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## Coping strategies in urban slums

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### Box 6–5. Coping Strategies in Urban Slums

“We are always trying to improve, little by little, step by step, in order to become more secure.” This statement by a slum dweller living in San Salvador characterizes the coping strategies used to deal with disasters and risk. Coping strategies have mainly been studied in rural areas, especially in relation to droughts, where disaster and development specialists have learned to appreciate their value. However, there seems to be comparatively little interest in coping strategies in urban areas. This is unfortunate, as poor households’ views and actions regarding disasters and risk can yield important insights for restructuring development aid.

Interviews with 331 people living in 15 disaster-prone slums in El Salvador showed a grand diversity of coping strategies to reduce risk: slum dwellers build retaining walls with old car tires; they remove blockages from rivers and water channels; they take jobs outside their own settlement to avoid the effects of local disasters; they temporarily move their families to the highest room in their dwelling; or they create communication structures for early warning. They also adopt emotionally oriented strategies, such as relying on their faith or simply accepting their high risk.

But coping strategies go beyond reducing risk: they also include self-insurance—security systems created during “normal” times to help gain access to financing sources or other recovery help in the event of a disaster. An example of self-insurance is to buy and maintain physical assets, such as construction materials, that can easily be sold if needed. Other examples of Salvadorans’ self-insurance include having many children, putting money “under the mattress,” encouraging family members to move to the United States, joining religious institutions (which offer help after disasters), and contributing to community emergency funds.

In the slum communities visited, self-insurance appears to play a more significant role than formal insurance. Only 26 of the 331 people

interviewed had access to the Salvadoran social security system. Property insurance is not available. However, while there is a general conception that slum dwellers do not have a culture of insurance, some cases showed the contrary. Through deals with entrepreneurs, residents can obtain certificates of employment that enable them to pay into the social security system, even though they are not formally employed.

Most intriguingly, the research revealed that households spend an average of 9.2 percent (ranging from 0 to 75 percent) of their income on reducing disaster risk (about \$26 out of an average monthly income of \$284). This is in addition to construction materials that are obtained for free, family members’ free labor, the opportunity costs of the considerable time spent on risk reduction, and the negative impacts of some coping strategies (such as high interest paid to informal money lenders).

Post-disaster expenses add up as well: replacement of belongings washed away during floods and landslides, recovery efforts, temporary income losses, and the gradual loss of investments put into the incremental building of housing and community infrastructure. If the “little-by-little, step-by-step” development process of slums cannot keep pace with the frequency of disaster impacts, then the outcome can be increased insecurity and “poverty traps.”

Current urban coping strategies are important for sustainable settlement development, but they appear to be less deliberate, not as effective, and more individually oriented than in rural areas, with a stronger focus on housing construction and land issues. It is crucial that development efforts encourage—and eventually scale up—strategies that increase capacities to manage urban disasters and disaster risk in the short and the long term. Where these do not exist, alternative mechanisms could be offered.

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SOURCE: See endnote 41.