

COURSE : DISASTER MANAGEMENT (MA/ MSc PART I)

Paper : V

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Topic : Community Perception of Disasters and Insurance Decisions

Following the Indian Ocean Tsunami of December 2004, there has been an increased awareness of the potentially destructive impacts of tsunamis and other extreme natural events. Coastal communities are becoming increasingly vulnerable to natural hazards partially due to an increase in climate-induced extreme events and global environmental change as well as population growth and development in coastal areas. In order to limit the adverse impacts of natural hazards, disaster risk reduction has become a central theme of many international development agencies.

Minimizing disaster damages can be done on a variety of scales. At the level of the national or local government, examples of disaster mitigation measures include improving forecasting and warning systems, enhancing community resilience through promoting awareness of potential disaster risks, disseminating knowledge about disaster preparedness, and a more sensible management of environmental and natural resources. These measures are essentially non-excludable public goods. At the individual level, protective measures are important, particularly when one lives in high-risk zones. Common protective measures range from storing emergency food and water supplies, preparing a household emergency plan and attending a first-aid course to purchasing insurance against natural disasters. Emergency preparedness allows households to carry out appropriate responses if/when a disaster strikes and strengthens their capabilities to cope with the aftermath.

Nevertheless, disaster risk reduction is not a completely individual effort as it can also be fostered by social networks. Efforts to promote disaster risk reduction often emphasize the importance of community involvement. While external agencies such as governmental or non-governmental organizations may initiate disaster management and risk reduction programs, the sustainability of such

activities primarily depends on partnership, participation, and ownership of local communities. At the same time, community involvement in hazard mitigation also includes community empowerment in negotiating with and engaging supralocal actors such as local and central government agencies to support community-driven processes. This suggests that local resilience to natural hazards can be promoted through collective action that supports effective responses.

Recent literature has introduced social capital as a key element in disaster risk reduction. The term “social capital” is defined as a community-level as well as an individual-level attribute. Social capital, when seen as embeddedness in social networks or the social structure composed of individuals and organizations, can be useful in prevention, preparation, and coping with disasters in many ways. Social networks have a diversity of functions, from sharing of expertise and resources and transmission of information to supporting policies and practices that contribute to greater preparedness and effective responses. In this sense, social capital can be deemed as a public resource that enhances the well-being of the community.

Social capital can also refer to an individual level attribute and, at the individual level, the term is sometimes used interchangeably with “social participation” . There is a quasiprivate component of social capital that can be invested in, exchanged and inherited . Participation in community activities such as volunteering, religious involvement, or membership in an association is a common example of how one can invest in social capital. Social participation allows people to interact, create networks to disseminate information and provides a venue to create trust among group members . Similar to human capital, social capital is an important determinant of human well-being as noted by Dasgupta “social capital is a private good that is nonetheless pervaded by externalities, both positive and negative”. There is evidence that those who engage in social and club activities have lower risky health behaviors and better self-rated health. Social participation may promote disaster risk reduction behaviors in the same manner.

Indeed, it has been shown across different national contexts that social capital contributes to disaster prevention and risk reduction. For example, it was reported that residents in Charleston, North Carolina who had stronger social support were more likely to evacuate before Hurricanes Hugo and Andrew than those with weaker social support . Similarly, membership in a social organization is found to increase support received following a hazard event . On the other hand, isolated individuals are less likely to be rescued, evacuate, or receive assistance and have a greater mortality risk. Therefore, it can be expected that well-connected individuals should benefit from their social ties in preparation for and response to emergencies.

Regardless of the definition or the level of social capital in consideration, it is clear that social capital affects disaster preparedness . Social networks provide channels through which a perception of risk and motivations to take preventative action can be transferred. Cohesive communities are generally more prepared for hazard events since members are more willing to collaborate on solving common problems. At the individual level, those who participate regularly in social activities can benefit from an exchange of useful information and warnings, especially in times of emergency.