

### Why Is It Important to Target Households That Are Vulnerable to Disasters and Climate Change?

Disaster- and climate-related events exacerbate chronic and transitory poverty because poor and near-poor people have fewer coping and recovery mechanisms. In vulnerable countries, the increase in frequency and severity of such events will lead to a growing need for effective social protection policies and programs.

## Targeting Households Vulnerable to Disasters and Climate Change

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Natural disasters and climate change have the potential to reverse recent gains in reducing poverty and vulnerability, pushing millions of people into poverty. As a result, more programs have integrated disaster risk management and climate change adaptation targeting mechanisms and criteria into their designs. In Bangladesh, for example, the Chars Livelihoods Programme includes household-level flood protection as one of its criteria for “graduating” from poverty.

Social protection programs need to be able to respond quickly to disaster and climate shocks by providing buffers to smooth consumption and prevent negative coping strategies, such as selling off productive assets or pulling children out of school to work. Disaster response mechanisms include adjustments to existing targeting systems that provide additional assistance to existing beneficiaries and reach people who are outside the social protection program (Box 1). In both cases, targeting needs to include households temporarily pushed into poverty as due to shocks, as well as chronically poor households.

### Box 1. Climate-responsive targeting in Ethiopia

Ethiopia's Productive Safety Net Program (PSNP) targets beneficiaries based on the food security status of regions, districts, and households. A variety of mechanisms allows program coverage to increase in response to extreme weather events:

- Annual targeting exercises allow for the recategorization of households from transitory to chronic status, making them eligible for full program support if they have become chronically food insecure the previous year.
- Contingency budgets held at the district (woreda) level can be used to support both households that suffer from transitory food insecurity and households that are chronically food insecure.
- A risk financing component targets food-insecure households in PSNP districts affected by a significant climate event.
- Operational links with emergency systems cover catastrophic emergencies in PSNP areas and all food security needs in non-PSNP areas.

Sensitivity to the multi-faceted impacts of disasters and climate helps ensure social protection programs serve the people in most need. Groups at particular high risk include the elderly, women headed households, the disabled, workers in the informal sector, minorities, migrants, tenant farmers, and squatters. For a variety of reasons, these groups often face difficulties accessing the resources they need to protect themselves from hazard risks or obtaining post disaster assistance.

## Key Elements of a Beneficiary Targeting System

Creating an effective beneficiary targeting system involves five main areas:

- establishing selection criteria
- responding to disasters
- involving communities
- registering and verifying the eligibility of beneficiaries
- creating grievance and monitoring systems

### Establishing Selection Criteria

A combination of the following strategies can reduce targeting errors:

- geographic targeting of at-risk areas
- categorical targeting (targeting single-parent households, children, elderly people, people with disabilities, and so forth)
- poverty-based targeting in which measures of changes in welfare as a result of disaster- or climate change-related shocks complement easily identifiable welfare measures, such as housing location and quality and assets
- self-targeting, in which individuals decide whether to participate

### Geographic targeting

Geographic targeting is an option in areas where damage is extensive and most households in the area are affected. Used on a stand-alone basis it is subject to high rates of exclusion and inclusion errors. Affected families who live outside a disaster zone are often affected by a disaster. If only geographic targeting is used these households will be neglected while better-off households inside the declared zone will benefit.

In areas where the affected population is dispersed and in places where pockets of poverty or vulnerability coexist with relatively well-off populations, geographic targeting needs to be combined with other methods, such as categorical or poverty targeting. Following a major earthquake in 2010, the Chilean

government provided a lump-sum transfer of about \$73 to every affected household through its regular conditional cash transfer programs (Chile Solidario and Programa Punte). This payment was given to all affected households, regardless of wealth or previous program participation. Such assistance should be quickly transitioned to a more targeted approach.

### Categorical targeting

Correlating loss data with data on pre-disaster poverty or food insecurity prevalence rates, as well as from past disasters can effectively identify priority local areas. However, this is not always feasible due to a lack of subdistrict and community level data.

The development of complementary categorical targeting criteria may be necessary, based on knowledge of the vulnerability of different types of households to disaster impacts (Box 2). Categorical targeting of beneficiaries requires a combination of information sources, including social protection databases, needs assessments, and stakeholder consultation.

### Box 2. Vulnerability criteria used to target support following the 2005 earthquake in Pakistan

The World Bank-supported Pakistan Poverty Alleviation Fund developed the following culture-specific definitions of vulnerability in targeting its support for rehabilitation and reconstruction following the earthquake in Pakistan in 2005:

- widows without sons over the age of 18
- women with disabled husbands
- divorced, abandoned, and unmarried women who are past marriageable age and are dependent on others
- people with physical or mental disabilities
- orphans
- unaccompanied people over the age of 60
- people left landless as a result of the earthquake.

### Disaster- and climate-sensitive targeting

Disaster- and climate-sensitive targeting criteria should be developed that align with other poverty criteria. Table 1 describes the criteria in several important programs.

The development of targeting selection criteria and indicators needs to take into consideration not only longer-term measures of household poverty but also household losses or potential losses as a result of a shock. Methods such as proxy means testing need to be supplemented with measures of rapid changes in welfare resulting from disaster or climate shocks. These measures of household vulnerability can be incorporated into a proxy means test to measure transitory need.

**Table 1. Examples of Disaster- and Climate-Sensitive Beneficiary Targeting Criteria**

<b>Program</b>	<b>Targeting criteria</b>
Char Livelihoods Project (Bangladesh)	Poor communities living on fluvial islands (chars), which are highly vulnerable to flooding and climate change impacts, are eligible for support.
Productive Safety Net Program (Ethiopia)	Geographic regions and districts that are chronically food insecure because they are highly climate vulnerable, usually as a result of droughts. Chronic food insecurity is defined as a food gap of three months or more and receipt of food aid for three consecutive years. The program also includes a household-level criterion that looks at severe asset loss over time. This criterion is sensitive to the cumulative effect of both disasters and economic shocks.
Temporary Employment Program (Mexico)	Municipalities with high average rainfall and rugged topography, which are prioritized for hazard-resistant road construction. Municipal drought-related climate indexes are used as targeting criteria for fire mitigation and watershed protection activities under a disaster risk management component. When a disaster occurs, geographical targeting is the first level of beneficiary selection. Participation is limited mainly to households residing in municipalities declared to be in a state of emergency. Since 2009, housing damage surveys have been used as a proxy for loss of livelihood (that is, as a basis for determining temporary income support needs and indirectly contributing toward home reconstruction costs). Houses identified as damaged are targeted for follow-on engineering assessments by the relevant agency.

Selection criteria can be identified by analyzing natural hazard and climate change risks and the vulnerability of different groups within the population. The analysis should be carried out as a component of program poverty and risk assessments, including community-level analyses of vulnerability and coping capacities. It is important that assessments collect and analyze the age, gender, and diversity of the targeted or affected population, as well as underlying structural issues that contribute to inequality, poverty, and vulnerability.

The risk analysis needs to be updated regularly, as vulnerability and resilience change over time, potentially requiring adjustments in targeting over the life of a program. Geographic and household data on exposure to climate and other natural hazards can help distinguish transitory and chronic poverty in places where crises are likely to occur and require rapid scaling up.

### *Self-targeting*

Self-targeting of beneficiaries is usually done through public works programs. Emergency public works programs should follow these same principles. The main difference is that wage rates for certain occupations may be affected by a reconstruction boom and targeting should include groups made vulnerable by the disaster.

### *Other forms of targeting*

As the response progresses and the availability and quality of information improve, beneficiary targeting can be refined (Box 3). It is important to undertake more in-depth needs assessment as soon as conditions permit, to make sure that no vulnerable groups are missed and that elite capture of social protection does not occur.

## **Box 3. Reaching the vulnerable following flooding in Pakistan**

Pakistan's Citizen's Damage Compensation Program (CDCP) is a rapid response cash grant program that reached an estimated 8 million people following severe floods in 2010. Initially created by the government to provide relief to the affected population, it was later expanded to support early recovery with donor assistance.

The first (relief) phase, from September 2010 to June 2011, relied on a mix of geographical targeting and assessments of community-level housing damage and crop loss (used as proxies for livelihoods losses) to determine eligibility for a one-time cash transfer payment; the exact method used varied by province. This approach allowed for quick mobilization of the program but inevitably missed some households and did not allow for vulnerability targeting.

For the second (recovery) phase, from June 2011 to June 2013, housing damage was combined with refinements to the beneficiary targeting mechanism to filter out the better-off and include the most vulnerable flood-affected families. The vulnerability characteristics of flood-affected families were profiled by analyzing a random sample from the flood registration database and linking this information with information on gender, disability, and educational levels in the national civil registration database. Both databases were administered by the National Database Registration Authority (NADRA). The inclusiveness strategy saw the coverage of households headed by women and people with disabilities increase by more than 14 percent over Phase I.

The allocation of flexible contingency funds in social protection programs provides opportunities to take corrective action if new vulnerable groups are identified during implementation. The development of specific disaster preparedness and response mechanisms allows for easier and faster post disaster vulnerability targeting in countries at high risk, as demonstrated by the case studies from Ethiopia, Mexico, and Pakistan.

### **Responding to Disasters**

Targeting processes need to be adapted to the scale and stage of a disaster. The need for speed in an initial emergency response often means that beneficiary selection is often imprecise. The ability to refine vulnerability targeting methods and identify targeting gaps, generally improves as the response progresses. In addition, post disaster operational constraints can further complicate these matters. However, consulting with a cross-section of stakeholders should make it feasible to collect information about the impacts of past disaster and vulnerabilities.

#### **Box 4. Identifying vulnerable households after disasters in Mexico**

Mexico's national Temporary Employment Program (Programa de Empleo Temporal [PET]) provides short-term employment opportunities, through public works projects to households in communities that are highly marginalized, suffer high unemployment levels, or have suffered loss of livelihood as a result of a natural disaster or other systemic crisis. PET's disaster response arm, called PETi (Programa de Empleo Temporal Inmediato), uses geographical targeting and social marginalization to select beneficiaries to receive temporary employment opportunities on emergency public works. Participation is limited mainly to households in municipalities declared to be in a state of emergency, with housing damage surveys used as a proxy for livelihood losses. PET's emergency response teams establish information/registration desks within each municipality after a government early warning of probable impact has been released, perform a visual assessment of household and property damage, and interview the heads of households determined to have sustained the damage. The program targets households that have lost their physical working space, a source of vulnerability often overlooked by aid agencies. The teams also use a marginalization index to identify eligible individuals/households within the disaster-affected communities.

Social protection programs should coordinate with and, where feasible, collaborate on multiagency post disaster damage, loss, and impact assessments with the United Nations and other humanitarian response agencies—by providing staff to conduct assessments and assessing disaster impacts on beneficiaries, for example. Engagement with broader humanitarian assessments is especially important if existing social protection programs do not cover the area or if the government lacks the technical expertise to assess post disaster social protection needs and options.

### **Involving Communities**

Community participation is essential, in both programs that seek to reduce disaster risk or facilitate adaptation to climate change and in programs that respond to disaster or climate-related shocks. If communities are given a clear role to play in developing selection criteria and identifying the most vulnerable people, they are far more likely to understand the beneficiary targeting system and to perceive it as fair. For promotion and prevention programming, social protection programs should follow the same community participation practices recommended for broader programming.

Community-led approaches should be used to target beneficiaries following a disaster. Although the ability to actively engage communities may be restricted during the early days of response, some community participation is still possible. Rapid needs assessments provide an opportunity to visit a cross-section of communities and affected groups. Where communities are dispersed, consultations with a representative cross-section of individuals living in rented accommodations, with host families, or in temporary camps or shelters can be undertaken.

Local and national stakeholder workshops, involving representation from affected communities, can also be used to identify the most vulnerable and to develop beneficiary selection criteria. Community representation can be incorporated into beneficiary selection decision-making structures for both relief and recovery programming.

Following a disaster, community mobilization is critical to the participation of the affected population in targeting. The use of trained community facilitation teams has been found to be one of the most cost-effective investments an agency can make, saving time and money that would otherwise be spent defusing tensions. Existing community-level staff can be expanded. Alternatively, new partnerships can be created with civil society organizations that are respected within their communities or with qualified local partners or international organizations.

### **Registering and Verifying the Eligibility of Beneficiaries**

In places with frequent disasters, updated computerized beneficiary lists can help develop targeting strategies. Linking the disaster response registration databases to national civil registries, poverty databases, and social protection databases can facilitate vulnerability targeting.

Good practices followed by a number of programs are the periodic monitoring and reassessment of beneficiary targeting processes and outcomes and the evaluation of targeting mechanisms. Ethiopia's PSNP found that the level of chronic and transitory food insecurity in the areas where it provides social protection assistance can fluctuate significantly, both within and between years. It therefore retargets beneficiaries annually, both to correct for inclusion and exclusion errors and to reflect changes in households.



## Box 5. Verifying beneficiaries in Bangladesh

The beneficiary selection process for the Chars Livelihoods Programme (CLP) in Bangladesh is carried out by the staff of up to 21 local nongovernmental organizations and implementing organizations (IMOs). The Management Secretariat, which is run by an international firm engaged by the program's bilateral donors, verifies beneficiaries. Teams of staff revisit and reinterview 3–5 percent of households to confirm their eligibility. If the inclusion or exclusion error rate exceeds 5 percent, the IMOs repeat the selection process.

Extensive exclusion errors were identified through this process after the first round of beneficiary selection during the project's first phase (2004–10). Although the IMOs followed the CLP's selection criteria, the households identified tended to be younger and healthier than average, with most headed by working men. The IMOs may have believed that these households had the greatest potential to make use of the productive assets provided through the program, to become future customers in IMO microcredit programs, or to repay existing loans.

The verification process required about 450 days of Secretariat input over four CLP-1 selection rounds. However, it demonstrated to the IMOs that CLP management was serious. The fact that redoing the selection process entailed substantial costs for IMOs discouraged attempts to overestimate participant numbers and significantly reduced targeting errors. No IMO had to repeat the selection process more than once, and the selection standards remained consistently high after the lengthy revisions that took place during the early stages of project's first phase. The exclusion error rate in the first intake of the second phase was only 0.4 percent, and a 2011 CLP poverty assessment found less than 1 percent of eligible households were missed as a result of exclusion error.

## Creating Grievance and Monitoring Systems

Robust grievance mechanisms that incorporate strong community participation elements are essential to ensure that targeting objectives are met in a fair and transparent way. Good practices are similar to those for regular social protection programming and include the following:

- Make grievance processes as administratively simple and easy to use as possible, so that they are accessible to poor and disadvantaged people. Information should be accessible to different groups within communities (for example, written materials should not be provided in communities with limited literacy).
- Educate community members, including harder-to-reach groups, on the selection, verification, and grievance processes and on their rights and entitlements.
- Update and provide information regularly.
- Put forth clear messages regarding the beneficiary selection and payment process, and solicit feedback early on.
- Train and coach/mentor women and marginalized groups to build their skills and confidence to participate in these decision-making bodies.

## Tips for Practitioners: Principles to Follow in Targeting Households That Are Vulnerable to the Impacts of Disasters and Climate Change

The following principles can help social protection practitioners target beneficiaries who are vulnerable to the impacts of disasters and climate change:

1. Include vulnerability to disaster and climate change impacts in the beneficiary selection criteria and targeting systems of regular social protection programs.
2. Conduct natural hazard, climate risk, and capacity needs assessments, incorporating social and gender analysis, to inform beneficiary targeting decisions for existing programs and carry out or participate in rapid needs assessments to decide on an appropriate combination of post disaster targeting criteria and methods.
3. Actively engage key stakeholders, including disaster-affected communities, in the development and implementation of beneficiary targeting criteria and mechanisms.
4. Design management information systems (MIS) for disaster response that can be integrated into, or work with, national civil registries and poverty and vulnerability databases. Where feasible, computerize the databases for registering and tracking beneficiaries.
5. Ensure that staff and partners have clearly defined roles and responsibilities, receive adequate resources, and are fully trained on how to implement beneficiary targeting approaches and methods.
6. Create or expand community facilitation teams to support the community-focused elements of beneficiary targeting and grievance processes.
7. Adapt and streamline regular grievance mechanisms to cope with the likely high volume of complaints that need to be resolved over a compressed time period following disasters.
8. Incorporate disaster/climate resilience performance indicators monitoring and evaluating beneficiary targeting processes and results.

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