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**Concrete steps - both large and small - are key to building a safer, more viable future for this hard-hit region**

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The tsunami catastrophe has caused great anguish and sorrow. The horror is overwhelming. More than 160,000 people are dead, many of them children. Thousands more are missing. Lives have been shattered, and livelihoods have been destroyed.

The loss is particularly stark among the poor. Those who were already leading a hand-to-mouth existence have now been reduced to abject ruin.

There is so much to be done - homes to be built, roads to be repaired, clinics to be constructed and, most importantly, hope and faith to be restored. The colossal need for humanitarian aid - food, water, clothing, medicines - is urgent.

But in this time of immediate great distress, we cannot forget two long-term solutions.

The first is the compelling need to provide micro-credits and small grants to the hundreds of thousands of poor fishermen and women, vendors, shop-owners and others whose means of making a living have been wiped out. After their survival has been assured, the important question is: What about the future of these families? Fishermen have lost their boats and fishing gear, vendors their vending stalls, shop owners their shops and more.

Given that these people were already leading a marginal existence, and given that all their possessions and savings (if any) have been wiped out, how can they afford \$500 or \$1,000 to replace their equipment, let alone their clothing, and rebuild? They just cannot do it, and it is possible that these families will be forever mired in poverty and driven to despair. We cannot let this happen.

So what we must do now is to mobilize all our organizational, logistical and financial support to provide micro-credits and grants in amounts of \$100 to \$1,000) to the affected families so that they can use these credits or grants to restart their lives. The World Bank and the Grameen Bank, a financial institution based in Bangladesh that specializes in helping the rural poor obtain capital, know how to do this. The United States should devote its substantial resources to this effort.

Micro-credits can be mobilized and delivered through a variety of cost-effective mechanisms such as traditional informal groups, specialized banks, co-operative banks and unions, and non-government organizations.

The most distinctive feature of micro-credits is that they are not based on any collateral - clearly, the poor affected by tsunami have no collateral available to them. Micro-credits are, generally, better targeted and more cost-effective as they are delivered through institutions that have knowledge of the local needs. Therefore, micro-credits are most suited for everyone - the donors and the receivers - in this current situation.

Another critical need is to establish an early tsunami warning system in the Indian Ocean region. The technology has been available for decades, and it has already been used by some countries like Japan that border the Pacific. The failure to start monitoring this region now would be unconscionable. And both the United States and Japan can provide very valuable technical and financial assistance to get this system up and running.

Japan has been dealing with this kind of natural disaster for a long time - tsunami is after all a Japanese word - and has thus developed an enormously useful database. This information could be shared with India, Sri Lanka, Indonesia, Bangladesh, the Maldives and other places. Setting up an early warning system requires the know-how and the money. And the United States can contribute significantly. Too many countries in this affected region do not have the resources to build a warning system on their own, which is why the United States should insist on regional co-operation as a condition for its substantial commitment to complete the project.

An early warning system would have certainly reduced the scope and enormity of the December tragedy. Nothing could have prevented it. But we do not have to be completely at the mercy of nature. Therefore, the need for such a system is indisputable.

In addition to an effective early warning system, governments must also organize the local communities. There is no better defense against such catastrophic events than the active involvement of the local communities. With their help, we should consider organizing, encouraging and supporting disaster-management education and training. The United Nations has a viable disaster-management program that is simple and effective. It is time to propagate this program immediately and widely.