asian countries, where the industrial and business sectors are relatively less developed, corporate philanthropy is necessarily constrained.

CSR is an unfamiliar concept in many developing countries. It has not made much headway in South Asia (although interest is beginning to grow in India and Sri Lanka). This largely explains the very low level of CSR in disaster reduction in the five South Asian countries studied by the project. Nevertheless, the strong traditions of individual and collective philanthropy in parts of that region could form the foundation for future CSR. Individual companies with a corporate ethos that supports CSR are particularly likely to become involved in new initiatives – the challenge is to encourage new entrants.

Contexts and trends

Planners of new CSR initiatives need to consider the context in which they take place – the activities of other actors and current thinking about risk and mitigation – as these are significant influences. For example, the seemingly sudden growth of inter-sectoral partnerships in disaster reduction in the USA in the late 1990s was the result of longer-term developments that began early in the decade: government interest in public-private partnerships as a way of obtaining resources and business sector recognition of the need for a more collaborative approach to disaster planning and recovery.

Recent disaster events are an important part of the context in which new initiatives arise. Disasters can stimulate new thinking about approaches to disaster management and risk

reduction. For example, major disasters in the USA – especially Hurricane Andrew (1992) and the Northridge earthquake (1994) – forced insurers to think more creatively about risk reduction. In general, though, business does not feel itself responsible for natural disasters, which it sees as a problem for government to solve. There are exceptions. One is the business response to the HIV/AIDS epidemic, where large companies in particular are taking an active role in education and care because they recognise the threat the disease poses to their workforces. A second exception is the involvement of local and national business houses in India and Pakistan in improving or building rural water supply and conservation structures in response to recurrent droughts; such work is necessarily longer-term than most disaster-related CSR. It is possible that the heavy involvement of some Indian businesses in reconstruction following the 2001 Gujarat earthquake will also stimulate rethinking.

3.2 Decision making

Leadership

Expert and committed leadership is essential to initiating, maintaining and developing CSR initiatives and inter-sectoral partnerships. Such leadership is not easily found.

In most of the inter-sectoral initiatives studied, the catalyst and driving force was either a government agency, an intergovernmental organization or an NGO. These sought to persuade business to take part, a process requiring extensive negotiations in some cases. Where the private sector did become involved, this was mostly in the form of a few selected activities; it rarely took much interest in the strategic direction of initiatives.

Where businesses do take the initiative, this is usually in the form of unilateral actions, many closely linked to their own activities (e.g. provision of materials or information) or interests (e.g. sponsorship of research). Business leadership and commitment are most likely to come from sectors closely linked commercially to issues of risk and safety: insurers, principally, but also engineers, hardware stores, architects and telecommunications enterprises.

Within companies, leadership came from the top: boards of directors, senior managers and owners (many major enterprises in South Asia are still family businesses). Often the champions and prime movers were a few individuals or even a single person, whose attitudes were often shaped by personal experience as well as traditions of involvement in public causes. Even major initiatives can be heavily stimulated by personalities. However, reliance on committed individuals is a weak foundation for long-lasting involvement.

The evidence was inconclusive regarding the leadership roles of large companies compared to small, or international corporations compared to local firms. In South Asia, the degree of interest and motivation shown appeared to depend more on local and personal factors, with both large and small enterprises playing leading roles on different occasions. Most CSR research concentrates on large businesses, and most of the evidence collected by this project concerns such enterprises, but there was sufficient evidence of activity by small and medium-sized businesses to indicate that these have the capacity to play more significant roles in disaster reduction.

Collective initiatives

Business leadership appears to be very influential in encouraging other businesses to join projects. At national and local levels, collective initiatives by business associations or dedicated organizations established by businesses have been influential in initiating and leading collaboration between the private sector and other actors. Individually, businesses cannot devote sufficient time, resources and energy to such work, but they appear to be willing to support other organizations to do so.

There were several examples of chambers of commerce and similar representative or umbrella groups playing an important leadership role in promoting CSR generally and in disaster reduction and response. Such groups are potentially key partners in future initiatives, especially if they already see charitable or philanthropic work as part of their mandate.

International business-led initiatives for disaster reduction have achieved mixed results (although the achievements of the Global Business Council on HIV & AIDS demonstrate their potential). Most international initiatives involving business have been driven by the international aid industry, especially UN institutions. The evidence suggests the importance of having a dedicated institutional 'home' to give focus and continuity to collaborative efforts. UN agencies are well placed to provide such a home, provided that they are adequately resourced.

Enabling environments and the role of government

Inter-sectoral partnerships must be based on a clear division of responsibilities, with roles that are complementary and well co-ordinated. This is easier said than done, and may be particularly difficult where government is concerned. The private sector rarely features in national governments' disaster plans, and interest in bridging the public-private gap has not got on to national policymakers' agendas (with the exception of the USA). Examples of government playing a key role in funding or supporting mitigation work involving the private sector are the exception.

Government commitment is vital to getting inter-sectoral initiatives going and keeping them going. Where institutional or political support is weak, initiatives are likely to falter. This is a particular problem in countries where governments have limited capacity. A further problem is that the different cultures of the public and private sectors inhibit collaboration. Most businesses do not wish to have government involved in anything to do with their business operations, particularly their financial matters. Above all, they feel that disaster mitigation and preparedness is government's responsibility, although in South Asia the private sector often had little confidence in government's capacity to manage.

In countries where government-NGO relations are poor, or governments are intolerant of NGO criticism, business-led initiatives and business-sponsored NGOs may be seen as more neutral and hence have more freedom to operate. This was certainly the case in the Philippines under the Marcos dictatorship. Decentralisation of government creates opportunities for inter-sectoral partnerships at local level, which has been a factor in the spread of initiatives in the Philippines and USA.

Models of inter-sectoral collaboration

Institutional arrangements for CSR in disaster reduction are diverse. There is no ideal organisational model: institutional forms should be customised to fit local conditions. Experiences in the USA have demonstrated the feasibility of complex inter-sectoral projects involving business and CSR, at community and state levels, but these depend on well-developed corporate, NGO and state sectors and their well-equipped institutions. These models may offer something to developing countries but would need to be applied very cautiously and flexibly. This is a new area of development co-operation where there is still much to be learnt.

An open, relaxed relationship is an essential element in successful partnerships between the private and other sectors. Partners need to have open minds about the work and relationship. It is essential to have full discussion of each partner's needs and perspectives, recognising that different sectors have different priorities and that their working cultures are different. Face-to-face contacts are important here: partnerships are not bureaucratic encounters, but connections between people, and as already noted individuals can play an influential role in developing initiatives. Some of the most successful partnerships were preceded by a long period of negotiation.

Partnerships with NGOs

Like the public sector, non-profit organisations need to gain credibility with companies. Businesses generally prefer unilateral action to partnership and are often wary of working with NGOs, partly because they consider themselves to be more efficient and partly because NGOs are seen to be anti-business.

NGOs tend to view companies as a source of donations rather than as potential partners. Business can be frustrated by this approach although companies sometimes prefer the familiarity and simplicity of material donations, grant-making and contracting to the novelty and complexity of partnership-building. Funding needs should be placed within a wider strategic view of NGO-business relations that looks beyond short-term fundraising to longer-term and more varied forms of collaboration.

Community participation

Beneficiaries were rarely consulted by businesses about their needs and there was almost no sign that businesses saw any need to consult them: their main sources of information seem to have been the media, personal contacts and business associations. In Gujarat, where several companies were involved in rebuilding programmes after the January 2001 earthquake, the emphasis was on building houses, not the social processes associated with reconstruction.

Funding

As already noted, it is hard to obtain private-sector funding for broad-based, collaborative and long-term initiatives. Moreover, business funding tends to be one-off. Government and aid agency funding therefore remains crucial. Over-reliance on public sector and international aid funding may be a significant restraint on the growth of inter-sectoral partnerships for disaster reduction, especially in developing countries whose governments lack the financial and technical resources to support initiatives. Natural disaster mitigation

and preparedness currently has low priority among international aid donors and many of the UN agencies involved in such work are relatively small and under-resourced.

3.3 Implementation

Information materials

Production and distribution of public information on disasters, risk and mitigation measures (produced by a company for its own purposes originally, or specially prepared but drawing on the company's expertise) appears to be a common business approach. It is familiar and unambiguous, and the need is readily appreciated by businesses. It can give the company quite high visibility at relatively low cost and in some cases furthers corporate interests directly.

The research found several examples. Most form part of wider risk reduction activities. Separate information initiatives are not numerous but are significant because major companies are involved, as well as on account of the information itself. They include the reinsurance company Munich Re's annual review of natural catastrophes, and post-disaster damage assessments provided by some major technical consulting firms.

In-kind support

In-kind support (in the form of subsidised or *pro bono* technical assistance, provision of facilities, information and materials, and volunteering) is attractive to companies, apparently because it is relatively easily for them to mobilise such assistance. We found many examples of in-kind support in developed and developing countries: they included companies providing volunteer labour to support mitigation and other disaster-related work, technical consultancy at below-market rates, free company data for hazard and risk assessment, and free TV or radio airtime. Little detailed information was available in most cases. There is probably much more activity that has not been recorded.

This form of involvement deserves greater recognition and encouragement, not least because it suits small enterprises as well as large ones and is appropriate to many different contexts: this may be particularly important in developing countries without extensive corporate sectors. Companies can also resent being seen merely as a source of funds and so seek more active partnerships. In developed countries, some employers are starting to recognise that they have to offer more than standard pay and benefits packages to attract the best staff, which may lead to greater levels of support within companies for CSR, especially in providing opportunities for employees to work on community initiatives as volunteers.

Sponsorship

Insurance and reinsurance companies are active sponsors of research on hazards. Sponsorship is an unequal partnership because the sponsor controls the funds and therefore the agenda. Research funded by insurers is on topics relevant to the industry and hence more relevant to developed countries where insurance cover is more extensive. Sponsored research can lack credibility where its findings are private or deemed not to be independent. Successful sponsorships balance sponsors' needs and those of the wider – usually academic – community. Another issue is continuity: sponsorship deals are often fixed-term, limited to particular activities.

Committees and discussion groups

Some correspondents drew attention to business participation in broader committees or discussion groups as a form of CSR that might be relatively invisible. The potential advantages to companies of this form of engagement are obvious: it involves little commitment (small amounts of time to attend meetings or give advice), can be quite high-profile and is an opportunity to make new contacts and influence others. It was not possible to assess the extent or nature of this form of CSR generally, partly because it is not well documented and partly because of the difficulty of establishing whether members of the corporate sector take part as representatives of their companies or in a private capacity. However, it seems that this approach is of limited value to practical disaster reduction: unless directed towards specific actions, committees are liable to degenerate into talking shops.

3.4 Impact

Monitoring and evaluation

It was particularly difficult to assess the impact of the initiatives studied, for several reasons. Evidence was very limited in quality and quantity, and businesses have little interest in evaluation. Follow-up or monitoring activities were not part of the private sector programmes. Impact was often described from the viewpoint of the company, not that of the beneficiaries. In addition, most of the initiatives identified are very recent.

There is some evidence of impact among a handful of better-documented initiatives in the Philippines and USA in terms of enlisting support, building capacity, planning and carrying out activities, and expanding the programmes. However, the effectiveness of these measures in reducing vulnerability to disasters is less clear and can only be inferred at present.

Overall, the failure to demonstrate impact is a substantial obstacle to scaling up CSR mitigation initiatives. Better understanding of the achievements and merits of different approaches is essential to stimulate interest and give guidance. This requires more emphasis on monitoring and evaluation, as well as greater transparency.

Replicability and sustainability

There were wide variations in the scale and outreach of the CSR projects identified, but most initiatives were local-level. In addition, many of the initiatives identified by the research are recent and have yet to address the challenge of scaling up impact. In other cases, scaling up has been through an 'additive' approach (i.e. expansion of an initiative to cover other geographical locations). In the USA (especially) and the Philippines some of these have expanded considerably but in each case replication is in a similar environment, within the same country. There is little attempt to influence other organisations to adopt successful approaches. International lesson-sharing is almost non-existent, and all lesson-sharing is frustrated by the lack of substantive evidence.

Most of the significant examples of CSR are from developed countries. It is unclear how far these can be adapted to the needs of developing countries, in particular to the needs of the poorest and most vulnerable groups. However, where Northern initiatives have taken a

strategic, process-driven approach to disaster reduction and inter-sectoral collaboration, and are pragmatic and flexible in pursuit of this goal, this may serve as a model for testing elsewhere. For example, the Showcase State/Community programmes managed by the Institute for Business & Home Safety (IBHS) in the USA have some potential as a replicable approach.

Disaster reduction should be addressed as a continuous and integrated process. This requires long-term planning supported by appropriate institutional and funding structures. However, in the case of CSR initiatives, both funding régimes and business attitudes favour short-term or one-off interventions over strategic plans. This presents a major obstacle to sustainability.

Levels of corporate financial support are also likely to be strongly affected by companies' business performance and profit levels. Companies whose profits fall may well choose to reduce their levels of corporate philanthropy across the board.

Vulnerability: reduction or creation?

The impact of a disaster is influenced by the extent of a community's vulnerability to a particular hazard, which is the result of economic, social, cultural, institutional and other factors. Some groups are more vulnerable than others. Disasters tend to hit poor people hardest. Class, caste, ethnicity, gender, age and disability are other important factors affecting vulnerability. It is not surprising, then, to find that developing countries suffer the greatest losses to disaster in human terms.

The CSR initiatives identified by this research address unsafe conditions at local level. They do not attempt to solve the underlying socio-economic forces that make people vulnerable. This criticism is often levelled at NGOs and governments too. However there are good grounds for believing that CSR may never address the root causes of vulnerability, because the private sector's overriding quest for profitability can itself be a major contributor to vulnerability. This is shown for instance in the destruction of coastal mangrove swamps that provide a natural buffer against cyclones to make way for commercial shrimp farming; and export-driven models of economic growth leading to greater dependence of developing countries' economies on a few key primary commodities such as agricultural crops that may be very vulnerable to natural hazards (as the impact of Hurricane Mitch on Central America in 1998 revealed).

Even in developed countries, one can see examples of the private sector contributing to vulnerability or attempting to evade its role in reducing it. For instance, insurance companies' response to high levels of risk may be to raise premiums substantially or even stop offering cover. Businesses may seek to evade their professional responsibilities for ensuring safety (e.g. in the design and construction of buildings). Where the private sector is commercially engaged in disaster-related work, its aims may not necessarily meet the needs of those most affected or at risk, and the pressure to do business may undermine mitigation efforts by promoting inappropriate products or services.

4. CORPORATE SOCIAL RESPONSIBILITY AND EMERGENCY RELIEF

The focus of this research was on pre-disaster reduction (preparedness and mitigation) activities. Nevertheless, emergency relief could not be overlooked, since it is clearly the dominant area of CSR involvement in disasters, notably in the South Asian studies. Key findings in this area were as follows.

Companies are often very willing to respond to disasters through donations of money to emergency appeals and in-kind support such as provision of relief goods, transport and communications facilities. Recent disasters provide many instances of this. As some of the South Asian studies observed, the private sector cannot be blamed for its emphasis on response instead of pre-disaster mitigation when there is a similar bias among governments and NGOs in many parts of the region.

Although companies can and do gain publicity from their support for relief efforts, altruism is the primary motive and is largely spontaneous, sometimes supported by traditions of charitable donations at times of crisis (both by businesses and their staff): in Bangladesh, for example, donation of one day's salary during a flood or other calamity is a common gesture, while in the State of Gujarat the tradition of business supporting relief dates back over a hundred years. There are no indications that companies perceive emergency relief support as an obligation, however, although others such as NGOs may believe that they have a moral responsibility to act.

Corporate involvement in emergency relief is mostly *ad hoc*, one-off and short-term but there are occasional examples of more strategic support for such work by establishing funding mechanisms and technical support systems.

Most business involvement in relief is unilateral. However, the example of the Gujarat earthquake in 2001 suggests that federations of corporate sector members can be effective in disaster response. Business support or umbrella organisations can play an important role in encouraging greater CSR involvement in emergencies, although there are still considerable challenges in devising replicable initiatives and lasting partnerships.

5. RECOMMENDATIONS FOR FUTURE ACTION

Although evidence of CSR in disaster reduction was thin and achievements to date are limited, the research was able to identify some scope for development and expansion. It was also clear to the researchers that the topic was arousing considerable interest among disaster professionals. We believe that a focus on the following approaches and ideas may help to lay firmer foundations for its future development.

Business continuity/recovery as a basis for local-level mitigation

Most business is concerned merely with protecting its own operations on its own sites but commercial interests provide an entry point to a broader approach incorporating CSR. Businesses are affected by hazards striking the communities where they operate and the

infrastructure on which they depend. It clearly makes sense for businesses to work with others to protect local lifeline services, infrastructure and community facilities. Initiatives to encourage such collective efforts have recently been piloted in the USA and deserve further testing in other countries.

Insurance-based partnerships

More strategic collaborations between government and insurers could play a very important role in reducing risk. There are established examples of this, notably the US National Flood Insurance Program (NFIP), where the level of flood cover available to households and communities from insurers is linked to the level of (government-certified) mitigation measures. A similar scheme to encourage typhoon-resistant housing is said to operate in Fiji, involving insurers, government and UNDP. The short-term potential of such initiatives should not be overestimated. The South Asian studies found that insurers there showed no interest in disaster reduction, commercial hazard insurance cover remained relatively limited and beyond the reach of the poor, and governments showed little interest in stimulating public-private partnerships. Nevertheless, with insurers constantly seeking new markets and governments becoming more aware of the need for inter-sectoral partnerships, there is long-term potential.

NGO creation

There are few examples of the creation of NGOs specifically to promote and support disaster mitigation but those that exist are significant: principally the Corporate Network for Disaster Response (CNDR) in the Philippines and the Institute for Business & Home Safety (IBHS) in the USA, both of which were created by business, have businesses as members and are able to secure private-sector support for and involvement in their initiatives. There are also a few instances of NGOs for general social welfare created by businesses that have undertaken relief or mitigation activities.

Business-created NGOs have several advantages over direct business involvement in projects. They are intended to be permanent – individual companies' CSR policies may change according to interest and resources, and individual businesses are likely to avoid long-term commitments, but NGOs are created to last and can take a strategic approach. Setting them up may be complicated, but once established they allow the private sector to operate at arm's length, supporting the NGO's social programmes as members or donors without needing to become directly involved in them. They are an opportunity for business to work collectively, which generates additional resources for risk reduction initiatives and provides a broad platform of support. They have credibility both with business and with public and civil society organisations.

Pragmatic approach

There is a need for realism about what can be achieved through CSR and inter-sectoral partnerships involving business. Discussion of this subject is still over-influenced by enthusiasm and public relations rhetoric. If openness and pragmatism do not prevail, cynicism will grow and undermine future work.

At the level of individual initiatives, excessive ambition may have a similar undermining effect. Negotiations and plans need to put greater emphasis on what can reasonably be

expected of the private sector: its capacities and limitations. Low-level disaster mitigation work (e.g. publication and distribution of public information material, and mobilisation of in-kind support from small as well as large firms) has value as a starting point for more extensive work. CSR can take different forms at different stages in the risk reduction process, and involve different organisations.

Relief as the foundation for mitigation

Companies are far more likely to support one-off relief initiatives than longer-term mitigation and preparedness. It might be possible to encourage businesses that support relief efforts to take up disaster preparedness, if this were presented as a logical development of existing work. It is unlikely that private sector interest would go any further than short-term preparedness for disaster response, at least initially, but this in turn could be a basis from which to argue for longer-term mitigation measures.

Transfer of northern models

The most substantial experiences of inter-sectoral partnerships and CSR in disaster reduction are from the USA and cannot easily be transferred to other countries where the capacities and resources available are very different. On the other hand, there are lessons to be learned from the processes used to secure different stakeholders' involvement in initiatives, and some of these processes may be transferable.

Umbrella groups

Chambers of commerce and similar associations have played an important role in promoting CSR generally and co-ordinating individual initiatives. Their capacity to do this, and their extensive outreach in the business sector, make them potentially central players in the future of CSR disaster reduction.

ANNEX: RESEARCH REPORTS

All the reports listed here can be downloaded from the Benfield Greig Hazard Research Centre's website: <http://www.bghrc.com> (disaster studies – projects – corporate social responsibility).

Global study

Twigg J (2001), Corporate Social Responsibility and Disaster Reduction: A Global Overview

South Asian country studies

Ariyabandu MM, Hulangamuwa P (2002), Corporate Social Responsibility and Natural Disaster Reduction in Sri Lanka

Bhatt M (2002), Corporate Social Responsibility and Natural Disaster Reduction: Local Overview of Gujarat

Karki DN (2002), Corporate Social Responsibility and Disaster Reduction: Nepal Country Study

Khan FS, Nomani U (2002), Corporate Social Responsibility and Natural Disaster Reduction in Pakistan

Matin N (2002), Corporate Social Responsibility and Natural Disaster Reduction: Insights from Bangladesh

Sharma A, Gupta M, Gupta K (2002), Corporate Social Responsibility and Disaster Reduction: An Indian Overview.