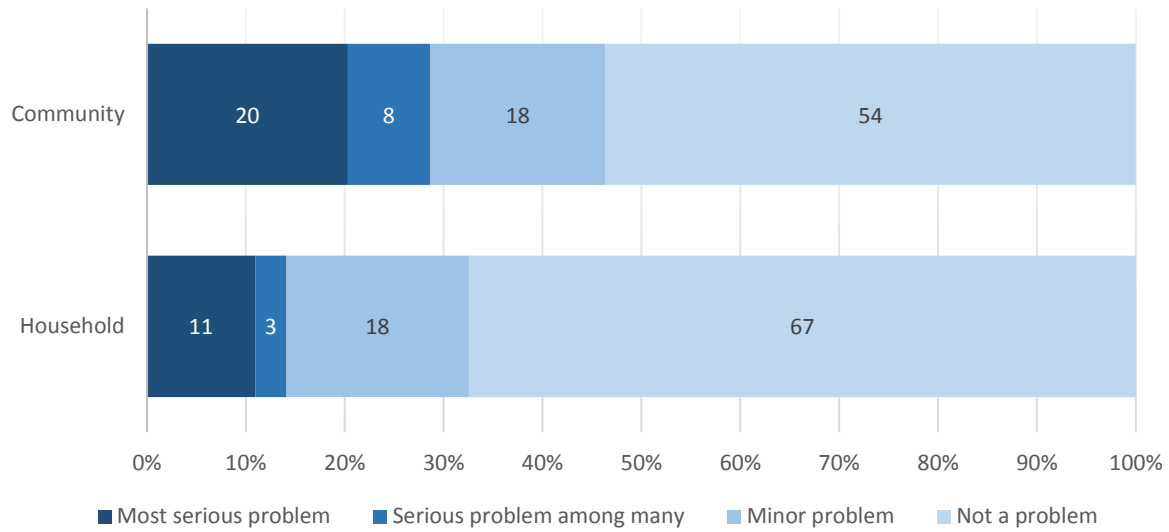
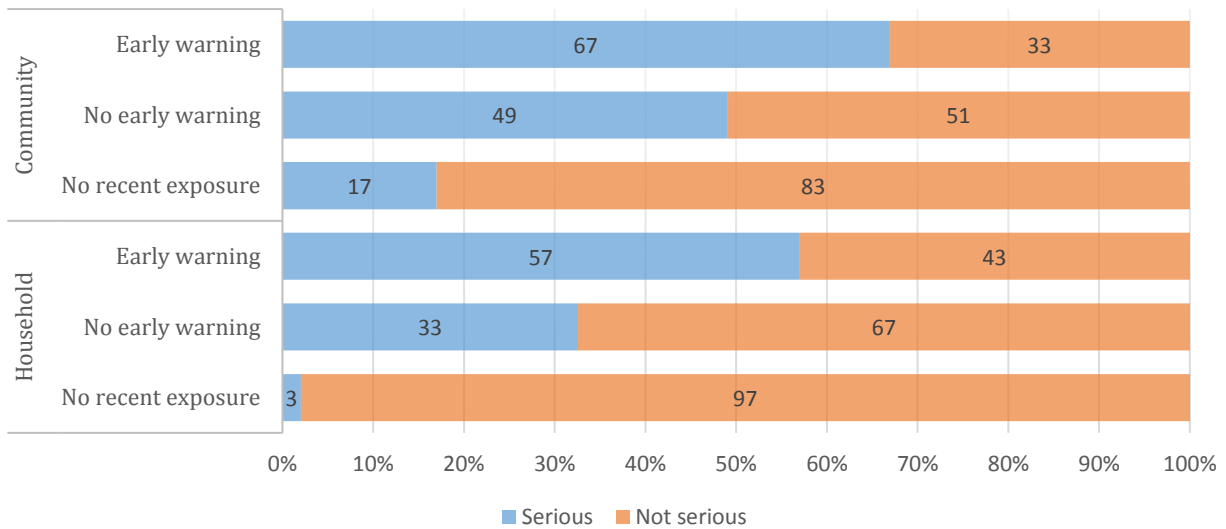


**Appendix 1. Supplementary materials.**

**Fig. A1.1.** Share of Tanzanians who perceive flooding to be a serious problem to their households or communities<sup>1</sup>.



**Fig. A1.2.** Share of population who reported flooding to be a serious problem based on whether they had advance knowledge of recent flood.



<sup>1</sup> Note that highlighted numbers may not add to 100 owing to rounding

**Fig. A1.3.** Cross tabulations of the dichotomized dimensions of resilience-related capacities.

|                     | Likely to prepare | Likely to recover | Likely to change |
|---------------------|-------------------|-------------------|------------------|
| Likely to prepare   | --                | 53%               | 58%              |
| Unlikely to prepare | --                | 10%               | 30%              |
| Likely to recover   | 74%               | --                | 62%              |
| Unlikely to recover | 21%               | --                | 32%              |
| Likely to change    | 51%               | 39%               | --               |
| Unlikely to change  | 24%               | 16%               | --               |

**Fig. A1.4.** Spearman correlations between key measures of subjective resilience.

|         | prepare | recover | change |
|---------|---------|---------|--------|
| prepare | 1       |         |        |
| recover | 0.4519* | 1       |        |
| change  | 0.3173* | 0.2514* | 1      |

\*Statistically significant at .05 level

**Fig. A1.5.** Results of principal components analysis.

a) Factor analysis

| Factor  | Eigenvalue | Difference | Proportion | Cumulative |
|---------|------------|------------|------------|------------|
| Factor1 | 1.72815    | 0.96219    | 0.576      | 0.576      |
| Factor2 | 0.76595    | 0.26006    | 0.2553     | 0.8314     |
| Factor3 | 0.5059     | .          | 0.1686     | 1          |

LR test: independent vs. saturated:  $\chi^2(3) = 534.60$  Prob> $\chi^2 = 0.0000$

b) Factor loadings and unique variances (unrotated)

| Variable | Factor 1 | Uniqueness |
|----------|----------|------------|
| prepare  | 0.8212   | 0.3256     |
| recover  | 0.7914   | 0.3736     |
| change   | 0.6537   | 0.5726     |

**Table A1.1.** Respondents' experience of flood in previous two years and whether they knew of it in advance.

|                                  | N    | No flood<br>in<br>previous<br>2 years | Flood in<br>previous<br>2 years | N   | Of which,<br>no early<br>warning | Of which,<br>early<br>warning |
|----------------------------------|------|---------------------------------------|---------------------------------|-----|----------------------------------|-------------------------------|
| <b>Total</b>                     | 1294 | 67.1                                  | 32.9                            |     | 76.1                             | 23.9                          |
|                                  |      |                                       |                                 | 426 |                                  |                               |
| <b>Gender of respondent</b>      |      |                                       |                                 |     |                                  |                               |
| Female                           | 513  | 67.1                                  | 32.9                            | 161 | 76.9                             | 23.1                          |
| Male                             | 781  | 67.1                                  | 32.9                            | 257 | 75.5                             | 24.5                          |
| <i>Wilcoxon-Mann<br/>Whitney</i> |      | <i>n.s.</i>                           |                                 |     | <i>n.s.</i>                      |                               |
| <b>Occupation</b>                |      |                                       |                                 |     |                                  |                               |
| Not farming                      | 442  | 65.4                                  | 34.6                            | 153 | 72.5                             | 27.5                          |
| Farming                          | 852  | 68.0                                  | 32.0                            | 273 | 78.0                             | 22.0                          |
| <i>Wilcoxon-Mann<br/>Whitney</i> |      | <i>n.s.</i>                           |                                 |     | <i>n.s.</i>                      |                               |
| <b>Place of residence</b>        |      |                                       |                                 |     |                                  |                               |
| Rural                            | 868  | 67.4                                  | 32.6                            | 283 | 77.7                             | 22.3                          |
| Urban                            | 426  | 66.4                                  | 33.6                            | 43  | 72.7                             | 27.3                          |
| <i>Wilcoxon-Mann<br/>Whitney</i> |      | <i>n.s.</i>                           |                                 |     | <i>n.s.</i>                      |                               |
| <b>Education level</b>           |      |                                       |                                 |     |                                  |                               |
| No school                        | 98   | 72.5                                  | 27.5                            | 27  | 92.6                             | 7.4                           |
| Some primary                     | 152  | 67.8                                  | 32.2                            | 49  | 79.6                             | 20.4                          |
| Complete primary                 | 822  | 65.6                                  | 34.4                            |     | 76.3                             | 23.7                          |
|                                  |      |                                       |                                 | 283 |                                  |                               |
| Some secondary                   | 35   | 57.1                                  | 42.9                            |     | 40.0                             | 60.0                          |
|                                  |      |                                       |                                 | 15  |                                  |                               |
| Complete<br>secondary            | 129  | 68.2                                  | 31.8                            |     | 68.3                             | 31.7                          |
|                                  |      |                                       |                                 | 41  |                                  |                               |
| Higher / technical               | 51   | 82.5                                  | 17.5                            |     | 88.9                             | 11.1                          |
|                                  |      |                                       |                                 | 9   |                                  |                               |
| <i>Kruskal-Wallis H<br/>test</i> |      | $\chi^2(5) = 6.1, p = 0.102$          |                                 |     | $\chi^2(5) = 17.2, p = 0.004$    |                               |
| <b>Asset quintile</b>            |      |                                       |                                 |     |                                  |                               |
| Poorest                          | 209  | 65.5                                  | 34.5                            | 72  | 79.2                             | 20.8                          |
| 2                                | 239  | 69.0                                  | 31.0                            | 74  | 79.7                             | 20.3                          |
| 3                                | 275  | 68.4                                  | 31.6                            | 87  | 73.6                             | 26.4                          |
| 4                                | 296  | 69.3                                  | 30.7                            | 91  | 79.1                             | 20.9                          |
| Richest                          | 275  | 62.9                                  | 37.1                            | 102 | 70.6                             | 29.4                          |

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|                                     |      |                        |      |     |                        |      |
|-------------------------------------|------|------------------------|------|-----|------------------------|------|
| <i>Kruskal-Wallis H test</i>        |      | <i>n.s.</i>            |      |     | <i>n.s.</i>            |      |
| <b>Perceived household severity</b> |      |                        |      |     |                        |      |
| Serious                             | 1103 | 76.5                   | 23.5 | 259 | 82.2                   | 17.8 |
| Not serious                         | 177  | 12.4                   | 87.6 | 155 | 69.9                   | 30.0 |
| <i>Wilcoxon-Mann Whitney</i>        |      | <i>z=-16.9, p=.000</i> |      |     | <i>z=-3.9, p=.0001</i> |      |
| <b>Perceived community severity</b> |      |                        |      |     |                        |      |
| Serious                             | 930  | 78.3                   | 21.7 | 202 | 82.2                   | 17.8 |
| Not serious                         | 348  | 38.8                   | 61.2 | 213 | 69.9                   | 30.0 |
| <i>Wilcoxon-Mann Whitney</i>        |      | <i>z=-13.4, p=.000</i> |      |     | <i>z=-2.9, p=.004</i>  |      |

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**Table A1.2.** Respondents' perceptions of flood severity among their households.

| Household                    | N    | Most serious problem | Serious problem among many | Minor problem | Not a problem |
|------------------------------|------|----------------------|----------------------------|---------------|---------------|
| <b>Total</b>                 | 1280 | 10.8                 | 3.0                        | 17.9          | 68.3          |
| <b>Gender of respondent</b>  |      |                      |                            |               |               |
| Female                       | 512  | 11.1                 | 3.1                        | 16.6          | 69.1          |
| Male                         | 768  | 10.5                 | 3.0                        | 18.7          | 67.7          |
| <i>Wilcoxon-Mann Whitney</i> |      |                      | <i>n.s.</i>                |               |               |
| <b>Occupation</b>            |      |                      |                            |               |               |
| Not farming                  | 440  | 10.7                 | 2.5                        | 18.9          | 67.9          |
| Farming                      | 840  | 10.8                 | 3.3                        | 17.4          | 68.4          |
| <i>Wilcoxon-Mann Whitney</i> |      |                      | <i>n.s.</i>                |               |               |
| <b>Place of residence</b>    |      |                      |                            |               |               |
| Rural                        | 859  | 10.9                 | 2.9                        | 17.1          | 69.0          |
| Urban                        | 421  | 10.4                 | 3.3                        | 19.5          | 66.7          |
| <i>Wilcoxon-Mann Whitney</i> |      |                      | <i>n.s.</i>                |               |               |
| <b>Education level</b>       |      |                      |                            |               |               |
| No school                    | 98   | 13.3                 | 1.0                        | 20.4          | 65.3          |
| Some primary                 | 149  | 12.7                 | 1.3                        | 14.1          | 71.8          |
| Complete primary             | 811  | 10.1                 | 3.9                        | 17.8          | 68.2          |
| Some secondary               | 35   | 11.4                 | 0                          | 25.7          | 62.9          |
| Complete secondary           | 129  | 12.4                 | 2.3                        | 20.2          | 65.1          |
| Higher / technical           | 51   | 5.9                  | 2.0                        | 15.7          | 76.5          |
| <i>Kruskal-Wallis H test</i> |      |                      | <i>n.s.</i>                |               |               |
| <b>Asset quintile</b>        |      |                      |                            |               |               |
| Poorest                      | 207  | 14.5                 | 2.4                        | 17.8          | 65.2          |
| 2                            | 235  | 10.2                 | 4.3                        | 18.3          | 67.2          |
| 3                            | 271  | 10.0                 | 4.1                        | 18.8          | 67.2          |
| 4                            | 292  | 8.2                  | 1.4                        | 16.1          | 74.3          |
| Richest                      | 275  | 12.0                 | 3.3                        | 18.5          | 66.2          |
| <i>Kruskal-Wallis H test</i> |      |                      | <i>n.s.</i>                |               |               |
| <b>Flood experience</b>      |      |                      |                            |               |               |
| No flood in last 2 years     | 866  | 1.8                  | .69                        | 12.0          | 85.4          |
| Flood in last two years      | 414  | 29.5                 | 8.0                        | 30.2          | 32.4          |

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|   |     |                       |      |      |      |
|---|-----|-----------------------|------|------|------|
| <i>Wilcoxon-Mann</i>                        |     | <i>z=20.1, p=.000</i> |      |      |      |
| <i>Whitney</i>                              |     |                       |      |      |      |
| <b>Early warning of flood (among flood-</b> |     |                       |      |      |      |
| <b>exposed)</b>                             |     |                       |      |      |      |
| No early warning                            | 314 | 25.2                  | 7.0  | 30.2 | 37.6 |
| Early warning                               | 100 | 43.0                  | 11.0 | 30.0 | 16.0 |
| <i>Wilcoxon-Mann</i>                        |     | <i>z=4.5, p=.000</i>  |      |      |      |
| <i>Whitney</i>                              |     |                       |      |      |      |

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**Table A1.3.** Respondents' perceptions of flood severity for their communities.

| Community   | N    | Most serious problem | Serious problem among many    | Minor problem | Not a problem |
|---|------|----------------------|-------------------------------|---------------|---------------|
| <b>Total</b>  | 1278 | 19.9                 | 7.4                           | 16.9          | 55.9          |
| Female  | 511  | 20.5                 | 8.4                           | 16.4          | 54.6          |
| Male  | 767  | 19.4                 | 6.6                           | 17.2          | 56.7          |
| <i>Wilcoxon-Mann Whitney</i>                        |      |                      | <i>n.s.</i>                   |               |               |
| <b>Occupation</b>                                   |      |                      |                               |               |               |
| Not farming   | 439  | 20.3                 | 7.5                           | 17.5          | 54.7          |
| Farming   | 839  | 19.7                 | 7.3                           | 16.6          | 56.5          |
| <i>Wilcoxon-Mann Whitney</i>                        |      |                      | <i>n.s.</i>                   |               |               |
| <b>Place of residence</b>                           |      |                      |                               |               |               |
| Rural   | 857  | 19.4                 | 7.0                           | 17.0          | 56.6          |
| Urban   | 421  | 20.9                 | 8.1                           | 16.6          | 54.4          |
| <i>Wilcoxon-Mann Whitney</i>                        |      |                      | <i>n.s.</i>                   |               |               |
| <b>Education level</b>                              |      |                      |                               |               |               |
| No school   | 98   | 22.4                 | 13.3                          | 14.3          | 50.0          |
| Some primary  | 147  | 22.4                 | 4.1                           | 17.7          | 55.8          |
| Complete primary                                    | 812  | 20.1                 | 7.3                           | 16.6          | 56.0          |
| Some secondary                                      | 35   | 17.1                 | 5.7                           | 22.9          | 54.3          |
| Complete secondary                                  | 129  | 19.4                 | 5.4                           | 21.7          | 53.5          |
| Higher / technical                                  | 50   | 8.0                  | 10.0                          | 10.0          | 72.0          |
| <i>Kruskal-Wallis H test</i>                        |      |                      | <i>n.s.</i>                   |               |               |
| <b>Asset quintile</b>                               |      |                      |                               |               |               |
| Poorest   | 206  | 24.3                 | 8.2                           | 19.9          | 47.6          |
| 2   | 235  | 23.0                 | 8.5                           | 14.0          | 54.5          |
| 3   | 271  | 19.9                 | 6.6                           | 16.6          | 56.8          |
| 4   | 292  | 14.7                 | 4.1                           | 17.5          | 63.7          |
| Richest   | 274  | 19.3                 | 9.3                           | 16.8          | 54.0          |
| <i>Kruskal-Wallis H test</i>                        |      |                      | $\chi^2(4) = 15.6, p = 0.004$ |               |               |
| <b>Flood experience</b>                             |      |                      |                               |               |               |
| No flood in last 2 years                            | 863  | 10.9                 | 4.7                           | 11.4          | 73.0          |
| Flood in last two years                             | 415  | 38.5                 | 12.8                          | 28.4          | 20.2          |
| <i>Wilcoxon-Mann Whitney</i>                        |      |                      | $z=17.5, p=.000$              |               |               |
| <b>Early warning of flood (among flood-exposed)</b> |      |                      |                               |               |               |
| No early warning                                    | 315  | 33.3                 | 14.0                          | 28.2          | 24.4          |



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|                                  |     |      |                      |      |     |
|----------------------------------|-----|------|----------------------|------|-----|
| Early warning                    | 100 | 55.0 | 9.0                  | 29.0 | 7.0 |
| <i>Wilcoxon-Mann<br/>Whitney</i> |     |      | <i>z=4.2, p=.000</i> |      |     |

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**Table A1.4.** Perceived capacity to be prepared for an extreme flood by respondent characteristics.

|   |         | <b>Extremely likely</b> | <b>Very likely</b>   | <b>Not very likely</b> | <b>Not at all likely</b> |
|---|---------|-------------------------|----------------------|------------------------|--------------------------|
| <b>Total</b>  | 129     | 17.0                    | 16.2                 | 34.7                   | 32.2                     |
|   | 4       |                         |                      |                        |                          |
| <b>Gender of respondent</b>                         |         |                         |                      |                        |                          |
| Female  | 513     | 16.4                    | 16.8                 | 35.5                   | 31.4                     |
| Male  | 781     | 17.4                    | 15.8                 | 34.2                   | 32.7                     |
| <i>Wilcoxon-Mann Whitney</i>                        |         |                         | <i>n.s.</i>          |                        |                          |
| <b>Occupation</b>                                   |         |                         |                      |                        |                          |
| Not farming   | 442     | 16.1                    | 18.6                 | 34.8                   | 30.5                     |
| Farming   | 852     | 17.5                    | 14.9                 | 34.6                   | 33.0                     |
| <i>Wilcoxon-Mann Whitney</i>                        |         |                         | <i>n.s.</i>          |                        |                          |
| <b>Place of residence</b>                           |         |                         |                      |                        |                          |
| Rural   | 868     | 16.8                    | 15.3                 | 36.8                   | 31.1                     |
| Urban   | 426     | 17.4                    | 17.8                 | 30.5                   | 34.3                     |
| <i>Wilcoxon-Mann Whitney</i>                        |         |                         | <i>n.s.</i>          |                        |                          |
| <b>Education level</b>                              |         |                         |                      |                        |                          |
| No school   | 98      | 14.3                    | 10.2                 | 41.8                   | 33.7                     |
| Some primary  | 152     | 14.5                    | 15.1                 | 36.8                   | 33.6                     |
| Complete primary                                    | 822     | 17.5                    | 17.3                 | 32.9                   | 32.4                     |
| Some secondary                                      | 35      | 8.6                     | 22.9                 | 31.4                   | 37.1                     |
| Complete secondary school                           | 129     | 17.8                    | 15.5                 | 34.1                   | 32.6                     |
| Higher / technical                                  | 51      | 25.5                    | 11.8                 | 47.1                   | 15.7                     |
| <i>Kruskal-Wallis H test</i>                        |         |                         | <i>n.s.</i>          |                        |                          |
| <b>Asset quintile</b>                               |         |                         |                      |                        |                          |
| Poorest   | 209     | 13.4                    | 13.4                 | 35.9                   | 37.3                     |
|   | 2.0 239 | 21.3                    | 12.6                 | 33.5                   | 32.6                     |
|   | 3.0 275 | 15.6                    | 19.3                 | 32.7                   | 32.4                     |
|   | 4.0 296 | 16.2                    | 16.6                 | 37.5                   | 29.7                     |
| Richest   | 275     | 18.2                    | 17.8                 | 33.8                   | 30.2                     |
| <i>Kruskal-Wallis H test</i>                        |         |                         | <i>n.s.</i>          |                        |                          |
| <b>Flood experience</b>                             |         |                         |                      |                        |                          |
| No flood in last 2 years                            | 868     | 16.9                    | 15.7                 | 32.1                   | 35.3                     |
| Flood in last two years                             | 426     | 17.1                    | 17.1                 | 39.9                   | 25.8                     |
| <i>Wilcoxon-Mann Whitney</i>                        |         |                         | <i>z=2.2, p=.027</i> |                        |                          |
| <b>Early warning of flood (among flood-exposed)</b> |         |                         |                      |                        |                          |
| No early warning                                    | 324     | 15.4                    | 14.8                 | 42.6                   | 27.2                     |

|  |     |      |                       |      |      |
|--|-----|------|-----------------------|------|------|
| Early warning                                      | 102 | 22.6 | 24.5                  | 31.4 | 21.6 |
| <i>Wilcoxon-Mann Whitney</i>                       |     |      | <i>z=-2.5, p=.012</i> |      |      |
| <b>Perceived severity of flooding to household</b> |     |      |                       |      |      |
| Not serious  | 110 | 16.4 | 16.0                  | 35.2 | 32.5 |
|  | 3   |      |                       |      |      |
| Serious  | 177 | 19.8 | 16.4                  | 34.5 | 29.4 |
| <i>Wilcoxon-Mann Whitney</i>                       |     |      | n.s.                  |      |      |
| <b>Perceived severity of flooding to community</b> |     |      |                       |      |      |
| Not serious  | 930 | 14.4 | 17.1                  | 35.6 | 32.9 |
| Serious  | 348 | 23.6 | 12.6                  | 33.6 | 30.2 |
| <i>Wilcoxon-Mann Whitney</i>                       |     |      | <i>z=2.1, p=.037</i>  |      |      |

**Table A1.5.** Perceived capacity to be recover fully from an extreme flood by respondent characteristics.

|   | <b>N</b> | <b>Extremely likely</b> | <b>Very likely</b>                              | <b>Not very likely</b> | <b>Not at all likely</b> |
|---|----------|-------------------------|---|------------------------|--------------------------|
| <b>Total</b>  | 129      | 9.7                     | 14.0  | 43.1                   | 33.2                     |
|   | 4        |                         |   |                        |                          |
| <b>Gender of respondent</b>                         |          |                         |   |                        |                          |
| Female  | 513      | 9.2                     | 13.7  | 43.5                   | 33.7                     |
| Male  | 781      | 10.0                    | 14.2  | 42.9                   | 32.9                     |
| <i>Wilcoxon-Mann Whitney</i>                        |          |                         | <i>n.s.</i>                                     |                        |                          |
| <b>Occupation</b>                                   |          |                         |   |                        |                          |
| Not farming   | 442      | 14.0                    | 14.0  | 43.2                   | 28.7                     |
| Farming   | 852      | 7.4                     | 14.0  | 43.1                   | 35.6                     |
| <i>Wilcoxon-Mann Whitney</i>                        |          |                         | <i>z=-3.3, p=.001</i>                           |                        |                          |
| <b>Place of residence</b>                           |          |                         |   |                        |                          |
| Rural   | 868      | 7.3                     | 13.0  | 44.9                   | 34.8                     |
| Urban   | 426      | 14.6                    | 16.0  | 39.4                   | 30.1                     |
| <i>Wilcoxon-Mann Whitney</i>                        |          |                         | <i>z=3.5, p=.000</i>                            |                        |                          |
| <b>Education level</b>                              |          |                         |   |                        |                          |
| No school   | 98       | 4.1                     | 12.2  | 50.0                   | 33.7                     |
| Some primary  | 152      | 11.2                    | 13.2  | 50.0                   | 25.7                     |
| Complete primary                                    | 822      | 9.1                     | 13.9  | 39.9                   | 37.1                     |
| Some secondary                                      | 35       | 5.7                     | 17.1  | 37.1                   | 40.0                     |
| Complete secondary                                  | 129      | 15.5                    | 12.4  | 48.1                   | 24.0                     |
| Higher / technical                                  | 51       | 11.8                    | 21.6  | 54.9                   | 11.8                     |
| <i>Kruskal-Wallis H test</i>                        |          |                         | <i><math>\chi^2(5) = 18.6, p = 0.001</math></i> |                        |                          |
| <b>Asset quintile</b>                               |          |                         |   |                        |                          |
| Poorest   | 209      | 6.7                     | 14.8  | 45.0                   | 33.5                     |
| 2   | 239      | 8.0                     | 12.6  | 46.4                   | 33.1                     |
| 3   | 275      | 5.8                     | 13.8  | 42.9                   | 37.5                     |
| 4   | 296      | 11.2                    | 13.9  | 41.2                   | 33.8                     |
| Richest   | 275      | 15.6                    | 14.9  | 41.1                   | 28.4                     |
| <i>Kruskal-Wallis H test</i>                        |          |                         | <i><math>\chi^2(4) = 12.3, p = 0.015</math></i> |                        |                          |
| <b>Flood experience</b>                             |          |                         |   |                        |                          |
| No flood in last 2 years                            | 868      | 10.0                    | 13.6  | 39.5                   | 36.9                     |
| Flood in last two years                             | 426      | 8.9                     | 14.8  | 50.5                   | 25.8                     |
| <i>Wilcoxon-Mann Whitney</i>                        |          |                         | <i>z=2.6, p=.010</i>                            |                        |                          |
| <b>Early warning of flood (among flood-exposed)</b> |          |                         |   |                        |                          |

|  |     |      |                 |      |      |
|--|-----|------|-----------------|------|------|
| No early warning                                   | 324 | 6.8  | 13.6            | 51.5 | 28.1 |
| Early warning                                      | 102 | 15.7 | 18.6            | 47.1 | 18.6 |
| <i>Wilcoxon-Mann Whitney</i>                       |     |      | $z=3.0, p=.002$ |      |      |
| <b>Perceived severity of flooding to household</b> |     |      |                 |      |      |
| Not serious  | 110 | 9.5  | 13.9            | 42.1 | 34.5 |
|  | 3   |      |                 |      |      |
| Serious  | 177 | 9.6  | 13.6            | 50.9 | 26.0 |
| <i>Wilcoxon-Mann Whitney</i>                       |     |      | <i>n.s.</i>     |      |      |
| <b>Perceived severity of flooding to community</b> |     |      |                 |      |      |
| Not serious  | 930 | 10.1 | 12.9            | 41.7 | 35.3 |
| Serious  | 348 | 7.8  | 16.1            | 47.7 | 28.5 |
| <i>Wilcoxon-Mann Whitney</i>                       |     |      | <i>n.s.</i>     |      |      |

**Table A1.6.** Perceived capacity to change livelihood strategy by respondent characteristic.

|   | N   | Extremely likely | Very likely                   | Not very likely | Not at all likely |
|---|-----|------------------|-------------------------------|-----------------|-------------------|
| <b>Total</b>  | 129 | 9.7              | 14.0                          | 43.1            | 33.2              |
|   | 4   |                  |                               |                 |                   |
| <b>Gender of respondent</b>                         |     |                  |                               |                 |                   |
| Female  | 513 | 9.2              | 13.7                          | 43.5            | 33.7              |
| Male  | 781 | 10.0             | 14.2                          | 42.9            | 32.9              |
| <i>Wilcoxon-Mann Whitney</i>                        |     |                  | <i>n.s.</i>                   |                 |                   |
| <b>Occupation</b>                                   |     |                  |                               |                 |                   |
| Not farming   | 442 | 14.0             | 14.0                          | 43.2            | 28.7              |
| Farming   | 852 | 7.4              | 14.0                          | 43.1            | 35.6              |
| <i>Wilcoxon-Mann Whitney</i>                        |     |                  | <i>n.s.</i>                   |                 |                   |
| <b>Place of residence</b>                           |     |                  |                               |                 |                   |
| Rural   | 868 | 7.3              | 13.0                          | 44.9            | 34.8              |
| Urban   | 426 | 14.6             | 16.0                          | 39.4            | 30.1              |
| <i>Wilcoxon-Mann Whitney</i>                        |     |                  | <i>n.s.</i>                   |                 |                   |
| <b>Education level</b>                              |     |                  |                               |                 |                   |
| No school   | 98  | 4.1              | 12.2                          | 50.0            | 33.7              |
| Some primary  | 152 | 11.2             | 13.2                          | 50.0            | 25.7              |
| Complete primary                                    | 822 | 9.1              | 13.9                          | 39.9            | 37.1              |
| Some secondary                                      | 35  | 5.7              | 17.1                          | 37.1            | 40.0              |
| Complete secondary                                  | 129 | 15.5             | 12.4                          | 48.1            | 24.0              |
| Higher / technical                                  | 51  | 11.8             | 21.6                          | 54.9            | 11.8              |
| <i>Kruskal-Wallis H test</i>                        |     |                  | <i>n.s.</i>                   |                 |                   |
| <b>Asset quintile</b>                               |     |                  |                               |                 |                   |
| Poorest   | 209 | 6.7              | 14.8                          | 45.0            | 33.5              |
| 2   | 239 | 8.0              | 12.6                          | 46.4            | 33.1              |
| 3   | 275 | 5.8              | 13.8                          | 42.9            | 37.5              |
| 4   | 296 | 11.2             | 13.9                          | 41.2            | 33.8              |
| Richest   | 275 | 15.6             | 14.9                          | 41.1            | 28.4              |
| <i>Kruskal-Wallis H test</i>                        |     |                  | $\chi^2(4) = 14.3, p = 0.006$ |                 |                   |
| <b>Flood experience</b>                             |     |                  |                               |                 |                   |
| No flood in last 2 years                            | 868 | 10.0             | 13.6                          | 39.5            | 36.9              |
| Flood in last two years                             | 426 | 8.9              | 14.8                          | 50.5            | 25.8              |
| <i>Wilcoxon-Mann Whitney</i>                        |     |                  | $z=2.0, p=.041$               |                 |                   |
| <b>Early warning of flood (among flood-exposed)</b> |     |                  |                               |                 |                   |
| No early warning                                    | 324 | 6.8              | 13.6                          | 51.5            | 28.1              |

|  |     |      |      |                              |      |
|--|-----|------|------|------------------------------|------|
| Early warning                                      | 102 | 15.7 | 18.6 | 47.1                         | 18.6 |
|  |     |      |      | <i>Wilcoxon-Mann Whitney</i> |      |
|  |     |      |      | <i>z=3.7, p=.000</i>         |      |
| <b>Perceived severity of flooding to household</b> |     |      |      |                              |      |
| Not serious  | 110 | 9.5  | 13.9 | 42.1                         | 34.5 |
|  |     |      |      | 3                            |      |
| Serious  | 177 | 9.6  | 13.6 | 50.9                         | 26.0 |
|  |     |      |      | <i>Wilcoxon-Mann Whitney</i> |      |
|  |     |      |      | <i>z=1.9, p=.054</i>         |      |
| <b>Perceived severity of flooding to community</b> |     |      |      |                              |      |
| Not serious  | 930 | 10.1 | 12.9 | 41.7                         | 35.3 |
| Serious  | 348 | 7.8  | 16.1 | 47.7                         | 28.5 |
|  |     |      |      | <i>Wilcoxon-Mann Whitney</i> |      |
|  |     |      |      | <i>z=4.9, p=.000</i>         |      |

**Table A1.7.** Seemingly unrelated ordinal logit regressions on resilience-related capacities.

|  | Prepare |       |     | Recover |       |       | Change |           |
|--|---------|-------|-----|---------|-------|-------|--------|-----------|
|  | coeff.  | s.e.  |     | coeff.  | s.e.  |       | coeff. | s.e.      |
| <b>Age</b>   | -0.042  | 0.023 | *   | 0.008   | 0.029 |       | 0.023  | 0.023     |
| <b>Age*Age</b>   | 0.001   | 0.000 | **  | 0.000   | 0.000 |       | 0.000  | 0.000     |
| <b>HH size</b>   | -0.022  | 0.030 |     | 0.057   | 0.030 | *     | -0.011 | 0.026     |
| <b>Gender of respondent (0=Female)</b>                                     |         |       |     |         |       |       |        |           |
| <b>Male</b>  | -0.213  | 0.137 |     | -0.089  | 0.139 |       | 0.031  | 0.117     |
| <b>Education (0=No schooling)</b>  |         |       |     |         |       |       |        |           |
| <b>Some primary</b>  | -0.101  | 0.255 |     | 0.325   | 0.252 |       | -0.011 | 0.268     |
| <b>Complete primary</b>  | 0.284   | 0.209 |     | 0.068   | 0.220 |       | 0.173  | 0.223     |
| <b>Some secondary</b>  | -0.217  | 0.365 |     | -0.209  | 0.435 |       | -0.289 | 0.400     |
| <b>Complete secondary</b>  | 0.190   | 0.298 |     | 0.446   | 0.311 |       | 0.313  | 0.294     |
| <b>Higher / technical</b>  | 0.619   | 0.323 | *   | 0.790   | 0.330 | **    | -0.221 | 0.385     |
| <b>Occupation (0=not farmer)</b>   |         |       |     |         |       |       |        |           |
| <b>Farmer</b>  | 0.015   | 0.160 |     | -0.196  | 0.159 |       | 0.023  | 0.164     |
| <b>Residence (0=rural)</b>   |         |       |     |         |       |       |        |           |
| <b>Urban</b>   | -0.149  | 0.178 |     | 0.233   | 0.194 |       | -0.012 | 0.154     |
| <b>Asset quintile (0=poorest)</b>  |         |       |     |         |       |       |        |           |
| <b>2</b>   | 0.275   | 0.197 |     | -0.008  | 0.192 |       | 0.318  | 0.171 *   |
| <b>3</b>   | 0.295   | 0.195 |     | -0.238  | 0.206 |       | 0.387  | 0.186 **  |
| <b>4</b>   | 0.260   | 0.200 |     | -0.003  | 0.217 |       | 0.472  | 0.204 **  |
| <b>5</b>   | 0.236   | 0.273 |     | -0.141  | 0.281 |       | 0.623  | 0.237 *** |
| <b>Early warning of last flood (0=no flood experience)</b>                 |         |       |     |         |       |       |        |           |
| <b>No</b>  | 0.089   | 0.141 |     | 0.175   | 0.127 |       | -0.174 | 0.131     |
| <b>Yes</b>   | 0.878   | 0.255 | *** | 1.098   | 0.251 | ***   | 0.610  | 0.219 *** |
| <b>Believes flooding serious problem for community (0=not problematic)</b> |         |       |     |         |       |       |        |           |
| <b>Serious</b>   | 0.069   | 0.161 |     | -0.050  | 0.143 |       | 0.508  | 0.142 *** |
| <b>N</b>   |         |       |     | 1271    |       |       |        |           |
| <b>Prob&gt;F</b>   | 0.030   |       |     | 0.001   |       | 0.000 |        |           |