Disaster resilience in an ageing world:

How to make policies and programmes inclusive of older people



Contents

Introduction	3
Building resilience	4
About this publication	4
Section 2	5
What makes older people vulnerab	le,
and what are their capacities?	
2.1 Understanding older people's	6
vulnerabilities	
2.2 Recognising older people's capaciti	ies 6
Section 3	8
Including older people in resilience	} -
building: taking the right approach	L
Older people's associations – an effective	ve 9
model for resilience	
Section 4	12
Including older people in disaster	
preparedness and response	
4.1 Risk assessment	14
4.2 Early warning systems	17
4.3 Stockpiling	19
4.4 Evacuation	21
4.5 Training emergency responders	23
4.6 Protection and psychosocial respor	
4.7 Health and nutrition response plan	
Section 5	29
Including older people in disaster	
mitigation and resilience-building	
5.1 Helping older people build resilient	30
livelihoods	
5.2 Resilient and climate-smart agricul	ture 32
for older farmers	
5.3 Making micro-credit and insurance	35
available to older people	
5.4 How social protection for older peo	ple 38
can support disaster mitigation	-
Section 6	41
Supporting governments and civil	
society to strengthen the disaster	
resilience of older people	

HelpAge International helps older people claim their rights, challenge discrimination and overcome poverty, so that they can lead dignified, secure, active and healthy lives.

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Introduction



The world is changing rapidly. Globalisation offers endless economic opportunities, but also has costs. Unsustainable land use and biodiversity loss are happening at an unprecedented speed. Global warming has seen a rise in temperature of about 0.8°C in the past century (with about two-thirds of this increase occurring since 1980),¹ leading to greater environmental and climatic risks. A report by the United Nations Intergovernmental Panel on Climate Change (IPCC) in 2014 warned that climate change has become a threat to life and livelihoods while also being a factor in the rise of mega-disasters.²

These changes are occurring alongside rapid population growth and population ageing. The world population has quadrupled to 7 billion people in just over 100 years. Today, people aged over 60 constitute 11 per cent of the global population. By 2050, this proportion will have doubled, to 22 per cent – that is, 2 billion older people. Populations are ageing most rapidly in developing countries, which are currently home to 60 per cent of the world's older people, projected to rise to 80 per cent by 2050.³

While the ageing population is to be celebrated, as it represents the triumph of development and improvements in healthcare, the combination of more extreme climate events and an ageing population has the potential to increase older people's vulnerability to risks and disasters, especially in low- and middle-income countries. All too often, disasters (whether slow or rapid onset) result in avoidable and disproportionate loss of life and impoverishment among older people, whose vulnerabilities and capacities are overlooked, even though they have the same rights as other age groups to protection from physical and psychological harm.

With the increasing frequency and severity of natural disasters, many countries are realising the importance of disaster preparedness and response planning and management. The Asian Development Bank and the World Bank estimate that every US\$1 spent on risk reduction saves US\$4-US\$7 in costs associated with emergency response. Preparedness measures can significantly reduce the impact of disasters on people's lives, livelihoods and assets, while some disasters like floods can be prevented entirely by investing in flood-resistant infrastructure. Robust preparedness plans also enable a rapid and more effective response when a disaster is unfolding.

- National Research Council (2011),
 America's climate choices, Washington DC,
 The National Academies Press.
- 2. United Nations Intergovernmental Panel on Climate Change (2014), Climate Change 2014: Impacts, Adaptation and Vulnerability IPCC Working Group II Contribution to the Fifth Assessment Report.
- HelpAge International and United Nations Population Fund (UNFPA) (2012), Ageing in the Twenty-First Century: A Celebration and a Challenge, New York and London, UNFPA and HelpAge International.
- 4. United Nations Economic and Social Commission for Asia and the Pacific (no date), 'ICT and disaster risk reduction', www.unescap.org/our-work/ict-disasterrisk-reduction (accessed 2 April 2014).

Introduction 3

Yet HelpAge has found that the needs and capacities of older people and other vulnerable groups are consistently overlooked in disaster preparedness planning, and consequently during the response. To give just a few examples: early warnings are not reaching people who have hearing problems; bedridden people are not assisted to evacuate; and emergency stockpiles do not contain medicines commonly used by older people (such as for diabetics or heart disease). This report explains that by taking some simple measures to include older people in the planning and implementation of disaster preparedness and response activities, the impact of disasters on older people's lives and livelihoods can be significantly reduced, and older people can be supported to build more resilient livelihoods.

Building resilience

Resilience-building describes a process of supporting communities to manage change and be better prepared to withstand and recover from economic, social and environmental shocks and stresses. The resilience-building approach recognises that communities have expert knowledge of their local environment and are best positioned to observe, learn, experiment or innovate, and respond to the risks they face. Resilience-building activities cover a wide range of sectors, including health, gender, disaster risk reduction (DRR), livelihoods, climate change adaptation (CCA), social protection, peacebuilding, and natural resource management. The resilience-building approach has been widely adopted by governments and non-governmental organisations (NGOs), reflecting a collective recognition of the need for an urgent and fundamental change in working with communities and people of all age groups to promote resilience and reduce vulnerability.

Working in 15 countries, HelpAge International's resilience-building programme brings together the frameworks of DRR, CCA and resilient livelihoods, and aims to mitigate the impact of shocks and stresses on the lives, livelihoods and assets of older people and their families. We work with governments, NGO partners, civil society organisations (CSOs) and older people themselves to raise awareness of, and build capacity for, age-inclusive resilience-building.

About this publication

This publication aims to promote age-inclusive resilience-building among practitioners and policy-makers. It gives a comprehensive overview of how resilience-building programmes should be designed and implemented to ensure the inclusion of older people. It also highlights the benefits of including and empowering older people through DRR and resilience-building activities. By applying an older people lens to DRR programming, which involves assessing the specific vulnerabilities and capacities of older people and encouraging them to take a more proactive role, we can support older people to become more resilient – with wideranging benefits for themselves, their families, and their wider communities. We have included case studies to highlight good practice, demonstrating what can be achieved by working for and with older people.

Section 2 provides an overview of what makes older people more vulnerable to disasters, but also emphasises the benefits of understanding older people's capabilities and harnessing their potential contributions to DRR activities. Section 3 explores some of the approaches that can be used to involve older people and maximise opportunities for them to contribute to DRR work, alongside younger people. Section 4 describes actions that can be taken at the seven stages of planning and implementing DRR activities at community level, with checklists to help ensure that appropriate steps have been taken to include older people and other vulnerable groups. Section 5 explains how older people can be supported to build more resilient livelihoods through interventions in a range of areas, from disaster mitigation to age and climate-smart agriculture, and from social protection to conflict resolution. Section 6 sets out what governments (at national and local levels) and civil society organisations can do to advance the age-inclusive resilience-building agenda.

Section 2 What makes older people vulnerable, and what are their capacities?



te Holt/Help Age International

Extreme weather events tend to have a disproportionate impact on older people. When Hurricane Katrina struck New Orleans in 2005, 75 per cent of those who died were aged over 60, even though this age group comprised only 16 per cent of the local population. Similarly, in the Japanese tsunami of 2011, 56 per cent of those who died were 65 and over, despite this age group comprising just 23 per cent of the population. Humanitarian response systems are ill equipped to respond to older people's needs. A study carried out by HelpAge International in 2010 found that less than 5 per cent of humanitarian projects mentioned older people as a vulnerable group, and less than 1 per cent included at least one activity that targeted older people.

A 2009 HelpAge study on older people's experiences of climate change in seven developing countries found little understanding by communities and policy-makers that older people have specific vulnerabilities that put them at greater risk during disasters. There was also very little awareness of the potential contributions older people can make to resilience-building activities, with older people frequently feeling side-lined from training and other activities. Yet HelpAge's experience of working with older people on DRR programming shows that this does not have to be the case.

- 5. Wilson N (2006), 'Hurricane Katrina: unequal opportunity disaster', *Public Policy and Aging Report* 16(2), pp 8-13.
- HelpAge International (2013), Displacement and older people: the case of the Great East Japan earthquake and tsunami of 2011, London, HelpAge International.
- HelpAge International (2010), A study of humanitarian financing for older people and people with disabilities, London, HelpAge International.
- 8. HelpAge International (2009), Witness to climate change: learning from older people's experience, London, HelpAge International.

2.1 Understanding older people's vulnerabilities

There are four key reasons explaining older people's heightened vulnerability in the face of climate-related shocks:

- **1.** Physical decline that comes with ageing, which can include poor health, mobility, sight and hearing.
- **2.** Lack of provision of adequate services for older people, both on a daily basis and in emergency situations.
- **3.** Age discrimination, which serves to exclude and isolate older people, and often violates their rights.
- **4.** Poverty levels among older people, often exacerbated by lack of social protection mechanisms and livelihood opportunities.

Older people's physical challenges can reduce their capacity to prepare for disasters – for example, they may struggle to stockpile food and water, bring livestock to safety quickly, or travel long distances. Frail and poor older people who live alone, isolated from family and community support, are more likely to live in poorly constructed houses, which can put them at greater risk. In addition, many frail or housebound older people may be less able or willing to flee their homes (eg, to move to higher ground or evacuation centres when cyclones or floods threaten).

Yet simple things can make a difference. For example, providing walking sticks and frames, hearing aids and eye glasses for older people as part of a disaster response can help them reach distribution points, access assistance, prepare food or collect firewood.

2.2 Recognising older people's capacities

Older people have a lifetime of experience, knowledge and skills that are vital to understanding local environmental hazards and their impacts. It is therefore vital to recognise older men and women's capacities, and support them to make a significant contribution to all stages of disaster management activities, from risk assessment through to operational response and recovery. As well as their knowledge and experience, older people can make other important contributions:

- 1. As village elders and traditional knowledge-holders, older people can be a valuable source of information on local hazard and risk profiles, and sustainable community-based mitigation strategies.
- **2.** Older people may not be as heavily engaged in day-to-day economic activities as younger people, and so may be able to spend more time on DRR actions, while encouraging other community members to get involved too.
- **3.** Older women, in particular, play an important role in supporting family members and grandchildren. As well as having their own protection needs during a crisis, their role as carers of other vulnerable groups also needs to be considered.
- **4.** Older people can be strong agents for change when it comes to DRR. They generally have the ability to reflect, and to benefit from hindsight, and are strongly motivated by wanting to make the world a safer place for their grandchildren.

While older people tend to be more vulnerable to disasters than younger adults, they are not helpless. Knowledge is one of their biggest assets – a fact that is often overlooked by governments, donors and NGOs, who are more inclined to see older people as passive recipients of aid than to find ways to use their capacities to make DRR activities more effective. For example, older people may be able to recall details about the impact of previous local disasters (and the response effort), highlighting what could be improved. They can also reflect on climate variability and climate change over time, and how the community has adapted. Experience shows that with the right kind of support, older people can use their historical knowledge to complement scientific and technological developments to strengthen key DRR and preparedness measures (see box).

Elders in Peru develop accurate weather forecasting techniques

A unique response to the challenge of global warming has been documented by the Climate Development Knowledge Network in rural areas of Peru, where indigenous elders (60-75 age group) are working out how to adjust weather forecasts in the light of climate change, while taking measures to safeguard their crops.

Traditional weather forecasters are known as arariwa in Quechua ("guardian of the fields"). The forecasts are made through local early warning signals. For example, if certain birds build their nests high up on the floating reed islands on Lake Titicaca (on the border with Bolivia), there will be plenty of rain; but if they nest low down on the islands, there will be drought. When seagulls can be heard, a storm is coming, and people are urged to seek shelter.

However, climate change and other factors are producing changes in the behaviour of fauna and flora, which are difficult for elders to interpret, threatening the accuracy of their forecasting.

Several *arariwas* are therefore accessing scientific information to help fine-tune their observations. They also encourage small farmers to take certain prevention and adaptation measures, such as planting earlier or later based on rainfall patterns of recent years, growing crops in different places to test their resistance, and diversifying their crops.



Source: Ricardo Claverías (2012)
'Conocimientos De Los Campesinos Andinos
Sobre Los Predictores Climáticos: Elementos
Para Su Verificación', http://Clima.Missouri.
Edu/Articles/Claverias_Bioindicadores.pdf

Older people may have a rich variety of skills gained during their working lives, from carpentry, to construction and nursing, childcare or social work, which are highly valuable for disaster preparedness, response and recovery. Through our DRR programming, HelpAge has seen older women and men take up many roles in their household and/or community that strengthen resilience – for instance, volunteering to monitor river levels, and joining local first aid or search and rescue teams.

Organisations engaged in DRR activities often exclude older people because of a general assumption that they are not able to learn new things and change how they do things. This misconception only serves to exclude older people and increase their vulnerability. Depending on their physical and mental capacities, education level, and other socio-economic factors (and with some effort put into raising awareness of DRR), most older people will be eager to absorb new information and skills that will make them and their families more resilient.

Section 3 Including older people in resilience-building: taking the right approach



Whichever way a particular country defines "old age" (whether 55, 60, or 65 and over), HelpAge believes that for resilience-building to be successful, older people themselves are best placed to determine their vulnerabilities and strengths, as well as the contributions they can make and what support they need to be actively involved. It is also vital that DRR programming takes a community-based approach, enabling community leaders and members to identify which groups and individuals are most at risk and what activities will help build their resilience. An inclusive approach that allows older people to take a leading role can have many benefits. Finally, DRR interventions should be inclusive, enabling people of both sexes and all age groups to participate in discussions and decision-making. While remaining community-focused, interventions should ensure that local service providers, governance structures and resources are involved in the planning and implementation of resilience-building strategies so that they are sustainable and locally owned.

Equal and active participation of older people in DRR activities also makes it possible to achieve the overarching goal of the Hyogo Framework for Action (see box on next page).

Hyogo Framework for Action

The Hyogo Framework for Action (HFA) is a 10-year plan agreed by 168 governments, international agencies and disaster experts in 2005. It describes the work that is required from different sectors and actors to improve the disaster resilience of communities at risk. It provides guiding principles and priorities for action. By integrating DRR into the development programmes of individual countries, the framework aims to substantially reduce loss of lives and social, economic, and environmental assets and resources when disasters strike.



In consultations organised by the United Nations Office for Disaster Risk Reduction (UNISDR) and in our discussions with national governments, HelpAge International has advocated for a greater emphasis on vulnerable groups – including older people – in the post-2015 HFA-2. We are calling for recognition that older people are not only disproportionately affected by disasters but that they can play a key role in DRR work.

We are also calling for the inclusion of sex- and age-disaggregated data in the monitoring and reporting of the post-2015 HFA-2, in order to develop a deeper understanding of how disasters affect different population groups, including older people. This will allow donors and national governments to allocate budgets more effectively to ensure that the needs of the most vulnerable people are met through DRR.

Older people's associations – an effective model for resilience

HelpAge and its local partners have successfully mobilised older people's associations in resilience-building activities in Bolivia, Cambodia, Jamaica, Kenya, Pakistan, and many more countries. This model aims to promote mutual support among older people and reduce their isolation and vulnerability by creating a social support network that can facilitate community development and risk reduction activities.

The model utilises older people's skills and experiences to enable them to help themselves and their communities (see box). In many countries, older people's associations are taking a leading role – raising awareness of older people's rights to protection, improving their access to services, and facilitating resilience-building activities such as rice banks and revolving funds.

Through these associations, older women and men also mentor other members of the community, transferring knowledge and skills (eg, in agriculture and health) that can help younger generations. Older people's associations work closely with local government bodies and other community-based organisations. Associations that have been active in the community for a long time, such as in the Philippines and Pakistan, have not only secured a voice for their members in policy and decision-making circles, but have also gained recognition and respect from local government officials. Overall, the model of working through older people's associations has proven to be sustainable and effective in promoting the wellbeing and participation of older people in their communities.

Functions of an older people's association in the community

- Providing social activities for older people
- Providing social support such as home visits and religious ceremonies for those who are sick and frail
- Assisting the poorest and sickest older people
- Creating social cohesion among older people in the community
- Giving a voice to those who cannot convey their needs
- Improving the social status of older people
- Acting as a trusted network for older people, and helping to identify vulnerabilities and capacities of the community
- Increasing the skills and abilities of older people
- Improving the overall development of the village or community



r Sadat/HelpAge Inter

HelpAge and its local partners, such as the Coalition of Services of the Elderly (COSE) in the Philippines, have begun to integrate DRR and resilience-building work into the remit of HelpAge's large network of older people's associations. Particularly in countries that see frequent disasters and/or experience the negative effects of climate change, older people's associations have motivated older men and women to play an active role in disaster preparedness and climate change adaptation activities.

HelpAge has trained members of older people's associations to conduct disaster risk assessments; many are also working with local government and other communities to be prepared to deliver an emergency response, including first aid and search and rescue. We have seen that when DRR committees are linked with older people's associations, or where the association takes on the committee's role, their efforts are more likely to be sustainable and continue after time-limited projects have come to an end. Older people tend to have more time for DRR activities and often become a central DRR resource for their community (see box on next page).



Older people taking up a leadership role in DRR in Bangladesh

In Bangladesh, HelpAge has worked with religious leaders to sensitise and mobilise communities in disaster risk reduction, challenging the mind-set of fatalism which sees disasters as a matter of destiny.

For example, older religious leaders are playing an active role in school risk assessments, encouraging parents to send their children to participate in the assessments and other awareness-raising activities such as theatre shows on DRR. Religious leaders have also been instrumental in convincing male heads of families to allow their wives to attend awareness sessions that discuss what families can do to prepare for a disaster.

Abdus Sattar Mollah, aged 75, is a religious leader from Char Nagda village in Pabna district. He has been involved in a project funded by the European Union of the National Alliance for Risk Reduction and Response Initiatives (NARRI) consortium, of which HelpAge is a partner. During one of the community meetings, Abdus Sattar was talking to other community members about the project. One person raised his voice and said, "NGOs are not good, they are taking our woman outside of house."

Abdus Sattar answered that staff of DIPECHO VI respected all the religious rules of the community, but emphasised how important it was to reach women with DRR messages, given their crucial role within the family: "We, the male people, stay a maximum amount of time out of the house and our women take care of our families. So they need to be more aware about disaster preparedness, they have to know how they will save the whole family. Nothing is wrong in that and we should encourage them to participate in disaster risk reduction activities."

Section 4 Including older people in disaster preparedness and response



By taking some simple measures to include older people in disaster preparedness and response planning and management, the impact of disasters on older people's lives can be significantly reduced. Through our DRR programming, HelpAge has experience of effective ways of including older people in early warning systems, evacuation planning and evacuation centres, stockpiling and emergency training, as well as mitigation, protection and planning activities (see box).

Robust disaster preparedness plans can mean fewer casualties and injuries, and help people to protect their assets, allowing for quicker and less costly response and recovery operations. But it is vital that such plans reflect the needs and capacities of older people and other vulnerable groups.

Myanmar: ensuring inclusion through village disaster management committees

HelpAge International has successfully been implementing inclusive disaster risk reduction (DRR) programmes in Myanmar since 2012 through the village disaster management committee (VDMC) model. VDMCs are community-based organisations managed by a group of community members that include representatives of vulnerable groups through a quota system. Their role is to promote disaster preparedness at the village level.

The focus on inclusion ensures that older people, female-headed households, pregnant women, children, people with disabilities, and any other vulnerable groups play an active role in identifying hazards, developing disaster action plans, and voicing their needs.

VDMCs build community capacity to prevent, prepare and respond to disasters, increasing people's resilience and reducing their vulnerability. They also coordinate community-level DRR-related initiatives with village tract authorities and township disaster management committees. Each VDMC has task forces on early warning, search and rescue, and first aid. They also conduct disaster mitigation work, including fixing, clearing or laying roads for emergency evacuation, building flood defence systems, and fixing roofs and strengthening houses.

Their capacity has already been tested. In May 2013, when cyclone Mahasen was approaching the Myanmar coast, the early warning task force of the VDMC in Kyu Taw village listened to the radio and kept close phone contact with village tract authorities to get updated information. They informed villagers every hour through loudspeaker and used red flags to show the level of risk. Luckily, the cyclone did not make landfall in Myanmar, but the VDMC was prepared. In Ka Nyin Kwin village, early in 2014, in preparation for the upcoming rainy season, the VDMC mobilised villagers to widen the village's main road in case of evacuation. Some villagers agreed to donate their land on the roadside, and all of them participated in the roadworks and cutting nearby trees.



Ohmar Gyi and Plah Moo/Help Age International

The rest of this section outlines seven areas of DRR work that should consider older people's vulnerabilities and capacities, as well as provide opportunities for older women and men to participate:

- Risk assessment
- Early warnings systems
- Stockpiling
- Evacuation planning
- Training of responders
- Protection and psychosocial response
- Health and nutrition planning

Based on our programming experience, we include practical examples of how older people can be included in DRR activities. Each sub-section contains a checklist for disaster management practitioners.

4.1 Risk assessment

For effective resilience-building, we need to understand the shocks and stresses a community experiences, including their frequency, severity, and causes. We also need to understand which groups or individuals are most vulnerable, why, and what capacities they have to mitigate impacts. This is commonly referred to as risk assessment or participatory hazard vulnerability and capacity assessment.

Older people have valuable historical knowledge on local climate-related shocks and stresses, either because they lived through them or from stories handed down over generations (see box). They may also have knowledge of traditional coping strategies that have been forgotten over time but may be worth re-introducing to strengthen the community's resilience.



Recognising the value of older people's knowledge

The following is a quote from Dr Steve Edwards of University College London, Aon Benfield Hazard Centre.

"Scientific research and knowledge contributing to disaster risk reduction and adaptation to climate variability can benefit hugely from the knowledge and experiences of those people experiencing disaster and climate risk. This is because these people may inform research, thereby ensuring that it has greater application and impact.

"Older people have a very important role to play here, as they hold a vast amount of information from their own experiences and perhaps those of past generations. However, their knowledge may only be good for threats that are chronic or have short return periods, of the order of a human lifetime or two. As return periods lengthen, scientific information may become increasingly more important.

"Naturally, the greatest impact of these two knowledge streams comes from their combination and relevant application through appropriate communication, which does not happen often enough and, therefore, presents a challenge for the future."

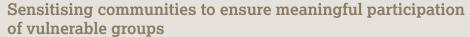
Older people who are well supported by their relatives or through formal social protection mechanisms (see section 5.4) tend to have more time to meet with their peers and others, which makes them a valuable source of information on who lives where and which people are likely to need assistance in times of stress. They will also be experts on the historical tensions, relationships and dependencies within their local community.

However, ensuring that older people and other vulnerable groups have a meaningful say in DRR planning and decision-making may require sensitisation of the wider community on the right of all people to participate. As part of community sensitisation work (see box), the value of involving older people can be further explained – preferably by older people themselves.

Gathering data with older people

The first step in a risk assessment is to gather data on actual and potential hazards to draw up a hazard map. Older people may hold valuable information on the magnitude and frequency of past events, which may otherwise not have been recorded – for example, the height of previous floods measured against buildings or trees, and which years saw the worst impact. Older people may also recall triggers or early warning signals that preceded a disaster.

Older people often have good knowledge of local climate variabilities and their patterns and predictability, but this is rarely captured and documented as they are seen as superstition or tales. Although in some cases this may be true, such knowledge is often rooted in local environmental processes. This is increasingly important as we try to understand the local impacts of a changing climate on communities around the world. In the Nicobar Islands, India, for example, many people were saved from the 2004 tsunami due to older people's storytelling, whereby they had described how the sea retracts from the shore rapidly just before a tsunami; sharing this knowledge enabled many in the community to flee to higher ground before the tsunami hit. In Japan, following the earthquake and subsequent tsunami in 2011, over a third of older people in Miyako city reported that stories of previous tsunamis were most useful in guiding their actions.⁹



Vulnerable people of any age might lack the confidence to participate and raise their voice during community-wide consultations, or the community might not give them a chance to contribute meaningfully. HelpAge has carried out risk assessments specifically with vulnerable groups to overcome this problem, allowing them to gain confidence and raise their opinions and concerns in less intimidating settings. The information gained through this process feeds into the risk assessment conducted by the wider community. Representatives of the vulnerable groups become a member of the community organisation, ensuring their meaningful participation in decisions around community DRR action planning.

Of course, as with other age groups, older people's knowledge may be subject to some uncertainty, bias or memory distortions, so it is vital to try and triangulate information with other sources of data. However, by taking time to involve older people in participatory activities such as transect walks, story and environment walks and sessions, and question and answer groups, it is possible to gain

a substantial amount of data for a hazard map.

HelpAge and its local partners have extensive experience of conducting participatory risk assessments with older people's associations, which can be an empowering and effective way to introduce community management and ownership of DRR activities. Enabling older people's associations to lead the risk assessment process has the added benefit of ensuring that all vulnerable older people are "mapped". But there are also benefits from using an intergenerational approach to gathering data (see box on next page).



9. HelpAge International (2013) Displacement and older people: the case of the Great East Japan earthquake and tsunami of 2011, London, HelpAge International.

Inclusive intergenerational approach: the case of the E-LEAP project in Borena, Ethiopia

Gathering qualitative data from older people only could serve to isolate them further from the rest of their community. To overcome this, HelpAge has successfully piloted an intergenerational approach whereby older and younger generations come together to share learning. For example, during risk assessments and action planning, older people bring wisdom based on experience and hindsight, and may provide advice and direction to younger members of the community. Younger people would then take preparedness measures and engage in search and rescue missions with the knowledge and guidance of older people. This approach helps to bridge generation gaps, enabling younger people to see some of the more positive aspects of being older. The older generation, for its part, benefits from the opportunity to understand modern information and technology from the younger generation.

In Ethiopia, HelpAge has implemented a project funded by the Humanitarian Aid and Civil Protection unit of the European Commission (ECHO), which aims to build community resilience to drought in Borena zone. Using an intergenerational approach enabled the most vulnerable groups within each community to express their most pressing needs and participate in finding solutions. They were given a leading role in selecting the most vulnerable as beneficiaries of the project, while prioritising interventions that would be most beneficial in building community resilience (such as restocking of livestock and rangeland rehabilitation).

The project and the approach used have not only empowered the most vulnerable members of the community, they have also strengthened community "ownership" of project activities. Older and younger people have worked together on community action planning, which proved very important in encouraging and enhancing knowledge transfer between generations.



ff Williams/HelpAge

Disaggregating data

Risk assessments also require quantitative population data such as the number of people in each community, and the number of people who live in flood-prone areas. Population data are most useful when disaggregated by sex and age, and combined with qualitative data on the different roles of men and women and different age groups. This will enable DRR plans to reflect the vulnerabilities and capacities of different groups, and the role each can play in reducing risk and responding to disasters.

Ensuring inclusion of older people in initial emergency needs assessments



HelpAge International



For more guidance on how to collate and use data to estimate demographic composition, profile, and numbers of older people, see HelpAge International, 2012, Ensuring inclusion of older people in initial emergency needs assessments.

Checklist: risk assessment

To conduct risk assessments that are inclusive and reflect the needs and capacities of older people and other vulnerable groups, it is important to:

- Ensure that older people have been consulted and been given the opportunity to contribute their knowledge and experience.
- Ensure that the community is sensitised to older people's vulnerabilities and capacities, is respectful of older women and men's right to contribute to discussions and decisions, and values those contributions.
- Give adequate time to engage older people, using appropriate techniques (eg, through storytelling, community walks).
- Disaggregate all data by sex and age to understand the different risks faced by different groups.
- Create an "at risk" map and register, so that the location and status of all older people with specific vulnerabilities have been recorded.
- Make space available for discussions between older and younger people to promote intergenerational learning and so maximise the impact of the response.
- Ensure that all external data, such as scientific investigations, are communicated
 effectively and discussed in relation to local knowledge, with older people and
 the wider community.

4.2 Early warning systems

An early warning system (EWS) provides information on an emerging hazardous situation to allow communities and institutions to prepare themselves. The more advance notice and accurate information people have about the hazard, the more chance they will have to reduce its impact on their lives, assets and livelihoods. To be effective, an EWS must be set up in such a way that the information reaches every individual in the affected area, and all individuals should have a sufficient level of risk awareness to take appropriate action based on the warning. Involving communities in setting up an EWS will make it easier to build in measures that address the vulnerabilities of specific groups, as well as maximising people's resourcefulness.

Combining traditional and modern early warning systems

The first step of an early warning system is observation and data collection. National governments often have some sort of system in place that observes and sends out early warning messages. However, observation also takes place at the community level, with formal monitoring of indicators such as changes in vegetation, animal behaviour, or other environmental factors.

Older people can contribute to observations as part of an EWS and should be encouraged to share their predictions on weather patterns using traditional, indigenous methods. HelpAge has seen many examples of older people using indigenous early warning methods, such as describing how insects leave their hiding places shortly before a volcanic eruption, how birds sing when a tsunami is approaching, or how livestock mating habits can change when rain fail and a drought is looming. These warnings can be very accurate with a strong predictive nature. But they are in danger of being lost, as modern scientific EWS methods tend to have more objective validity and therefore carry more weight. By establishing a dialogue between these two groups of knowledge holders, indigenous early warning signals can feed into centrally managed early warning systems, promoting genuine two-way learning.

Kenya provides an example of how these two sources of knowledge can combine to produce more accurate and well-received weather early warning data at the local level. In western Kenya, the National Meteorological Department combines traditional forecasts with science-based predictions; it employs satellite technology and other modern methods to produce forecasts, while consulting ordained "rainmakers" and elders to make their predictions for different areas. The results are then analysed and disseminated to the public. Farmers say the combined forecasts have given them added confidence about what to do in the face of changing climatic conditions.

Acting on early warnings: the importance of good communication

Early warnings are only effective if people act on them. Helping communities to understand the importance of early warnings and disaster preparedness requires appropriate sensitisation. While working with older people, it is important to take into account their level of education, social position, and any physical impairments that could impede communication. HelpAge's experience shows that it helps to visualise the subject being discussed as much as possible, and repetition is crucial. To reach out to older people with physical and mental impairments, the family or other carers should be encouraged and supported to share all relevant information. Working through older people's associations can help raise awareness of early warning messages and appropriate responses, as well as maximising reach. Awareness-raising with schoolchildren can also be a good way of reaching out to and sensitising older family members – siblings, parents and grandparents.

All early warning systems should have an effective communication and dissemination strategy that has been agreed and understood by all stakeholders. They should be designed in such a way that messages reach all individuals in the affected area(s). Common communication methods include use of mobile phones (texts or calls to community leaders), radio stations, sirens, even placing coloured flags at strategic locations. Verbal warnings can be issued using the loudspeakers of the local church, mosque, or other religious and community centres. Traditional methods such as blowing horns or drumming on empty tree trunks may also be used following community consultation.¹⁰

Checklist: early warning systems

To ensure that early warning systems are designed in ways that encourage older people to access, understand and react to them, it is important to:

- Consult older people when identifying indicators to be used in an EWS, and ensure that all stakeholders understand these.
- Ensure that early warning messages are accessible to older people, including those with sensory or mobility impairments, or mental disabilities.
- Ensure that early warning signals have good levels of repetition and visual aids.
- Ensure that where early warning signals require people to take specific actions, older people are aware of these actions and able to carry them out unassisted.
- Ensure that provisions are in place to support older people to take action in response to early warning signals such as an evacuation support system.



10. Esipisu I, 'Traditional weather prediction incorporated into Kenyan forecasts', Thomson Reuters Foundation website, 9 February 2012, www.trust.org/item/?map=traditional-weather-prediction-incorporated-into-kenyan-forecasts (accessed 2 April 2014).

4.3 Stockpiling

Many disasters happen unexpectedly, giving people little or no time to prepare. It is therefore important that preparedness measures include stockpiling essential items to allow people to survive the first days or weeks following a disaster. Various bodies are responsible for stockpiling, from governments and health institutions to communities and individuals. Local governments, NGOs and other emergency responders (search and rescue teams, fire brigade, police, or community volunteers) need to ensure that stockpiled goods cater for the needs of older people (see checklist). HelpAge's experience in Pakistan provides a good example of how appropriate stockpiling can enable an effective early response to the regular threat of floods (see box).



Left: The writing on the posters translates as: "Protest, Protest, we are not begging, protection is our right" and "Protest, Protest Save Chachran from flood".

Putting stockpiles to effective use in Pakistan

Floods are a frequent occurrence in many parts of Pakistan. In 2012, Jacobabad district, in Sindh province, was completely submerged by flooding, which killed more than 50 people and destroyed houses and crops. As part of a disaster risk reduction programme, HelpAge had trained older people's associations in the villages of Havaldar Baroi and Mud Khoso just before the floods hit, and a community mock drill was organised. Older people were equipped with stockpiled materials including digging equipment, and first aid and search and rescue items.

Just before the floods, the communities noticed that the colour of the river was changing, so they contacted the district disaster management authorities to inform them of this traditional early warning sign.

The authorities confirmed that floods were to be expected, and the older people's associations decided to mobilise the community to block the canals to their villages and divert some of the water using the digging materials they had been given. Because of their actions, 50 per cent less water reached their villages when the flooding happened in comparison to previous floods.

Many floods in Pakistan are caused or exacerbated by soil erosion on river banks. In various places, older people's associations have called on local government to take flood mitigation measures before the rainy season begins.

Checklist: stockpiling

To ensure that stockpiled goods cater for older women and men's specific needs, it is important to:

- Ensure that first aid kits include locally appropriate items, and that basic medications include insulin, analgesics (paracetamol, aspirin), antiseptic creams, and antibiotics.
- Ensure that sanitation supplies include adult sanitary wear and disposal bags.
- Ensure that stockpiled materials include reading glasses, and mobility aids such as walking frames, sticks, and even wheelchairs.
- Ensure that clothing supplies are age appropriate; it may also be appropriate to include hot water bottles, and small water containers that are light and can be carried by older people.
- Ensure that stockpiled foodstuffs are appropriate and are easy to swallow and digest, and are packaged in small bundles that can easily be carried by an older person.
- Ensure that stockpiles include hoists and lifting equipment.

Distribution plans

Stockpiled goods need to be distributed to reach all vulnerable people. It is therefore vital that distribution plans are drawn up as part of preparedness actions that specifically address older people's needs. This is where at-risk registers and maps can be very helpful, particularly if older people's associations have been involved in the planning. They can be mobilised either to distribute goods directly or to advise those who are carrying out distributions. To ensure that distribution points are accessible to older women and men, factors to consider include:

- Ease of access to the nearest distribution point.
- Older people's ability to stand or queue for some hours without shelter or seating.
- Older people's ability to find out about and understand the processes involved.
- How to register older people who may not have identity documents.
- How to ensure protection of older people and other vulnerable groups after they
 have received their food or other emergency assistance.

Older people in emergencies identifying and reducing risks



For more guidance, see HelpAge International, 2012, Older people in emergencies: identifying and reducing risks, and HelpAge International/International Federation of Red Cross and Red Crescent Societies, 2011, Guidance on including older people in emergency shelter programmes.

Guidance on including older people in emergency shelter programmes



International Federation of Red Cross and Red Crescent Societies



4.4 Evacuation

Preparing for evacuation is an important part of DRR planning, and requires actions by government, communities, and individual households. It includes identifying and informing people of evacuation routes, identifying and/or building evacuation centres, and encouraging people to prepare "grab bags".

Evacuation centres

Evacuation centres are buildings (such as local community or religious centres) or other areas where large numbers of people can find safety and shelter for as long as necessary. The mobility constraints of older people and people living with disabilities need to be taken into consideration when identifying or building evacuation centres.

There can be specific challenges involved in evacuating frail older people or those with mobility constraints, depending on the type of hazard and the speed of onset. Where time allows, evacuation plans should include organised support and transportation of older people who are not able to evacuate by themselves. Where there is only a matter of minutes to evacuate (as in the case of a tsunami warning, for example), the challenges will be much greater. Evacuation teams or emergency services from the army are unlikely to reach older people in good time, so evacuation support would need to have been identified that is much closer to their homes.

Older people with hearing or mental impairments might not notice early warning signals. A buddy system (see box), whereby each of these individuals has a "buddy" who can alert them, can overcome this challenge. It also ensures that these vulnerable people get the help they need to move to safer ground or protect their home and assets once an early warning signal is issued.

Haiti and the buddy system

Following the earthquake in Haiti in 2010, HelpAge used a buddy system that relied on a volunteer network of older people known as "friends", who were identified through older people's associations. Their role was to accompany vulnerable older people to distribution sites and ensure they received the humanitarian assistance they were entitled to.

Later in 2011, when Hurricane Thomas threatened the camps that had been erected after the earthquake, the "friends" warned older people of the upcoming danger and helped them evacuate. HelpAge also relied on these "friends" during initial assessments following Hurricanes Isaac and Sandy in 2012.

HelpAge has provided training for "friends" on subjects such as cholera sensitisation, disaster preparedness, evacuation, needs assessments, and psychosocial support.

The "friends" report feeling valued by giving their time to others who are vulnerable. Their enthusiasm has been instrumental in guaranteeing sustainability, as they remain engaged with their community on everyday matters (not just in emergency situations).



Evacuation centres should be appropriate for older people, both in terms of access and also safety. For example, stairs should not be too steep and ideally equipped with handrails; and sanitary facilities should have grab bars. There needs to be adequate lighting, with generators in case of power failures. In addition, thought needs to be given to older people's full range of practical and emotional needs, from seating off the floor, to privacy.

Evacuation routes

Evacuation routes should be selected so that they lead people away from danger in the quickest and safest way. In flood-prone areas, for example, evacuation routes should not lead through dry river beds. The route also needs to be large enough to accommodate the number of people expected to use it. See the checklist below for other factors to consider.

When evacuation centres and routes have been decided on, all members of a community (including vulnerable older people) need to be informed of their location and be familiarised with the routes. Older people should also be encouraged to have a "grab bag" ready at home (see checklist).



For more guidance on preparing evacuation plans, routes, and centres that address older people's needs, see HelpAge International, 2013, *Displacement and older people: the case of the Great East Japan earthquake and tsunami of 2011.*

Checklist: evacuation, and evacuation centres

To ensure that evacuation centres and routes are accessible to and appropriate for older people, it is important to:

- Consider evacuation routes and shelters that are appropriate to the speed of onset
 of the disaster, taking into account mobility restrictions of the most vulnerable
 members of a community in order to reach them between warning and impact.
- Put in place a support system (whether at the institutional or community/individual level) to help vulnerable older people evacuate (eg, the "buddy system").
- Ensure that evacuation routes are large enough for the number of people expected to use them and are free of obstacles such as steps, gaps and steep slopes.
- Ensure that evacuation signs are eye-catching, with clear visual and audible instructions.
- Provide information and posters about evacuation routes to individual households as well as putting them up in public meeting places, government buildings, etc.
- Carry out regular evacuation drills that include older people and test transport and support systems.
- Ensure that evacuation centres provide warmth and comfort for older people, and have age-appropriate items (see stockpile checklist in section 4.3) as well as appropriate seating and facilities.
- Ensure that supports such as ramps, handles and hoists are available to allow older people to move safely.
- Ensure the privacy and dignity of older people, providing private places for women and men to change and wash separately, with support if needed.
- Toilet facilities should have:
 - doors wide enough for wheelchairs and large enough to enable carers to support people during use ramp access and grab rails space underneath the basin to allow use by people in wheelchairs non-slip floor surfaces an emergency call system lever handles to allow easy opening of doors instead of regular doorknobs.

In addition, older people and other vulnerable groups should be prioritised for medical checks and triage as soon as they arrive at an evacuation centre, and at regular intervals during their stay (see sub-sections on health and psychosocial needs, and food and nutrition).

As part of evacuation planning, HelpAge works with older people's associations to encourage older people and their families to stockpile and prepare essential items (including a "grab bag") should they need to evacuate quickly.

Checklist: grab bag

- Spare glasses
- Hearing aids and batteries
- Personal medications (enough for a week)
- Identity documents
- Contact details of friends and family, and home address
- Warm blanket and clothes
- Sanitary ware

4.5 Training emergency responders

Those involved in implementing an emergency response (who may themselves be older people, whether in a formal or volunteer capacity) need to be aware of older people's vulnerabilities and capacities. This is particularly so because frail older people might go unnoticed in the response, especially when their family members or carers are missing or injured.

HelpAge works closely with government staff involved in DRR and mitigation at community level, providing training sessions to improve coordination and community mobilisation during a response phase. To ensure that those working in search and rescue and providing first aid are aware of older people and their needs, we engage older people in these training sessions with responders, as well as in preparedness planning exercises and during mock drills. This gives older people the chance to explain what assistance they might require during a disaster.

Mock evacuation drills are important to show older people and their carers what they need to do in the event of an evacuation, including where the evacuation centre is, what route to take to get to it, and who the members of the local search and rescue and first aid teams are. In Japan, following the earthquake and tsunami in 2011, 28 per cent of older people in Miyako city reported that city-wide evacuation drills were critical in guiding their actions.¹¹



Using older people's skills in an emergency response: "White Brigades" in Bolivia

Older people can learn new skills and become a real asset in emergency response. In Bolivia, HelpAge has supported local Brigadas Blancas (self-named "White Brigades" due to the colour of people's hair!).

The White Brigades are older people who are being trained in prevention and disaster action planning, to cover three districts of La Paz. They are responsible for registering and identifying vulnerable older people, allocating a "buddy" to each from within the community, recognising threats and risks, building an emergency preparedness plan, and participating in community drills. They are prepared to help other responders during an emergency situation identify older people's needs and help them access humanitarian aid.

11. HelpAge International (2013), Displacement and older people: the case of the Great East Japan earthquake and tsunami of 2011, London, HelpAge International.

Emergency preparedness plans should include mapping all older people and other vulnerable people in the community as this will help search and rescue and first aid teams do their work. Where possible, these plans should utilise older people's knowledge and skills (see box on previous page) so that they themselves can become responders.

Checklist: training emergency responders

To ensure that those involved in the emergency response are aware of older people's needs and that older people can use their capacities to become responders, it is important to:

- Ensure that all local emergency response personnel are trained in working with older people and responding to their needs.
- Explore opportunities to engage older people in DRR activities according to their capacities and skills (for instance, in early warning systems, risk assessments, record-keeping, and first aid).
- Ensure that mock drills take place regularly and involve all emergency responders and older people.

4.6 Protection and psychosocial response

Older people's right to protection from abuse, exploitation or violence during an emergency response can be compromised for various reasons, including poverty, isolation, disability, or inability to meet their health and nutrition requirements.

In developing countries, 80 per cent of older people have no regular income, and the lack of social protection such as universal pensions (see section 5.4) makes it difficult for them to access basic goods and services. This also presents risks for older people during disaster preparedness and response. Poverty can also play a role in the neglect and even abandonment of older people by their family and community members. In some situations, older people can be considered a burden on the family given their basic care requirements. This can result in discrimination and marginalisation, and further increase their vulnerability. However, in many countries, migration and other factors have led to changing household power dynamics, with older people often playing an increasingly important role in looking after grandchildren while middle generations migrate to cities or other countries for work.

In an emergency, these changing household dynamics can make older women and men more vulnerable to protection issues. Lack of access to state support and the erosion of traditional family or community support systems may also leave them isolated; in some situations, they may become separated from other family members. These issues must be addressed at every step of disaster management planning. Organisations need to ensure that sufficient resources (budget and training) are allocated for sensitising emergency responders to older people's protection needs in addition to their other basic needs.

For more guidance on addressing older people's protection needs in emergencies, see HelpAge International, 2013, *Protection interventions for older people in emergencies*.



12. Hutton D, (2008), Older people in emergencies: considerations for action and policy development, Geneva, World Health Organization.

Older people themselves often play an important protection role, for their peers as well as younger family members. The box below describes how older people in the Philippines are providing psychosocial support to others during and after a disaster.



Older people providing psychosocial support to their peers in the Philippines

On 8 November 2013, Typhoon Haiyan struck the Philippines, killing at least 6,200 people, with more than 1,500 people still missing three months on. Only a small proportion of the fatalities were recorded in the chaotic aftermath of the typhoon. Data from the Philippine Government's National Disaster Risk Reduction and Management Council confirm that older people were disproportionately affected: 151 of the 393 fatalities whose ages were recorded were over 60 years (38.4 per cent), even though older people comprise just 7 per cent of the population.

HelpAge has been working with its partner organisation, the Coalition of Services of the Elderly (COSE), for more than 25 years. COSE aims to keep older people at the forefront of community activities, ensuring that they are included in community matters through the establishment of older people's associations in various regions of the country. These associations have transformed into city-level federations over the years, which have jointly established a National Confederation of Older People's Associations in the Philippines (COPAP). COPAP has become a key partner in implementing community-based programmes for older people with capable leadership developed in every community.

In the aftermath of Typhoon Haiyan, COSE identified a huge need for trauma counselling. COPAP members volunteered to travel from the capital, Manila, to the worst-hit province of Leyte. In just three months, they provided psychosocial support through peer counselling to 1,645 people in Ormoc hospital. They provided comfort and a listening ear to victims of the typhoon.



Checklist: protection and psychosocial response

To ensure that older people's protection and psychosocial needs are addressed by the emergency response, and that their capacities are used to support others, it is important to:

- Consider and analyse the specific protection issues faced by older people in preparedness, response and recovery contexts.
- Provide protection training to response teams and partner organisations involved in needs assessments.
- Define priorities and aims for the protection response. Is the aim to stop or prevent imminent violations? Is it to provide redress for older people? Is it to create or consolidate a protective environment?
- Provide or pass on information to older people and their families and carers so that they can better protect themselves, taking account of sight or hearing impairments and literacy levels.
- Ensure that older people have access to safe and secure shelter with basic security fittings, and that they know where they can get support and information in an emergency.
- Provide psychosocial support for older people by supporting them and their families to cope with the crisis.
- Ensure that older people are not at risk of separation from their relatives while being allocated shelter in camps. Where necessary, ensure that family reunification programmes include older people as well as children.
- Identify older people who may be interested in providing psychosocial support to others and provide them with the necessary skills and training to do this.
- Link local disaster counsellors with local health authorities so that at-risk individuals can be referred to appropriate services.

4.7 Health and nutrition response planning

Older people's health needs

The health and nutritional status of older people has an impact on their ability to prepare for and respond to disasters. Therefore, emergency health and nutrition interventions should ensure that older people have access to these services and that they are adapted to older women and men's needs. Health authorities and agencies responsible for food distributions following a disaster should take the specific needs of older people into account in their disaster response planning.

Age has an important impact on health. Older people have limited regenerative abilities and have health risks and needs that differ from younger age groups. The prevalence of chronic non-communicable diseases such as high blood pressure and dementia increases significantly in old age. Evidence shows that a large proportion of excess morbidity and mortality during conflicts or natural disasters results from the exacerbation of existing non-infectious diseases such as hypertension, diabetes and cancer, which – even if they were being treated before the disaster – often go untreated after.

Old age can also be associated with increased risk from communicable diseases during and after disasters; a higher proportion of severe forms of infections such as malaria, diarrhoea and pneumonia, and an increase in fatal disease, have been reported among older people. For instance, in the year following Hurricane Katrina, the health of survivors aged 65 and over declined by nearly four times that of a national sample of older adults not affected by the disaster; and morbidity rates increased by 13 per cent compared with 3 per cent nationwide.¹³

Older people with minor illnesses or injuries also need quick and targeted medical attention, since these can rapidly become debilitating and have more serious consequences. Mobile clinics have proven to be an effective method to reach out to older people and other people with mobility constraints – in emergency as well as non-emergency settings.

HelpAge has been encouraging older people to raise awareness among their peers on healthy ageing and how to support frail older people, often through older people's associations (or self help groups in Cambodia, India and Myanmar). Older volunteers are trained as home-based carers and visit sick or less mobile older people to help them with basic tasks such as cleaning and cooking. They also provide psychosocial support by just talking and listening to the people they visit. These organisations can ask local health centres or NGOs to organise training on healthy ageing and the increased health risks older people face in emergency situations. Some of the associations also recruit older volunteers and train them to be part of response teams – for example, showing them how to measure blood pressure, and other basic tasks they can perform during an emergency.

For more guidance on meeting older people's health needs in emergencies, see HelpAge International, 2012, *Health interventions for older people in emergencies*.

Older people's nutrition needs

In disaster situations, older people are frequently unable to obtain or buy sufficient food for themselves and their dependants. This places them at high risk because older people have specific needs in relation to their micronutrient requirements and palatability of food. In old age, the nutrient density of food (ie, the amount of nutrient per 1,000kcal) should increase to compensate for lower energy intake. This also applies to proteins. Adequate food and nutritional intake is critical for maintaining good health, and is hence a key determinant of people's ability to survive and recover from disasters.¹⁴

Older people can experience reduced appetite due to illness, psychosocial stress, or disability, which places them at nutritional risks that can be further exacerbated in a disaster situation. Older women and men are also vulnerable to dehydration, whether it is caused by hot weather or illness (such as diarrhoea or cholera), so it is important that they have access to safe drinking water.

Again, older people's associations often play an important role in responding to older people's nutritional needs in an emergency by mobilising and training volunteers to prepare food rations that have been distributed in such a way as to increase its digestibility, and to help individuals who may need assistance with feeding.

For more guidance on meeting older people's nutritional requirements in emergencies, see HelpAge International, 2013, *Nutritional interventions for older people in emergencies*.

Health interventions for older people in emergencies



HelpAge International



Nutrition interventions for older people in emergencies



Checklist: health and nutrition

To ensure that emergency healthcare and food assistance meets older people's health and nutritional requirements, it is important to:

- Ensure that older women and men have access to food distribution points, either themselves or by proxy, and are able to carry rations.
- Ensure that older people can access appropriate nutritious foods through stocks and supplies. Organisations providing emergency food assistance should adapt food rations to meet older people's needs, giving sufficient consideration to micronutrient content, palatability, chewability and digestibility.
- Ensure that disaster response plans involve older people in nutritional and health assessments and monitoring, and that responders have been trained in using appropriate participatory assessment tools.
- Ensure that older people's health status is noted on at-risk registers, which are passed to emergency responders at the onset of a crisis.
- Prioritise older people for health checks when arriving at evacuation or reception centres.
- Facilitate older people's access to health facilities by organising transport or mobile clinics. Such facilities should be age-friendly (eg, ground floor consulting rooms, or other floors accessible by ramps).
- Ensure that health services for older people during an emergency are free or subsidised.
- Ensure that good quality essential drugs are available particularly drugs for chronic diseases where continuity of treatment is vital (see section 4.3 on stockpiling).
- Ensure that services are designed to meet the needs of older women and men equally; and that both sexes are involved in the design of emergency health plans.
- Make information about health services available to older people in an appropriate form.
- Provide basic training for emergency responders on the health and nutritional needs of older people, and on how to communicate with older people.

 $(footnote\ references\ from\ previous\ page)$

- 13. Weiner J, (2006), Decline in health among older adults affected by Hurricane Katrina, Baltimore School of Public Health, Johns Hopkins University.
- 14. HelpAge International (2012), *Nutritional interventions for older people in emergencies*, London, HelpAge International.



enjamin Schilling/HelpAge Internation

Section 5 Including older people in disaster mitigation and resilience-building



While disaster preparedness actions can reduce the impact of disasters, resilience-building requires us to analyse the underlying economic, social, environmental and/or physical causes of vulnerability, before deciding on appropriate actions. For instance, a drought in Kenya might be directly caused by lack of rainfall, but there may also be a causal relationship with poor governance, poor land management, conflict, and low education levels. All these causes need to be addressed as part of disaster mitigation in order to have a sustainable impact. Disaster mitigation includes measures that reduce the intensity, scale and impact of a disaster and can be undertaken before, during or after a disaster strikes.

HelpAge supports older people in disaster mitigation efforts by addressing their needs and mobilising their capacities. This section focuses on how strengthening livelihoods, age-friendly and climate-smart agriculture, microfinance, microinsurance, social protection measures, and conflict resolution can help older people prepare for, cope with and recover from disasters.

5.1 Helping older people build resilient livelihoods

Disasters usually affect people's livelihoods by damaging their assets, reducing access to markets and livelihood options, and limiting their ability to produce or buy food, generate a cash income, and access basic services. As a result, people affected by a disaster are often forced to resort to harmful coping strategies. This reality keeps many people trapped in a vicious circle of poverty and further destitution as a result of shocks, stresses and disasters.

With the increasing frequency of natural disasters and intensification of climate change, it is vital that people – particularly vulnerable groups such as older people – are able to anticipate and manage the risks they face. Successful mitigation means being able to adapt to changing circumstances – eg, the implications of changing climatic conditions for agricultural production in a given area. Building resilient livelihoods means enabling people to create "buffers" such as savings and other assets; it also means helping people to invest in things like preserving and storing food, safer housing, and their children's education – thereby reducing the household's vulnerability to subsequent shocks and stresses.

Older people's extended working life

For many older people in developing countries, working is a necessity. With no regular and predictable cash income such as a non-contributory pension, retirement is a luxury that most cannot afford. Most older people need to earn a living and contribute to supporting their families until ill health or frailty forces them to stop. The United Nations estimates that globally, more than 70 per cent of men and nearly 40 per cent of women over 60 continue to work. A HelpAge study in Bangladesh, Ethiopia, India and Tanzania showed that older people's main livelihoods activities included the following: 16

- Agriculture, including growing rice, maize and other cash crops for household consumption and surplus sale
- Livestock-rearing
- Fishing and associated activities such as net-making, shrimping, and fish vending
- Daily waged labour
- Petty trade and small business
- Begging
- Domestic labour

Most older people who work are either self-employed or work in the informal economy, without secure contracts, benefits or social protection. They have to work long hours for low and irregular pay. Older people also have limited access to savings and loan services, which hampers them from investing in and diversifying their livelihoods. At the same time, in many contexts, traditional systems of solidarity and support from the extended family and wider community are being eroded by economic pressures, and the devastating impact of HIV and AIDS. Combined with loss of social collateral as older people distribute assets to children or as they lose family members to death, disease, and economic outmigration, these factors significantly increase older people's vulnerability to poverty and food insecurity – which leaves them ill equipped to prepare for and deal with shocks, stresses and disasters. Widowed women tend to be particularly vulnerable because of their role as carers, and in some countries they lose their home and land on their husband's death due to discriminatory property rights and inheritance laws.

Impact of climate change and disasters on livelihoods

The aforementioned HelpAge study on older people's livelihoods (in Bangladesh, Ethiopia, India and Tanzania) found that many older people had been unable to build a sufficiently large and diversified asset base to see them through a crisis. Those who did have a diverse set of income sources were found to be the most resilient.¹⁷

Supporting older women and men to diversify their livelihood and asset base can reduce their vulnerability to shocks and stresses. But this requires raising

^{15.} United Nations Department for Economic and Social Affairs (UNDESA), *Population ageing 2006*, Geneva, United Nations, 2006.

^{16.} HelpAge and Cordaid (2011), *Making a living last longer: insights into older people's livelihood strategies*, London and The Hague, HelpAge International and Cordaid.

^{17.} HelpAge International (2009), Witness to climate change: learning from older people's experience, London, HelpAge International.

awareness among older people of the importance of building resilient livelihoods to secure household income, food security and wellbeing. It also requires providing training and assets (see box).



Horticulture farming for labourconstrained older people in Zimbabwe

Zvishavane district, in the Midlands province of Zimbabwe, is an area of low rainfall and poor soils. In recent years, rainfall patterns have become even more erratic, alternating between severe droughts and flooding. Most households do not produce enough grain and are dependent on food handouts from NGOs and government.

HelpAge's partner, the Zimbabwe Age Network, has introduced community gardens where older people grow horticulture crops to sell. Through partnership with the Ministry of Agriculture, Mechanisation and Irrigation Development, the project is promoting the use of improved crop varieties in small community gardens that are situated close to water sources. Participants are drawn from all age groups, with older people constituting about 40 per cent. Farmers have also been given water pumps that pump water into centrally located tanks in the gardens.

Beneficiaries can potentially achieve an average monthly income of US\$408 by producing rape plants. The project has shown that productivity is not always about plot size, but the techniques used, which in this case are appropriate for labour-constrained older people (eg, the water pumps have reduced the burden of fetching and carrying water, and drip kits and solar pumps make watering the crops easier). But existing agricultural practices and perceptions remain a challenge. For example, most farmers prefer to grow maize on their own fields, for their own consumption, instead of growing rape plants in the community gardens. They retreat to their own fields in the summer months even though they are much less productive than the communal irrigated plots.

The Age Network is also helping farmers to plan what crops to plant by targeting particular markets. Through market linkages and mentorship, they are helping farmers earn more by approaching local supermarkets to sell their produce, and drying vegetables so they can sell them when they are out of season and in demand in surrounding urban areas.

Older people's associations have proven to be effective in helping people build resilient livelihoods. They can facilitate access to livelihoods support and activities provided by NGOs, and to government support such as non-contributory pensions. Given the difficulties older people face in accessing loans from banks or other formal lending institutions, savings and loan schemes run by older people's associations can offer an important safety net to members.



Left: OPA members are fixing a flood marker to indicate the height the water reached during a previous flood disaster and to allow the community to monitor rising water levels in the future.

Belonging to an older people's association also helps people build resilient livelihoods; the association is itself a crucial social network, enabling members to provide practical support to each other (eg, during the planting season).

While livelihood support and the adaptation of livelihoods are equally important for older people as for younger people, older people are often excluded from livelihoods programming due to prevailing misconceptions that they are unable or unwilling to learn and adopt new practices. Eligibility criteria for livelihood programmes are often based on age, rather than an assessment of a person's capabilities. NGOs and other organisations should actively counteract this and find out how they can design programmes that best support vulnerable people of all ages. Promoting labour-saving technologies, for example, is one option that needs further investigation.

Checklist: helping older people build resilient livelihoods

To ensure that livelihoods support and programming meets the needs of older people as well as younger people, it is important to:

- Include older women and men in all livelihood programmes, ensuring that their specific needs are addressed and their capacities utilised.
- Ensure that mechanisms are in place to help older people access credit and other financial schemes, whether through older people's associations or formal lending institutions.
- Strengthen the work of older people's associations (through funding and capacity building) to support their members to work, access services, and pool resources, skills and knowledge.

5.2 Resilient and climate-smart agriculture for older farmers

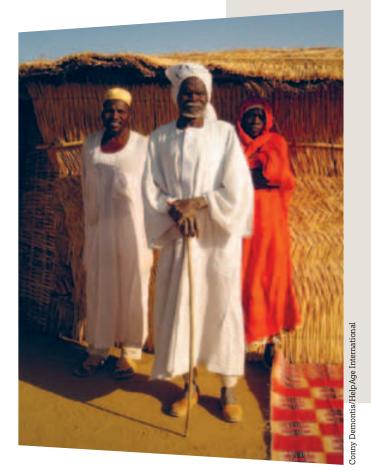
Agricultural production for household consumption or surplus sale is the most common livelihood activity for older people in developing countries. But making a living from agriculture has become increasingly challenging as a result of climate change, affecting those who depend on crops and/or livestock for their income. Globally, rainfall patterns have become less predictable, extreme weather events have become more frequent and severe, and there are more intense and prolonged heatwaves and cold spells.

In 2009, HelpAge conducted detailed interviews with individuals and groups of older women and men in Bangladesh, Bolivia, Ethiopia, India, Kenya, Kyrgyzstan, Mozambique, Tanzania and Zimbabwe to find out their experiences and observations of climate-related changes. In all these countries, older people described changes in the seasons and increasingly unpredictable weather. In Bangladesh, people observed that the seasons have reduced from five to three, with an unpredictable duration, making cultivation difficult and leading to overuse of scarce resources; in some countries such as Sudan, prolonged conflict has exacerbated tensions over access to land and other resources (see box). In Bolivia, older farmers noted changing and unpredictable rainfall interspersed with droughts, ascribing recurrent floods and crop failure to climate-related shifts of farming seasons. They mentioned that crop diversification is an important coping strategy.¹⁸

^{18.} HelpAge International (2009), *Witness to climate change: learning from older people's experience*, London, HelpAge International.

Crop protection committees in Darfur

The conflict in Darfur, Sudan, has been going on for more than a decade. As well as causing loss of life and assets on a large scale, it has increased competition between nomadic pastoralists and sedentary farmers over the area's dwindling resources. Pastoralists's livestock graze on arable land, destroying between 5 and 10 per cent of crops every season, which is a major cause of localised conflicts. With a high proliferation of arms, fatalities often ensue. The conflict has also resulted in many farmers abandoning their land, which further increases food insecurity.



To try to prevent localised conflicts, crop protection committees (CPCs) have been operational for nearly 18 years, and meet regularly. Their members include community leaders (representing pastoralist and farming communities, mostly older men), and representatives from the Sudan Humanitarian Aid **Commission and National Intelligence Security** service.

The CPCs need support (mainly fuel and provisions) so that they can patrol the areas and resolve tensions as they arise. HelpAge supports a CPC in Gobe. During the 2013 cropping season (June to October), the CPC amicably resolved four conflicts by ensuring that pastoralists kept to demarcated migration routes. They held some stray livestock until they were reclaimed, and negotiated compensation for destroyed crops, thereby providing a valuable service to farmers and pastoralists alike.

HelpAge also supports pastoralists who are engaging in small-scale agricultural production (agropastoralists). This has helped them to feel less isolated and marginalised; they are benefiting from project inputs and beginning to feel they are part of the broader community.

Climate-smart agriculture

Ecologically sound farming practices and climate-smart agriculture techniques are becoming more central to climate change adaption. Older people often have knowledge of farming practices that are sustainable and do not deplete natural resources unnecessarily. They may also hold traditional seed and crop varieties on smallholdings, which in many cases are more resilient to droughts and floods than the recently introduced monoculture-type agriculture such as rice and maize. Re-introducing these diverse varieties may hold the key to strengthening food security in countries with increasingly precarious climatic and environmental conditions.

Yet despite so many older people deriving their livelihoods through agriculture, and the knowledge and skills they have developed through a lifetime of farming, they continue to be marginalised. A recent study in Zimbabwe found that although local experts are aware of older farmers' skills and experience and their role in food production, they are not included in agricultural extension programmes. Furthermore, older farmers were not given the opportunity to pass their knowledge on to others taking part in extension activities in farmer field schools.¹⁹

19. HelpAge International, HelpAge Zimbabwe and Zimbabwe Farmers' Union (2012), Scoping the policy and institutional arena in support of older farmers in Zimbabwe. Harare, Centre for Community Development Solutions.

Climate-smart agricultural techniques can be extremely labour intensive, especially conservation agriculture. This can hinder those older people who are less able to do physical labour from taking them up. It is therefore important to introduce labour-saving techniques that are responsive to the capacities of different individuals (whether due to age or disability) alongside farming practices that are ecologically sound and produce higher yields.

Changing rainfall patterns and increased temperatures also adversely affect livestock production and productivity, through reduced availability of water and fodder, and more outbreaks of disease. Loss of animals is disastrous for older livestock keepers who live in poverty, as they have few means of restocking. HelpAge has seen first-hand that older people who have a lifetime's experience of keeping livestock have a good understanding of sustainable practices. We are helping them to raise awareness among other community members on sustainable rangeland management, prevention and timely identification of livestock diseases, sustainable herd management, and fodder production.

An ageing farming population

The farm population in developing countries is ageing. An analysis of 54 age-disaggregated agricultural census reports by HelpAge has revealed that in the Caribbean, 26 per cent of farmers are over 55 years; in Latin America and Asia, the figure is 12 per cent, while in Africa, it is 10 per cent. Land is increasingly being concentrated in the hands of older people, who are making decisions about how it is used and managed. The trend of an ageing farm population is reinforced by young people's tendency to seek non-agricultural employment in urban areas.²⁰

20. Bryant J and Gray R (2005), *Rural population ageing and farm structure in Thailand*, Rome, Food and Agriculture Organization of the United Nations.

Climate change adaptation with older farmers in Cambodia

Known as the rice bowl of Cambodia for producing multiple annual rice harvests, the majority of residents in Battambang province rely on agriculture for their survival. But the area is plagued by extreme climatic conditions, with heavy flooding and storms. In 2009, Typhoon Ketsana triggered violent storms, causing major damage to infrastructure, housing, and crops.

HelpAge has worked closely with five village-based older people's associations in Aek Phnum district to establish a climate change adaptation subcommittee to help people develop and implement adaptive strategies. These so-called investment plans were repeatedly presented to the main decision-makers in the villages, such as commune council members and village chiefs, in order to seek funding.

HelpAge trained members of the community to increase their understanding of climate change and encourage them to use more resilient agricultural practices such as the use of flood and drought-resistant rice and vegetable seeds or practising a flood-resistant technique whereby vegetables are grown in lifted pots. This included training on environmental conservation and sustainable agriculture, in conjunction with staff from the Provincial Department of Agriculture.



The challenges presented by the increasing frequency and severity of extreme weather events linked to climate change, coupled with the ageing agricultural workforce, is exacerbating older farmers' vulnerabilities, and is something that governments must urgently address. At the same time, younger people's reluctance to engage in farming activities could present a significant food security risk. For all of these reasons, older farmers need to be included in programmes that focus on agricultural and livelihoods support, food security, and climate change adaptation.

Checklist: age-friendly and climate-smart agriculture

To ensure that older people have equal access to agricultural interventions designed to mitigate the impact of disasters on food consumption and production, it is important to:

- Encourage policy-makers and decision-makers to consider the needs and implications of the ageing farm workforce in policies and planning on agriculture, food security, economic development, and disaster risk management.
- Use older people's knowledge of local agricultural and environmental challenges to develop locally appropriate climate-smart agriculture. Older people's contributions to finding sustainable agricultural solutions should be valued and acknowledged.
- Promote policies to diversify farming practices and sources of income for older people, including social protection (see section 5.4).

5.3 Making micro-credit and insurance available to older people

A poor household that lacks access to any kind of financial capital (savings, microcredit, insurance or remittances) is likely to face further destitution in the event of a disaster. The absence of any safe coping strategies often leaves households with no choice but to resort to harmful ones, such as selling livestock during a drought, delaying investments in house improvements, or cutting back on food consumption. This usually triggers further asset depletion, and poorer health and wellbeing, in the short and the longer term. However, access to financial capital is vital to enable people to strengthen and diversify their livelihoods, which is crucial to building resilience.

Micro-credit

Older people tend to use informal sources of cash (eg, borrowing from children, extended family and neighbours) to meet basic needs and expand livelihood opportunities. This is partly because they lack access to formal products and services provided by banks, microfinance institutions, NGOs and others. Some of the barriers that prevent them accessing these services are "internal", such as lack of business skills or self-confidence. Lack of education or illiteracy can also make it difficult for older people to understand the conditions attached to savings and loans. Furthermore, many older people are deterred from taking formal loans because of stringent repayment conditions, and the implications of non-payment (such as repossession of assets).21

Formal institutions also put up barriers that prevent older people taking up their services. Clients are typically assessed by looking at credit-worthiness, yet older people in rural areas earning their living through subsistence agriculture are often ineligible because their ability to earn cash is irregular, corresponding to harvest periods. This makes it difficult for them to take products that require regular monthly repayments. Some institutions accommodate farmers' seasonal livelihoods by offering flexible repayment schedules linked with harvest periods. Generally though, high interest rates, strict and inflexible repayment conditions, monthly service charges, and high minimum loan amounts (by banks in particular) exclude older people from accessing formal financial services. In addition, some microfinance institutions do not accept clients above a certain age.

^{21.} HelpAge and Cordaid (2011), Making a living last longer: insights into older people's livelihood strategies, London and The Hague, HelpAge International and Cordaid.

In disaster-prone contexts, microfinance institutions should be encouraged to tailor their products in such a way to promote disaster risk reduction. For instance, they could issue new loans prior to the hurricane season that have to be specifically used to strengthen resilience – by investing in safer housing, boats, timely harvesting, etc. In the event of a disaster, they should be willing to reschedule repayments, and make emergency relief loans easily available.²² Overall, these need to be accessible to younger and older people, with the same (flexible) repayment conditions.

Of course, some older people will not be able to meet the requirements and eligibility criteria of mainstream microfinance institutions. But much more should be done to advocate with these organisations to make them more responsive to older people's financial situation. NGOs also have an important role to play in providing financial services to older people. HelpAge supports some older people's associations with managing revolving funds or savings and loan schemes (see box on Elder Self Help Groups in India), while at the same time empowering members by helping them learn how to access and manage loans. This has enabled tens of thousands of older people around the world to access start-up capital to strengthen and diversify their livelihoods.

Empowering elder self help groups in India through micro-credit schemes

HelpAge India, an affiliate and founding member of HelpAge International, has been working in the flood-prone districts of Supol, Madhubani and Darbhanga, in the state of Bihar. Access to financial services is difficult for most people in these districts, and especially for older people. Older people who needed extra cash were reliant on grants or handouts from agencies and relatives, or were forced to use local moneylenders charging high interest (5-10 per cent a month).

HelpAge India has been supporting Elder Self Help Groups (ESHGs) to set up micro-credit schemes. The groups receive some seed funding to get started, allowing members to take loans at low interest rates so they can diversify their livelihoods. The loans are generally used to buy equipment such as vermin composts and pumps for irrigation, for veterinary treatment of livestock, and to set up small food stores. Some of the groups have also been able to initiate inter-loaning, at a rate of 2 per cent interest for members and 3 per cent for non-members. The repayment rate is satisfactory. Groups generally manage to become financially self-sufficient through membership fees, loan interest, and other income-generating activities.

As a result of the micro-credit schemes, many older people have become more financially independent, and the groups are also mobilising support

> to vulnerable older people in their community. For example, in Parwah, the Elder Self Help Group collected small amounts of rice from all members, amounting to 1,620kg, which was distributed among the most vulnerable older people. The group also contributed to a relief fund for victims of a local fire. In Dewna village, it was observed that group members are involved in activities like house repairs or

> building new houses on higher land.

22. Feinstein International Centre (2013), Disaster risk reduction and livelihoods, Sommerville, Feinstein International Centre.



Micro-insurance

By transferring some exposure to third parties with a more stable financial basis in exchange for a premium, insurance has historically facilitated entrepreneurship and economic growth in developed countries. Several insurance companies and NGOs, in collaboration with national governments, are now piloting micro-insurance schemes for poor people in developing countries. The aim is to reduce people's vulnerability in the face of climate change by enabling them to invest in higher-risk and higher-yield economic activities.

Micro-insurance schemes are characterised by low premiums and limited coverage, and are typically targeted at lower-income individuals who are unable to afford more traditional insurance. It tends to be provided by local insurance companies and can cover a broad range of risks, from ill health to extreme weather, and includes crop and livestock insurance.23



Farmers in Jamaica set up disaster fund to aid recovery

Every year, Jamaica faces storms and hurricanes that destroy people's homes and livelihoods. In 2012, Hurricane Sandy hit the island state, knocking down trees and power lines and shanty settlements. There was also widespread damage to banana and plantain crops. With farm lands destroyed and harvest lost, many smallholder farmers have been struggling to survive and recover their livelihoods.

Farmers' groups in St Catherine and Portland decided to set up a "grassroots" disaster risk insurance scheme to allow their members to quickly access funds following a disaster so that they can begin rehabilitating farm land or restocking animals. To enable older farmers to participate, there is no age barrier. This is important, as approximately 20 per cent of the agricultural workforce in Jamaica are 60 years or over. The insurance scheme was launched in 2012 with funding from the United States Agency for International Development (USAID)/Office of US Foreign Disaster Assistance (OFDA), and technical support from HelpAge.

The President of the Bybrook farmers' group in Portland underlines the importance of the fund, stating that "the farmers' insurance scheme teaches you the importance to save for a future disaster. If you need the money, which you have been saving for a long time, you can get that money to attend to things that need doing urgently [following a disaster]. For example, your chicken coop could have blown down and you can't wait for government assistance to continue with your chickens. You can access that money and attend to it urgently. We want the fund to keep growing [so that it may] be a safety net."

The insurance fund is managed by a group of farmers that were trained in record-keeping, financial management and procurement. They have also opened a bank account to deposit monies into the disaster fund. Each group has developed a fundraising strategy, and all are governed by a constitution.

To date, there have been no thorough evaluations of micro-insurance schemes to assess their impact on people's vulnerability to disasters; neither is there any evidence on the extent to which older people can access these schemes. There are also concerns about the limitations of insurance schemes. Current micro-insurance programmes do not have direct links and incentives to reduce disaster losses.

23. United Nations Office for Disaster Risk Reduction (UNISDR) (2009). Adaptation to climate change: linking disaster risk reduction and insurance, Geneva, UNISDR.

Furthermore, they may not always be the most appropriate option to manage risks, in terms of cost-effectiveness or affordability. In the end, insurance schemes require people to be able to afford a sufficient premium to cover future pay-outs. This typically excludes the poorest and most vulnerable people. Lastly, insurance schemes may quickly become too stretched (or expensive) given the increasingly frequent and intense extreme weather events, or long-term risks like desertification and rising sea levels. This indicates that investment in risk reduction is essential, although micro-insurance schemes may have a role to play.

To increase access to micro-insurance, several donors and NGOs have introduced the concept of community-based micro-insurance funds (see box on previous page). They are managed by the community/clients themselves – the insured are their own insurers. This allows for ownership among the insured and prevents fraudulent claims while extending access to insurance in remote places. Such schemes also have challenges, however. Most importantly, they cover small geographical areas; in the event of a disaster, many of those who are insured are likely to be affected, leading to a large number of claims that would risk bankrupting the scheme.

When piloting or scaling up insurance-based schemes, it is extremely important to ensure that older people and other vulnerable groups can access them. Some projects have been based on the idea of premiums for work (similar to cash-for-work schemes). However, due to the physical nature of the work in many of these schemes, older farmers are unable to participate. As with other aspects of DRR activities discussed in this section, NGOs and other organisations involved in micro-insurance schemes must give strong consideration to how older people will be able to access information so that they can participate.



To ensure that older people have access to the services and products offered by formal lending institutions, NGOs, and other groups, it is important to:

- Sensitise microfinance institutions and other financial organisations to older people's needs and capacities, advocating for them to extend their services to older people by removing age requirements, helping older people understand loan terms and conditions, and offering more flexible repayment conditions where necessary.
- Ensure that locally relevant disaster risks are taken into consideration in the design of loan products, with flexibility in repayment schedules in the event of (and after) a disaster.
- Ensure that older people are eligible to participate in and benefit from community-managed revolving funds or savings and loan schemes.
- Ensure that micro-insurance schemes are accessible to the poorest and most vulnerable members of a community by: revising eligibility criteria and payment structures; providing accessible information on the conditions in an ageappropriate format; and providing support in submitting an insurance application.
- Support older people's associations/self-help groups or farmers' groups to set up community-managed micro-insurance funds, and provide training in recordkeeping and financial management.

5.4 How social protection for older people can support disaster mitigation

Social protection is key to building people's resilience to the wide range of shocks and stresses they may face throughout their lives. Social protection systems (often described as social security) have typically focused on responding to life-cycle risks linked to specific needs that arise during childhood, disability or illness, childbearing, old age, or even to ease the consequences of unemployment. But there is now increasing interest in how social protection can be used to address broader forms of vulnerability – for example, to protect people affected by a disaster, and help them strengthen their long-term resilience to climate change. With cash and in-kind transfers, households generally have more opportunities to decide how to manage the risks they face.



Social protection can be categorised by two approaches. The first is based on developing a national social protection floor; the second is the use of cash transfers designed to address vulnerability to disasters or climatic shocks (see below).

Social protection floor

The first approach concerns the broader national social security system (that may not have any specific focus on disasters and climate change). This links strongly to the growing global consensus on the need for countries to implement a social protection floor²⁴ to protect people against life-course risks. There is still limited research in this area, but the substantial evidence of their wider impact on resilience (including on education, nutrition, income, livelihoods and food security) suggests they can make an important contribution to helping people cope with disasters and adapt to climate change.

Pensions provide a good example – a form of cash transfer that seems to have little to do with disasters and climate change. Relatively small amounts of money can empower older people and their families and strengthen their ability to cope with shocks and stresses. A universal social pension costs around 1 per cent of gross domestic product (GDP) in most of the countries in sub-Saharan Africa.²⁵ Social pensions also have significant economic multiplier effects. In Bolivia, it is estimated that every \$1 transferred to older people generates \$1.5 of additional economic activity.²⁶ Thus, basic pension schemes are an effective way to reach poor families, reducing not only older people's poverty but also household poverty more generally. However, the reality is that four out of five older people worldwide have no pension income at all, and in most African countries, fewer than one in ten older people receive a pension.27

HelpAge has been working for many decades with governments in developing countries to uphold the rights of older people to a secure income. We advocate for governments to provide pensions as part of their basic social protection system because they are an effective way of realising older people's rights, and we have demonstrated that social pensions are affordable and administratively feasible, even in poor countries. We support governments by sharing our expertise in how to design and implement pension schemes.

For more information on HelpAge's work towards universal pension coverage, please navigate to our Pension watch website: www.pension-watch.net

Mobilising social protection mechanisms during emergencies

Beyond any immediate impact, a national social protection floor may have the potential advantage of providing an established distribution mechanism that can be used to reach people when a crisis hits, rather than setting up separate mechanisms for cash transfers as part of an emergency response, which can be costly and time-consuming. Existing distribution systems can easily be extended to respond to disaster and displacement situations, as well as seasonal threats such as floods or drought.²⁸ However, the distribution mechanism itself needs to have been considered from a DRR perspective, so that cash transfer payments are not disrupted if a disaster strikes.

Cash transfers

HelpAge implements cash transfer projects for older people in a wide range of countries, either as part of an emergency response or where a social protection floor is lacking. Cash transfers can be unconditional or conditional, one-off or regular (for a set period of time), or transfers in-kind. They have prevented many older people from falling into further destitution; beneficiaries have also used the cash (or part of it) to build more resilient livelihoods – for example, to set up a business or send their grandchildren to school.

HelpAge has supported older people in Kenya affected by drought in 2011 with cash transfers, giving them the freedom to decide how best to use the cash to reinforce

- 24. Social protection floors are nationally defined sets of basic social security guarantees that should ensure, as a minimum that, over the life cycle, all in need have access to essential health care and to basic income security which together secure effective access to goods and services defined as necessary at the national level. More details can be found on the website of the International Labour Organization (ILO): www.ilo.org/secsoc/areas-of-work/policy-development-and-applied-research/ social-protection-floor/lang--en/index.htm
- 25. Knox-Vydmanov C (2011), The price of income security in older age: cost of a universal pension in 50 low- and middle-income countries, London, HelpAge International.
- 26. HelpAge International (2012), Rio+20: the emerging challenge of an ageing world, London, HelpAge International.
- 27. Forteza A, Lucchetti L, and Pallares-Miralles M (2009), 'Measuring the coverage gap', in R Holzmann, D Robalino, and N Takayama, Closing the coverage gap: role of social pensions and other retirement income transfers, pp. 23-40, Washington DC, World Bank.
- 28. HelpAge International (2012), Rio+20: the emerging challenge of an ageing world, London, HelpAge International.

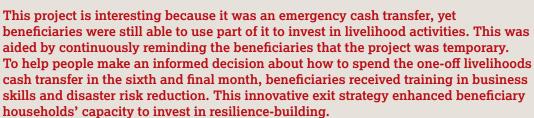
their livelihoods (see box). However, older people are often excluded from cash transfer programmes, either directly (because of their age) or because of misunderstanding about the role they play in supporting their families and communities. Some older people also have no official identification papers, which can automatically exclude them from registering for cash transfer schemes. This is a challenge that can be (and needs to be) overcome; in addition, distribution systems and points need to be fully accessible to older people, including those who may have disabilities or mobility constraints.

Resilience-building through cash transfers to older people in Kenya

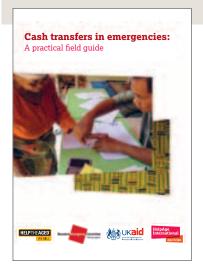
In the aftermath of the East Africa drought in 2011, HelpAge started a recovery and resilience-building project in Turkana county with funding from the UK-based Disasters Emergency Committee (DEC). The project gave unconditional cash transfers to 3,000 older people and their families affected by the drought, for a period of five consecutive months, with a one-off conditional livelihoods cash transfer after the five months.

Because the cash transfer was unconditional, people were able to make their own decisions about what to spend it on. Some

used it to meet immediate needs, while others were able to build up their asset base. For example, one older woman decided to use part of the cash transfer to buy three goats. Nine months later, they produced offspring and she now had eight goats.



For more guidance on providing for older people in cash programming, see HelpAge International, 2010, Cash transfers in emergencies. A practical field guide.



Checklist: social protection

To ensure that social protection mechanisms (and specifically cash transfers) support older people to build more resilient livelihoods, it is important to:

- Support older people to realise their right to a secure income in old age, and support governments to design and implement universal pension schemes.
- Consider distribution mechanisms for cash or other transfers from a DRR perspective, so that plans are in place to ensure that older people and other vulnerable groups experience minimal disruption to payments during or after a disaster.
- Ensure that wherever possible, cash transfer schemes as part of an emergency response use existing social protection mechanisms and distribution systems to deliver support, rather than duplicating effort and causing delays. Disaster management authorities, social security departments, and local banks and cash delivery systems should work together to plan how to deliver emergency cash transfers immediately after a disaster.
- Ensure that older people are included in cash transfer programmes. This may require sensitising older people on the purpose and use of cash grants, as well as working with cash delivery agents or government officials who may need to accept forms of identification other than official certificates, which older people might not possess.

oanne Hill/HelpAge International

Section 6 Supporting governments and civil society to strengthen the disaster resilience of older people



The previous sections have given a comprehensive overview of how resilience-building programmes should be designed and implemented to ensure inclusion of older people. HelpAge International also works with governments, NGOs and other civil society organisations to raise awareness of the need for age-inclusive resilience-building, and provides support to strengthen their capacity to make this a reality.

This section gives a brief overview of our work in this area. If you would like to find out more about how we could help your organisation provide age-inclusive resilience-building programmes, please contact us through our website www.helpage.org/contact-details or our local HelpAge representative.

Working with governments

Much of our work is with national and local government departments and disaster management authorities. We raise awareness among key officials about why it is important to include older people in policies, strategies and programmes on disaster preparedness and response, as well as livelihoods. We also seek government advice and cooperation as partners in our programmes. In several countries, governments have invited HelpAge to train the relevant authority staff and provide ongoing support. In Pakistan, for example, HelpAge is providing technical support to district and provincial-level disaster management authorities to ensure that their DRR plans, policies and manuals are age-inclusive. We are sensitising them to the needs and capacities of older people and helping them to work in partnership with older people's associations.

We recommend that governments and disaster management authorities should make age-inclusive resilience-building a reality by:

- Ensuring that relevant departments, local authorities and emergency responders have specific budget lines for meeting older people's needs and utilising their contributions.
- Ensuring that national disaster and emergency policies explicitly acknowledge
 the vulnerabilities and contributions of older people and other excluded groups
 in DRR and resilience-building activities.
- Providing training for all staff involved in civil disaster management, emergency response, and (where appropriate) the military, to raise awareness of older people's needs and to build capacity in age-inclusive disaster management.
- Ensuring that older people, along with other vulnerable groups, play a key role in community-based disaster management planning.

In a number of countries, older people's associations have been very successful in raising awareness among politicians and policy-makers of older women and men's rights, needs and contributions. We are continuing to work with these associations to strengthen their capacity for DRR and climate change activities, which gives them greater opportunities to engage with their communities and demonstrate the benefits of including older people. We support older women and men from these associations to participate in national forums and debates, ensuring that their voices are heard, and can enrich national decision-making processes on DRR and climate change.



HOPE – Helping Older People in Emergencies

HOPE is a HelpAge International training initiative that seeks to build awareness of ageing issues at global and field level. The training programme is specifically aimed at humanitarian practitioners and helps them gain an understanding of older people's specific needs in emergencies. It is action-oriented and provides humanitarian workers with the tools and the know-how to put age-friendly humanitarian programming into practice.

To date, more than 500 participants across Africa, Europe and Asia – from international humanitarian and development organisations, UN agencies, donor organisations, local NGOs, media and students – have been trained as part of the HOPE programme.



Working with civil society

HelpAge also works with various non-governmental actors. Our country offices and affiliates are active members of national DRR forums, where policies and programmes are discussed and aligned, and where plans are made to influence and support government disaster management authorities. As partners in DRR consortium projects, our staff provide workshops and training for civil society organisations on age-inclusive disaster preparedness and response, and broader resilience-building. Our emergency team provides specialised training to United Nations agencies and international NGOs on how to include older people in humanitarian programming (see box on previous page).

We are also increasingly requested to provide advice and support on the inclusion of other vulnerable groups such as people living with disabilities. At the local level, HelpAge country offices and affiliates work with partner organisations, providing training and support to raise community awareness of older people's rights, vulnerabilities and capacities.

Working with civil society in Bangladesh to include older people in disaster risk reduction activities

HelpAge is part of the National Alliance for Risk Reduction and Response Initiatives (NARRI) in Bangladesh, a consortium of 10 NGOs that aims to strengthen disaster preparedness and risk reduction efforts. We provide technical support to NGO partners through training and workshops on ageing issues to ensure that all DRR partners and project activities incorporate older people's needs and capacities.

Early evidence indicates that NARRI partners have come to recognise not just that older people are one of the most vulnerable groups, but that their lifelong experience of dealing with disasters means they can make a strong contribution to DRR work. As a result, more older people are now participating in DRR committees and activities.

Partners are also increasingly considering ageing issues in the design of mitigation measures, and are including activities suited to older people. HelpAge has also been instrumental in setting up a database to log the number of older people in different communities, which will prove helpful in any future emergency response.



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