



Social Dimensions of Disaster

“Natural” disasters are nature’s judgment on what humans have wrought.¹

Natural disasters destroy more than lives and infrastructure—they violently and suddenly rip apart social interaction patterns and cohesiveness. Recovering from a disaster, then, requires more than burying the dead, caring for the injured, and rebuilding structures.

It must also ensure that social structures knit together. This is a substantial challenge, and one that is rarely addressed with great success by any of the many institutions that respond to disasters, in large part because the character of the initial response may make doing so more difficult.

Disaster responses resemble military operations in their heavy reliance on command-and-control systems that historically have been effective in making a chaotic situation more manageable. With such an approach, however, there is little room for participation. The sense of urgency when lives are at stake works against such a process, which takes time to implement. The perceived need for haste also makes it easier to take shortcuts to solving problems. Local power structures may be sidelined rather than engaged. People and institutions that might help rebuild affected communities may be left out of the relief response, often because the responding institutions have limited knowledge of the communities affected by the disaster.

An immediate response that ignores local power structures, social groups, and differences in vulnerability risks makes recovery more

difficult by undercutting the very factors that helped create social cohesion in the first place. And when the pressures of the response are allowed to carry over to the later stages of rebuilding and mitigation, too little may be done to ensure that the social and livelihoods needs of the affected populations are considered. It may also leave the poor and other vulnerable groups even more disadvantaged than they were before the disaster.

IEG examined several issues with social development dimensions: poverty reduction, gender-specific impacts, shelter, and housing. Underlying all of these issues, however, is the larger concern about the inadequacy of participation in the response to natural disasters.

Participation in Natural Disaster Response

Documents for 241 of the 528 projects in the IEG database mentioned some form of participation. However, this covers a wide range of participatory activities. More notable, perhaps, is that only 50 mentioned *beneficiary* participation at the design stage, and 82 at the implementation stage.² A forthcoming report from

ProVention (*Natural Disasters: Lessons from the Brink*) considered Bank experience in five of the same countries³ examined by this study and found “low levels of public participation in the planning, design, and in many cases implementation of recovery activities is a common and worrying theme across the case studies.”

Project evaluations fairly consistently raise community participation as an issue of importance. Twenty-five evaluations identified

Participation occurs rarely but can enhance sustainability and ownership.

lessons having to do with community participation. Ten attributed enhanced sustainability of benefits to participation, eight declared that participation is essential for overall project success, and six found that participation enhances ownership of infrastructure. While 2 evaluations made the point that communities should be involved at the earliest stage possible during project planning, 12 argued that community participation is essential at all stages of the project cycle. They advocated that communities should participate in planning, designing, implementing, managing, supervising, maintaining, and (sometimes) financing a project.

Efforts to restore livelihoods may founder because of inadequate beneficiary participation. Following the Gujarat earthquake, the borrower’s priority was to provide housing for earthquake victims, and the restoration of the damaged public markets in the center of Bhuj was postponed until the completion of long-term urban planning. While urban roads were widened and dead-end streets connected, reconstruction was moving quickly outside the city center. Shopkeepers and vendors could not wait for the project to attend their needs: they moved to the periphery where new markets sprang up spontaneously. Three years after the

When stakeholders’ views are not considered, the solution they are provided often fails to solve their problems.

earthquake, the city commercial center still had not recovered. Following the Maharashtra earthquake, public markets grew up spontaneously in several towns

because the location and space provided had not been adequate.

In a number of projects, activities that were central to the restoration the local economy did not take stakeholder views into account, with unfortunate results. In Gujarat, weavers that lost their looms in the earthquake were provided with new ones, but they were not of the type traditionally used in the region. Field visits to other countries noted inappropriate responses to the needs of businesses. Commercial centers were built without clarifying rights and obligations regarding occupancy, maintenance, utility fees, and the like. Similarly, the commercial spaces provided did not take into account the activity of the entrepreneurs—tire and auto repair shops were given second-floor units, and newspaper and magazine stores were placed in interior locations with little foot traffic.

The benefits of participation were demonstrated in the 1993 Argentina Flood Rehabilitation Project. Beneficiaries were involved in all stages of the project. The interaction between beneficiaries and the local authorities resulted in the timely availability of construction materials and the accommodation of local customs in the architectural design of new houses. Staff observed that this created ownership among beneficiaries and increased maintenance.

Beneficiary participation is especially important when it comes to shelter and housing, because the nature of the place where people live has significant impact on their feeling of security, and hence on their ability to rebuild community.

Shelter and Housing

The publication “Doing More for Those Made Homeless by Natural Disasters” (Gilbert 2001) stresses that emergency efforts to help the homeless should avoid undermining good housing sector policies, and seek to incorporate best practice prescriptions of such policies whenever possible. Emergency shelter and housing reconstruction efforts should always embody the Bank’s priority concern with benefiting the poor by providing priority assistance to those unable to afford it by other means. Reconstruction projects commonly

rebuild apartment buildings and commercial areas without specifying clearly who will manage and maintain them. Worse, they may leave vulnerable groups even more disadvantaged than they were before the disaster.

Several approaches to shelter have been taken in the emergency context—building emergency shelters, relocating victims to safer areas, and facilitating self-help construction of temporary shelter while simultaneously preparing to house the homeless with housing reconstruction components (see Appendix H for a more detailed analysis of housing and shelter issues). Where it has not been feasible or desirable to relocate people, the Bank has supported dedicated shelters and strengthened warning systems. For example, in Bangladesh, the Bank has funded the construction of cyclone shelters, which have provided Bangladeshis at risk with a place to go during severe storms.

Some projects that provided shelter have encountered difficulties brought about by the risk of breaking up social networks, dislocating people from their extended families and jobs. The sheer numbers of people in need of housing have been daunting in some cases. Also an issue is the difficulty beneficiaries may have keeping up with maintenance of units handed over (even if the unit was free). Reaching a balance between affordable unit size and the need that large families have for space has been a difficult issue in projects financed by the Bank.

From the Bank's perspective, the goal is to help the disaster homeless get back on their feet as quickly as possible, while focusing on the poorest, and encouraging mitigation measures to help reduce the impact of future disasters. The Bank has financed temporary housing for disaster victims and learned through that process that such shelters are sometimes occupied for long periods of time, and often become permanent.

What Works?

Preserve and secure existing social relationships when providing emergency shelter

Financing expensive temporary shelter should be avoided unless the areas involved face severe

winters or weather conditions are life-threatening. People are able to provide themselves with adequate temporary shelter using materials from damaged buildings, and families that did not lose their dwellings take in friends and relatives.

When shelters are called for, efforts need to be made to keep families and neighborhood groupings intact. The layout of temporary shelter structures can reduce crime if care is taken during the relocation process to ensure that as many doors as possible face a common and well-lit area—thus avoiding the creation of passages and alleyways that are dark and not well observed.

Build to higher standards

Temporary housing is sometimes occupied for long periods of time (as after the 1984 Armenia earthquake). For this reason, temporary shelter was built to slightly higher standards after the Marmara earthquake so that the structures could become another form of housing for the poorer once the new housing was completed. Moreover, if shelters are built using disaster-resistant construction techniques, not only are they safer for the displaced living in them, but such construction also serves as an example that people will see, that will then potentially inform their future construction choices.

Simplicity of message is essential to the adoption of disaster-resistant construction technologies. The Maharashtra Emergency Earthquake Project promoted simple earthquake-resistant features for non-engineered masonry construction based on three short rules that could be understood, adopted, and applied by the villagers. Their simplicity made wide dissemination possible and benefited a much larger population than originally targeted.

Emergency shelter and housing reconstruction should reflect the Bank's priority concern with the poor.

Social relationships sustain people during disasters and should be considered at all stages of the response.

Temporary housing is rarely temporary and should be built accordingly.

Consider the social context when providing sites and services

The approach of providing beneficiaries with a “wet core” of plumbing in cooking and bathroom facilities and having them invest in building up around that start has had mixed success. This is, in part, because without a place to sleep, beneficiary families find it difficult to move to the site. In El Salvador, following the October 1986 earthquake, the sites and services aspect of the project met with poor initial acceptance and was never built. The sites and services component of the Popayan, Colombia project met with considerable success, however. The project’s infrastructure components, which carefully targeted poor households, had a lasting positive impact on urban development.

Provide incentives to complete rural housing

Funding for disaster-resilient rural housing has worked on an incremental “you finish one stage and you will get money for the next” basis. Such an approach was successful in Turkey and India, for example.

Relocation

Over the past 20 years, people rendered homeless by natural disasters or living on at-risk land were relocated in 30 projects, with varying levels of success. In 20 cases, people were relocated to a safer area. In seven cases (all earthquake-related), a lack of technical expertise coupled with victims’ anxieties and opportunism led to a suboptimal result, and in four cases the area that disaster victims vacated received a higher-value use once they were gone.

In almost all cases, the vulnerability of the relocated families in these projects was reduced,

Vulnerability can be reduced with relocation, but this rarely takes place because too little care is taken to prevent reoccupation and to preserve social relationships.

if for no other reason than that they moved into more disaster-resilient houses. However, in 24 cases relocation sites were quite distant from the original settlements, and commercial transport costs were therefore involved.

In 7 of the 30 projects,

resettled people moved back to their former location, either to go back to where their roots were, or to cash in their benefits by selling their new home and moving back to the hazardous area. In one case (Brazil 1988), new squatters settled into areas vacated by disaster victims. In some cases, project planners have designed ways to discourage people from moving back by creating parks and recreation areas in the vulnerable area (Honduras 2000), or having families sign contracts confirming that they would live in their new homes, which they built in self-help, for at least five years (Argentina 1993).

A well-known drawback to relocation is the difficulty of preserving social networks in the process. Of the 30 projects reviewed, only one successfully preserved social networks. This confirms the pattern identified by *Putting Social Development to Work for the Poor: An OED Review of World Bank Activities* (IEG 2005g). In one project examined by the natural disaster study, focus groups reported that the major reason beneficiaries had not moved to the assigned house was that they did not want to leave their original neighborhood. The Beneficiary Analysis performed by the project reports: “Beneficiaries reported a strong preference for rebuilding their own damaged houses, rather than moving to the assigned houses in new neighborhoods. Moving meant dissolving social networks that often had generations of history.”

What Works?**Use urban reconstruction to enhance cultural or historic districts**

After the Lijiang earthquake in China, high-rise apartment complexes were torn down and single family houses in a traditional style reconstructed. This helped Lijiang achieve UNESCO (United Nations Educational, Scientific, and Cultural Organization) designation as a World Heritage Site, which increased the city’s attractiveness for tourists, creating additional employment.

Consider employment patterns when relocating

After the El Salvador earthquake, squatters were relocated from the city center to a northern

suburb some 15 kilometers away from the center, where most of them had been employed. A survey conducted by the project showed that years after the disaster, economic conditions had worsened for 6 percent of the resettled families. In India's Maharashtra Emergency Earthquake Reconstruction Project, some villages were relocated so far away that peasants gave up farming because they could not reach their fields.

Vulnerable Groups

Each type of disaster has impacts related to the nature of the event (earthquakes knock down buildings) and another set of impacts on sectors of society that are particularly vulnerable (earthquakes knock down a higher percentage of houses in informal neighborhoods where construction does not follow the building code). The uneven impacts of disaster arise from differences in income status, culture, gender, location of home, and land tenure.

Essentially, disaster impacts on people vary, depending on the levels of social vulnerability and risk.⁴ The unevenness of the impacts is often highly visible because of media attention, but the recovery process is potentially more uneven, and it tends to be less visible, at least to those on the outside, because their attention has turned elsewhere. For example, in the absence of explicit determination to deal with the situation of renters made homeless by disaster, public money may end up being used to provide multiple housing replacements for the wealthy. Another common inequity occurs when the immediate cash needs of the poor are ignored in the immediate post-disaster period and they have to sell their productive assets, including their land, to the better-off.

The Bank's various approaches to pre- and post-disaster assistance have affected economic and social recovery in different ways. The following sections discuss approaches used by the Bank when dealing with the special situations of the poor and women in the complex context of post-disaster recovery.

Poverty and Disaster

Poverty alleviation measures of all kinds, if successful, can lower levels of vulnerability to

disaster because of the tightly interwoven nature of the two issues. The *2000/2001 World Development Report* underscores

the importance and connection of poverty levels and vulnerability to natural disasters and highlights the importance of putting poverty reduction and vulnerability reduction high on the list of development priorities.

While experts note that the poorest countries and their weakest groups are the hardest hit in terms of direct and indirect losses from natural disaster (see Chapter 2 and box 5.1),⁵ there is little quantitative analysis of how the poor are treated during the recovery (Freeman and others 2002), and little research on how the impact of Bank-financed reconstruction work spreads across socioeconomic groups.

How the Bank Reaches the Poor

Project documents often mention that reconstruction activities occurred in poor neighborhoods or poor rural regions, but far less frequently do they describe specifically what was done for the poor. Nevertheless, Bank-financed natural disaster projects do help the poor to recover, and when they do, this aspect may make a project more successful.

Among the measures Bank-financed projects use to help ensure that the poor are not left out are poverty targeting and selecting activities based on their likely affect on the poor. The portfolio analysis for this study found that, among the 528 disaster projects, 147 were flagged as Program of Targeted Interventions (PTIs).⁶ Of these, 44 were *completed* projects with one or more disaster-related components. Textual analysis of the project documents found that 98 completed and ongoing projects in the portfolio (regardless of whether they were flagged as PTI) had been designed to reach the

Employment patterns can be adversely affected by relocation.

The impacts of disaster are uneven, and without careful planning, the recovery can exacerbate existing social and economic inequalities.

In safe settlements, poverty reduction measures further reduce vulnerability to disasters.

Box 5.1: The Poor Take the Heaviest Blow

The *2003 World Development Report* notes the pronounced difficulties the poor face when disaster strikes. “Developing countries are particularly vulnerable, because they have limited capacity to prevent and absorb...effects [of natural disasters]. People in low-income countries are four times as likely as people in high-income countries to die in a natural disaster.... Poor people and poor communities are frequently the pri-

mary victims of natural disasters, in part because they are priced out of the more disaster-proof areas and live in crowded, makeshift houses... poor families are hit particularly hard because injury, disability, and loss of life directly affect their main asset, their labor. Disasters also destroy poor households’ natural, physical, and social assets, and disrupt social assistance programs.”

Source: 2003 World Development Report. See also “Fighting Poverty while Supporting Recovery from Major Disasters, Synthesis Report, Learning Lessons from Recovery Efforts” (World Bank DMF and ProVention Consortium 2003, p. 1).

poor.⁷ Table 5.1 summarizes the activities conducted by this larger group of projects that specifically targeted the recovery of the poor.

How Well Does It Reach Them?

A review of project documents found that 51 completed projects documented their impact on the poor. Of these, 41 had achieved or exceeded expectations (table 5.2), and only 10

Projects appear to reach the poor, but the data are incomplete.

documented less-than-expected improvements for the poor. As there are quite a few with no information on how well they reached the poor,

the number with little or no impact on the poor is probably not complete.

The project documents used various measures for impact. The most common were economic rates of return, number of houses constructed or repaired in poor areas, acreage returned to agricultural production in poor areas, and number of households with improved water and sewage services. Not included in this analysis were many projects that mentioned that project benefits occurred in poor areas, but gave no further details. The sustainability of improvements made for the poor was often questioned in the documents.

What Works?***Ensuring beneficiary views are heard***

The performance data show that projects are more likely to succeed when beneficiary views have been incorporated in the design of the project. Beneficiaries have been involved in the project design and implementation phases through involvement of local leaders, formal social assessments, and open meetings where all are welcome. The involvement of beneficiaries in the project design and implementation plays a part in greater project success.

Cash support

During the recovery process, getting cash support to victims quickly has positively affected people’s sense of safety and security. It has been a prominent first sign of the government’s support in a time of acute need. Since 1984, the Bank has funded over \$850 million in cash assistance (cash transfer, cash for work, and

Table 5.1: Some Projects in the Portfolio Have Been Designed to Reach the Poor

Poverty alleviation activity	Number of projects
Overall project activities occurred in poor areas (no specific activities cited)	23
Direct services to the poor (economic restoration, social activities, health and nutrition, cash assistance, micro-enterprise programs, supplies)	21
Improve food security and agricultural production	18
Housing	12
Improved drainage in poor rural areas	11
Improved transportation and access in poor areas	10
Pest control activities during large infestations	3

Source: IEG project database.

similar programs) in the context of 11 projects, 5 of which are ongoing (see Appendix G). Approximately 94 percent of these funds have been lent since the Turkey Emergency Earthquake Reconstruction Loan (EERL) was appraised in 1999. In projects that have closed and been rated, four out of six were found to be satisfactory. Those rated unsatisfactory accounted for less than one percent of the funds allocated.

When promptly provided, cash support enabled people to survive and get local economies moving again, and was reported as highly preferable to in-kind support by beneficiaries. For example, the 1999 Turkey earthquake reconstruction project implemented a cash-transfer component that was widely considered successful, and even a model to be emulated, as four subsequent projects have already done. A beneficiary assessment for the Turkey project (the Emergency Earthquake Recovery Project) reported that 85 percent of the people receiving the allowance for rent support believed that it was necessary (Akkayan, Kirimli, and Polat 2000).

Providing livelihood opportunities

Approaches to livelihoods generation have been tried in disaster projects, giving the affected people a chance to take part in the rebuilding and maintenance while providing much-needed income sources. There are few examples of success, however. Preparation for the North China Earthquake Reconstruction Project included income-generation schemes that were introduced to help families repay loans received for reconstruction. This was of particular benefit to affected poor farmers who did not have funds to repair or rebuild their homes. Local economic activity was not only restored to pre-earthquake levels but has been growing since project completion.

Working at the finer-textured, smaller-scale level

Following a disaster, solutions that will directly benefit the poor are found at the micro level. As one disaster expert interviewed by the study team put it, governments have “thick fingers for such fine-scale work.” Building major infrastructure, as the Bank tends to do after a disaster, will

Table 5.2: Projects Often Exceeded Expected Impact on the Poor, But Data Are Incomplete

Impact on the poor	Number of projects
Exceeded expected impact on the poor	9
Achieved expected impact on the poor	32
Less than expected impact on the poor	6
Little or negative impact on the poor (when positive impact is expected)	4
No data available	14

Source: IEG project database.

eventually benefit the poor indirectly, but programs that are effective in reaching the neediest people within the recovery process are located closer to the ground and are designed with stakeholder input. Historically, the Bank has had difficulty working at this level, and when new structures to deal with the problem must be set up, the process slows down. In addition, the learning curve for working at that new level is steep.

Civil society organizations already on the ground are more adept at targeting and working with communities, the poor in particular. Disaster assistance becomes a matter of increasing the scale of what they are already doing. The social funds supported by the Bank have such capabilities, and have been tapped for their ability to quickly respond in emergency situations (IEG 2002) (box 5.2).

Mitigate to reduce the impact of disaster

The study survey asked task managers: what is the best way to address the needs of the poor in natural disaster projects? The most frequent response was: to develop prevention and mitigation programs so that their homes did not fall down in the first place.

Gender and Disasters

The uneven impacts of disaster are sometimes

Cash support stabilizes the situation of the poor in the early recovery stage.

Solutions that benefit the poor work at the micro level, where the Bank finds it difficult to operate.

Box 5.2: Social Funds Can Be Part of a Rapid, Locally Based Response

Following Hurricane Mitch, the Honduran Social Fund, FHIS, dramatically expanded its operations to carry out over 2,000 small social assistance and infrastructure projects (\$40 million worth). Operations during the two years following the disaster were significantly increased compared with the fund's first eight years overall. Sixty-four hundred projects (\$137 million) were approved during the two years following Mitch (November

1998–October 2000), whereas 10,000 (\$125 million) were executed during the first eight years of the social fund's existence (1990–98).

The Bank strongly supported FHIS's role in the reconstruction efforts by stepping up disbursements of the next credit supporting the fund (\$45 million) and granting \$22.5 million as a supplemental emergency credit in 1999.

Cultural factors and gender division of work patterns often make women more vulnerable to disasters than men.

starkest between the genders, to the extreme that gender and survival rates can be closely tied. Only one woman for every three men survived the December

2004 tsunami in one district in Aceh. In two other districts, females accounted for 77 and 80 percent of deaths (Oxfam 2005). Evidence that women's deaths outnumber men's also can be found after the 1991 Bangladesh cyclone (Mushtaque and others 1993), as well as the 1993 Maharashtra earthquake.⁸

Women and men have different vulnerabilities, and they cope with disasters differently. A number of factors⁹ contribute to the particular vulnerability of women before, during, and after natural disasters: a lack of information about evacuation warnings and shelter options, culturally restricted mobility, and responsibilities within the family to care for the young and the elderly.

The literature stresses the importance of assessing women's vulnerabilities separately because of the potential for vulnerability differences and the relationship between these differences and a number of cultural and social factors. Increasingly, this has been happening in Bank-financed projects, especially since the introduction of OP 4.20 on gender and development (figure 5.1).

Better data can help the Bank target assistance to women.

IEG identified 71 projects¹⁰ that consider women's needs and vulnerabilities (called "gender projects" here-

after) in the design of recovery efforts. Forty-one of these projects have been completed, providing insights into the ways women were treated during disaster reconstruction. The 30 ongoing projects provide information about *intended* activities and benefits.

What Works?

Improve data gathering

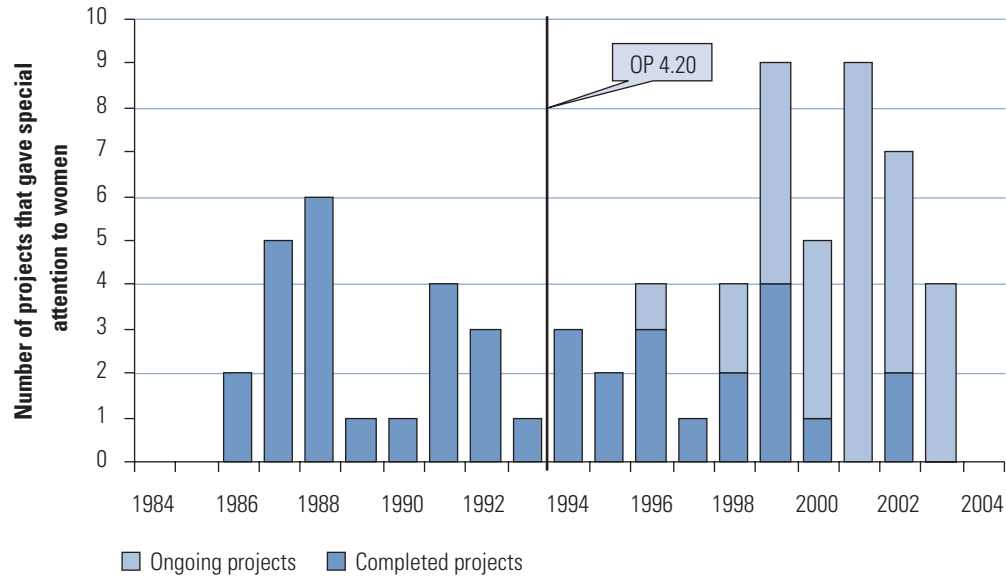
After a disaster and during the recovery, lack of data can impede equitable distribution of compensation. The damage assessment can help ensure equity by disaggregating mortality and morbidity by gender and taking into account losses suffered in the informal sector. The Bank attempted this in the 1999 Turkey Marmara Earthquake Assessment. However, even in that case, no gender disaggregated data were provided.

Target female-headed households

Gender projects stressed that single-headed households are especially vulnerable to natural disasters since caregivers are less mobile (Honduras 2000 and Nicaragua 2001). The Kenya Arid Lands II Project, a drought rehabilitation project, has linked female-headed households with poverty. Drought-related projects in Ethiopia (2002), Kenya (2003), and Zambia (2003) describe female-headed households and other disadvantaged women as the most food insecure.

The increase in poverty in the aftermath of a disaster and the increase in the numbers of female-headed households after a disaster make women more vulnerable to a subsequent

Figure 5.1: Projects Are Increasingly Addressing Women's Vulnerabilities



Source: IEG project database.

disaster. Despite women's acknowledged vulnerability to disasters, of 59 PRSPs, only those for Ghana (2003–5) and the Cambodia (2002) note women's vulnerabilities to natural disasters.

Provide support to lighten workload

Women shoulder much of the burden of care for children and the elderly and disabled, as well as such household tasks as provision of water and fuel wood. Disasters can increase the intensity of this work, and informal networks among neighbors and the extended family, an important coping mechanism for women in times of crisis, have often dissolved.

Reconstruction programs need to try to preserve social networks and find ways to lower the workload of women. Paid childcare, delivered by older women, for example, was planned in the Zambia (2003) project to recreate a form of support network and to provide paid employment for women.

Ensure equity of treatment in employment

Women are often discriminated against in food-for-work programs, services, and employment opportunities during disaster recovery. Another area in which women's contributions are often

neglected is the agriculture sector. Women's agricultural labor often goes unrecognized, and they are not compensated for their loss of tools and agricultural inputs after disasters. Women's full participation and coverage took place in the 1987 Ethiopia Small-scale Irrigation and Conservation Project.

Ensure access to training

Training and capacity building for women following a disaster has proved more difficult than employment creation. Training programs were planned for 18 of the 71 gender projects. Although women often provide labor in the agricultural sector, they usually do not receive advice on improved practices because of cultural taboos in rural areas.

To overcome this problem, recent projects aimed to train female extension workers to reach women in rural areas. In five such projects (Yemen 1989, Cameroon 1992, Mali 2000, Tunisia 2001, and China 2002) female

Assistance to reduce women's work burden at home can create support networks.

Equitable treatment, in many dimensions, can help women recover.

extension workers provided advice on animal husbandry and orchard management and developed materials and methods such as mass media, drama, and farmer competitions. In the 1992 Cameroon project, research indicated that around 40 percent of the women in these nutrition groups improved their nutritional knowledge, and that 20 percent of the women actually improved their nutritional practices.

Look for opportunities to create equity in land ownership

Some projects have influenced gender relations by modifying land rights. In many developing countries, women are not allowed to own land or houses. In Tonga, after a disaster in 2002, any woman whose house was not damaged by the cyclone had to give up her home to a male relative who had lost his house.

Projects financed by the Bank have elevated the status of women in society by providing land titles in the names of both men and women, as it did in Maharashtra. Unprecedented in this region, even widows received houses in their own names, and ex-gratia payments for lost relatives were disbursed to them. The 2001 El Salvador Earthquake Reconstruction Project also stipulated that titles be put in the name of both men and women. A beneficiary survey of that project, conducted for this evaluation, found some communities where 50 percent of respondents reported that a woman was one of the legal homeowners and that, overall, 37 percent of the homes were wholly owned by women. In Argentina, following a major flood, a Bank-financed project reported positive social impacts from putting house and land titles in the wife's name.