

# Vulnerability, Disaster Resilience and Social Protection

## Introduction

### IMPACT OF DISASTER ON HOUSEHOLD WELL-BEING

- Findings from Fields of View study on Disasters and its impact on household well-being



### VULNERABILITIES, DISASTERS, AND INSECURITIES: A VICIOUS CYCLE

- The relationship between vulnerabilities and exposure to disasters leads to insecurities for households

### FINANCIAL RESILIENCE AND DISASTERS

- Understanding the role of financial resilience on household well-being through findings of Fields of View study



### INTERCONNECTEDNESS AND INFLUENCE BETWEEN DIMENSIONS

- Interconnectedness of different aspects of life (for e.g. health, education, finance, etc.) influences household well-being, resulting in positive or negative outcomes



### SOCIAL PROTECTION: CONTINUOUS AND MULTI-FACETED SAFETY NETS

- The positive impact of social protection measures that are consistent and multi-faceted on household well-being

## Social Protection

# Impact of Disaster on Household Well-being

**Well-being**, though a widely used concept, doesn't have a commonly agreed definition. Here, economic well-being is focused and tied to the welfare of households. Economic well-being is determined by material living conditions, quality of life and sustainable socio-economic systems which influences consumption, opportunities and ability to sustain themselves economically.

Impact of disasters on households can be damaging and affect the functioning of the members. In the study conducted by FOV of 50 disaster events from 1990, here are some unique findings for the impact of disasters on household well-being:

Disasters affected rural areas the most. Agriculture and related professions in rural areas were badly hit, causing loss of crops, salinity of lands, death of livestock and fisheries.



Frequency of disasters determines households' ability to recover and build resilience for potential shocks. Though households gain experience on tackling the disaster due to the high frequency, they also do not have sufficient time to recover completely.

India faces a high frequency of cyclones which leaves areas along the west and east coast exposed to it repeatedly. Cyclone Nivar and Bhurevi hit the southern east coast within a span of a week in 2020, affecting households more due to the continuous impact.

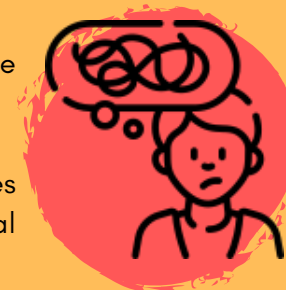


Mental health was affected across disaster events in the study.

- Cyclones saw an increase in anxiety, stress and depression, due to the repeated nature of the disaster and fishermen were not able to afford mental healthcare.

Anxiety, stress and trauma were frequent during earthquakes and aftershocks.

- Repeated droughts in Maharashtra impacted finances of farmers resulting in high rates of farmer suicides as they were not able to cope with mounting financial and mental pressure post droughts.



Gendered practices impacted access of resources to women and girls across disasters.

- Collecting water was considered a woman's job, exposing women more to the disaster, especially during droughts and heatwaves.
- Access to water and food for women decreased during disasters, hampering their health.
- Menstrual hygiene is not prioritised during disasters, especially in relief camps where women lack access to latrines, sanitary products and privacy.

Gendered practices continue to exist, causing problems to women and girls.



Some common impacts of disasters on households are:

Loss of income

Employment opportunities

Damaged houses and infrastructures

Lack of communication and transportation systems

Lack of sufficient relief, food and water supply.

Households were impacted and faced damages in terms of finances, health, education, housing, food and water, thereby decreasing household well-being.



# Vulnerabilities, disasters, and insecurities: a vicious cycle

UNDRR (United Nations Office for Disaster Risk Reduction) defines a disaster as “a serious disruption of the functioning of a community or a society at any scale due to hazardous events interacting with conditions of exposure, vulnerability and capacity, leading to one or more of the following: human, material, economic and environmental losses and impacts.”<sup>2</sup> Its impact on households is determined by various factors, like vulnerabilities, exposure, intensity and frequency of disasters.

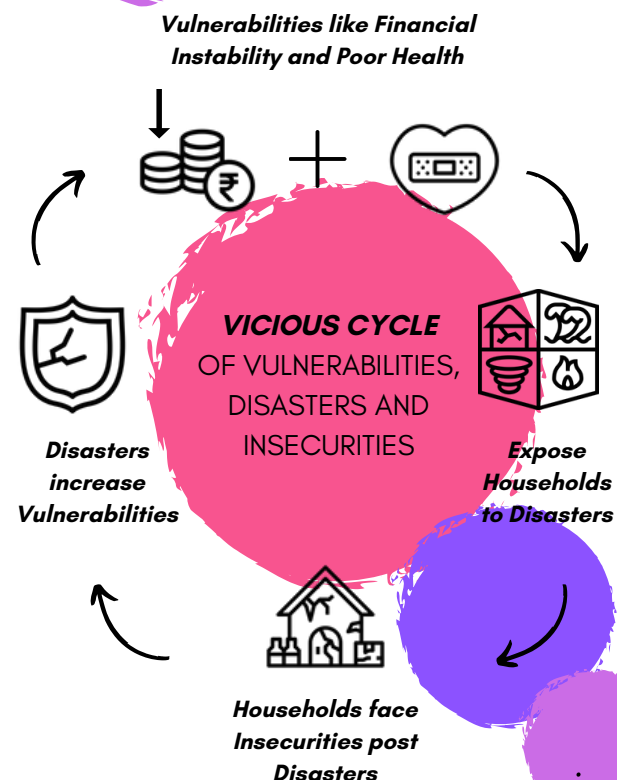
Vulnerability can be understood as “the distinctiveness of a person or group and their situation, which influences their capacity to anticipate, cope with, to resist, and to recover from the impact of a natural peril.”<sup>1</sup> It is often associated to isolation and defenselessness of households in the face of shocks and disasters. Vulnerability is multi-dimensional and is related to various aspects of the household (economic, political, employment, education, health, food and social).

Insecurity can be defined as “the state of fear or anxiety stemming from a concrete or alleged lack of protection” according to Béland (2007, p 320). Here, insecurity is a result of inability and uncertainty to access and afford necessary resources.



Inequality, rapid urbanisation, poor planning and a lack of appropriate disaster resilience measures contribute to the most vulnerable among the population being more adversely affected by disasters. The poor and vulnerable are the most affected during disasters because they settle in informal settlements in risk-prone areas with little to no assets and income. Their access to employment, healthcare, education and food security is low. Post disaster relief and resilience measures are not always delivered due to lack of information and identification of vulnerable populations. The opportunity to avail these resources are further hindered by corruption, bias, and favouritism. Thus, households don't necessarily have resources and time to recover and build resilience against future disasters and vulnerabilities.

For instance, fishermen were the most impacted during the 2004 tsunami in Tamil Nadu and Andhra Pradesh. They resided along the coast line. Lack of warning increased their exposure to the disaster. Their houses, boats, nets and fishing equipment were damaged, some ruined beyond repair. Fishing was their only source of livelihood and they were prohibited to enter the sea immediately after the tsunami. Loss of employment and damaged tools hindered household income. Some households were rehabilitated elsewhere and they faced loss of access to employment, health and education. These households faced economic, housing and food insecurity due to pre-existing vulnerabilities and tsunami.



# Financial Resilience and Disasters

## WHAT IS FINANCIAL RESILIENCE?

Financial resilience is “an individual’s ability to access and draw on internal capabilities and appropriate, acceptable and accessible external resources and supports in times of financial adversity” (Salignac et al., 2019, p 20). It provides a safety net for households to cope and recover from shocks and disasters.



## KEY FEATURES OF FINANCIAL RESILIENCE:

- Financial resilience is multidimensional; can be built through access to stable source of income, financial savings, assets, investments, economic resources, opportunities, financial services and knowledge, access to formal mechanisms like banks
- Applicable to both vulnerable and non-vulnerable populations



## LACK OF FINANCIAL RESILIENCE AND INCREASED VULNERABILITY TO DISASTERS:

- Lack of financial resilience results in households being more vulnerable to shocks and disasters; slow post-disaster recovery; and economic insecurity and stress, which results in increased exposure to future disasters
- Lack of financial resilience affects other aspects of the household, including food security, education, and healthcare



## HOW DOES FINANCIAL RESILIENCE HELP HOUSEHOLDS COPE WITH DISASTERS?

- Households with better access to income and employment can access basic requirements like food, water, health and sanitation, especially during disasters
- They can afford necessary resources, they can relocate, find temporary housing or repair damages from the disasters



## Fields of View's findings

In a study conducted by Fields of View using E-QLT a social protection simulation tool in Maharashtra and Kerala, we found:

### PENSION SCHEMES

Pensions schemes that contribute a monthly pension of around INR 1000 provided the greatest safety net, followed closely by the PDS schemes

### HEALTH INSURANCE

that provided households with foodgrains. In terms of providing cushion against the health

The impact of the pension scheme was also seen in shocks, for the households in the study, it was seen dimensions of health and education along with while having access to private health insurance finance could help reduce the financial burden during the shock, however it adds extra burden in other times due to unaffordable premiums. The household's overall situation did not change much by having

access to private insurance.

to the households.




- However having access to government led health insurance PMJAY, ensured overall better protection



# Interconnectedness and Influence between dimensions

The wellbeing of a household depends on various dimensions, like finance, health, education, housing and food. These dimensions are interconnected and influence each other.

 A household's finances determine its ability to access and afford healthcare, education, food and electricity. Good health and focus on healthcare results in better performance at education and employment opportunities. Together, these factors contribute to household wellbeing.

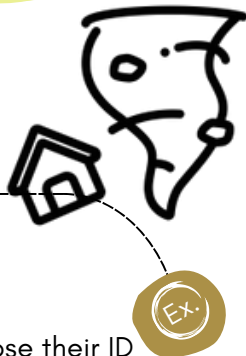
The interconnectedness of these factors can lead to outcomes that are not linear. They are influenced by the impact of shocks and schemes faced by households.

**Well-being**, though a widely used concept, doesn't have a commonly agreed definition. It is based on the factors and dimensions focused. Here, economic well-being is focused and tied to the welfare of households. Economic well-being is determined by material living conditions, quality of life and sustainable socio-economic systems which influences consumption, opportunities and ability to sustain themselves economically.


Tracing the impact of disasters, a shock, on households, the interconnectedness leads to negative effects. Households are impacted by disasters, depending on the exposure and vulnerability to it.

Household wellbeing is affected where there is a lack of protection and increase in issues with access and affordability of relief, shelter, food, water and healthcare, making recovery difficult. Thus, the household priority sharpens to a few dimensions of finance, food and shelter, sidelining education and healthcare.

For instance, damage to a house during a cyclone can result in housing insecurity. Many households lose their ID cards and bank documents, making it difficult to access relief and schemes. Post disaster, low employment opportunities, additional expenses of housing repairs, and healthcare, dependence on savings and loans lead to insecurities.



On the other hand, access to schemes and aids can uplift households' wellbeing. Schemes target and help to improve different aspects of wellbeing. Employment opportunities, cash transfers, subsidised products and services leads to better access and affordability by households. This also leads to households focusing on other dimensions like education, healthcare and nutrition.

 For instance, the Pradhan Mantri Matru Vandana Yojana (PMMVY) is a scheme that offers cash transfers by the central government. The money from the scheme can be used for healthcare and nutrition of pregnant women while household income can be prioritised for other dimensions, like school books or house repairs.

The interconnectedness and influence of various dimensions affect household wellbeing and their priorities, depending on the outcomes. The interconnectedness of factors must also be considered by policy makers and aid organisations while planning interventions to improve household wellbeing.



# Social Protection: continuous and multi-faceted safety nets

**Social protection**, as defined by Asian Development Bank, is a “set of policies and programs designed to reduce poverty and vulnerability by promoting efficient labor markets, diminishing people’s exposure to risks, and enhancing their capacity to protect themselves against hazards and interruption/loss of income” (2003, p 1).

Social protection is a shield that provides equal and inclusive opportunities by diminishing vulnerabilities and deprivations of populations.

It is a protective dome that offers households opportunities to access basic requirements like livelihood, healthcare, food security, education and social security. Social protection as a continuous process can strengthen a households’ ability to cope and withstand shocks better.

Similar measures can be implemented by different stakeholders, like government bodies, NGOs, communities, Self Help Groups, to improve social protection through different means of schemes and policies. These measures of social protection cover different dimensions of finance, health, education, food and housing and increase resilience against shocks.

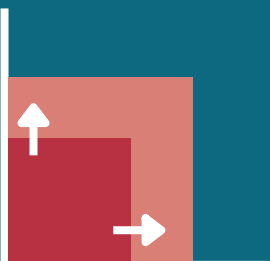
These measures of social protection are not as impactful as one time remedies. Providing relief after disasters offer temporary security to households. But these measures will be more impactful if they are provided till households are able to recover from the disasters. The recovery time depends on the impact and damage faced during the disasters.

Ex. For instance, the Public Distribution System (PDS) provides food grains at a subsidised rate and has a wide coverage of both the rural and urban populations. The continuous implementation of PDS over the years acts as a safety net for the poor and improves food security. Due to the reduced expenses on food, households have the ability to afford other requirements like health or education. This is an example of improving social protection of households in terms of food security.

Social protection measures can be extended to accommodate the requirements of affected households, especially the vulnerable populations. During shocks, like disasters, measures can be extended horizontally to include wider geographic regions or populations, like households that slip under the poverty line after disasters. This provides assistance to the affected populations. Measures can also be extended vertically with increase in cash transfers and provision of other resources, like clothes or healthcare.

Social protection enables households to cover all bases through schemes and policies, acting as cushions for households to fall back on. When implemented as a continuous and multi-faceted process, social protection addresses different dimensions and improves safety nets over time.

VERTICAL EXPANSION



HORIZONTAL EXPANSION

