









Helping Mexican communities cope with floods

A case study of the Zurich's Flood Resilience Program in the region of Tabasco



Crossing the river in Jonuta, Tabasco, Mexico

Overview Zurich Flood Resilience Program

Zurich's flood resilience program is based on a unique approach that brings together our expertise and skills, the onthe-ground presence of the International Federation of Red Cross and Red Crescent Societies (IFRC) and Practical Action, and knowledge of prominent academic research institutions such as the International Institute for Applied Systems Analysis (IIASA) and the Wharton Risk Management and Decision Processes Center. To mark the anniversary of the launch of the program in March 2013, we are reporting on our current community activities in the region of Tabasco in Mexico.

A river that is both friend and foe

Zurich's flood resilience project in Mexico is starting in 2014 with 11 communities around Jonuta, a municipal seat in the state of Tabasco. Another 11 communities in the same area will be added in 2015.

Tabasco includes one of the world's largest wetlands, through which the Usumacinta river flows, offering locals good fishing, fodder for grazing cattle and horses, and a fertile soil suitable for growing maize (corn). But when the rains start, the river turns from friend to foe.

Few places are more aware of this than Constitución 1917, a small community perched on the banks of the Usumacinta reachable only by boat. As Zurich's flood experts and representatives from the Mexican Red Cross discovered when they visited the community in March 2014, the village is in danger of literally being swallowed up by the river and squeezed off the map.

As though playing cat and mouse, the Usumacinta likes to change course. It can rise as much as three meters from dry to rainy season. When its banks start to crumble, structures may completely disappear, taken by the river. People in Constitución 1917 point to the remains of what used to be a primary school until flooding took it. All that is left now is some muddy rubble. With some pride the townspeople show off a new school built only 10 meters from the banks of the Usumacinta. However, it is just a matter of time until that structure, too, is threatened.

Why not build farther from the river? The townspeople shake their heads. There is nowhere else to build. The community is squeezed between a privately-owned ranch and the river. The narrow strip of land where Constitución 1917 sits will only get smaller.

"Why don't you move (the school) farther from the river?" a member of our team asked. The answer was simple. "We can't get access to the land." The village of Constitución 1917 is squeezed between a fertile, privately-owned ranch and the river that is increasingly drawing closer.

Starting the process

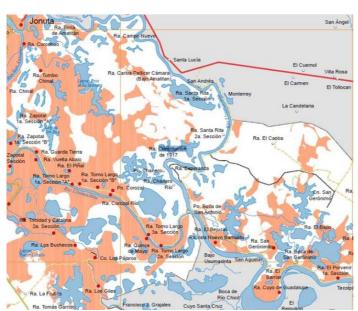
For the next four years, Zurich will help the local Red Cross on the ground in Mexico to find specific solutions for individual communities like Constitución 1917.

To support the communities selected for the flood resilience program, the Mexican Red Cross team in Tabasco led by Victor Hugo Lopez has already begun putting into practice plans for specific projects. In early 2014, Victor and his team began speaking with individual community leaders. They also started holding crucial meetings with entire communities, necessary to bring individuals into the process, giving them ownership of projects and hopefully, control of long-term solutions. As part of this effort, Zurich's project manager and senior executives in Mexico are also in contact with the communities.

Going beyond standard solutions

So-called 'standard emergency preparedness solutions' may work on paper, but often real life throws up challenges that are unique. Plans must be adapted to specific communities, taking into account the situation, resources and needs of each one.

Another town in Tabasco, Monte Grande, is a good 25 km from the Usumacinta. Home to about 2,400 people and one of the largest communities in our flood resilience program, at first glance it seems a strange place for floods. The nearest river is 15 km away. Yet during the wet season its citizens must wade through floodwaters thigh-deep because the water literally has nowhere to go. Every year, Monte Grande's inhabitants s must wait three months for the water to drain so things can start to dry out.



Map of the flood prone areas south of Jonuta in Tabasco, Mexico



Community meeting in El Bejucal, Tabasco, Mexico

Finding the best ways to make a difference

Among so diverse communities, with so many different problems and possible solutions to choose from, measuring progress is an important part of the program. This is being done using surveys designed by Zurich, together with IIASA and Wharton, and local Red Cross teams. The information gathered by these surveys will help to establish a baseline that will allow the teams to learn what works best and where real progress is being made. One community already has conducted a test survey. The information it provides will be used to conduct a bigger survey being carried out in March in all the 11 communities included in the program in 2014.

What we learn through these efforts will support our flood resilience work in Mexico and elsewhere in the world. We look forward to sharing our progress with you as we continue to work on these projects in the months ahead.

The flood resilience program is a key part of Zurich's corporate responsibility strategy. To find out more about our strategy and the program, please visit:

http://www.zurich.com/aboutus/corporateresponsibility/ or contact us at corporate.responsibility@zurich.com

"We are not able to stop the rain. Nor can we get rid of the water. But we hope that we can help these communities cope with the impact of it, reducing the devastating impact of natural flood events." David Nash, Community Impact manager, Zurich Flood Resilience Alliance