

Women's action towards climate resilience for urban poor in South Asia



BEHAVIOR PATTERNS OF THE POOR AND BARRIERS TO ADOPTION OF RESILIENCE STRATEGIES/SOLUTIONS

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The phenomenon of climate change poses several risks of life and livelihoods on the people, especially the low income segment who are understandably more vulnerable to risks. While the exact impact and the timing of this impact of climate change on people could still be a matter of debate, the reality of climate change and its effects is more or less known. In fact communities across the globe have already started feeling them as years go by. The risks posed by climate change carry varying levels of probability (likelihood), severity (impact) and variability (uncertainty about timing). These factors make the risk basket quite complicated therefore demanding comprehensive community risk management strategies.

A typical risk management strategy at a high level comprises of an exercise of identification, analysis, quantification and management of risks. The risk management interventions are ideally a mix of retention (for low frequency low severity risks), control or prevention (for high frequency low severity risks), avoidance (for high frequency high severity risks) and transfer (for low frequency high severity risks),.

While drawing out retention, control, avoidance, minimization and transfer interventions is

relatively simple, their implementation is often fraught with several issues. Addressing behavioral anomalies that often induce irrational behaviour inhibiting proactive steps over reactive responses is one such issue. Most of the risk management techniques involve a striking departure from our current mental and physical actions. New approaches to manage risks invariably require behavior change at the individual, societal as well as policy level.

These behavioral anomalies signify the irrationality human beings suffer from. Most of these anomalies persist even where logical information proving the irrational behavior is shown to people. Therefore, information can never induce a behavior change. Typically human behavior changes only when there is compulsion or fear or where there is a distinct incentive to change. Educating people to change their behavior often is a trans-generational process. More research is required on what kind of incentives (not necessarily financial) can induce a behavior change. In all probability, every behavioral change may require different kind of incentive and most of these incentives could be emotional rather than logical.

Some of the behavioral anomalies commonly found in people are explained in the table next:

Behavioral Anomaly	Risk Management Technique Affected	Explanation
Loss Aversion	Financing / Transfer	<p>The pain of losing money is almost double the pleasure of gaining an equivalent sum.</p> <p>When it comes to choosing between gains, we become risk averse and prefer certain gains over uncertain gains.</p> <p>However we become risk takers when it comes to choosing between 'bad' options.</p> <p>When a small but certain loss is pitted against a catastrophic but rare event, extreme loss aversion reduces our sensitivity to low probability losses.</p>
Status quo Bias	Prevention / Transfer	<p>We all create our 'reference points' and are generally wary of changing them.</p> <p>Only a big fear or incentive can make us change our reference points.</p> <p>People are more sensitive towards increasing risk rather than reducing risk.</p> <p>The cost people will be ready to pay for reducing a certain risk will be much less than the compensation they would expect for assuming an equivalent amount of risk.</p>
Availability Bias	Prevention / Transfer	<p>Generally, people tend to underestimate high probabilities and over-estimate low probabilities.</p> <p>However, they also ignore very low probabilities (earthquakes, cyclones, etc.).</p> <p>People assess probabilities based on the ease with which instances of occurrence can be brought to mind.</p> <p>People blindly buy insurance so long as the memory of a disaster lives in their mind.</p> <p>Again, the probability of an event is more perceptible than its severity. As a result, interventions addressing high frequency events (like OPD treatments) are likely to get a better response.</p>
Mental Accounting	Minimization / Prevention / Financing / Avoidance	<p>We maintain a mental account for every transaction – financial as well as non-financial.</p> <p>Ideally we would like to close every account with a 'gain'.</p> <p>Unless the 'gain' is perceptible and can be 'accounted' for, every 'cost' becomes a 'loss'.</p> <p>Gains can even be emotional. A smile on our child's face could be a good enough gain to justify a useless expense.</p>



Narrow-framing	Prevention / Avoidance	<p>We are more concerned about day-to-day gains rather than long term profits.</p> <p>Therefore we are fine with actions that generate daily gains, even if it means losing out on the long term.</p> <p>Unless an intervention or behavioral change offers immediate gain, it is less likely to be adopted.</p> <p>Tendencies of speculative investments, gambling, betting and even social evils like alcoholism can be attributed to narrow-framing.</p>
Cognitive Dissonance	Financing	<p>It is the feeling of regret that arises subsequent to an action upon realizing that the same has not generated an expected 'gain'.</p> <p>Interventions that require repetitive actions (like renewing insurance) get abandoned or postponed as a result of this tendency.</p> <p>Higher the cost of an intervention to the user, higher the chances of cognitive dissonance.</p> <p>Regret also arises after a loss that could have been prevented, takes place. This is regret for inaction.</p> <p>Regret for action is stronger than regret for inaction.</p> <p>Actions going wrong are 'mistakes' while inactions going wrong can be conveniently blamed on fate.</p>





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"Mahila Housing SEWA Trust (MHT) aims to build capacities of women from slum communities to take lead in resilience action against heat stress, extreme precipitation events, water scarcity and contamination and vector borne diseases. The proposed community based resilience model will be women-led, integrated; evidence based, and will focus on innovative communication strategies to promote a culture of resilience action."