

## Revealing the Impact of Small Disasters to the Economic and Social Development

The need of a proposal to cover the losses of low-income people and a framework to measure and reduce the vulnerability

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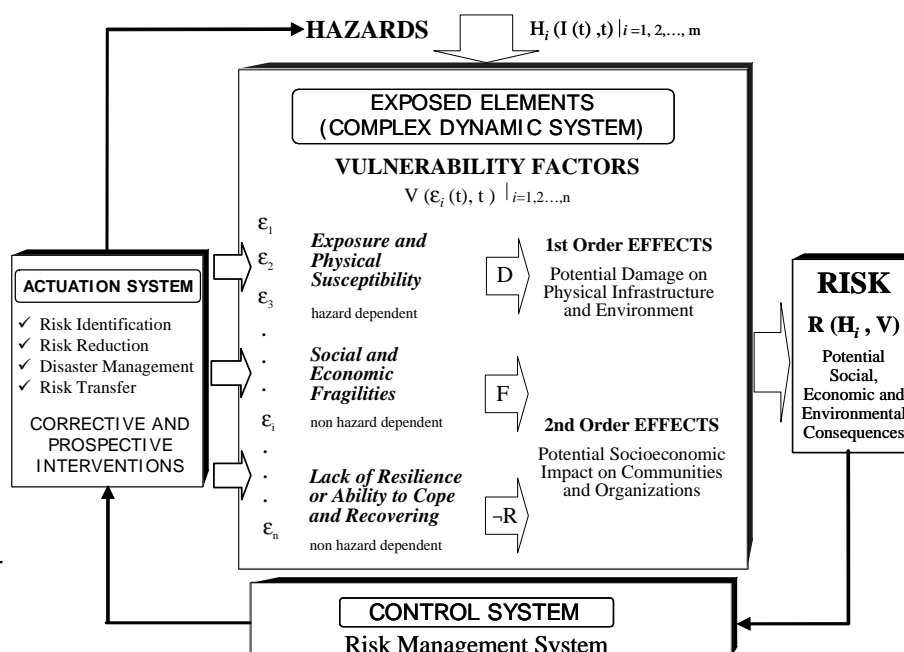
Small and frequent disasters, that rarely enter in the international or even national disaster databases, usually affect the livelihoods of poor people, perpetuating their level of poverty and human insecurity as factors of *social vulnerability*. In urban centers, small scale and chronic disasters have allowed having a light of the city zones that historically have presented the greatest vulnerability levels. These events, usually as result of the *climate variability*, increase difficulties for the local development and entail a serious problem for the development of a country as a whole.

Many municipalities have not recovered from previous events when they are affected by another event which may not be considered relevant at the national or even sub-national levels, but which signifies a constant erosion of local development gains and opportunities. It is important to evaluate the *fiscal exposure* of government and its contingent liabilities to compensate housing and recovering of the livelihoods of poorest people. In order to face this problem an innovative risk transfer instrument at urban level has been developed to cover the low-income socio-economic population losses by cross-subsides.

### Conceptual Framework of Vulnerability

Vulnerability of human settlements and ecosystems is intrinsically tied to different socio-cultural and environmental processes, but it is also related to the *fragility*, the *susceptibility* or the *lack of resilience* of the exposed elements, both from society and environment.

Degradation, poverty and disasters are all expressions of environmental problems and their materialization is a result of the *social construction of risk*. Vulnerability signifies a lack or deficit of development.



In order to analyze disaster risk as part of wider societal patterns it is necessary to identify the deep rooted and underlying causes of vulnerability and the mechanisms and dynamic processes that transform these into *insecure conditions*. Risk indicators or indices are feasible techniques for risk monitoring and may take into account both the *harder* aspects of risk as well as its *softer* aspects.

An appropriate technique based on indicators can be a rational benchmark or *common metric* to rule the risk variables from a *control* point of view. The goal is not to *reveal the truth*, but rather to provide information and analyses that can improve decisions.